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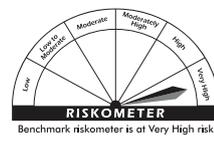
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Risk-o-meter for the fund is based on the portfolio ending April 30, 2022. The Risk-o-meter of the fund/s is/are evaluated on monthly basis and any changes to Risk-o-meter are disclosed vide addendum on monthly basis, to view the latest addendum on Risk-o-meter, please visit addenda section on <https://utimf.com/forms-and-downloads/>

UTI Long Term Equity Fund (Tax saving)



Benchmark: Nifty 500 TRI



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A monthly reference guide for AMFI/NISM certified Mutual Fund Distributors and Planners.

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

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

* Proposed category



Markets – kabhi upar, kabhi neeche. Lekin aap apne goals pe focused rahiye.

-Sachin Tendulkar for Mutual Funds Sahi Hai (An AMFI investor education initiative)

Hopefully when Sachin Tendulkar speaks, investors will pay more attention to their goals and less to the events and news flow that drive market fluctuation. I was lucky enough to listen to another of India's cricketing legends - Kapil Dev this month and one of the gems I picked up from him was not to watch the score board while playing.

For market participants that is hard to do - when you now have a plethora of information and signals headed your way. Glance at a TV screen and it could have the latest breaking news along with colorful and evocative graphics of what is moving higher or lower in the markets at that moment. The apps on your mobile phone could generate alerts on stocks or funds that you own. You can pull up the real time value of your holdings and act on a hunch or worse, in panic or greed, in seconds.

Sometimes it seems to me that we are our own worst enemies when it comes to investing. The ability to watch that score board in real time is not just a distraction; it can be downright harmful. On that momentous day at Tunbridge Wells, when Kapil Dev scored an unbeaten 175, he just played every ball on its merits and did not watch the scoreboard.

The world's best known Nonagenarian investor, who may not know much about cricket but knows his baseball, had this to say:

"In investing, just as in baseball, to put runs on the scoreboard, one must watch the playing field, not the scoreboard." - Warren Buffett

This is very hard to do because there is always something going on around the world. The US Federal Reserve met on May 4, 2022 and hiked its key policy rate by 50 bps (basis points). The last time they hiked 50 bps was all the way back in the middle of 2000. Now they appear to be in a haste, with economists and markets discounting a policy rate of 2.25 to 2.50% by Feb-23 versus the current 0.75%. In the time, since the Pandemic hit the US, the total US public debt has increased by US \$7 trillion to US \$30 trillion. A 100 bps increase in rates amounts to \$300 billion in cost which amounts to ~1.25% of GDP. The Fed has committed to raising rates to cool down US demand and their labour market. The score board indicates the tough task they have with inflation at 8.5% and the tightness in the labour market is so extreme that there are now two job postings for every available person in the labor force!

In India the focus has been on the sound health of our own macroeconomic dashboard. The Monetary Policy Committee (MPC) which is responsible for the inflation target of 4% (+ or -2%); made an unexpected intervention just before the US Federal Reserve was due to post its new score this week. The difficult balancing act was reflected in the MPC's accompanying statement – **'The MPC also decided to remain accommodative while focusing on withdrawal of accommodation to ensure that inflation remains within the target going forward, while supporting growth'**. It is very likely that inflation prints in the next few months will remain above the bounds of comfort. This RBI action is a pivot to anchoring inflation and securing medium to long-term growth prospects. The cost would be higher rates and risk of softening near-term demand.

The message from policy action across the world is that central banks in hindsight have been too slow to withdraw the emergency accommodation made available during the pandemic. Supply disruptions have contributed to the higher inflation prints but central banks, particularly the US Federal Reserve continued its asset buying operation till March 22, even though it retired the term 'transitory' inflation in November 2021. As a result, monetary policy has a stiff ask rate to catch-up with surging inflation and pin-down expectations. Not quite what you would wish to see on the scoreboard. This is not to say that every economy finds itself in the same situation - Japan remains committed to its yield curve control policy and China, which is experiencing a Covid induced lockdown, is actually loosening policy. The Yen has dropped over 10% YTD in response to this policy and the Chinese Renminbi (offshore) is down 4% YTD. The Indian Rupee on the other hand is down only 2.4% YTD reflecting the better health of India's macro-economic parameters.

For the bond market, the pre-emptive move has caused a move higher in yields across the board and a relative flattening in parts of the yield curve. For now, the investors are likely to seek shelter at the short end of the curve to shelter from the RBI's proactive posture. The MPC's commitment to the inflation target should eventually anchor the long end of the curve, but that's a story for another day.

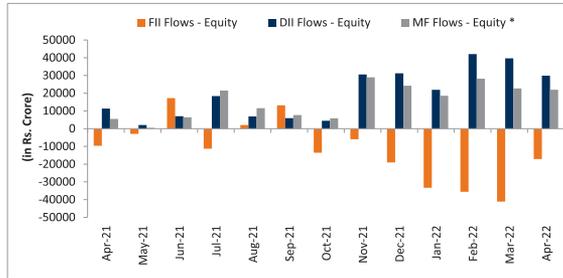
For equities, the challenge is the risk of softening of demand in rate sensitives combined with potential earnings challenges. The earnings estimate for FY23E face risk both from demand and margin compression. There is a likely offset from increased profits of commodity producers but these businesses risk demand headwinds from high prices and do not enjoy high valuations for their earnings. Relative to history, large cap valuations have now slipped down into the comfort zone with equity prices unchanged from Aug-21. In effect the markets have derated by going nowhere even as earnings trajectory has been strong over the past 3 quarters.

Back to cricket or at least the instant version of the game - we are in the midst of the IPL T20 season. Apparently, there has been a significant drop in viewership, though there is a parallel debate that this is overstated due to a change in the methodology of capturing viewership data. This leads to me to wonder what are people watching, if it's not cricket. This year the media rights to the next 5 years of IPL will come up for bidding. In 2017, the successful network shelled out Rs. 16,348 crores for five years in an auction. This was twice the amount paid by the previous rights owner. The previous owner had the rights for 10 years, so in effect the price paid in 2017 was 4x the previous price if you convert the bid into an annual number. This time around the base price for the media rights to the IPL for the next 5 years is set over 2x the 2017 price. There is now an arguably better understanding of the potential and revenue opportunities available to the successful bidder and a higher degree of competition from local and global bidders. But you do wonder if the auction process eventually leads to a price too high - a clearing price that might induce 'buyers regret' subsequently. There is a price (valuation) at which any asset becomes too pricey and will fail to deliver on expectations. That is why asset allocation and rebalancing of portfolios is crucial to investor outcomes over the long-term. As for the market volatility you can't escape it, but you can keep your focus on your financial goals. That's what Sachin Tendulkar advises you to do.

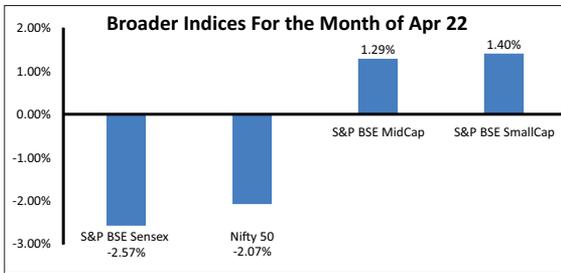
Vetri Subramaniam
Chief Investment Officer
UTI Asset Management Company Ltd

Equity Market

Stock markets saw a sell-off owing to geopolitical concerns and inflation, with in-line corporate results failing to lift markets. While FIIs continued their selling spree in Indian equities for more than 6 consecutive months now, this month saw a slight shift in trend as DIIs could not rise to the occasion to offset FII sell-off. It appears that retail participation which was quite resilient over the months may be waning.



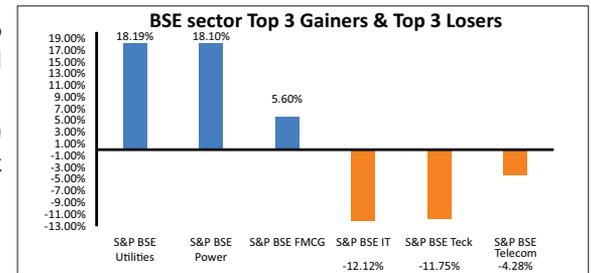
* Data till April 27, 2022



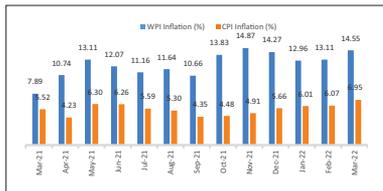
The bellwether indices S&P BSE Sensex TRI and Nifty 50 slumped by 2.57% and 2.07% respectively, while S&P BSE Mid-Cap and S&P BSE Small-Cap surged by 1.29% and 1.40% respectively.

On the BSE sectorial front, S&P BSE Utilities (up 18.19%) and S&P BSE Power (18.10%) and S&P BSE FMCG (5.60%) were the gainers, while S&P BSE IT (-12.12%), S&P BSE Teck (-11.75%) and S&P Telecom (-4.28%) were the losers.

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



Debt Market



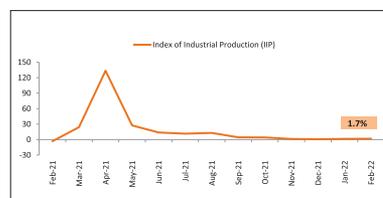
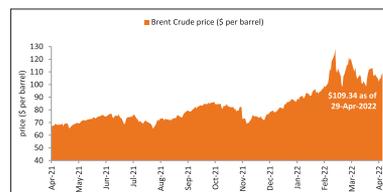
Retail inflation (CPI) trended to a high of 6.95% in March 2022 (6.07% in previous month) owing to fuel and food inflation. This marks the third successive month when retail inflation stayed above the upper tolerance limit of the RBI's medium-term inflation target of 6%. Core inflation has accelerated to 6.53% in March 2022 from 6.18% in the previous month.

The central bank kept the repo rate unchanged in the April 2022 policy review at 4%. The reverse repo rate was left unchanged at 3.35%. The RBI is initiating the process of withdrawal of its current stance to ensure inflation remains within the target band.

Wholesale price-based inflation (WPI) in March 2022 rose to a four-month high of 14.55% in March 2022 (13.11% last month) owing to surging prices of crude petroleum and natural gas as well as basic metals. WPI was 7.89% in March 2021.

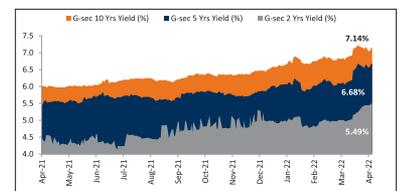
The country's industrial output (IIP) expanded by 1.7% in February 2022 (1.3% rise in previous month) owing to gains in mining and electricity output (up 4.5% each) and manufacturing output (up 0.8%).

The results season has failed to bring cheer to the markets with many of the positives already priced in at current levels. Large caps could remain in favour for some time as they have better staying power in inflationary conditions. Over the short-term, the market is likely to take cues from the war, inflation, and developments in the US markets with an eye on resurgence of Covid cases in some parts of the country.



The central bank believes the near-term global outlook is 'grim' owing to the surge in commodity prices accelerating inflation risks, more so with a rise in imports. The RBI will possibly review its friendly interest rates policy in the June policy review given the threat of inflation with the CPI hovering above the 6% upper threshold for some time now.

Source for numbers: Leading business dailies (April 2022)



DATE	19.04.2022
WEBSITE	https://m.economicstimes.com/
LINK	https://m.economicstimes.com/markets/stocks/news/can-earnings-miss-shoo-fpis-away-this-rs-10k-crore-fund-manager-decodes/amp_articles/90933373.cms

Can earnings miss shoo FPIs away? This Rs 10K crore fund manager decodes

Synopsis

Srivatsa, who has two decades of rich experience in the equity market, said the rising commodity prices may surely have some impact on Nifty50 earnings, as the index earnings are skewed towards consumption.

NEW DELHI: The three early birds that came out with their Q4 earnings in the last one week failed to impress D-Street, with their FY23 earnings estimates getting trimmed by up to 8 per cent. As consumer-facing companies start releasing quarterly report cards, disappointment may intensify, thanks to a jump in input cost and fall in margins.

This is at a time when foreign investors have just become net buyers of equities in April after remaining net sellers in each month since September 2021.

V Srivatsa, who manages nearly Rs 10,200 crore in assets for UTI Mutual Fund, says the earnings pain in India should last a quarter or two. He says more than earnings and valuations, it is stability in currency and macro policies that foreign investors give due consideration. This is where India stands out among emerging market peers, he says.

In an interview to ETMarkets.com, the fund manager said crude oil should be back in the \$65-70 a barrel range as soon as geopolitical tensions ease, adding that profitability for India Inc should improve in the second half of FY23.

Srivatsa, who has two decades of rich experience in the equity market, said the rising commodity prices may surely have some impact on Nifty50 earnings, as the index earnings are skewed towards consumption.

The Executive Vice President at UTI MF noted that even as the market focus remains on crude oil, the entire basket of agri-commodities have risen in the last two-three months by 30-40 per cent, be it sunflower oil, cotton, palm oil or corn. Base metals also have had a stellar run in the last three months due to geopolitical-led disruptions, he said.

"What will happen is you may see a massive earnings upgrade in oil companies like ONGC and all these metals companies. But to counter that, the consuming companies will be impacted in a big way, like for example, paints or automobile companies. My guess is, a large part of earnings will be recovered. But from a market perspective, it will still be negative because of a higher weight of Nifty50 towards consumption and very less towards commodity producers," Srivatsa said. The fund manager said the next two quarters could be bad and one needs to track oil prices closely as 70-80 per cent of India's oil requirements are imported.

"When you look at steel or agri-commodities, we are self-sufficient. Even if we see a steep rise in steel prices internationally, the government could be in a position to take measures to tame domestic prices, which is otherwise not possible in case of crude oil prices," he said.

Srivatsa said the longer term demand trends for crude are still not great, especially given the adoption of EVs and renewables. What we are seeing is temporary disruption because of supply-side issues, which should be corrected once geopolitical issues settle, he said.

"Also what is also happening is that there is a huge rise in Covid cases in China, where demand setback can also happen. Crude will probably correct to \$65-70 range, which would be a very positive outcome for India," he said.

Srivatsa said the June quarter earnings will impact FY23 numbers due to elevated commodity prices and that a normalisation in terms of profitability is likely in the second half of the year.

Will subdued earnings turn FPIs off?

Srivatsa, who managed a couple of offshore funds including the oldest offshore fund in India, the UTI India Fund, in his early stages of career, said foreign investors look at two-three factors apart from earnings growth and valuations. A critical consideration is currency, he said. "I have had a lot of meetings with my clients 10 years ago and that currency, political and economic stability always came as top considerations. These are the factors where we probably score the best among emerging markets. The RBI and the government have done an excellent job in currency management and maintaining stability in macro policies," he said.

Srivatsa said equity investors globally prefer growth and India still is a global growth market despite its short term subdued earnings. In BRICS, Russia is out but Brazil is among top performing markets year-to-date due to strong commodity prices-driven earnings.

India will be back in favour once commodity prices get stabilised, he said.

On the Robinhood army, Srivatsa, who has been travelling for market roadshows in the last couple of weeks, said: "The sense that I am getting is today it is ingrained in every investor that equity is the best way of savings. And there is huge amount of investor education, which has happened over the last 10 years by Sebi and AMFI on the longer term attractiveness of equity and the importance of regular savings to meet goals."

A short term slowdown of say six months cannot be ruled out, but we see the trend only getting stronger two years down the line, he said.

Sectors to bet on

Banking is one sector which Srivatsa believes is immune to inflation and where the trends are very clear. Srivatsa said the sector is headed for a decent growth and that the counter-cyclical impact on profitability which will help the sector as the credit cost will be far lower than what it was in the last 5-6 years ago. "In an inflationary environment, they will be able to increase the rates and maintain their profitability. Also because of the FPI outflow, valuations have been moderated and they are actually at a very reasonable valuation," he said.

Automobiles are another sector he likes. "The near term is going to be very bad in terms of profitability. But whether one looks at two-wheelers or CVs or PVs we are sitting at either a five-year low or a ten-year low. In the case of passenger vehicles, we saw sales of 3.1 million vehicles last year, which we did in FY11. So there is a cyclical uptrend, which can happen. Violations have also been corrected," he said.

ESG concerns & investments

Srivatsa said ESG concerns are seen in power, coal and oil sectors and that globally no investments have happened in these sectors of late because the banks are not willing to lend to such companies at very attractive rates. "And also the companies believe if they were to increase the production that would increase carbon footprint and will drive away the existing investors. There needs to be some dilution in such concerns. You could probably be allowed to invest in an oil and gas sector or a tobacco company and restrict yourself to the best companies, which are compliant with global environment standards."

Srivatsa said the second part where even the fund managers are struggling with is the G (gender diversity) part in ESG. While the E (environment) part is well understood, one may find it difficult to achieve gender diversity in India in many instances. For example, in the case of road construction companies in India, it is difficult to find companies with even a 70:30 ratio, he said.

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Nifty50 valuation pulled back into fair value after a long time: CIO of UTI AMC

Vetri Subramaniam, CIO, UTI AMC

Equity markets have been going through an extremely volatile phase of late with both the impending rate hikes by the US Federal Reserve as well as the Russia-Ukraine conflict playing havoc with investor sentiments. Vetri Subramaniam, CIO, UTI AMC, a veteran investor with over three decades of experience in Indian equity markets, shares his views on the impact of the war, market valuations and much more in this insightful discussion with BusinessLine. Excerpts:

What will be impact of the Russia-Ukraine war on corporate profitability, especially with crude oil prices nearing all-time high recently?

Both Russia and Ukraine are an important part of the global supply chain for many commodities -- crude oil, base metals, agri commodities etc. Courtesy this conflict, there is once again an exogenous shock to the global supply chain, prices of most commodities have gone through the roof. If you try to convert that into impact on corporate profitability, these are early days.

The impact will be more pronounced if the prices of crude oil and other commodities stay elevated for a year or longer. But if the conflict is resolved in a few weeks and sanctions are also withdrawn, impact on profitability may be restricted to one quarter or so. But then, when you buy a stock, you buy it for the cash flow and earnings that are likely to accrue over 10, 20 or 30 years. So, earnings of one quarter getting impacted may not matter much.

Of concern is the fact that we have a huge import bill for crude oil and other goods. If the cost is \$40 higher per barrel compared to the previous year, that is straight away \$50 billion of additional bill for crude oil. Similarly, if you add the incremental cost of other imports, the bill could be \$50 billion to \$100 billion higher. This will have a significant impact on the economy, consumer income, and companies will also

have to decide how much of inflationary impact they decide to absorb and how much they pass on to consumers.

What is the Nifty 50 earnings growth you have penciled in for FY23? Does this undergo any change based on recent events?

We are dealing with probabilities here and not certainties. We do not know if the war will last for 6 weeks or 12 weeks or 52 weeks and earnings can be adjusted accordingly. But we are in a state of flux and adjusting earnings based on what we know now may not be relevant.

We usually go with Bloomberg consensus earnings forecast for Nifty 50, which is ₹750 for March 2022 and ₹888 for March 2023. But nobody has started adjusting their earnings estimates yet. The harsh reality is that even if the estimate of ₹888 was accurate and the war had not started, this market was still expensive, factoring in 18 per cent growth in FY23 earnings. It was anyway a very high bar.

If the market valuations are expensive, then their reaction to negative news flow could be severe whereas when valuations are cheap, the ability to absorb negative news flow is much better since the embedded expectations in these valuations is quite low. Equity investors console themselves with the thought that 'this too shall pass' when things are difficult. But this phrase is true when you think that the future is brilliant as well.

The Nifty 50 is down almost 10 per cent since its peak value in January. Valuations of most stocks have also corrected. Is value beginning to emerge in some pockets at least?

10 to 15 per cent fall in the market is par for the course. War might be playing on our minds right now but the maximum drawdown from the peak in October 2021 was just 15 to 16 per cent, which is not unusual for equities.

When we look at the valuation at this point in time, there is no metric that gives us the full answer. The biggest comfort we get in terms of price damage and correction in valuation is in the large-cap space. After a long time, valuation of Nifty 50 has pulled back into fair value territory. We are taking fair value as long-term average plus or minus one standard deviation which will explain 66 per cent of observations. Trailing multiples are slightly above average while forward multiples have just dipped into fair value.

On Price to Book, it has barely dipped its toe in fair value. If you look at bonds, we are not in neutral territory yet. Net-net, two indicators are indicating that we are somewhere close to fair value, so we have some comfort with Nifty 50.

However in mid and small-caps, the same metrics suggest that we are not yet in fair value territory.

Many of the foreign brokerages have been going underweight on India and overweight on China citing higher valuations here. Is this going to impact the liquidity from foreign funds?

I think the global funds are too sophisticated and smart to get influenced by what one brokerage tells them. They have the smartest people working for them, they know what valuation of each country is. They don't need a broker to publish a report and tell them what the valuation of a country is. It is just one input in the overall decision-making process. I think we are dramatically underestimating the intelligence of the people investing in to India.

What we need to recognise is that there are all kinds of foreign investors – long-only funds, index funds, hedge funds. Hedge fund money is volatile, they trade based on their views. Investment fund money is also sensitive to allocation decisions and index funds are passive investors who don't take any decisions. So, there are all kinds of foreign portfolio investors with different thought processes and it is wrong to paint them all with the same brush.

What is your view on Fed's impending rate hike? Will that have an impact on market?

Monetary policies in 2020 were set at a level to save the economies in an emergency situation. Now, given that all economies have recouped and come back to pre-pandemic level of output, there is a case for monetary policy normalisation across the world. Normalisation is a given and you cannot keep economy on steroids long after it has recovered.

The reason why this evokes unpleasant memories is because of what happened in 2013 when the Fed began tapering and India was badly affected. But what we are forgetting is India was in a far more precarious position then with trade deficit at 10 per cent, import cover at 6 to 7 months, CAD at 4 to 4.5 percent and inflation in double digit. Our inflation in 2013 was far higher than in US then and real bond yields were negative.

Today, the situation is quite different. We have stable set of macro numbers – CAD at 1.5 per cent, reserves at \$650-660 billion equalling to 12 months of import cover and inflation within RBI's comfort zone and real yield of 10-year bonds are positive. They are virulently negative in the US. Also, CPI in the US is now much higher than Indian CPI.

So pre-Russia Ukraine conflict, the conditions in India were far better compared to the US which means that there will be ripples from the Fed normalisation but far lower when compared to 2013. This will allow the MPC to decide on the monetary policy for India largely by looking at our own dashboard.

What is your outlook on new-age IPOs, do you think appetite for them will remain?

It's going to be challenging because of the way the initial set of IPO listed and performed thereafter. The appetite for these is remarkably weaker is the sense we are getting. But it is a global phenomenon. We know for a fact that there were at least 3 to 4 new age consumer tech companies getting ready to list, but post-December they seem to be on hold. It will be much harder for future offerings. They will have to reset their price expectations.

But at the end of the day, it is important for a market economy to have entrepreneurs and they should be able to access capital markets. But investors should participate in these only if the price is right.

In 2021, our team evaluated 48 to 50 IPOs and we invested in 12 of them. In consumer tech companies, we invested in a small way in companies with decent track record.

What is your view on consumption, especially rural consumption? What are you hearing from the ground?

I think there are issues. The commentary from companies shows that the rural side has been troubled. One of the unexpected consequences of the Russia-Ukraine conflict is that agri produce prices have shot up. I am therefore a little hopeful that this may be good for farm income, though it is inflationary. That may be a silver lining in this conflict.

There has been a two-speed recovery in consumption. The top-end of the market with premium or luxury goods has not suffered much while the lower end has suffered. If the current inflationary trend persists, it will have significant impact on consumption.

But if there are a set of companies which have demonstrated their ability to ride out the challenge, we have to decide at which price we would be comfortable buying them rather than worry about the short-term increase in input costs.

What would be your advice to investors on the best way to ride out the volatility?

Volatility is inherent in equities and investors should have a strategy to deal with such volatility instead of trying to decide how to deal with each event. Stick to your asset allocation which is, in turn, based on your financial goals. The allocation should have some overlay of valuation.

Most importantly, continue your SIPs and STPs. The biggest mistake investors make is to halt SIPs due to adverse news. Your asset allocation should enable you to deal with shocks that are inevitable in equity investing.

There is a belief that return from equity should be able to beat fixed income returns. What, in your view, is the return that investors can expect from equities for a 5 to 10-year investment?

Conceptually you are right. Investors who take a higher risk with equity should get higher returns. And if a company is able to earn a higher return than the cost of debt, then that benefit accrues to investors who own the stock. The challenge here is valuation, which needs to be part of the equation.

In any market, over the longer term, there should a reasonable risk premium that equities are able to deliver relative to fixed income. But that curve keeps shifting. If you remember, in 1995-96, IDBI, ICICI, TISCO, etc, issued bonds at 15 to 18 per cent interest. Return expectations from equities, back then, started at 20-25 per cent.

What we need to remember is that the government and RBI are committed to CPI at 4 per cent with 2 per cent leeway on either side, which means that the risk free rate of return could be 6.5 to 7.5 per cent. If we add risk premium of 5 to 6 per cent, we get around 12 per cent return expectation from equities. If inflation moves lower to 2 per cent over long term, the returns from equities too will move lower, but the attractiveness of equities will remain.

But if you are extremely savvy and buy at very low valuation, your returns could improve and vice versa. Or if a person sticks to a SIP through market cycles, he gets average index returns, thus taking care of the valuation risk in equities.

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Key Features	UTI MASTERSHARE UNIT SCHEME			UTI CORE EQUITY FUND			UTI FLEXI CAP FUND			UTI VALUE OPPORTUNITIES FUND		
Fund Category	Large Cap Fund			Large & Mid Cap Fund			UTI Flexi Cap Fund			Value Fund		
Type of Scheme	An open ended equity scheme predominantly investing in large cap stocks			An open ended equity scheme investing in both large cap and mid cap stocks			An open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks			An open ended equity scheme following a value investment strategy		
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.			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.			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.			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.		
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
	Please refer to pg. 11			Please refer to pg. 12			Please refer to pg. 13			Please refer to pg. 14		
Plans/Options(Regular/Direct)	Growth option IDCW option with Payout and Reinvestment CanServe facility available			Growth option IDCW option with Payout and Reinvestment			Growth option IDCW option with Payout and Reinvestment			Growth option IDCW option with Payout and Reinvestment		
SIP/SWP/STRIP	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Fund Size ~	9850.83 Cr			1310.87 Cr			25088.24 Cr			6624.06 Cr		
Expense Ratio@ (%)	Regular: 1.62, Direct : 0.91			Regular: 1.99, Direct : 1.61			Regular: 1.49, Direct : 0.77			Regular: 1.67, Direct :1.03		
Benchmark Index	S&P BSE 100 TRI			Nifty Large Midcap 250 TRI			Nifty 500 TRI			Nifty 500 TRI		

Key Features	UTI MID CAP FUND			UTI DIVIDEND YIELD FUND			UTI MNC FUND			UTI INDIA CONSUMER FUND		
Fund Category	Mid Cap			Dividend Yield Fund			Thematic - MNC			Thematic – Consumption		
Type of Scheme	An open ended equity scheme predominantly investing in mid cap stocks			An open ended equity scheme predominantly investing in Dividend Yielding stocks			An open ended equity scheme following the theme of investing predominantly in equity and equity related securities of Multi-National Companies			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 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.			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.			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.			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
	Please refer to pg. 15			Please refer to pg. 18			Please refer to pg. 19			Please refer to pg. 20		
Plans/Options(Regular/Direct)	Growth option IDCW option with Payout and Reinvestment			Growth option IDCW option with Payout and Reinvestment			Growth option IDCW option with Payout and Reinvestment			Growth option IDCW option with Payout and Reinvestment		
SIP/SWP/STRIP	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Fund Size ~	6768.38 Cr			3027.82 Cr			2417.19 Cr			391.16 Cr		
Expense Ratio@ (%)	Regular: 1.67, Direct : 0.80			Regular: 1.81, Direct : 1.24			Regular: 1.85, Direct : 1.02			Regular: 2.25, Direct : 2.01		
Benchmark Index TIER I	Nifty Midcap 150 TRI			Nifty 500 TRI			Nifty MNC TRI			Nifty India Consumption TRI		
Benchmark Index TIER II	-			Nifty Dividend Opportunities 50 TRI			-			-		

Key Features	UTI INFRASTRUCTURE FUND			UTI BANKING AND FINANCIAL SERVICES FUND			UTI HEALTHCARE FUND			UTI TRANSPORTATION & LOGISTICS FUND		
Fund Category	Thematic – Infrastructure			Sectoral – Banking & Financial Services			Sectoral – Healthcare			Sectoral – Transportation & Logistics		
Type of Scheme	An open ended equity scheme following the Infrastructure theme			An open ended equity scheme investing in Banking and Financial Services Sector			An open ended equity scheme investing in the Healthcare Services Sector			An open ended equity scheme investing in transportation and logistics sector		
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.			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.			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.			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.		
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
	Please refer to pg. 21			Please refer to pg. 22			Please refer to pg. 23			Please refer to pg. 24		
Plans/Options(Regular/Direct)	Growth option IDCW option with Payout and Reinvestment			Growth option IDCW option with Payout and Reinvestment			Growth option IDCW Option with Payout and Reinvestment			Growth option IDCW Option with Payout and Reinvestment		
SIP/SWP/STRIP	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Fund Size ~	1452.65 Cr			742.76 Cr			778.80 Cr			1649.15 Cr		
Expense Ratio@ (%)	Regular: 1.97, Direct : 1.58			Regular: 2.17, Direct : 1.17			Regular: 2.16, Direct : 0.95			Regular: 1.94, Direct : 0.87		
Benchmark Index	Nifty Infrastructure TRI			Nifty Financial Services TRI			S&P BSE Healthcare TRI			UTI Transportation & Logistics Fund TRI		

~(Monthly Average as on 29th April 2022)

Minimum Investment Amount refer page No. 62

Asset Allocation refer page no. 58-61 *Benchmark change w.e.f January 1, 2022.

FUNDS AT A GLANCE



Haq, ek behtar zindagi ka.

Key Features	UTI LONG TERM EQUITY FUND (TAX SAVING)			UTI SMALL CAP FUND			UTI NIFTY200 MOMENTUM 30 INDEX FUND			UTI NIFTY INDEX FUND		
Fund Category	ELSS			Small Cap Fund			Index Fund			Index Fund		
Type of Scheme	An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit			An open-ended equity scheme predominantly investing in small cap stocks			UTI Nifty 200 Momentum 30 TRI Fund is an open-ended scheme replicating/tracking the Nifty200 Momentum 30 Index			An open ended scheme replicating/ tracking Nifty 50 index		
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.			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.			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.			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.		
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
	Please refer to pg. 25			Please refer to pg. 16			Please refer to pg. 28			Please refer to pg. 26		
Plans/Options(Regular/Direct)	Growth option IDCW Option with Payout			Growth option IDCW option with Payout			Growth option			Growth option IDCW option with Payout and Reinvestment		
SIP/SWP/STRIP	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Fund Size ~	2926.83 Cr			2122.17 Cr			1413.91 Cr			6903.42 Cr		
Expense Ratio@ (%)	Regular: 1.82, Direct : 1.08			Regular: 1.89, Direct : 0.29			Regular: 0.86, Direct : 0.34			Regular: 0.28, Direct : 0.18		
Benchmark Index	Nifty 500 TRI			Nifty Small Cap 250 TRI			Nifty 200 Momentum 30 TRI			NIFTY 50 TRI		

Key Features	UTI NIFTY NEXT 50 INDEX FUND			UTI HYBRID EQUITY FUND			UTI MULTI ASSET FUND			UTI ARBITRAGE FUND		
Fund Category	Index Fund			Aggressive Hybrid Fund			Multi Asset Allocation			Arbitrage		
Type of Scheme	An open ended scheme replicating / tracking Nifty Next 50 Index.			An open ended hybrid scheme investing predominantly in equity and equity related instruments			An open ended scheme investing in equity, debt and Gold ETFs			An open ended scheme investing in arbitrage opportunities		
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.			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.			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.			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 Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load
	Please refer to pg. 27			Please refer to pg. 31			Please refer to pg. 32			Please refer to pg. 33		
Plans/Options(Regular/Direct)	Growth option			Growth option IDCW option with Payout and Reinvestment Can Serve facility available			Growth option IDCW option with Payout and Reinvestment			Growth option IDCW option with Payout and Reinvestment CanServe facility available		
SIP/SWP/STRIP	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Fund Size ~	1715.07 Cr			4317.38 Cr			877.54 Cr			5530.33 Cr		
Expense Ratio@ (%)	Regular: 0.75, Direct : 0.29			Regular: 2.03, Direct : 1.48			Regular: 1.92, Direct : 0.93			Regular: 0.93, Direct : 0.34		
Benchmark Index	Nifty Next 50 TRI			CRISIL Hybrid 35+65 Aggressive Index			65% S&P BSE 200 TRI 25% CRISIL Composite Bond Fund 10% Prices of Gold			Nifty 50 Arbitrage		

Key Features	UTI REGULAR SAVINGS FUND			UTI UNIT LINKED INSURANCE PLAN			UTI EQUITY SAVINGS FUND			UTI CHILDREN'S CAREER FUND - SAVINGS PLAN		
Fund Category	Conservative Hybrid Fund			Dynamic Asset Allocation*			Equity Savings			Children's Fund		
Type of Scheme	An open ended hybrid scheme investing predominantly in debt instruments			An open ended tax saving cum insurance scheme.			An open ended scheme investing in equity, arbitrage and debt			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 can be no assurance or guarantee that the investment objective of the scheme would be achieved.			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.			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.			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.		
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
	Please refer to pg. 34			Please refer to pg. 35			Please refer to pg. 36			Please refer to pg. 37		
Plans/Options(Regular/Direct)	Monthly IDCW Option, Flexi IDCW Option, Monthly Payment Plan, Growth Plan, Default Plan Growth Plan			10 year Plan / 15 year Plan			(i) Growth Option (ii) IDCW Option with Payout & Reinvestment Facility (iii) Monthly IDCW Option with Payout Facility (iv) Monthly IDCW Option with Reinvestment Facility (v) Quarterly IDCW Option with Payout Facility (vi) Quarterly IDCW Option with Reinvestment Facility			(i) Scholarship Option (ii) Growth Option		
SIP/SWP/STRIP	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Fund Size ~	1607.28 Cr			5285.66 Cr			251.40 Cr			4167.11 Cr		
Expense Ratio@ (%)	Regular: 1.82, Direct : 1.27			Regular: 1.73, Direct : 0.88			Regular: 1.53, Direct : 0.70			Regular: 1.78, Direct : 1.61		
Benchmark Index	NIFTY 50 Hybrid Composite Debt 15:85 Index			NIFTY 50 Hybrid Composite Debt 50:50 Index			Crisil Equity Savings Index			CRISIL Short Term Debt Hybrid 60+40 Fund Index		

~(Monthly Average as on 29th April 2022)
Minimum Investment Amount refer page No. 62
Asset Allocation refer page no. 58-61 *Proposed Category

FUNDS AT A GLANCE



Haq, ek behtar zindagi ka.

Low Duration Fund	UTI RETIREMENT BENEFIT PENSION FUND			UTI CHILDREN'S CAREER FUND - INVESTMENT PLAN			UTI OVERNIGHT FUND			UTI LIQUID CASH PLAN		
Fund Category	Retirement Fund			Children's Fund			Overnight Fund			Liquid Fund		
Type of Scheme	An open ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier)			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)			An open ended debt scheme investing in overnight securities. Relatively low interest rate risk and Relatively low credit risk.			An open ended liquid scheme. Relatively low interest rate risk and Moderate credit risk.		
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.			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.			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.			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.		
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
	Please refer to pg. 38			Please refer to pg. 39			Please refer to pg. 41			Please refer to pg. 42		
Plans/Options(Regular/Direct)	Growth Option			Growth option IDCW option Scholarship Option			Growth Option, Periodic Option with payout & reinvestment of IDCW Daily Reinvestment of IDCW Option			Growth option IDCW option		
SIP/SWP/STRIP	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Fund Size ~	3612.59 Cr			624.82 Cr			6450.53 Cr			33792.51 Cr		
Expense Ratio@ (%)	Regular: 1.76, Direct : 1.02			Regular: 2.78, Direct : 1.60			Regular: 0.12, Direct : 0.06			Regular: 0.24, Direct : 0.14		
Benchmark Index	CRISIL Short Term Debt Hybrid 60+40 Fund Index			Nifty 500 TRI			CRISIL Overnight Fund A-I Index			CRISIL Liquid Fund AI Index		

Key Features	UTI MONEY MARKET FUND			UTI ULTRA SHORT TERM FUND			UTI TREASURY ADVANTAGE FUND			UTI FLOATER FUND		
Fund Category	Money Market Fund			Ultra Short Duration Fund			Low Duration Fund			Floater		
Type of Scheme	An open ended debt scheme investing in money market instruments. Relatively low interest rate risk and Moderate credit risk.			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.			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 is 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 income with high level of liquidity 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.			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.			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.			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.		
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
	Please refer to pg. 43			Please refer to pg. 44			Please refer to pg. 45			Please refer to pg. 46		
Plans/Options(Regular/Direct)	Growth option IDCW option			Growth Option Daily IDCW Reinvestment Option Weekly IDCW Reinvestment Option Flexi IDCW Option Fortnightly/Monthly/Quarterly/Half Yearly/Annual Payout & Reinvestment IDCW Option			(Daily/Weekly/Fortnightly/ Monthly/Quarterly/Half-Yearly/ Annual/Flexi) and Growth Option			Growth Option Quarterly IDCW Option Half Yearly IDCW Option Annual IDCW Option Flexi IDCW Option both payout & reinvestment facilities		
SIP/SWP/STRIP	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Fund Size ~	9486.50 Cr			2133.97 Cr			3316.66 Cr			2456.33 Cr		
Expense Ratio@ (%)	Regular: 0.28, Direct : 0.19			Regular: 0.95, Direct : 0.37			Regular: 0.43, Direct : 0.28			Regular: 0.86, Direct : 0.36		
Benchmark Index	CRISIL Money Market Fund A-I Index			CRISIL Ultra Short Duration Fund B-I Index			CRISIL Low Duration Fund A-I Index			CRISIL Low Duration Debt Index		

Key Features	UTI SHORT TERM INCOME FUND			UTI BANKING AND PSU DEBT FUND			UTI CORPORATE BOND FUND			UTI CREDIT RISK FUND		
Fund Category	Short Duration Fund			Banking and PSU Fund			Corporate Bond Fund			Credit Risk Fund		
Type of Scheme	UTI 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. Relatively high interest rate risk and Moderate credit risk.			An open ended debt scheme predominantly investing in debt instruments of Banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds. Relatively High interest rate risk and Moderate Credit Risk.			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.			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, 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.			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.			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.			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.		
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
	Please refer to pg. 47			Please refer to pg. 48			Please refer to pg. 49			Please refer to pg. 50		
Plans/Options(Regular/Direct)	Growth Option, Monthly IDCW Option, Quarterly IDCW Option, Half Yearly IDCW Option, Annual IDCW Option Flexi IDCW Option			Growth option Mthly/Qty/HalfYearly/Annual/Flexi Payout & Reinvestment IDCW Option			Growth Option Quarterly IDCW Option Half Yearly IDCW Option Annual IDCW Option Flexi IDCW Option both payout & reinvestment facilities			Growth Option IDCW Option (with Payout and Reinvestment Facilities) Default Option - Growth Option		
SIP/SWP/STRIP	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Fund Size ~	2535.13 Cr			291.12 Cr			3325.20 Cr			520.93 Cr		
Expense Ratio@ (%)	Regular: 0.95, Direct : 0.35			Regular: 0.32, Direct : 0.18			Regular: 0.58, Direct : 0.23			Regular: 1.64, Direct : 0.88		
Benchmark Index	CRISIL Short Duration Fund A-II Index			CRISIL Banking and PSU Debt Index			CRISIL Corporate Bond Fund B-II Index			CRISIL Credit Risk Fund C-II Index		

~(Monthly Average as on 29th April 2022)
Minimum Investment Amount refer page No. 62
Asset Allocation refer page no. 58-61

Key Features	UTI MEDIUM TERM FUND			UTI DYNAMIC BOND FUND			UTI BOND FUND			UTI GILT FUND		
Fund Category	Medium Duration Fund			Dynamic Bond			Medium to Long Duration Fund			Gilt Fund		
Type of Scheme	An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 years and 4 years. Relatively High interest rate risk and Relatively High Credit Risk.			An open ended dynamic debt scheme investing across duration. Relatively High interest rate risk and moderate Credit Risk.			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.			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.		
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			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.			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.			The investment objective of the scheme is to generate credit risk-free return through investment in sovereign securities issued by the Central Government and/ora 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.		
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
	Please refer to pg. 51			Please refer to pg. 52			Please refer to pg. 53			Please refer to pg. 54		
Plans/Options(Regular/Direct)	Options: (a)Growth Option (b) Monthly IDCW Option (c) Quarterly IDCW Option (d) Half Yearly IDCW Option (e) Annual IDCW Option (f) Flexi IDCW Option with both payout and reinvestment facilities			Growth option IDCW option with Payout and Reinvestment Qrtly/Half Yearly/Annual/Flexi IDCW with Payout and Re-investment			(a) Quarterly IDCW Option (b) Half Yearly IDCW Option (c) Annual IDCW Option (d) Flexi IDCW Option with both payout an reinvestment facilities.			Growth Plan - IDCW (with payout & reinvestment facilities)		
SIP/SWP/STRIP	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Fund Size ~	60.87 Cr			360.49 Cr			284.32 Cr			605.94 Cr		
Expense Ratio@ (%)	Regular: 1.63, Direct : 1.00			Regular: 1.60, Direct : 0.99			Regular: 1.65, Direct : 1.36			Regular: 0.95, Direct : 0.67		
Benchmark Index	CRISIL Medium Duration Fund B-III Index			CRISIL Dynamic Bond Fund A-III Index			CRISIL Medium to Long Duration Fund A-III Index			CRISIL Dynamic Gilt Index		
Key Features	UTI FOCUSED EQUITY FUND			UTI SENSEX INDEX FUND								
Fund Category	Focused Fund			Index Fund								
Type of Scheme	An open-ended equity scheme investing in maximum 30 stocks across market caps			An open-ended scheme replicating/tracking the S&P BSE Sensex Total Return Index (TRI)								
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.			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.								
Entry Load/ Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load						
	Please refer to pg. 17			Please refer to pg. 29								
Plans/Options(Regular/Direct)	(i) Growth Option (ii) Payout of Income Distribution cum capital withdrawal option In case no option is indicated in the application form, then the default option will be the Growth Option			(i) Growth Option.								
SIP/SWP/STRIP	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>						
Fund Size ~	2745.95 Cr			117.67 Cr								
Expense Ratio@ (%)	Regular: 1.83, Direct : 0.00			Regular: 0.28, Direct : 0.18								
Benchmark Index	Nifty 500 TRI Index TRI			S&P BSE Sensex TRI								

~(Monthly Average as on 29th April 2022)

Minimum Investment Amount refer page No. 62

Asset Allocation refer page no. 58-61

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 29th April 2022.

EQUITY READY RECKONER MAY 2022

Fund Name	Market Cap Based Funds			UTI Equity Fund
	UTI Mastershare Unit Scheme	UTI MID Cap Fund	UTI Small Cap Fund	
Category	Large Cap Fund	Mid Cap Fund	Small Cap Fund	Large & Mid Cap Fund
Month End AUM	₹ 9,674 Crores	₹ 6,723 Crores	₹ 2,114 Crores	₹ 1,297 Crores
Benchmark Index	S&P BSE 100 TRI	Nifty Midcap 150 TRI	Nifty Smallcap 250 TRI	Nifty LargeMidcap 250 TRI
	Market Capitalization of Fund vis-à-vis Benchmark Index			
Large Cap	88%	12%	0%	0%
Mid Cap	8%	67%	17%	2%
Small Cap	4%	21%	83%	98%
	Operating Cash Flow (OCF) Tiers of Fund vis-à-vis Benchmark Index			
C1	92%	89%	76%	67%
C2	8%	11%	22%	29%
C3	0%	0%	2%	4%
	Return on Capital Employed (ROCE) Tiers of Fund vis-à-vis Benchmark Index			
R1	56%	60%	71%	52%
R2	29%	34%	19%	30%
R3	15%	13%	6%	10%
	Portfolio Characteristics of Fund vis-à-vis Benchmark Index (%)			
Price to Book (P/B)	7.57	9.65	5.12	3.83
Price to Earnings (P/E)	34.57	40.30	34.28	23.55
Return on Equity (RoE)	16.84	17.70	11.66	14.09
	Sector weights/Active weights of Funds vis-à-vis Benchmark Index (Highlighted +2%)			
	NAV (%)	Active Wt. (%)	NAV (%)	Active Wt. (%)
Automobile & Auto Components	7.93	3.34	2.54	3.16
Capital Goods	2.76	2.13	16.36	15.70
Chemicals	1.47	-0.11	7.39	2.43
Construction	2.55	0.26	1.04	-0.71
Construction Materials	1.81	-0.57	1.35	0.15
Consumer Durables	4.68	1.69	10.85	-0.67
Consumer Services	0.65	3.41	4.38	8.80
Diversified	0.65	0.65	3.14	-1.43
Fast Moving Consumer Goods	3.21	-4.50	1.52	-0.71
Financial Services	30.68	-0.88	16.79	-3.82
Healthcare	7.60	3.82	15.24	-4.66
Information Technology	14.38	0.61	10.70	1.97
Media, Entmt. & Publications	-	-0.27	7.32	0.26
Metals & Mining	1.35	-2.66	-	-2.74
Oil Gas & Consumable Fuels	5.73	-8.43	2.22	-0.83
Power	-	-4.26	-	-1.68
Realty	0.80	-0.26	2.77	-1.05
Services	5.12	-0.30	1.03	0.52
Telecommunication	-	2.94	-	0.62
Textiles	-	-0.29	2.30	-1.90
	Portfolio Composition			
Top 10 Holdings (%)	48	26	22	35
Stock Count	49	72	75	59
Active Share (%)	40	67	74	69
Fund Manager/s	Swati Kulkarni	Fund Manager/s	Ankit Agarwal	V Shivasha
Managing Since	Dec-06	Aug-19	Dec-21	May-17

AUM - Asset under Management; Portfolio Characteristics are calculated based on full market cap using weighted average methodology at aggregate level. Operating Cash Flow Tiers (C) - 3 Tiers based on the number of years in which they have generated positive operating cash flows in the previous 5 years (for manufacturing companies). ROCE/Implied ROE Tiers (R) - 3 Tiers based on the previous 5 year average return on capital (for manufacturing companies & non-lending non-banking finance companies (NBFCs)) & based on the previous 5 year average return on asset for banks & NBFCs (including housing finance co). All data as of April 29, 2022.

EQUITY READY RECKONER MAY 2022

Fund Name	Market Cap Agnostic Funds		UTI Focused Equity Fund		UTI Flexi Cap Fund	
	UTI Value Opportunities Fund (Tax Saving)	UTI Long Term Equity Fund (Tax Saving)	Focused Fund	UTI Focused Equity Fund	Flexi Cap	UTI Flexi Cap Fund
Category	Value Fund	ELSS	Focused Fund	Focused Fund	Flexi Cap	Flexi Cap
Month End AUM	₹ 6,462 Crores	₹ 2,844 Crores	₹ 2,693 Crores	₹ 2,693 Crores	₹ 24,649 Crores	₹ 24,649 Crores
Benchmark Index	NIFTY 500 TRI	NIFTY 500 TRI	NIFTY 500 TRI	NIFTY 500 TRI	NIFTY 500 TRI	NIFTY 500 TRI
Large Cap	67%	77%	68%	77%	65%	77%
Mid Cap	19%	15%	26%	15%	26%	15%
Small Cap	14%	8%	6%	8%	9%	8%
Market Capitalization of Fund vis-à-vis Benchmark Index						
Operating Cash Flow (OCF) Tiers of Fund vis-à-vis Benchmark Index						
Return on Capital Employed (ROCE) Tiers of Fund vis-à-vis Benchmark Index						
Portfolio Characteristics of Fund vis-à-vis Benchmark Index (%)						
Price to Book (P/B)	5.45	7.33	8.69	9.02	9.02	11.84
Price to Earnings (P/E)	29.92	34.84	34.84	40.38	34.84	45.87
Return on Equity (RoE)	14.53	16.78	14.68	17.18	17.18	22.03
NAV (%)	7.75	6.43	9.36	9.36	7.66	7.66
Active Wt. (%)	2.87	7.19	4.04	7.21	4.42	4.27
NAV (%)	6.83	1.52	-1.20	-	3.34	0.36
Active Wt. (%)	-1.46	1.55	-0.50	-	-	-2.05
NAV (%)	0.79	1.18	2.06	2.49	1.98	-0.36
Active Wt. (%)	-1.26	4.95	0.88	4.51	0.15	5.42
NAV (%)	4.30	4.34	7.22	6.17	10.98	8.72
Active Wt. (%)	2.08	-	-0.10	0.28	0.58	0.48
NAV (%)	-	5.12	-0.03	11.77	3.57	-3.62
Active Wt. (%)	-0.10	32.58	0.61	25.32	25.24	-3.78
NAV (%)	-2.52	9.75	0.92	9.25	13.25	7.86
Active Wt. (%)	-0.44	10.08	-1.67	9.35	13.60	1.00
NAV (%)	1.28	-	-0.44	-	-	-0.44
Active Wt. (%)	-9.57	1.85	-9.57	-	-	-3.80
NAV (%)	1.91	3.70	2.08	3.39	-	-3.58
Active Wt. (%)	-1.67	0.69	-1.28	-	-	-0.81
NAV (%)	0.69	4.73	1.91	4.16	1.00	-1.28
Active Wt. (%)	-0.59	-	-0.50	-	1.23	-1.05
NAV (%)	4.73	-	-0.50	-	-	0.73
Active Wt. (%)	-0.50	-	-0.50	-	-	-
NAV (%)	47	39	46	46	39	39
Active Share (%)	58	65	30	30	56	56
Active Share (%)	67	66	76	76	67	67
Fund Manager/s	Anil Premchandani	Aug-19	Vishal Chopra	Nov-21	Ajay Tyagi	Jan-16
Managing Since	Feb-18		Vishal Subramaniam			

NAV - Asset under Management; Portfolio Characteristics are calculated based on full market cap using weighted average methodology at aggregate level. Operating Cash Flow Tiers (C) - 3 Tiers based on the number of years in which they have generated positive operating cash flows in the previous 5 years (for manufacturing companies). ROCE/Implied ROE Tiers (R) - 3 Tiers based on the previous 5 year average return on capital (for manufacturing companies & non-leasing non-banking finance companies (NBFCs)) & based on the previous 5 year average return on asset for banks & NBFCs (including housing finance co). All data as of April 29, 2022.

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

Mrs. Swati Kulkarni, MFM (NMIMS), CFA
Managing the scheme since Dec-2006

Fund AUM

Fund Size Monthly Average : ₹ 9850.83 Crore
Closing AUM : ₹ 9673.85 Crore

High/Low NAV in the month

High Growth Option : ₹ 199.0727
Low Growth Option : ₹ 187.0521

Total Expense Ratio

Regular : 1.62
Direct : 0.91

Minimum Investment Amount

Growth: ₹ 100/-
IDCW: ₹ 5000/-

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

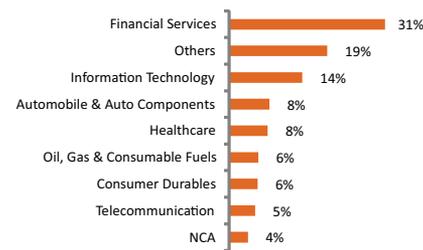
NAV per unit as on 29th April, 2022

Regular Growth Option : ₹ 188.1282
Regular IDCW Option : ₹ 41.2551
Direct Growth Option : ₹ 200.5114
Direct IDCW Option : ₹ 46.7272

Portfolio as on 29th April, 2022

Equity	% to NAV	Equity	% to NAV
ICICI Bank Ltd	8.70	Kotak Mahindra Bank Ltd.	1.80
Infosys Ltd.	7.92	Bajaj Finance Ltd.	1.80
HDFC Bank Ltd.	6.83	Tata Motors Ltd.	1.78
Bharti Airtel Ltd.	5.12	Eicher Motors Ltd	1.76
Reliance Industries Ltd.	4.96	Aditya Birla Fashion & Retail Ltd.	1.56
Tata Consultancy Services Ltd.	4.00	Pidilite Industries Ltd.	1.47
HDFC Ltd.	3.51	Divis Laboratories Ltd.	1.38
Larsen & Toubro Ltd.	2.55	Balkrishna Industries Ltd.	1.36
Axis Bank Ltd.	2.45	Tata Steel Ltd.	1.35
State Bank Of India	2.35	Dr Reddy's Laboratories Ltd.	1.35
SKF India Ltd.	2.07	ITC Ltd.	1.34
Asian Paints Ltd.	2.00	Jubilant Food Works Ltd	1.30
Sun Pharmaceuticals Industries Ltd.	1.94	Cipla Ltd.	1.28
Maruti Suzuki India Ltd.	1.87	Others	15.03
Titan Company Ltd.	1.86	Net Current Assets	3.69
Tech Mahindra Ltd	1.83	TOTAL	100.00
Shree Cement Ltd.	1.81		

Sectoral Breakdown



Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Bharti Airtel Ltd	3.1	Reliance Industries Ltd	-5.8
ICICI Bank Ltd	2.9	Hindustan Unilever Ltd	-2.2
SKF India Ltd	2.1	HCL Technologies Ltd	-1.3
Aditya Birla Fashion & Retail Ltd	1.6	Adani Green Energy Ltd	-1.3
Shree Cement Ltd	1.5	ITC Ltd	-1.2

Market Capitalisation (%)

	Large	Mid	Small
Fund	88	8	5
Benchmark	95	5	0

Quantitative Indicators

	Fund	Benchmark
Beta	0.93	1
Standard Deviation (Annual)	20.85%	22.15%
Sharpe Ratio	0.54%	
Portfolio Turnover Ratio (Annual)	0.31	
P/B	7.57	9.61
P/E	35.22	34.57
ROE	16.84	17.70

As on 29th April, 2022

Portfolio Details

% of Top 10 Stocks	48.39
Median Market Cap (₹ Cr)	3,19,848
Weighted Average Market Cap	4,30,376
Number of Securities	50

All figures given are provisional and unaudited.

Fund Performance Vs Benchmark (CAGR) as on 29th April, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	S&P BSE 100 TRI (%)	S&P BSE Sensex TRI (%)	NAV Growth (₹)	S&P BSE 100 TRI (₹)	S&P BSE Sensex TRI (₹)
1 Year	16.63	19.89	18.19	11,663	11,989	11,819
3 Years	15.27	15.41	14.76	15,322	15,378	15,119
5 Years	12.77	14.13	15.11	18,244	19,371	20,218
Since inception*	15.73	14.35	15.03	18,04,751	11,77,302	14,54,246

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

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 65 in 'Fund Manager Summary'.

Schemes Managed by Mrs. Swati Kulkarni.

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

SIP Returns as on 29th April, 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	1,21,128	1,25,016	1,23,167	1.77	7.95	4.99
3 Years	3,60,000	4,83,381	4,95,891	4,80,873	20.20	22.05	19.82
5 Years	6,00,000	8,79,443	9,05,044	8,97,868	15.32	16.49	16.17
7 Years	8,40,000	13,77,728	14,46,940	14,43,627	13.91	15.29	15.22
10 Years	12,00,000	24,56,863	25,58,889	25,27,900	13.74	14.50	14.27
15 Years	18,00,000	50,65,405	52,29,197	51,45,218	12.73	13.10	12.91
Since inception*	20,90,000	71,76,448	74,95,642	74,15,709	12.83	13.25	13.15

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 April 2022 (Since SIP facility was introduced in November 2004. Past performance may or may not be sustained in future.

For Product Label, Refer Page no. 66-69.

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 : ₹ 1310.87 Crore
Closing AUM : ₹ 1296.97 Crore

High/Low NAV in the month

High Growth Option : ₹ 99.2170
Low Growth Option : ₹ 94.5754

Total Expense Ratio

Regular : 1.99
Direct : 1.61

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW:

Load Structure

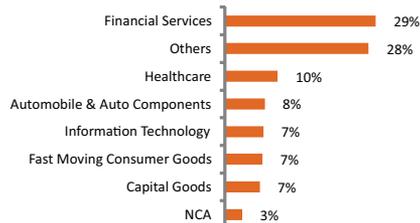
Entry Load	Nil	
Holding Period	< 1 Year	>= 1 Year
Exit Load	1%	Nil

NAV per unit as on 29th April, 2022

Regular Growth Option	₹ 95.2840
Regular IDCW Option	₹ 46.4179
Direct Growth Option	₹ 99.5238
Direct IDCW Option	₹ 48.9068

Portfolio as on 29th April, 2022

Equity	% to NAV	Equity	% to NAV
ICICI Bank Ltd	5.48	Mahindra & Mahindra Ltd.	2.06
HDFC Bank Ltd.	5.13	Aditya Birla Fashion & Retail Ltd.	1.83
ITC Ltd.	4.15	Oberoi Realty Ltd.	1.83
State Bank Of India	3.82	Oracle Financial Services Software Ltd.	1.79
Axis Bank Ltd.	3.07	Bajaj Auto Ltd.	1.70
Federal Bank Ltd.	3.03	Hindustan Petroleum Corporation Ltd.	1.70
HDFC Ltd.	2.89	Bharat Forge Ltd.	1.60
Coromandel International Ltd.	2.72	Lupin Ltd.	1.49
Fortis Healthcare Ltd.	2.62	Aurobindo Pharma Ltd.	1.42
Bharti Airtel Ltd.	2.47	Ashok Leyland Ltd.	1.36
Emami Ltd.	2.45	Reliance Industries Ltd.	1.36
Larsen & Toubro Ltd.	2.45	Tata Motors Ltd.	1.33
Ajanta Pharma Ltd.	2.29	Power Grid Corporation Of India Ltd	1.24
HCL Technologies Ltd.	2.16	Others	24.95
Max Financial Services Ltd.	2.09	Net Current Assets	3.38
Infosys Ltd.	2.08	TOTAL	100.00
Cummins India Ltd.	2.07		

Sectoral Breakdown**Active Stock positions**

Overweight (Top 5)	%	Underweight (Top 5)	%
ITC Ltd	2.9	Reliance Industries Ltd	-4.1
State Bank Of India	2.8	Tata Consultancy Services Ltd	-2.1
ICICI Bank Ltd	2.6	Adani Total Gas Ltd	-1.9
Federal Bank Ltd	2.5	Kotak Mahindra Bank Ltd	-1.5
Coromandel Int Ltd	2.4	Tata Power Company Ltd	-1.2

Market Capitalisation (%)

	Large	Mid	Small
Fund	50	37	13
Benchmark	55	43	2

Quantitative Indicators

	Fund	Benchmark
Beta	0.97	1
Standard Deviation (Annual)	20.99%	21.15%
Sharpe Ratio	0.55%	
Portfolio Turnover Ratio (Annual)	0.48	
P/B	3.83	9.43
P/E	23.55	36.93
ROE	14.09	17.10

As on 29th April, 2022**Portfolio Details**

% of Top 10 Stocks	35.39
Median Market Cap (₹ Cr)	55,193
Weighted Average Market Cap	2,09,976
Number of Securities	59

All figures given are provisional and unaudited.

Fund Performance Vs Benchmark (CAGR) as on 29th April, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty Large Mid 250 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty Large Mid 250 TRI (₹)	Nifty 50 TRI (₹)
1 Year	18.75	21.68	18.24	11,875	12,168	11,824
3 Years	15.43	18.73	14.66	15,386	16,745	15,080
5 Years	10.59	14.28	14.35	16,546	19,499	19,559
Since inception*	12.14	15.42	12.65	44,113	64,084	46,784

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 65 in 'Fund Manager Summary' Schemes Managed by Mr. V Srivatsa.

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

SIP Returns as on 29th April, 2022

Period	Investment Amount (₹)	Fund Value (₹)	Nifty Large Mid 250 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty Large Mid 250 TRI	Yield (%) Nifty 50 TRI
1 Year	1,20,000	1,21,397	1,25,047	1,23,610	2.19	8.00	5.70
3 Years	3,60,000	5,08,239	5,25,712	4,87,261	23.84	26.33	20.78
5 Years	6,00,000	8,79,242	9,45,961	8,97,267	15.31	18.31	16.14
7 Years	8,40,000	13,43,806	15,25,648	14,33,675	13.21	16.77	15.03
10 Years	12,00,000	23,55,262	28,86,298	25,08,272	12.95	16.74	14.13
15 Years	NA	NA	NA	NA	NA	NA	NA
Since inception	15,50,000	35,96,702	45,33,537	38,26,883	12.25	15.46	13.11

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.

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 : ₹ 25088.24 Crore

Closing AUM : ₹ 24649.48 Crore

High/Low NAV in the month

High Growth Option : ₹ 252.8962

Low Growth Option : ₹ 238.4122

Total Expense Ratio

Regular : 1.49

Direct : 0.77

Minimum Investment Amount

Growth: ₹ 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 29th April, 2022

Regular Growth Option ₹ 239.4835

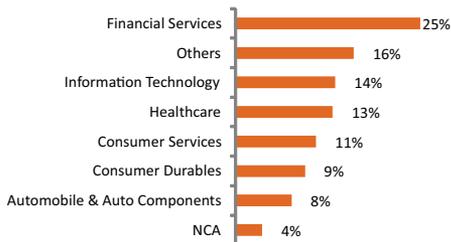
Regular IDCW Option ₹ 162.6639

Direct Growth Option ₹ 250.8406

Direct IDCW Option ₹ 171.2503

Portfolio as on 29th April, 2022

Equity	% to NAV	Equity	% to NAV
Bajaj Finance Ltd.	5.34	Schaeffler India Ltd	1.60
HDFC Bank Ltd.	4.60	Grindwell Norton Ltd.	1.59
ICICI Bank Ltd	4.47	IPCA Laboratories Ltd.	1.55
Infosys Ltd.	4.13	Suven Pharmaceuticals Ltd	1.55
Kotak Mahindra Bank Ltd.	4.07	Marico Ltd.	1.46
Larsen & Toubro Infotech Ltd	4.06	Havells India Ltd.	1.45
Avenue Supermarts Ltd.	3.11	P I Industries Ltd.	1.39
HDFC Ltd.	3.09	Jubilant Food Works Ltd	1.38
Info-Edge (India) Ltd.	3.03	Sheela Foam Ltd.	1.37
Astral Ltd.	2.83	Pidilite Industries Ltd.	1.34
Mindtree Ltd.	2.72	Berger Paints India Ltd.	1.31
Coforge Ltd	2.69	Crompton Greaves Consumer Electricals Ltd.	1.31
AU Small Finance Bank Ltd	2.37	Aavas Financiers Ltd	1.30
Shree Cement Ltd.	1.98	Others	23.85
Maruti Suzuki India Ltd.	1.97	Net Current Assets	3.66
Titan Company Ltd.	1.79	TOTAL	100.00
Divis Laboratories Ltd.	1.65		

Sectoral Breakdown**Active Stock positions**

Overweight (Top 5)	%	Underweight (Top 5)	%
L&T Infotech Ltd	3.9	Reliance Industries Ltd	-8.4
Bajaj Finance Ltd	3.8	Tata Consultancy Services Ltd	-3.2
Info-Edge (India) Ltd	2.7	ITC Ltd	-2.0
Astral Ltd	2.7	Larsen & Toubro Ltd	-1.8
Avenue Supermarts Ltd	2.6	Hindustan Unilever Ltd	-1.7

Market Capitalisation (%)

	Large	Mid	Small
Fund	65	26	9
Benchmark	77	15	8

Quantitative Indicators

	Fund	Benchmark
Beta	0.89	1
Standard Deviation (Annual)	19.91%	21.49%
Sharpe Ratio	0.75%	
Portfolio Turnover Ratio (Annual)	0.10	
P/B	11.86	9.02
P/E	45.87	34.84
ROE	22.03	17.18

As on 29th April, 2022**Portfolio Details**

% of Top 10 Stocks	38.72
Median Market Cap (₹ Cr)	80,359
Weighted Average Market Cap	1,95,988
Number of Securities	56

All figures given are provisional and unaudited.

Fund Performance Vs Benchmark (CAGR) as on 29th April, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)
1 Year	13.12	20.87	18.24	11,312	12,087	11,824
3 Years	18.87	16.50	14.66	16,804	15,818	15,080
5 Years	15.69	13.76	14.35	20,732	19,059	19,559
Since inception*	12.76	11.86	NA	3,65,664	2,87,503	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 65 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 29th April, 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	1,16,445	1,24,834	1,23,610	-5.52	7.65	5.70
3 Years	3,60,000	4,95,953	5,07,367	4,87,261	22.05	23.71	20.78
5 Years	6,00,000	9,34,840	9,16,049	8,97,267	17.82	16.99	16.14
7 Years	8,40,000	14,92,710	14,62,801	14,33,675	16.16	15.59	15.03
10 Years	12,00,000	27,52,834	26,32,054	25,08,272	15.86	15.03	14.13
15 Years	18,00,000	62,24,283	53,64,843	50,75,527	15.12	13.40	12.76
Since inception	20,90,000	90,22,198	75,80,213	72,79,931	15.04	13.36	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. *Since inception for above mentioned schemes is taken for the period December 2004 to April 2022 (Since SIP facility was introduced in November 2004. Past performance may or may not be sustained in future.

For Product Label, Refer Page no. 66-69.

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

Fund AUM

Fund Size Monthly Average : ₹ 6624.06 Crore
Closing AUM : ₹ 6461.95 Crore

High/Low NAV in the month

High Growth Option : ₹ 101.4987
Low Growth Option : ₹ 96.0135

Total Expense Ratio

Regular : 1.67
Direct : 1.03

Minimum Investment Amount

Growth: ₹ 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

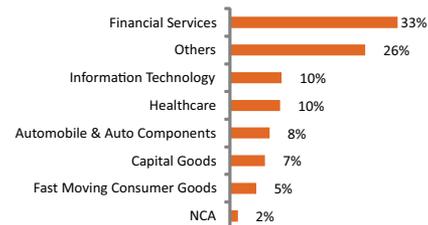
NAV per unit as on 29th April, 2022

Regular Growth Option : ₹ 96.4981
Regular IDCW Option : ₹ 28.1221
Direct Growth Option : ₹ 103.2307
Direct IDCW Option : ₹ 33.6672

Portfolio as on 29th April, 2022

Equity	% to NAV	Equity	% to NAV
HDFC Bank Ltd.	9.11	AIA Engineering Ltd.	1.45
ICICI Bank Ltd	7.71	Jubilant Food Works Ltd	1.44
Infosys Ltd.	7.28	KEC International Ltd.	1.41
Axis Bank Ltd.	4.96	CESC Ltd	1.33
Bharti Airtel Ltd.	4.73	Crompton Greaves Consumer Electricals Ltd.	1.31
State Bank Of India	3.69	Tata Steel Ltd.	1.28
ITC Ltd.	2.65	Phoenix Mills Ltd	1.26
Bajaj Auto Ltd.	2.54	Ajanta Pharma Ltd	1.25
Aditya Birla Fashion & Retail Ltd.	2.03	Brigade Enterprises Ltd.	1.23
Cipla Ltd.	1.96	ICICI Prudential Life Insurance Company Ltd	1.22
Eicher Motors Ltd	1.83	Oberoi Realty Ltd	1.21
Tech Mahindra Ltd	1.75	Fortis Healthcare Ltd.	1.20
Sun Pharmaceuticals Industries Ltd.	1.72	Shree Cement Ltd.	1.18
Bharat Forge Ltd.	1.68	Others	23.30
Maruti Suzuki India Ltd.	1.66	Net Current Assets	1.57
Coromandel International Ltd.	1.52	TOTAL	100.00
IndusInd Bank Ltd.	1.51		

Sectoral Breakdown



Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
HDFC Bank Ltd	3.8	Reliance Industries Ltd	-8.4
Axis Bank Ltd	3.3	HDFC Ltd	-3.5
Bharti Airtel Ltd	3.2	Tata Consultancy Services Ltd	-3.2
ICICI Bank Ltd	3.2	Kotak Mahindra Bank Ltd	-2.3
Infosys Ltd	2.3	Larsen & Toubro Ltd	-1.8

Market Capitalisation (%)

	Large	Mid	Small
Fund	67	19	14
Benchmark	77	15	8

Quantitative Indicators Fund Benchmark

Indicator	Fund	Benchmark
Beta	0.94	1
Standard Deviation (Annual)	20.71%	21.49%
Sharpe Ratio	0.59%	
Portfolio Turnover Ratio (Annual)	0.19	
P/B	5.45	9.02
P/E	29.92	34.84
ROE	14.53	17.18

As on 29th April, 2022

Portfolio Details

% of Top 10 Stocks	46.66
Median Market Cap (₹ Cr)	1,04,376
Weighted Average Market Cap	2,49,733
Number of Securities	59

All figures given are provisional and unaudited.

Fund Performance Vs Benchmark (CAGR) as on 29th April, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)
1 Year	16.38	20.87	18.24	11,638	12,087	11,824
3 Years	16.13	16.50	14.67	15,668	15,818	15,079
5 Years	12.87	13.76	14.35	18,325	19,059	19,556
Since inception*	14.46	14.06	14.25	96,547	91,036	93,615

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 65 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 29th April, 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	1,20,810	1,24,834	1,23,610	1.27	7.65	5.70
3 Years	3,60,000	4,91,348	5,07,367	4,87,261	21.38	23.71	20.78
5 Years	6,00,000	8,91,437	9,16,049	8,97,267	15.88	16.99	16.14
7 Years	8,40,000	13,83,688	14,62,801	14,33,675	14.03	15.59	15.03
10 Years	12,00,000	23,85,870	26,32,054	25,08,272	13.19	15.03	14.13
15 Years	18,00,000	52,80,045	53,64,843	50,75,527	13.21	13.40	12.76
Since inception	20,10,000	68,48,741	67,64,292	64,58,886	13.29	13.17	12.69

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.

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 : ₹ 6768.38 Crore
Closing AUM : ₹ 6723.37 Crore

High/Low NAV in the month

High Growth Option : ₹ 188.1431
Low Growth Option : ₹ 180.0163

Total Expense Ratio

Regular : 1.67
Direct : 0.80

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW:

Load Structure

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

NAV per unit as on 29th April, 2022

Regular Growth Option : ₹ 182.2726
Regular IDCW Option : ₹ 86.2531
Direct Growth Option : ₹ 197.1235
Direct IDCW Option : ₹ 97.0049

Portfolio as on 29th April, 2022

Equity	% to NAV	Equity	% to NAV
Cholamandalam Investment & Finance Company Ltd	3.92	Praj Industries Ltd.	1.74
Tube Investments Of India Ltd	3.50	Creditaccess Grameen Ltd	1.72
P I Industries Ltd.	2.90	Jubilant Food Works Ltd	1.69
Mphasis Ltd	2.74	City Union Bank Ltd	1.67
Federal Bank Ltd.	2.35	Page Industries Ltd	1.65
Shriram Transport Finance Co.Ltd.	2.28	Ashok Leyland Ltd.	1.65
Schaeffler India Ltd	2.24	Max Financial Services Ltd.	1.60
Voltas Ltd.	2.22	Prestige Estates Projects Ltd	1.53
L&T Technology Services Ltd	2.16	United Breweries Ltd.	1.52
Astral Ltd.	2.10	V.I.P.Industries Ltd.	1.50
APL Apollo Tubes Ltd	2.06	Aditya Birla Fashion & Retail Ltd.	1.48
Bharat Forge Ltd.	1.96	Aarti Industries Ltd.	1.42
Alkem Laboratories Ltd	1.91	Kajaria Ceramics Ltd.	1.40
SRF Ltd.	1.77	Narayana Hrudayalaya Ltd	1.40
Polycab India Ltd	1.77	Others	37.50
Crompton Greaves Consumer Electricals Ltd.	1.74	Net Current Assets	2.92
		TOTAL	100.00

Sectoral Breakdown



Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Cholamandalam Investment & Finance Company Ltd	3.9	Adani Total Gas Ltd	-3.8
P I Industries Ltd	2.9	Tata Power Company Ltd	-2.3
Tube Investments of India Ltd	2.5	AU Small Finance Bank Ltd	-1.7
SRF Ltd	1.8	Trent Ltd	-1.5
Praj Industries Ltd	1.7	Tata Elxsi Ltd	-1.5

Market Capitalisation (%)

	Large	Mid	Small
Fund	12	68	21
Benchmark	13	82	4

Quantitative Indicators Fund Benchmark

Indicator	Fund	Benchmark
Beta	0.92	1
Standard Deviation (Annual)	20.25%	21.43%
Sharpe Ratio	0.95%	
Portfolio Turnover Ratio (Annual)	0.20	
P/B	9.55	9.65
P/E	45.57	40.30
ROE	15.11	16.36

As on 29th April, 2022

Portfolio Details

% of Top 10 Stocks	26.41
Median Market Cap (₹ Cr)	32,531
Weighted Average Market Cap	32,299
Number of Securities	72

All figures given are provisional and unaudited.

Fund Performance Vs Benchmark (CAGR) as on 29th April, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty Midcap 150 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty Midcap 150 TRI (₹)	Nifty 50 TRI (₹)
1 Year	23.70	23.86	18.24	12,370	12,386	11,824
3 Years	23.12	22.35	14.66	18,674	18,325	15,080
5 Years	12.76	14.40	14.35	18,235	19,601	19,559
Since inception*	18.02	17.67	14.56	1,99,768	1,89,200	1,16,671

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 65 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 29th April, 2022

Period	Investment Amount (₹)	Fund Value (₹)	Nifty Midcap 150 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty Midcap 150 TRI	Yield (%) Nifty 50 TRI
1 Year	1,20,000	1,24,266	1,25,558	1,23,610	6.74	8.82	5.70
3 Years	3,60,000	5,51,558	5,61,604	4,87,261	29.91	31.27	20.78
5 Years	6,00,000	9,71,874	9,94,059	8,97,267	19.42	20.35	16.14
7 Years	8,40,000	15,00,065	16,11,538	14,33,675	16.30	18.31	15.03
10 Years	12,00,000	31,34,878	32,36,855	25,08,272	18.28	18.87	14.13
15 Years	18,00,000	77,68,233	72,49,690	50,75,527	17.65	16.87	12.76
Since inception	20,90,000	1,07,70,420	96,81,663	72,79,931	16.73	16.23	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. *Since inception for above mentioned schemes is taken for the period December 2004 to April 2022 (Since SIP facility was introduced in November 2004. Past performance may or may not be sustained in future.

For Product Label, Refer Page no. 66-69.

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

23rd December, 2020

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 2122.17 Crore
Closing AUM : ₹ 2113.82 Crore

High/Low NAV in the month

High Growth Option : ₹ 15.8782
Low Growth Option : ₹ 15.2137

Total Expense Ratio

Regular : 1.89
Direct : 0.29

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

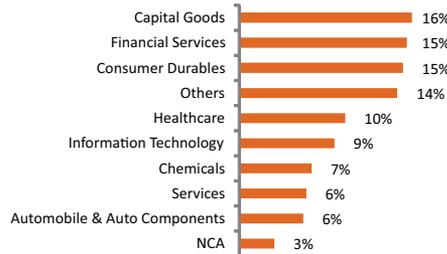
NAV per unit as on 29th April, 2022

Regular Growth Option : ₹ 15.2931
Regular IDCW Option : ₹ 15.2930
Direct Growth Option : ₹ 15.7092
Direct IDCW Option : ₹ 15.7088

Portfolio as on 29th April, 2022

Equity	% to NAV	Equity	% to NAV
Greenpanel Industries Ltd	3.02	Coforge Ltd	1.55
Creditaccess Grameen Ltd	2.78	Affle India Ltd	1.54
Brigade Enterprises Ltd.	2.31	RHI Magnesita India Ltd	1.54
Timken India Ltd.	2.09	Birlasoft Ltd	1.54
Tube Investments Of India Ltd	2.09	Persistent Systems Ltd.	1.53
V.I.P.Industries Ltd.	2.05	Prince Pipes And Fittings Ltd	1.51
Computer Age Management Services Ltd	1.96	Grindwell Norton Ltd.	1.49
Canfin Homes Ltd.	1.95	Navin Fluorine International Ltd.	1.48
IIFL Wealth Management Ltd	1.75	Teamlease Services Ltd.	1.47
APL Apollo Tubes Ltd	1.74	Cera Sanitaryware Ltd.	1.45
MTAR Technologies Ltd	1.74	Aarti Industries Ltd.	1.45
Chalet Hotels Ltd	1.70	V-Mart Retail Ltd	1.44
Eclerx Services Ltd.	1.67	City Union Bank Ltd	1.42
J.B.Chemicals & Pharmaceuticals Ltd	1.62	Others	44.25
KNR Constructions Ltd	1.59	Net Current Assets	3.18
Praj Industries Ltd.	1.58	TOTAL	100.00
Krishna Institute Of Medical Science Ltd	1.55		

Sectoral Breakdown



Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Greenpanel Industries Ltd	3.0	BSE Ltd	-1.5
Creditaccess Grameen Ltd	2.3	Central Depository Services (India) Ltd	-1.4
Tube Investments Of India Ltd	2.1	Tanla Platforms Ltd	-1.2
APL Apollo Tubes Ltd	1.7	Redington (India) Ltd	-1.0
Brigade Enterprises Ltd	1.6	PVR Ltd	-1.0

Market Capitalisation (%)

	Large	Mid	Small
Fund	-	17	83
Benchmark	-	2	98

Portfolio Details

% of Top 10 Stocks	21.74
Median Market Cap (₹ Cr)	10,495
Weighted Average Market Cap	12,256
Number of Securities	75

All figures given are provisional and unaudited.
As on 29th April, 2022

Fund Performance Vs Benchmark (CAGR) as on 29th April, 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	34.14	31.74	18.24	13,414	13,174	11,824
Since inception*	36.87	46.62	20.58	15,293	16,785	12,882

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 65 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 29th April, 2022

Period	Investment Amount (₹)	Fund Value (₹)	Nifty Smallcap 250 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty Smallcap 250 TRI	Yield (%) Nifty 50 TRI
1 Year	1,20,000	1,30,113	1,27,514	1,23,610	16.21	11.97	5.70
Since inception	1,60,000	1,88,140	1,85,625	1,71,502	25.39	23.10	10.32

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.

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 : ₹ 2745.95 Crore
Closing AUM : ₹ 2693.33 Crore

High/Low NAV in the month

High Growth Option : ₹ 10.0079
Low Growth Option : ₹ 9.5175

Total Expense Ratio

Regular : 1.83
Direct : 0.00

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 (Not Applicable as per SEBI guidelines)
Exit Load : Less than one year 1%
Greater than or equal to one year Nil

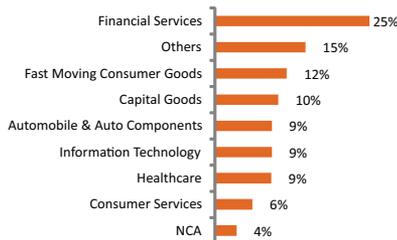
NAV per unit as on 29th April, 2022

Regular Growth Option : ₹ 9.6075
Regular IDCW Option : ₹ 9.6075
Direct Growth Option : ₹ 9.7247
Direct IDCW Option : ₹ 9.7245

Portfolio as on 29th April, 2022

Equity	% to NAV	Equity	% to NAV
ICICI Bank Ltd	6.04	Dabur India Ltd.	2.84
HDFC Bank Ltd.	5.91	ICICI Lombard General Insurance Company Ltd	2.81
Tata Consultancy Services Ltd.	5.61	United Breweries Ltd.	2.81
Cipla Ltd.	5.22	Bharat Forge Ltd.	2.74
ABB India Ltd.	4.47	Max Financial Services Ltd.	2.70
Bharti Airtel Ltd.	4.16	Jubilant Food Works Ltd	2.68
Marico Ltd.	3.79	Sundram Fasteners Ltd.	2.61
Larsen & Toubro Infotech Ltd	3.74	Aavas Financiers Ltd	2.50
Trent Ltd.	3.49	Ambuja Cements Ltd.	2.49
Tata Motors Ltd.	3.46	Bajaj Finance Ltd.	2.47
Phoenix Mills Ltd	3.39	Godrej Consumer Products Ltd	2.34
Bajaj Auto Ltd.	3.29	V-Guard Industries Ltd	1.55
Ashok Leyland Ltd.	3.15	Proctor & Gamble Health Ltd	1.16
Havells India Ltd.	2.96	3M India Ltd.	0.28
IndusInd Bank Ltd.	2.89	Net Current Assets	3.57
Divis Laboratories Ltd.	2.87	TOTAL	100.00

Sectoral Breakdown



Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Cipla Ltd	4.8	Reliance Industries Ltd	-8.4
ABB India Ltd	4.4	Infosys Ltd	-5.0
Marico Ltd	3.6	HDFC Ltd	-3.5
L&T Infotech Ltd	3.5	Kotak Mahindra Bank Ltd	-2.3
Phoenix Mills Ltd	3.3	ITC Ltd	-2.0

Market Capitalisation (%)

	Large	Mid	Small
Fund	68	26	6
Benchmark	77	15	8

Portfolio Details

% of Top 10 Stocks	45.90
Median Market Cap (₹ Cr)	79,582
Weighted Average Market Cap	2,30,092
Number of Securities	30

All figures given are provisional and unaudited.
As on 29th April, 2022

Fund Performance Vs Benchmark (CAGR) as on 29th April, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)
Since inception*	-3.93	5.48	3.33	9,607	10,548	10,333

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 65 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.

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

Mrs. Swati Kulkarni, MFM (NMIMS), CFA
Managing the scheme since Dec-2005

Fund AUM

Fund Size Monthly Average : ₹ 3027.82 Crore
Closing AUM : ₹ 2916.95 Crore

High/Low NAV in the month

High Growth Option : ₹ 108.6051
Low Growth Option : ₹ 102.0251

Total Expense Ratio

Regular : 1.81
Direct : 1.24

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW:

Load Structure

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

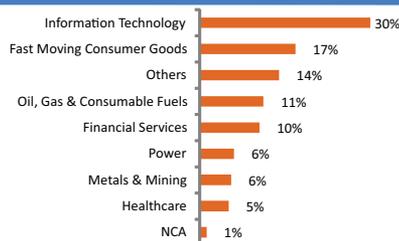
NAV per unit as on 29th April, 2022

Regular Growth Option	₹ 102.2503
Regular IDCW Option	₹ 21.3095
Direct Growth Option	₹ 108.2283
Direct IDCW Option	₹ 24.7577

Portfolio as on 29th April, 2022

Equity	% to NAV	Equity	% to NAV
Infosys Ltd.	8.42	Cummins India Ltd.	1.84
ITC Ltd.	7.02	Coromandel International Ltd.	1.74
Tech Mahindra Ltd	6.68	Bharat Electronics Ltd.	1.71
Mphasis Ltd	6.32	Sanofi India Ltd.	1.64
NTPC Ltd.	5.27	ICICI Securities Ltd.	1.54
Tata Consultancy Services Ltd.	4.10	Procter & Gamble Hygiene & Hel Care Ltd.	1.51
Hindustan Unilever Ltd.	3.86	Ambuja Cements Ltd.	1.48
Tata Steel Ltd.	3.61	Oil & Natural Gas Corporation Ltd.	1.44
Larsen & Toubro Infotech Ltd	3.24	Hindustan Zinc Ltd.	1.34
Marico Ltd.	3.05	ICICI Prudential Life Insurance Company Ltd.	1.27
ICICI Bank Ltd	2.73	Coal India Ltd.	1.14
Bharat Petroleum Corporation Ltd.	2.61	Indian Energy Exchange Ltd	1.11
Torrent Pharmaceuticals Ltd.	2.61	Computer Age Management Services Ltd	1.06
GAIL (India) Ltd.	2.46	Others	11.71
Hindustan Petroleum Corporation Ltd.	2.19	Net Current Assets	1.22
Great Eastern Shipping Co. Ltd.	2.14	TOTAL	100.00
Bajaj Auto Ltd.	1.96		

Sectoral Breakdown



Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Mphasis Ltd	6.1	Reliance Industries Ltd	-8.4
Tech Mahindra Ltd	6.0	HDFC Bank Ltd	-4.8
ITC Ltd	5.0	HDFC Ltd	-2.8
NTPC Ltd	4.6	Kotak Mahindra Bank Ltd	-2.3
Infosys Ltd	3.4	Larsen & Toubro Ltd	-1.8

Market Capitalisation (%)

	Large	Mid	Small
Fund	77	15	8
Benchmark	77	15	8

Quantitative Indicators Fund Benchmark

Indicator	Fund	Benchmark
Beta	0.81	1
Standard Deviation (Annual)	18.76%	21.49%
Sharpe Ratio	0.63%	
Portfolio Turnover Ratio (Annual)	0.15	
P/B	7.20	9.02
P/E	27.37	34.84
ROE	25.43	17.18

As on 29th April, 2022

Portfolio Details

% of Top 10 Stocks	51.57
Median Market Cap (₹ Cr)	1,03,506
Weighted Average Market Cap	2,27,171
Number of Securities	47

All figures given are provisional and unaudited.

Fund Performance Vs Benchmark (CAGR) as on 29th April, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty Dividend Opportunities 50 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty Dividend Opportunities 50 TRI (₹)
1 Year	20.34	20.87	23.33	18.24	12,034	12,087	12,333
3 Years	15.79	16.50	13.50	14.66	15,530	15,818	14,622
5 Years	12.47	13.76	12.30	14.35	18,002	19,059	17,864
Since inception*	14.65	14.98	16.92	NA	1,02,216	1,07,335	1,42,507

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 65 in 'Fund Manager Summary'.

Schemes Managed by Mrs. Swati Kulkarni.

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 29th April, 2022

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	1,20,968	1,24,834	1,25,523	1.52	7.65	8.76
3 Years	3,60,000	4,96,279	5,07,367	4,96,830	22.10	23.71	22.18
5 Years	6,00,000	8,91,512	9,16,049	8,77,064	15.88	16.99	15.21
7 Years	8,40,000	14,00,777	14,62,801	13,95,242	14.38	15.59	14.26
10 Years	12,00,000	24,20,079	26,32,054	23,61,658	13.46	15.03	13.00
15 Years	18,00,000	50,70,070	53,64,843	52,86,571	12.74	13.40	13.23
Since inception	20,30,000	68,57,800	69,58,111	73,61,831	13.07	13.21	13.78

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.

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

Mrs. Swati Kulkarni, MFM (NMIMS), CFA
Managing the scheme since Jun-2004

Fund AUM

Fund Size Monthly Average : ₹ 2417.19 Crore
Closing AUM : ₹ 2402.63 Crore

High/Low NAV in the month

High Growth Option : ₹ 266.7771
Low Growth Option : ₹ 256.2184

Total Expense Ratio

Regular : 1.85
Direct : 1.02

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW:

Load Structure

Entry Load	Nil	
Holding Period	Less than one year	Greater than or equal to one year.
Exit Load	1.00%	Nil

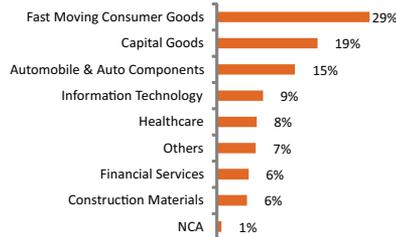
NAV per unit as on 29th April, 2022

Regular Growth Option	₹ 260.4411
Regular IDCW Option	₹ 134.2794
Direct Growth Option	₹ 282.1702
Direct IDCW Option	₹ 146.3710

Portfolio as on 29th April, 2022

Equity	% to NAV	Equity	% to NAV
Maruti Suzuki India Ltd.	7.57	Sanofi India Ltd.	2.33
Mphasis Ltd	6.80	Bosch Ltd.	2.17
Nestle India Ltd.	6.73	Bayer Cropscience Ltd.	2.09
Hindustan Unilever Ltd.	6.19	Oracle Financial Services Software Ltd.	2.05
Ambuja Cements Ltd.	5.73	Gland Pharma Ltd	1.75
Honeywell Automation India Ltd.	4.97	3M India Ltd.	1.72
United Spirits Ltd.	4.72	CRISIL Ltd	1.66
Schaeffler India Ltd	4.28	HDFC Asset Management Company Ltd	1.22
Procter & Gamble Hygiene & Hel Care Ltd.	3.89	ICICI Prudential Life Insurance Company Ltd.	1.08
United Breweries Ltd.	3.71	Nippon Life India Asset Management Ltd	1.07
Grindwell Norton Ltd.	3.69	Timken India Ltd.	1.04
Britannia Industries Ltd.	3.44	Aavas Financiers Ltd	1.03
Cummins India Ltd.	3.40	Mahindra CIE Automotive Ltd	0.92
Whirlpool Of India Ltd.	3.22	Others	2.60
SKF India Ltd.	3.02	Net Current Assets	0.90
Abbott India Ltd.	2.57	TOTAL	100.00
Siemens India Ltd.	2.43		

Sectoral Breakdown



Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Schaeffler India Ltd	4.3	Vedanta Ltd	-7.9
Grindwell Norton Ltd	3.7	Hindustan Unilever Ltd	-4.7
Honeywell Automation India Ltd	3.4	Colgate Palmolive India Ltd	-3.8
Mphasis Ltd	2.7	Nestle India Ltd	-3.7
Whirlpool Of India Ltd	2.3	Britannia Industries Ltd	-3.3

Market Capitalisation (%)

	Large	Mid	Small
Fund	48	45	7
Benchmark	66	32	2

Quantitative Indicators

	Fund	Benchmark
Beta	0.88	1
Standard Deviation (Annual)	17.52%	19.35%
Sharpe Ratio	0.40%	
Portfolio Turnover Ratio (Annual)	0.02	
P/B	17.06	20.07
P/E	57.71	52.55
ROE	25.25	30.74

As on 29th April, 2022

Portfolio Details

% of Top 10 Stocks	54.60
Median Market Cap (₹ Cr)	46,947
Weighted Average Market Cap	95,224
Number of Securities	37

All figures given are provisional and unaudited.

Fund Performance Vs Benchmark (CAGR) as on 29th April, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty MNC TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty MNC TRI (₹)	Nifty 50 TRI (₹)
1 Year	13.69	17.56	18.24	11,369	11,756	11,824
3 Years	10.90	14.01	14.66	13,643	14,825	15,080
5 Years	9.27	12.11	14.35	15,581	17,716	19,559
Since inception*	15.86	13.34	NA	3,39,138	2,00,341	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 65 in 'Fund Manager Summary'.

N.A Not Available. Schemes Managed by Mrs. Swati Kulkarni.

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

SIP Returns as on 29th April, 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	1,19,552	1,22,703	1,23,610	-0.70	4.26	5.70
3 Years	3,60,000	4,38,599	4,59,534	4,87,261	13.32	16.59	20.78
5 Years	6,00,000	7,67,207	8,06,926	8,97,267	9.79	11.83	16.14
7 Years	8,40,000	11,79,526	13,05,636	14,33,675	9.55	12.40	15.03
10 Years	12,00,000	23,05,720	24,94,535	25,08,272	12.55	14.03	14.13
15 Years	18,00,000	59,96,512	58,91,377	50,75,527	14.69	14.48	12.76
Since inception	20,90,000	87,41,566	86,33,497	72,79,931	14.74	14.62	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. *Since inception for above mentioned schemes is taken for the period December 2004 to April 2022 (Since SIP facility was introduced in November 2004. Past performance may or may not be sustained in future.

For Product Label, Refer Page no. 66-69.

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 : ₹ 391.16 Crore
Closing AUM : ₹ 394.39 Crore

High/Low NAV in the month

High Growth Option : ₹ 38.6347
Low Growth Option : ₹ 37.3145

Total Expense Ratio

Regular : 2.25
Direct : 2.01

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW:

Load Structure

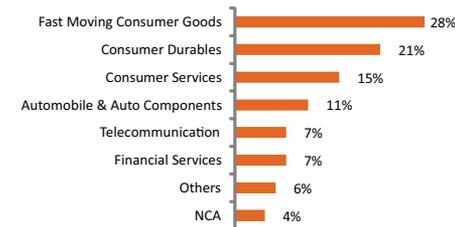
Entry Load : Nil
Exit Load : < 30 days – 1%; ≥ 30 days – Nil

NAV per unit as on 29th April, 2022

Regular Growth Option : ₹ 37.7068
Regular IDCW Option : ₹ 32.9609
Direct Growth Option : ₹ 39.6997
Direct IDCW Option : ₹ 34.8519

Portfolio as on 29th April, 2022

Equity	% to NAV	Equity	% to NAV
Bharti Airtel Ltd.	7.47	HDFC Bank Ltd.	2.28
Asian Paints Ltd.	6.52	Aditya Birla Fashion & Retail Ltd.	2.24
Maruti Suzuki India Ltd.	6.46	FSN E-Commerce Ventures (Nykaa) Ltd	2.08
ITC Ltd.	5.73	Phoenix Mills Ltd	1.93
Hindustan Unilever Ltd.	4.29	Sheela Foam Ltd.	1.87
Nestle India Ltd.	3.88	Havells India Ltd.	1.83
Avenue Supermarts Ltd.	3.64	Page Industries Ltd	1.73
Godrej Consumer Products Ltd	3.37	Bajaj Finance Ltd.	1.73
Titan Company Ltd.	2.99	Metropolis Healthcare Ltd	1.49
Metro Brands Ltd	2.89	Procter & Gamble Hygiene & Hel Care Ltd.	1.46
Dabur India Ltd.	2.82	Tata Motors Ltd.	1.43
Eicher Motors Ltd	2.80	Vedant Fashions Ltd	1.38
Marico Ltd.	2.65	Whirlpool Of India Ltd.	1.32
Crompton Greaves Consumer Electricals Ltd.	2.54	Others	7.36
Jubilant Food Works Ltd	2.50	Net Current Assets	4.38
United Breweries Ltd.	2.49	TOTAL	100.00
ICICI Bank Ltd	2.45		

Sectoral Breakdown**Active Stock positions**

Overweight (Top 5)	%	Underweight (Top 5)	%
Metro Brands Ltd	2.9	Hindustan Unilever Ltd	-6.5
United Breweries Ltd	2.5	Mahindra & Mahindra Ltd	-4.8
ICICI Bank Ltd	2.5	Adani Transmission Ltd	-4.2
HDFC Bank Ltd	2.3	ITC Ltd	-3.9
Aditya Birla Fashion & Retail Ltd	2.2	Tata Consumer Products Ltd	-2.7

Market Capitalisation (%)

	Large	Mid	Small
Fund	71	14	15
Benchmark	92	8	-

Quantitative Indicators

Quantitative Indicators	Fund	Benchmark
Beta	0.92	1
Standard Deviation (Annual)	18.82%	19.71%
Sharpe Ratio	0.57%	
Portfolio Turnover Ratio (Annual)	0.24	
P/B	16.54	16.07
P/E	54.01	55.45
ROE	20.96	20.81

As on 29th April, 2022**Portfolio Details**

% of Top 10 Stocks	47.24
Median Market Cap (₹ Cr)	1,58,397
Weighted Average Market Cap	1,95,004
Number of Securities	37

All figures given are provisional and unaudited.

Fund Performance Vs Benchmark (CAGR) as on 29th April, 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	20.37	22.92	18.24	12,037	12,292	11,824
3 Years	14.63	15.17	14.66	15,068	15,282	15,080
5 Years	10.59	12.88	14.35	16,546	18,333	19,559
Since inception*	9.41	12.85	10.85	37,718	59,567	45,748

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 65 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 on 29th April, 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	1,22,605	1,27,410	1,23,610	4.10	11.80	5.70
3 Years	3,60,000	4,66,507	4,77,720	4,87,261	17.66	19.35	20.78
5 Years	6,00,000	8,26,716	8,51,579	8,97,267	12.81	14.01	16.14
7 Years	8,40,000	12,81,371	13,56,361	14,33,675	11.88	13.47	15.03
10 Years	12,00,000	21,92,540	24,82,597	25,08,272	11.61	13.94	14.13
15 Years	NA	NA	NA	NA	NA	NA	NA
Since inception	17,60,000	44,38,199	55,15,817	48,85,073	11.72	14.32	12.87

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.

For Product Label, Refer Page no. 66-69.

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 : ₹ 1452.65 Crore
Closing AUM : ₹ 1421.25 Crore

High/Low NAV in the month

High Growth Option : ₹ 78.6873
Low Growth Option : ₹ 75.9653

Total Expense Ratio

Regular : 1.97
Direct : 1.58

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW:

Load Structure

Entry Load : Nil
Exit Load : < 30 days – 1%; ≥ 30 days – Nil

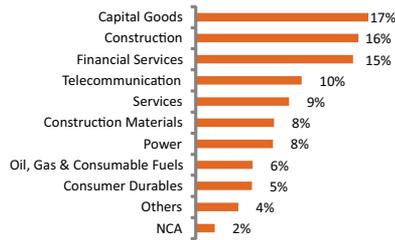
NAV per unit as on 29th April, 2022

Regular Growth Option : ₹ 75.9699
Regular IDCW Option : ₹ 39.7052
Direct Growth Option : ₹ 78.9205
Direct IDCW Option : ₹ 41.2993

Portfolio as on 29th April, 2022

Equity	% to NAV	Equity	% to NAV
Bharti Airtel Ltd.	9.37	Cummins India Ltd.	2.03
Larsen & Toubro Ltd.	8.42	Siemens India Ltd.	2.03
NTPC Ltd.	5.56	Torrent Power Ltd.	1.99
ICICI Bank Ltd	5.47	PNC Infratech Ltd	1.80
State Bank Of India	5.46	Voltas Ltd.	1.77
Adani Ports And Special Economic Zone Ltd	4.79	Brigade Enterprises Ltd.	1.72
Ultratech Cement Ltd.	4.67	Mahindra Logistics Ltd	1.71
Axis Bank Ltd.	4.48	ABB India Ltd.	1.64
Shree Cement Ltd.	3.01	Oberoi Realty Ltd.	1.53
Container Corporation Of India Ltd	2.64	Crompton Greaves Consumer Electricals Ltd.	1.48
Gujarat Gas Ltd	2.58	Indraprastha Gas Ltd	1.47
Bharat Electronics Ltd.	2.43	KEC International Ltd.	1.23
Bharat Forge Ltd.	2.27	Gujarat State Petronet Ltd.	1.01
Blue Star Ltd.	2.24	Others	6.99
KNR Constructions Ltd	2.13	Net Current Assets	1.85
H G Infra Engineering Ltd.	2.12	TOTAL	100.00
SKF India Ltd.	2.12		

Sectoral Breakdown



Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
ICICI Bank Ltd	5.5	Reliance Industries Ltd	-20.5
State Bank Of India	5.5	Power Grid Corporation of India Ltd	-4.8
Axis Bank Ltd	4.5	Larsen & Toubro Ltd	-4.2
Gujarat Gas Ltd	2.6	Grasim Industries Ltd	-3.9
Bharat Electronics Ltd	2.4	Oil & Natural Gas Corporation Ltd	-3.6

Market Capitalisation (%)

	Large	Mid	Small
Fund	57	25	18
Benchmark	92	8	-

Quantitative Indicators

	Fund	Benchmark
Beta	0.90	1
Standard Deviation (Annual)	22.51%	22.95%
Sharpe Ratio	0.40%	
Portfolio Turnover Ratio (Annual)	0.08	
P/B	4.79	3.87
P/E	36.18	46.69
ROE	13.57	12.35

As on 29th April, 2022

Portfolio Details

% of Top 10 Stocks	53.87
Median Market Cap (₹ Cr)	1,28,568
Weighted Average Market Cap	1,64,932
Number of Securities	40

All figures given are provisional and unaudited.

Fund Performance Vs Benchmark (CAGR) as on 29th April, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty Infrastructure TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty Infrastructure TRI (₹)	Nifty 50 TRI (₹)
1 Year	18.19	28.54	18.24	11,819	12,854	11,824
3 Years	12.90	20.26	14.66	14,395	17,401	15,080
5 Years	7.53	11.45	14.35	14,379	17,200	19,559
Since inception*	12.44	9.91	14.56	83,242	55,170	1,16,671

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 65 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 on 29th April, 2022

Period	Investment Amount (₹)	Fund Value (₹)	Nifty Infrastructure TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty Infrastructure TRI	Yield (%) Nifty 50 TRI
1 Year	1,20,000	1,22,763	1,31,285	1,23,610	4.35	18.13	5.70
3 Years	3,60,000	4,88,724	5,30,819	4,87,261	20.99	27.04	20.78
5 Years	6,00,000	8,34,564	9,36,300	8,97,267	13.19	17.89	16.14
7 Years	8,40,000	12,67,068	14,14,124	14,33,675	11.56	14.64	15.03
10 Years	12,00,000	21,84,507	22,35,753	25,08,272	11.54	11.97	14.13
15 Years	18,00,000	36,68,673	33,62,821	50,75,527	8.93	7.88	12.76
Since inception	20,90,000	49,41,691	43,02,942	72,79,931	9.15	7.75	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. *Since inception for above mentioned schemes is taken for the period December 2004 to April 2022 (Since SIP facility was introduced in November 2004. Past performance may or may not be sustained in future.

For Product Label, Refer Page no. 66-69.

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, RVCE, Bengaluru
Managing the scheme since May 2022

Fund AUM

Fund Size Monthly Average : ₹ 742.76 Crore
Closing AUM : ₹ 721.54 Crore

High/Low NAV in the month

High Growth Option : ₹ 118.5857
Low Growth Option : ₹ 110.5048

Total Expense Ratio

Regular : 2.17
Direct : 1.17

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW:

Load Structure

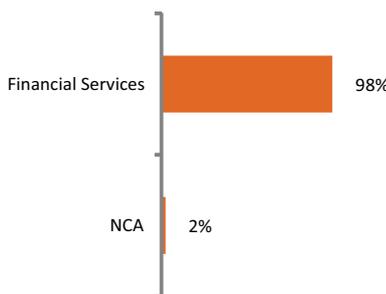
Entry Load : Nil
Exit Load : < 30 days – 1%; ≥ 30 days – Nil

NAV per unit as on 29th April, 2022

Regular Growth Option	₹ 110.5128
Regular IDCW Option	₹ 43.0109
Direct Growth Option	₹ 121.6819
Direct IDCW Option	₹ 47.6241

Portfolio as on 29th April, 2022

Equity	% to NAV	Equity	% to NAV
HDFC Bank Ltd.	19.77	DCB Bank Ltd	1.66
ICICI Bank Ltd	18.03	Karur Vysya Bank Ltd.	1.62
State Bank Of India	9.63	Bajaj Finance Ltd.	1.62
Axis Bank Ltd.	9.29	Federal Bank Ltd.	1.60
HDFC Ltd.	6.49	City Union Bank Ltd	1.52
Kotak Mahindra Bank Ltd.	4.84	Equitas Holdings Ltd	1.08
SBI Life Insurance Company Ltd.	3.06	Canfin Homes Ltd.	1.03
ICICI Prudential Life Insurance Company Ltd.	2.73	PB Fintech Ltd	0.93
Indusind Bank Ltd.	2.58	ICICI Securities Ltd.	0.78
ICICI Lombard General Insurance Company Ltd	2.22	Computer Age Management Services Ltd	0.77
Cholamandalam Investment & Finance Company Ltd	2.10	Aditya Birla Sun Life AMC Ltd	0.72
Bajaj Finserv Ltd.	1.86	Creditaccess Grameen Ltd	0.00
RBL Bank Ltd.	1.67	Net Current Assets	2.41
		TOTAL	100.00

Sectoral Breakdown**Active Stock positions**

Overweight (Top 5)	%	Underweight (Top 5)	%
State Bank Of India	2.7	HDFC Ltd	-8.2
Indusind Bank Ltd	2.6	Bajaj Finance Ltd	-4.8
Axis Bank Ltd	2.3	Kotak Mahindra Bank Ltd	-4.7
ICICI Prudential Life Insurance Co Ltd	2.0	HDFC Bank Ltd	-2.3
RBL Bank Ltd	1.7	HDFC Life Insurance Company Ltd	-2.0

Market Capitalisation (%)

	Large	Mid	Small
Fund	85	5	10
Benchmark	97	3	-

Quantitative Indicators	Fund	Benchmark
Beta	0.98	1
Standard Deviation (Annual)	29.69%	29.79%
Sharpe Ratio	-0.01%	
Portfolio Turnover Ratio (Annual)	0.19	
P/B	3.26	3.70
P/E	24.76	27.00
ROE	14.08	14.72

As on 29th April, 2022**Portfolio Details**

% of Top 10 Stocks	78.63
Median Market Cap (₹ Cr)	4,34,758
Weighted Average Market Cap	3,83,569
Number of Securities	24

All figures given are provisional and unaudited.

Fund Performance Vs Benchmark (CAGR) as on 29th April, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty Financial Services TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty Financial Services TRI (₹)	Nifty 50 TRI (₹)
1 Year	7.50	7.50	18.24	10,750	10,750	11,824
3 Years	3.75	10.33	14.66	11,169	13,434	15,080
5 Years	5.16	13.54	14.35	12,862	18,875	19,559
Since inception*	14.22	17.68	14.56	1,10,569	1,89,618	1,16,671

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 65 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 29th April, 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	1,16,808	1,15,771	1,23,610	-4.96	-6.55	5.70
3 Years	3,60,000	4,28,148	4,36,545	4,87,261	11.64	12.99	20.78
5 Years	6,00,000	7,09,376	8,18,452	8,97,267	6.65	12.40	16.14
7 Years	8,40,000	11,05,393	13,82,197	14,33,675	7.73	14.00	15.03
10 Years	12,00,000	19,58,310	26,26,872	25,08,272	9.47	14.99	14.13
15 Years	18,00,000	42,54,113	61,68,027	50,75,527	10.68	15.01	12.76
Since inception	20,90,000	63,74,779	97,34,391	72,79,931	11.67	15.77	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. * Since inception for above mentioned schemes is taken for the period December 2004 to April 2022 (Since SIP facility was introduced in November 2004. Past performance may or may not be sustained in future.

For Product Label, Refer Page no. 66-69.

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 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.

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, ICWA, PGDM Managing the scheme since May 2022

Fund AUM

Fund Size Monthly Average : ₹ 778.80 Crore
Closing AUM : ₹ 766.09 Crore

High/Low NAV in the month

High Growth Option : ₹ 160.1350
Low Growth Option : ₹ 154.5945

Total Expense Ratio

Regular : 2.16
Direct : 0.95

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW:

Load Structure

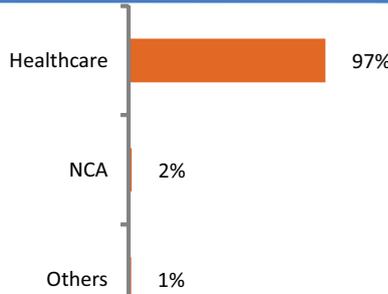
Entry Load : Nil
Exit Load : < 30 days – 1%; ≥ 30 days – Nil

NAV per unit as on 29th April, 2022

Regular Growth Option ₹ 155.6010
Regular IDCW Option ₹ 120.2579
Direct Growth Option ₹ 169.8349
Direct IDCW Option ₹ 131.2710

Portfolio as on 29th April, 2022

Equity	% to NAV	Equity	% to NAV
Sun Pharmaceuticals Industries Ltd.	10.71	Narayana Hrudayalaya Ltd	1.96
Dr Reddy's Laboratories Ltd.	7.99	Metropolis Healthcare Ltd	1.95
Cipla Ltd.	7.85	J.B.Chemicals & Pharmaceuticals Ltd	1.93
Divis Laboratories Ltd.	5.25	Alkem Laboratories Ltd	1.91
Fortis Healthcare Ltd.	4.97	Torrent Pharmaceuticals Ltd.	1.71
Aurobindo Pharma Ltd.	4.84	Poly Medicure Ltd.	1.70
Krishna Institute Of Medical Science Ltd	4.14	Pfizer Ltd.	1.64
Lupin Ltd.	3.96	AMI Organics Ltd	1.60
IPCA Laboratories Ltd.	3.70	Proctor & Gamble Health Ltd	1.55
Biocon Ltd.	3.70	Abbott India Ltd.	1.51
Apollo Hospitals Enterprise Ltd.	3.24	Advanced Enzyme Technologies Ltd	1.34
Ajanta Pharma Ltd.	2.96	Rainbow Childrens Medicare Ltd	1.31
Alembic Pharmaceuticals Ltd.	2.87	Sequent Scientific Ltd	1.10
Zybus Lifesciences Ltd	2.84	Others	0.59
ERIS Lifesciences Ltd	2.73	Net Current Assets	1.68
Suven Pharmaceuticals Ltd	2.46	TOTAL	100.00
Gland Pharma Ltd	2.33		

Sectoral Breakdown**Active Stock positions**

Overweight (Top 5)	%	Underweight (Top 5)	%
Krishna Institute Of Medical Science Ltd	3.8	Sun Pharmaceuticals Industries Ltd	-5.1
Fortis Healthcare Ltd	2.8	Apollo Hospitals Enterprise Ltd	-3.8
ERIS Lifesciences Ltd	2.4	Divis Laboratories Ltd	-3.8
Ajanta Pharma Ltd	2.3	Laurus Labs Ltd	-3.6
Alembic Pharmaceuticals Ltd	2.1	Max Healthcare Institute Ltd	-3.0

Market Capitalisation (%)

	Large	Mid	Small
Fund	43	30	28
Benchmark	54	30	16

Quantitative Indicators

	Fund	Benchmark
Beta	0.90	1
Standard Deviation (Annual)	18.54%	20.19%
Sharpe Ratio	0.95%	
Portfolio Turnover Ratio (Annual)	0.40	
P/B	6.21	6.99
P/E	42.10	46.36
ROE	14.42	14.69

As on 29th April, 2022**Portfolio Details**

% of Top 10 Stocks	57.10
Median Market Cap (₹ Cr)	37,011
Weighted Average Market Cap	59,459
Number of Securities	31

All figures given are provisional and unaudited.

Fund Performance Vs Benchmark (CAGR) as on 29th April, 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	2.34	4.03	18.24	10,234	10,403	11,824
3 Years	21.60	19.79	14.66	17,990	17,198	15,080
5 Years	12.35	10.87	14.35	17,906	16,757	19,559
Since inception*	14.15	14.45	NA	2,05,874	2,18,601	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 65 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 June 1999 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 on 29th April, 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	1,15,122	1,16,739	1,23,610	-7.54	-5.06	5.70
3 Years	3,60,000	4,94,791	4,99,418	4,87,261	21.88	22.56	20.78
5 Years	6,00,000	9,32,335	9,23,531	8,97,267	17.71	17.32	16.14
7 Years	8,40,000	13,36,816	12,99,301	14,33,675	13.06	12.27	15.03
10 Years	12,00,000	23,37,554	22,64,162	25,08,272	12.81	12.21	14.13
15 Years	18,00,000	57,88,884	58,71,783	50,75,527	14.28	14.45	12.76
Since inception	20,90,000	81,35,039	83,91,434	72,79,931	14.04	14.34	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. *Since inception for above mentioned schemes is taken for the period December 2004 to April 2022 (Since SIP facility was introduced in November 2004. Past performance may or may not be sustained in future.

For Product Label, Refer Page no. 66-69.

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 : ₹ 1649.15 Crore
Closing AUM : ₹ 1674.13 Crore

High/Low NAV in the month

High Growth Option : ₹ 136.5650
Low Growth Option : ₹ 129.0383

Total Expense Ratio

Regular : 1.94
Direct : 0.87

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW:

Load Structure

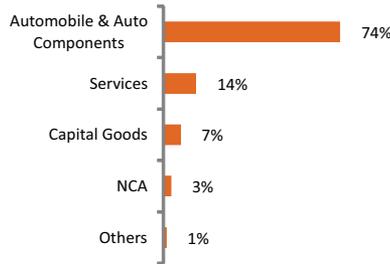
Entry Load : Nil
Exit Load : < 30 days – 1%; ≥ 30 days – Nil

NAV per unit as on 29th April, 2022

Regular Growth Option : ₹ 134.1727
Regular IDCW Option : ₹ 61.8683
Direct Growth Option : ₹ 148.2162
Direct IDCW Option : ₹ 68.5497

Portfolio as on 29th April, 2022

Equity	% to NAV	Equity	% to NAV
Maruti Suzuki India Ltd.	16.62	Mahindra & Mahindra Fin.Ser.Ltd.	1.24
Mahindra & Mahindra Ltd.	11.58	Motherson Sumi System Ltd.	1.01
Tata Motors Ltd.	11.37	Motherson Sumi Wiring India Ltd	0.97
Bajaj Auto Ltd.	9.30	Sundram Fasteners Ltd.	0.94
Adani Ports And Special Economic Zone Ltd	7.84	TVS Motor Company Ltd	0.87
Eicher Motors Ltd	7.48	Subros Ltd.	0.86
Ashok Leyland Ltd.	5.32	Interglobe Aviation Ltd	0.83
Hero Motocorp Ltd.	2.37	Mahindra CIE Automotive Ltd	0.64
Bosch Ltd.	2.31	Sandhar Technologies Ltd	0.44
Apollo Tyres Ltd.	1.95	MRF Ltd.	0.44
Container Corporation Of India Ltd	1.88	Endurance Technologies Ltd.	0.38
Bharat Forge Ltd.	1.72	Escorts Ltd.	0.33
VRL Logistics Ltd	1.70	Rane Holdings Ltd.	0.20
Minda Corporation Ltd	1.64	Others	0.42
Schaeffler India Ltd	1.39	Net Current Assets	3.36
Mahindra Logistics Ltd	1.32	TOTAL	100.00
Jamna Auto Industries Ltd.	1.27		

Sectoral Breakdown**Active Stock positions**

Overweight (Top 5)	%	Underweight (Top 5)	%
Ashok Leyland Ltd	2.2	Mahindra & Mahindra Ltd	-3.6
VRL Logistics Ltd	1.7	Hero Motocorp Ltd	-3.2
Minda Corporation Ltd	1.6	Adani Ports & Special Economic Zone Ltd	-2.7
Schaeffler India Ltd	1.4	Interglobe Aviation Ltd	-2.2
Mahindra Logistics Ltd	1.3	MRF Ltd	-2.2

Market Capitalisation (%)

	Large	Mid	Small
Fund	70	17	12
Benchmark	80	16	4

Quantitative Indicators

	Fund	Benchmark
Beta	0.93	1
Standard Deviation (Annual)	26.32%	27.98%
Sharpe Ratio	0.31%	
Portfolio Turnover Ratio (Annual)	0.16	
P/B	4.20	3.84
P/E	38.34	34.16
ROE	5.75	5.58

As on 29th April, 2022**Portfolio Details**

% of Top 10 Stocks	76.14
Median Market Cap (₹ Cr)	1,13,434
Weighted Average Market Cap	1,11,166
Number of Securities	34

All figures given are provisional and unaudited.

Fund Performance Vs Benchmark (CAGR) as on 29th April, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	UTI Transportation & Logistics TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	UTI Transportation & Logistics TRI (₹)	Nifty 50 TRI (₹)
1 Year	19.52	16.46	18.24	11,952	11,646	11,824
3 Years	12.20	13.04	14.66	14,129	14,449	15,080
5 Years	4.56	4.72	14.35	12,499	12,595	19,559
Since inception*	17.17	13.72	10.80	92,807	60,965	42,290

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 65 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 29th April, 2022

Period	Investment Amount (₹)	Fund Value (₹)	UTI Transportation & Logistics TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) UTI Transportation & Logistics TRI	Yield (%) Nifty 50 TRI
1 Year	1,20,000	1,28,169	1,26,851	1,23,610	13.03	10.90	5.70
3 Years	3,60,000	4,97,343	4,98,149	4,87,261	22.26	22.38	20.78
5 Years	6,00,000	7,85,524	7,91,511	8,97,267	10.74	11.05	16.14
7 Years	8,40,000	11,42,649	11,52,098	14,33,675	8.66	8.89	15.03
10 Years	12,00,000	23,75,736	20,27,371	25,08,272	13.11	10.13	14.13
15 Years	NA	NA	NA	NA	NA	NA	NA
Since inception	16,80,000	58,26,430	44,96,066	45,76,125	16.31	13.06	13.29

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.

For Product Label, Refer Page no. 66-69.

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 : ₹ 2926.83 Crore
Closing AUM : ₹ 2844.17 Crore

High/Low NAV in the month

High Growth Option : ₹ 145.0377
Low Growth Option : ₹ 137.5150

Total Expense Ratio

Regular : 1.82
Direct : 1.08

Minimum Investment Amount

Growth: ₹ 500/-
IDCW:

Load Structure

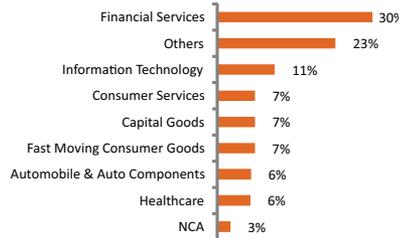
Entry Load : Nil
Exit Load : Nil (Lock-in-Period of 3 years for each investment)

NAV per unit as on 29th April, 2022

Regular Growth Option : ₹ 137.5471
Regular IDCW Option : ₹ 26.2771
Direct Growth Option : ₹ 149.0287
Direct IDCW Option : ₹ 35.1206

Portfolio as on 29th April, 2022

Equity	% to NAV	Equity	% to NAV
ICICI Bank Ltd	7.43	Hindalco Industries Ltd.	1.53
HDFC Bank Ltd.	7.09	Jubilant Food Works Ltd	1.44
Infosys Ltd.	6.71	Godrej Consumer Products Ltd	1.33
Bharti Airtel Ltd.	3.96	Tube Investments Of India Ltd	1.30
Axis Bank Ltd.	3.95	Avenue Supermarts Ltd.	1.29
State Bank Of India	2.33	Divis Laboratories Ltd.	1.26
ITC Ltd.	2.19	CESC Ltd	1.26
Bajaj Finance Ltd.	1.97	Canfin Homes Ltd.	1.24
Crompton Greaves Consumer Electricals Ltd.	1.93	Carborandum Universal Ltd.	1.24
Aditya Birla Fashion & Retail Ltd.	1.92	Dr Reddy's Laboratories Ltd.	1.20
Phoenix Mills Ltd	1.87	Sheela Foam Ltd.	1.18
Cholamandalam Investment & Finance Company Ltd	1.80	Shree Cement Ltd.	1.10
Larsen & Toubro Infotech Ltd	1.68	Ajanta Pharma Ltd.	1.09
Eicher Motors Ltd	1.64	Barbeque Nation Hospitality Ltd	1.08
Maruti Suzuki India Ltd.	1.62	Others	30.29
Tech Mahindra Ltd	1.56	Net Current Assets	2.52
		TOTAL	100.00

Sectoral Breakdown**Active Stock positions**

Overweight (Top 5)	%	Underweight (Top 5)	%
ICICI Bank Ltd	2.9	Reliance Industries Ltd	-8.4
Bharti Airtel Ltd	2.4	HDFC Ltd	-3.5
Axis Bank Ltd	2.3	Tata Consultancy Services Ltd	-3.2
Aditya Birla Fashion & Retail Ltd	1.8	Kotak Mahindra Bank Ltd	-2.3
HDFC Bank Ltd	1.8	Larsen & Toubro Ltd	-1.8

Market Capitalisation (%)

	Large	Mid	Small
Fund	60	21	19
Benchmark	77	15	8

Quantitative Indicators

	Fund	Benchmark
Beta	0.94	1
Standard Deviation (Annual)	20.69%	21.49%
Sharpe Ratio	0.61%	
Portfolio Turnover Ratio (Annual)	0.23	
P/B	7.33	9.02
P/E	32.82	34.84
ROE	16.78	17.18

As on 29th April, 2022**Portfolio Details**

% of Top 10 Stocks	39.47
Median Market Cap (₹ Cr)	80,048
Weighted Average Market Cap	2,25,758

All figures given are provisional and unaudited.

Fund Performance Vs Benchmark (CAGR) as on 29th April, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)
1 Year	16.45	20.87	18.24	11,645	12,087	11,824
3 Years	16.54	16.50	14.66	15,835	15,818	15,080
5 Years	11.87	13.76	14.35	17,527	19,059	19,559
Since inception*	14.71	13.99	13.36	2,15,980	1,87,581	1,65,692

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 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 65 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 29th April, 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	1,19,567	1,24,834	1,23,610	-0.68	7.65	5.70
3 Years	3,60,000	4,89,767	5,07,367	4,87,261	21.15	23.71	20.78
5 Years	6,00,000	8,83,276	9,16,049	8,97,267	15.50	16.99	16.14
7 Years	8,40,000	13,80,497	14,62,801	14,33,675	13.97	15.59	15.03
10 Years	12,00,000	24,65,987	26,32,054	25,08,272	13.81	15.03	14.13
15 Years	18,00,000	49,37,500	53,64,843	50,75,527	12.43	13.40	12.76
Since inception	20,90,000	66,21,608	75,80,213	72,79,931	12.04	13.36	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. *Since inception for above mentioned schemes is taken for the period December 2004 to April 2022 (Since SIP facility was introduced in November 2004. Past performance may or may not be sustained in future.

For Product Label, Refer Page no. 66-69.

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 : ₹ 6903.42 Crore
Closing AUM : ₹ 6851.88 Crore

High/Low NAV in the month

High Growth Option : ₹ 120.2953
Low Growth Option : ₹ 112.9673

Total Expense Ratio

Regular : 0.28
Direct : 0.18

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW:

Load Structure

Entry Load : Nil
Exit Load : Nil

NAV per unit as on 29th April, 2022

Regular Growth Option ₹ 113.9827
Regular IDCW Option ₹ 57.4243
Direct Growth Option ₹ 115.1546
Direct IDCW Option ₹ 58.0166

Tracking error as on 30th April, 2022

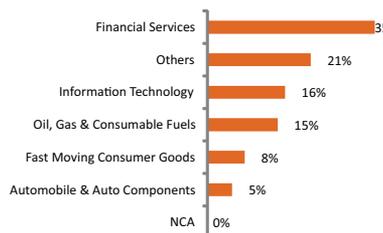
Tracking Error	Non Annualised	Annualised
Over last 1 year	0.0016	0.0253
Over last 3 year	0.0071	0.1119
Over last 5 year	0.0071	0.1125
Since Inception	0.0990	1.5647

Past performance may or may not be sustained in future.

Portfolio as on 29th April, 2022

Equity	% to NAV	Equity	% to NAV
Reliance Industries Ltd.	12.86	Titan Company Ltd.	1.37
HDFC Bank Ltd.	8.10	Tata Steel Ltd.	1.37
Infosys Ltd.	7.67	Sun Pharmaceuticals Industries Ltd.	1.34
ICICI Bank Ltd	6.90	Bajaj Finserv Ltd.	1.20
HDFC Ltd.	5.39	Mahindra & Mahindra Ltd.	1.18
Tata Consultancy Services Ltd.	4.91	Tata Motors Ltd.	1.05
Kotak Mahindra Bank Ltd.	3.51	Tech Mahindra Ltd	1.05
ITC Ltd.	3.03	Power Grid Corporation Of India Ltd	1.04
Larsen & Toubro Ltd.	2.74	Ultratech Cement Ltd.	1.02
Hindustan Unilever Ltd.	2.67	Wipro Ltd.	1.01
Axis Bank Ltd.	2.57	NTPC Ltd.	0.99
State Bank Of India	2.55	Hindalco Industries Ltd.	0.94
Bajaj Finance Ltd.	2.38	JSW Steel Ltd.	0.94
Bharti Airtel Ltd.	2.33	Others	13.07
Asian Paints Ltd.	1.95	Net Current Assets	-0.03
HCL Technologies Ltd.	1.53	TOTAL	100.00
Maruti Suzuki India Ltd.	1.37		

Sectoral Breakdown



Market Capitalisation (%)

	Large	Mid	Small
Fund	100	-	-

Portfolio Details

% of Top 10 Stocks	57.79
Median Market Cap (₹ Cr)	4,13,659
Weighted Average Market Cap	6,09,334

All figures given are provisional and unaudited.

Quantitative Indicators Fund Benchmark

Beta	1.00	1
Standard Deviation (Annual)	22.45%	22.45%
Sharpe Ratio	0.46%	
Portfolio Turnover Ratio (Annual)	0.06	

As on 29th April, 2022

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 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"

Fund Performance Vs Benchmark (CAGR) as on 29th April, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 50 TRI (%)	S&P BSE Sensex TRI (%)	NAV Growth (₹)	Nifty 50 TRI (₹)	S&P BSE Sensex TRI (₹)
1 Year	17.82	18.24	18.19	11,782	11,824	11,819
3 Years	14.23	14.66	14.76	14,911	15,080	15,119
5 Years	13.96	14.35	15.11	19,227	19,559	20,218
Since inception*	11.60	12.55	12.82	1,13,880	1,37,418	1,44,913

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 65 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 29th April, 2022

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	1,23,372	1,23,610	1,23,167	5.32	5.70	4.99
3 Years	3,60,000	4,84,341	4,87,261	4,80,873	20.34	20.78	19.82
5 Years	6,00,000	8,88,546	8,97,267	8,97,868	15.74	16.14	16.17
7 Years	8,40,000	14,13,101	14,33,675	14,43,627	14.62	15.03	15.22
10 Years	12,00,000	24,46,870	25,08,272	25,27,900	13.66	14.13	14.27
15 Years	18,00,000	47,89,293	50,75,527	51,45,218	12.08	12.76	12.91
Since inception	20,90,000	66,89,215	72,79,931	74,15,709	12.14	12.97	13.15

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 April 2022 (Since SIP facility was introduced in November 2004. Past performance may or may not be sustained in future.

For Product Label, Refer Page no. 66-69.

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 : ₹ 1715.07 Crore
Closing AUM : ₹ 1721.11 Crore

High/Low NAV in the month

High Growth Option : ₹ 15.6407
Low Growth Option : ₹ 14.8803

Total Expense Ratio

Regular : 0.75
Direct : 0.29

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 : Nil

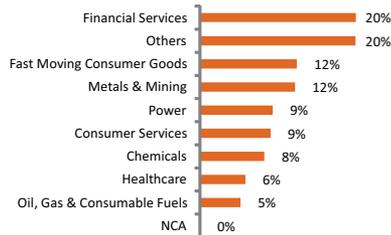
NAV per unit as on 29th April, 2022

Regular Growth Option : ₹ 15.1585
Direct Growth Option : ₹ 15.4846

Portfolio as on 29th April, 2022

Equity	% to NAV	Equity	% to NAV
Adani Enterprises Ltd.	5.38	Ambuja Cements Ltd.	2.29
Adani Green Energy Ltd	5.15	Marico Ltd.	2.26
Adani Transmission Ltd.	3.98	United Spirits Ltd.	2.16
Vedanta Ltd	3.82	DLF Ltd.	1.93
Pidilite Industries Ltd.	3.10	P I Industries Ltd.	1.92
SRF Ltd.	3.06	Mindtree Ltd.	1.92
Avenue Supermarkets Ltd.	3.05	Bandhan Bank Ltd.	1.90
Info-Edge (India) Ltd.	3.01	Larsen & Toubro Infotech Ltd	1.85
Havells India Ltd.	2.76	Colgate Palmolive India Ltd.	1.85
ICICI Lombard General Insurance Company Ltd	2.74	SBI Cards And Payment Services Pvt Ltd.	1.77
Dabur India Ltd.	2.72	Bank Of Baroda	1.76
Indian Oil Corporation Ltd.	2.69	Jubilant Food Works Ltd	1.75
Godrej Consumer Products Ltd	2.48	ICICI Prudential Life Insurance Company Ltd.	1.71
Cholamandalam Investment & Finance Company Ltd	2.44	Siemens India Ltd.	1.70
GAIL (India) Ltd.	2.43	Others	21.97
Piramal Enterprises Ltd.	2.42	Net Current Assets	0.01
		TOTAL	100.00

Sectoral Breakdown



Market Capitalisation (%)

Fund	Large	Mid	Small
	81	19	-

Portfolio Details

% of Top 10 Stocks	36.06
Median Market Cap (₹ Cr)	73,836
Weighted Average Market Cap	1,15,453

All figures given are provisional and unaudited.

Quantitative Indicators

Quantitative Indicators	Fund	Benchmark
Beta	1.00	1
Standard Deviation (Annual)	21.06%	21.08%
Sharpe Ratio	0.55%	
Portfolio Turnover Ratio (Annual)	0.42	

As on 29th April, 2022Fund Performance Vs Benchmark (CAGR) as on 29th April, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty Next 50 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty Next 50 TRI (₹)	Nifty 50 TRI (₹)
1 Year	22.55	23.71	18.24	12,255	12,371	11,824
3 Years	15.40	16.39	14.66	15,374	15,773	15,080
Since inception*	11.44	12.92	14.59	15,160	15,948	16,873

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 65 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. The above scheme is in existence for less than 5 years.

SIP Returns as on 29th April, 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	1,26,613	1,27,285	1,23,610	10.51	11.60	5.70
3 Years	3,60,000	4,97,610	5,05,431	4,87,261	22.30	23.43	20.78
Since inception	4,60,000	6,50,067	6,62,621	6,48,807	18.35	19.40	18.24

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.

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

12th 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 : ₹ 1413.91 Crore
Closing AUM : ₹ 1416.63 Crore

High/Low NAV in the month

High Growth Option : ₹ 14.0673
Low Growth Option : ₹ 13.0615

Total Expense Ratio

Regular : 0.86
Direct : 0.34

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

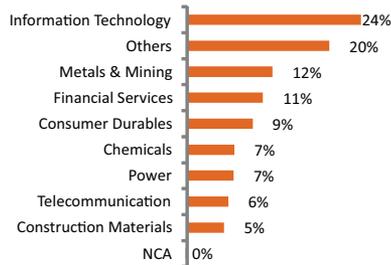
NAV per unit as on 29th April, 2022

Regular Growth Option : ₹ 13.0617
Direct Growth Option : ₹ 13.1381

Portfolio as on 29th April, 2022

Equity	% to NAV	Equity	% to NAV
Adani Enterprises Ltd.	7.08	Indian Railway Catering & Tourism Ltd	2.63
Tata Power Company Ltd.	5.81	Mphasis Ltd	2.59
Bharti Airtel Ltd.	5.77	United Spirits Ltd.	2.45
State Bank Of India	5.72	Havells India Ltd.	2.40
Titan Company Ltd.	5.49	Bharat Electronics Ltd.	2.36
Grasim Industries Ltd.	5.19	L&T Technology Services Ltd	1.81
Bajaj Finserv Ltd.	4.92	Deepak Nitrite Ltd.	1.41
Apollo Hospitals Enterprise Ltd.	4.89	Dixon Technologies (India) Ltd	1.30
Vedanta Ltd	4.88	Coforge Ltd	1.27
Tata Motors Ltd.	4.84	Polycab India Ltd	1.23
Infosys Ltd.	4.41	Tata Chemicals Ltd.	1.17
SRF Ltd.	4.06	Escorts Ltd.	0.95
Mindtree Ltd.	4.04	Torrent Power Ltd.	0.69
Wipro Ltd.	3.83	Gujarat Gas Ltd	0.62
Tech Mahindra Ltd	3.70	Net Current Assets	-0.24
Larsen & Toubro Infotech Ltd	2.74	TOTAL	100.00

Sectoral Breakdown



Portfolio Details

% of Top 10 Stocks	54.58
Median Market Cap (₹ Cr)	1,26,511
Weighted Average Market Cap	1,82,349

All figures given are provisional and unaudited.
As on 29th April, 2022

Market Capitalisation (%)

	Large	Mid	Small
Fund	90	10	-
Benchmark	90	10	-

Fund Performance Vs Benchmark (CAGR) as on 29th April, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty200 Momentum 30 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty200 Momentum 30 Index TRI (₹)	Nifty 50 TRI (₹)
1 Year	18.47	20.34	18.24	11,847	12,034	11,824
Since inception*	26.41	28.47	12.27	13,062	13,305	11,410

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 65 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.

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

24th 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 : ₹ 117.67 Crore
Closing AUM : ₹ 117.53 Crore

High/Low NAV in the month

High Growth Option : ₹ 10.4613
Low Growth Option : ₹ 9.7488

Total Expense Ratio

Regular : 0.28
Direct : 0.18

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

NAV per unit as on 29th April, 2022

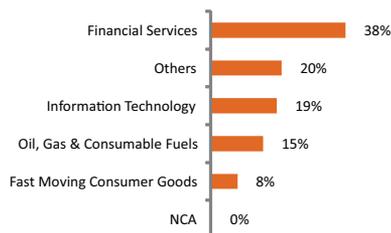
Regular Growth Option ₹ 9.8530
Direct Growth Option ₹ 9.8554

*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 29th April, 2022

Equity	% to NAV	Equity	% to NAV
Reliance Industries Ltd.	14.89	Maruti Suzuki India Ltd.	1.59
HDFC Bank Ltd.	9.38	Titan Company Ltd.	1.59
Infosys Ltd.	8.87	Tata Steel Ltd.	1.56
ICICI Bank Ltd	7.99	Sun Pharmaceuticals Industries Ltd.	1.55
HDFC Ltd.	6.24	Bajaj Finserv Ltd.	1.39
Tata Consultancy Services Ltd.	5.69	Mahindra & Mahindra Ltd.	1.37
Kotak Mahindra Bank Ltd.	3.62	Tech Mahindra Ltd	1.21
ITC Ltd.	3.51	Power Grid Corporation Of India Ltd	1.20
Larsen & Toubro Ltd.	3.17	Ultratech Cement Ltd.	1.18
Hindustan Unilever Ltd.	3.09	Wipro Ltd.	1.17
Axis Bank Ltd.	3.08	NTPC Ltd.	1.13
State Bank Of India	2.95	Nestle India Ltd.	1.01
Bharti Airtel Ltd.	2.76	IndusInd Bank Ltd.	0.91
Bajaj Finance Ltd.	2.74	Dr Reddy's Laboratories Ltd.	0.78
Asian Paints Ltd.	2.26	Net Current Assets	0.31
HCL Technologies Ltd.	1.81	TOTAL	100.00

Sectoral Breakdown



Portfolio Details

% of Top 10 Stocks	66.46
Median Market Cap (₹ Cr)	5,16,655
Weighted Average Market Cap	6,88,439

All figures given are provisional and unaudited.
As on 29th April, 2022

Market Capitalisation (%)

	Large	Mid	Small
Fund	100	-	-

HYBRID READY RECKONER MAY 2022

Parameters	UTI Hybrid Equity Fund (Earlier - UTI Balanced Fund)	UTI Equity Savings Fund	UTI Multi Asset Fund (Earlier - UTI Wealth Builder Fund)	UTI Arbitrage Fund (Earlier - UTI Spread Fund)	UTI CCF - Investment Plan (Earlier - UTI CCF Advantage Fund)	UTI CCF - Savings Plan (Earlier - UTI CCF Balanced Plan)	UTI Regular Savings Fund (Earlier - UTI MIS Advantage Plan)	UTI Retirement Benefit Pension Fund	UTI Unit Linked Insurance Plan
Product Category	Hybrid - Aggressive	Hybrid - Equity Savings	Hybrid - Multi Asset	Hybrid - Arbitrage	Solution oriented - Children's Fund	Solution oriented - Children's Fund	Hybrid - Conservative	Solution Oriented - Retirement Fund	Hybrid - Dynamic Asset Allocation
Date of Inception/ Allotment	2nd January 1995	30th August 2018	19th November 2008	22nd June 2006	30th January 2008	12th July 1993	16th December 2003	26th December 1994	1st October 1971
AUM (Month end in Cr)	4244	251	869	5613	612	4113	1601	3576	5229
Fund Manager	V Srivatsa (Equity) & Sunil Patil (Debt)	V Srivatsa (Equity) & Sunil Patil (Debt)	Sharwan Kumar Goyal (Equity/Gold Portion) & Sunil Patil (Debt)	Sharwan Goyal (Equity) & Amit Sharma (Debt)	Vishal Chopda	*Sunil Patil (Debt) & Vishal Chopda (Equity)	Amandeep Chopra (Debt) & *Amit Premechandani (Equity)	*Sunil Patil (Debt) & V Srivatsa (Equity)	*Sunil Patil (Debt) & Ajay Tyagi (Equity)
Ideal Investment Horizon	3 yrs. plus	3 yrs. plus	3 yrs. plus	6 months & above	5 yr. plus	5 yr. plus	3 yrs. plus	5 yr. plus	10 year / 15 year
Benchmark	CRISIL Hybrid 35-65 Aggressive Index*	Crissil Equity Savings Index	Customized benchmark S&P BSE 200, Gold & Crisil Composite Bond Fund Index	Nifty 50 Arbitrage	NIFTY 500 TRI	CRISIL Short Term Debt Hybrid 60-40 Fund Index	NIFTY 50 Hybrid Composite Debt 15-85 TRI	CRISIL Short Term Debt Hybrid 60-40 Fund Index	NIFTY 50 Hybrid Composite Debt 50-50 TRI
Investment Purpose	Wealth Creation	Wealth Creation & Income generation	Wealth Creation	Income Generation	Wealth Creation for Child	Wealth Creation for Child	Income Generation	Retirement Corpus	Insurance, Tax Saving & Wealth Creation
Equity (%)	73.34	68.45**	65.63**	65.36**	38.77	38.77	23.87	39.17	37.75
Large Cap (%)	71	98	46	69	60	60	67	71	66
Mid Cap (%)	16	2	34	27	21	21	19	17	26
Small Cap (%)	13	-	20	4	19	19	14	12	8
Arbitrage/Derivatives (%)	-	32.23	21.82	65.52	-	-	-	-	-
C1	79	81	82	95	95	95	91	78	95
C2	19	19	18	4	4	4	7	20	5
C3	2	-	-	1	1	1	2	2	-
R1	44	37	50	55	55	55	53	43	86
R2	37	40	24	29	29	29	25	37	13
R3	19	23	26	16	16	16	22	19	1
Long Term Debt (%)	11.63	2.94	-	1.52	-	23.64	31.32	25.07	22.69
Short Term Debt (%)	1.70	3.87	3.36	23.79	-	3.49	5.10	4.02	2.75
G-Sec (%)	10.54	16.55	10.59	3.50	2.62	30.49	34.86	29.58	37.18
NCA (%)	2.51#	8.20	5.36	5.83	0.17	3.21	3.39	2.16	-0.93
Securitized Debt (%)	0.28	-	-	-	-	0.40	1.46	-	0.76
Gold ETF	-	-	15.06	-	-	-	-	-	-
Funds Top Sector Holdings (Top 5)									
FINANCIAL SERVICES:34.97	FINANCIAL SERVICES:34.25	IT:22.25	IT:22.25	OIL & GAS:19.77	FINANCIAL SERVICES:30.43	AAA/A1+: :46.75	SOV: :43.16	SOV: :46.82	SOV: :49.86
IT:9.93	AUTOMOBILE:10.84	CONSUMER DURABLES:9.01	CONSUMER DURABLES:9.01	METALS:18.40	IT:11.22	SOV: :39.65	AAA/A1+: :38.59	AAA/A1+: :40.63	AAA/A1+: :36.46
AUTOMOBILE:8.88	IT:8.68	CHEMICALS:8.33	CHEMICALS:8.33	SERVICES:15.09	IT:11.35	AA+: :9.65	AA+: :11.41	AA+: :7.71	AA+: :8.47
CONS GOODS:7.33	OIL & GAS:7.74	CAPITAL GOODS:8.15	CAPITAL GOODS:8.15	IT:11.35	CONSUMER SERVICES:7.37	AA: :0.95	AA: :2.00	AA: :1.13	AA: :1.28
PHARMA:7.10	PHARMA:7.21	POWER:7.18	POWER:7.18	PHARMA:9.34	CONS GOODS:7.34	BBB+: :0.84	AA-: :2.33	AA-: :1.52	AA-: :1.83
Key Statistics									
Standard Deviation (Annual %)	16.05	7.89	12.96	0.70	20.59	8.70	6.27	8.79	8.39
Beta	1.11	0.70	0.83	0.38	0.94	0.96	1.17	0.97	0.68
Sharpe Ratio (%)	0.58	0.61	0.37	0.67	0.58	6.04	6.34	6.15	6.07
Yield to Maturity (%)	6.42	4.93	4.90	4.58	-	6.04	6.34	6.15	6.03
Average Maturity (Years)	4.84	1.76	2.51	0.34	-	4.95	4.54	4.63	4.64
Modified Duration(Years)	3.08	0.95	1.78	0.34	-	3.01	2.90	3.04	2.98
Expense Ratio (%)	Regular:2.03 Direct:1.47	Regular:1.53 Direct:0.70	Regular:1.97 Direct:0.93	Regular:0.93 Direct:0.34	Regular:2.78 Direct:1.60	Regular:1.78 Direct:1.61	Regular:1.82 Direct:1.27	Regular:1.77 Direct:1.02	Regular:1.73 Direct:0.88
<p>Ratio as of April 30, 2022. Std. Deviation = SD of daily returns. SQR(25th) - Sharpe Ratio = (Return - Risk free rate)/(Standard Deviation) - 3 Yearly Beta = Correlation of NAV returns with variance of index returns based on daily returns for past three years. Changes of Fund Manager effective from 12th Nov 2021 for UTI Hybrid Asset Fund. Change of Fund Manager effective from 01st Dec 2021 for UTI CCF - Savings Plan, UTI - Retirement Benefit Pension Fund and UTI - Unit Linked Insurance Plan. Change of Fund Manager effective from 08th Jan 2022 for UTI Regular Savings Fund*. Benchmark changed with effect from 01st Dec 2021. *Gross Equity/Cash Equity = Arbitrage. OCF & ROCE are calculated on Net Equity Exposure for Multi Asset Fund & Equity Savings Fund. \$NCA includes Non current Assets, Money Market Pool, Repo and Reverse Repo. #1:15 Invt exposure in UTI Hybrid Equity Fund.</p> <p># Average Equity holding is 68.66% for the past 12 months against the requirement of minimum 65%. Top five allocation (Sector) - rebased values.</p>									

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 : ₹ 4317.38 Crore
Closing AUM : ₹ 4244.09 Crore

High/Low NAV in the month

High Growth Option : ₹ 253.7117
Low Growth Option : ₹ 243.1944

Total Expense Ratio

Regular : 2.03
Direct : 1.48

Minimum Investment Amount

Growth: ₹ 1000/-
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 29th April, 2022

Regular Growth Option : ₹ 244.1804
Regular IDCW Option : ₹ 32.4868
Direct Growth Option : ₹ 257.3587
Direct IDCW Option : ₹ 34.9085

Portfolio Parameters

Weighted Average Maturity : 4.84 Yrs
Yield to Maturity : 6.42%
Modified Duration : 3.08 Yrs
Securitized Debt Average Maturity : 0.17 Yrs
First Business Receivable Trust : 0.17 Yrs.

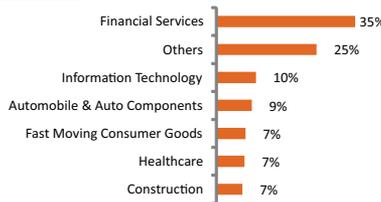
Portfolio as on 29th April, 2022

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
CP/CDs			Govt Securities		
HDFC Bank Ltd.	1.13	CARE AAA/A1+	6.45% GSEC MAT - 07/10/2029	1.70	SOV
Canara Bank	0.56	CRISIL AAA/A1+	GOI FRB - MAT 22/09/2033	1.29	SOV
Equity			7.19% GJ SDL MAT - 25/01/2027	1.19	SOV
ICICI Bank Ltd	6.08		5.63% GS MAT - 12/04/26	0.57	SOV
HDFC Bank Ltd.	5.60		INVIT		
ITC Ltd.	4.16		INVIT - Powergrid Infra Invst Trust	1.15	
State Bank Of India	4.10		Long Term Debt		
HDFC Ltd.	3.59		National Bank For Agriculture & Rural Development	1.19	ICRA AAA/A1+
Infosys Ltd.	3.47		Indian Oil Corporation Ltd.	1.18	CRISIL AAA/A1+
Larsen & Toubro Ltd.	3.37		Jamnagar Utilities & Power Pvt Ltd. ^	1.14	CRISIL AAA/A1+
Axis Bank Ltd.	2.76		Canara Bank	0.95	CRISIL AA+
Bharti Airtel Ltd.	2.56		Indiabulls Housing Finance Ltd.	0.91	CARE AA
Mahindra & Mahindra Ltd.	1.98		Jorabat Shillong Expressway Ltd. ~	0.72	DRC D
HCL Technologies Ltd.	1.94		Summit Digital Infrastructure Pvt Ltd	0.70	CRISIL AAA/A1+
Bajaj Auto Ltd.	1.76		Shriram Transport Finance Co.Ltd.	0.60	DRC AA+
Reliance Industries Ltd.	1.55		Power Finance Corporation Ltd.	0.60	CRISIL AAA/A1+
Power Grid Corporation Of India Ltd	1.44		Union Bank Of India	0.59	CRISIL AA+
GAIL (India) Ltd.	1.12		Others	3.04	
Others	27.85		Securitized Debt		
Govt Securities			First Business Receivable Trust [†]	0.28	DRC AAA/A1+
Others	1.88		Net Current assets	3.37	
7.26% GSEC 14/01/29	1.91	SOV	Total	100.00	

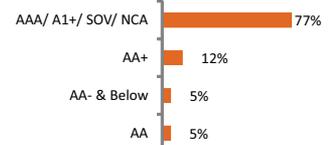
Top 10 scrips in the portfolio

~ Backed by Annuity from National Highway Authority of India - NHAI \$ Underlying customer - Reliance Group Company ^ Mukesh Ambani promoter Group company

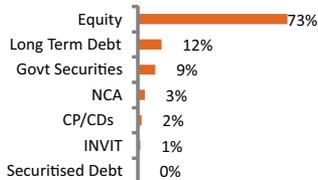
Sectoral Breakdown



Credit Profile of Debt as on 29th April, 2022



Asset Allocation of Debt as on 29th April, 2022



Portfolio Details

Median Market Cap (₹ Cr)	2,41,507
Weighted Average Market Cap	3,01,481
Number of Securities	59

All figures given are provisional and unaudited.

Quantitative Indicators

Quantitative Indicators	Fund	Benchmark
Beta	1.11	1
Standard Deviation (Annual)	16.05%	14.05%
Sharpe Ratio	0.58%	
Portfolio Turnover Ratio (Annual)	0.39	

As on 29th April, 2022

Market Capitalisation (%)

	Large	Mid	Small
Fund	71	16	13

Fund Performance Vs Benchmark (CAGR) as on 29th April, 2022 Growth 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	16.83	13.95	18.24	11,683	11,395	11,824
3 Years	13.22	14.20	14.66	14,518	14,899	15,080
5 Years	9.48	12.27	14.35	15,732	17,842	19,559
Since inception*	14.55	NA	NA	4,10,273	NA	NA

The current fund manager is managing the scheme since Nov 2009 & 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 65 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.

SIP Returns as on 29th April, 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	1,22,663	1,23,624	1,23,610	4.20	5.72	5.70
3 Years	3,60,000	4,78,408	4,62,283	4,87,261	19.46	17.01	20.78
5 Years	6,00,000	8,31,986	8,50,611	8,97,267	13.07	13.97	16.14
7 Years	8,40,000	12,75,998	13,44,382	14,33,675	11.76	13.22	15.03
10 Years	12,00,000	22,14,862	23,58,591	25,08,272	11.80	12.98	14.13
15 Years	18,00,000	44,65,408	47,53,062	50,75,527	11.26	11.99	12.76
Since inception	20,90,000	60,77,056	65,83,603	72,79,931	11.20	11.99	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. * Since inception for above mentioned schemes is taken for the period December 2004 to April 2022 (Since SIP facility was introduced in November 2004. Past performance may or may not be sustained in future.

For Product Label, Refer Page no. 66-69.

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) & Mr. Sunil Madhukar Patil, M.com.,MFM (Debt Portion)

Fund AUM

Fund Size Monthly Average : ₹ 877.54 Crore
Closing AUM : ₹ 868.86 Crore

High/Low NAV in the month

High Growth Option : ₹ 44.4889
Low Growth Option : ₹ 43.0036

Total Expense Ratio

Regular : 1.92
Direct : 0.93

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 29th April, 2022

Regular Growth Option : ₹ 43.1958
Regular IDCW Option : ₹ 19.2438
Direct Growth Option : ₹ 46.4544
Direct IDCW Option : ₹ 21.2659

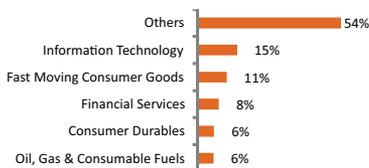
Portfolio Parameters

Weighted Average Maturity : 2.51 Yrs
Yield to Maturity : 4.90%
Modified Duration : 1.78 Yrs

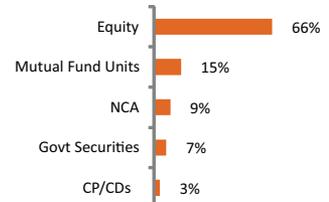
Portfolio as on 29th April, 2022

Portfolio	% to NAV	Rating	Futures	Portfolio	% to NAV	Rating	Futures
Equity				Thermax Ltd.	0.65		
Hindustan Unilever Ltd.	5.30		-5.32	Solar Industries India Ltd.	0.64		
Reliance Industries Ltd.	3.53		-3.55	Grindwell Norton Ltd.	0.63		
HDFC Bank Ltd.	3.30		-3.28	National Aluminium Company Ltd.	0.62		
Infosys Ltd.	2.22			Chambal Fertilisers & Chemicals Ltd.	0.61		
Bharti Airtel Ltd.	2.21			Canara Bank	0.58		
Dabur India Ltd.	1.93		-1.94	Borosil Renewables Ltd.	0.57		
Tata Elxsi Ltd.	1.89			RHI Magnesita India Ltd.	0.56		
Titan Company Ltd.	1.88			Narayana Hrudayalaya Ltd.	0.55		
Sun Pharmaceuticals Industries Ltd.	1.85			L&T Technology Services Ltd.	0.54		
Tata Consultancy Services Ltd.	1.81		-1.82	Aditya Birla Fashion & Retail Ltd.	0.54		
Tata Power Company Ltd.	1.62			V.I.P. Industries Ltd.	0.50		
Power Grid Corporation Of India Ltd	1.53			Balrampur Chini Mills Ltd.	0.49		
SRF Ltd.	1.50			SBI Life Insurance Company Ltd.	0.49		-0.49
Tata Motors Ltd.	1.42			GHCL Ltd.	0.48		
Schaeffler India Ltd.	1.37			CRISIL Ltd.	0.47		
Zee Entertainment Enterprises Ltd.	1.29		-1.30	Wipro Ltd.	0.45		-0.45
Hindalco Industries Ltd.	1.26			Brigade Enterprises Ltd.	0.42		
Oil & Natural Gas Corporation Ltd.	1.26			Fine Organic Ind Ltd.	0.42		
Tech Mahindra Ltd	1.26			Ruchi Soya Industries Ltd.	0.39		
Persistent Systems Ltd.	1.22			Eclerx Services Ltd.	0.36		
Page Industries Ltd	1.19			DCM Shriram Ltd.	0.32		
CG Power And Industrial Solutions Ltd	1.15			CP/CDs			
Indian Hotels Company Ltd.	1.14			EXIM Bank	2.26	CRISIL AAA/A1+	
Trent Ltd	1.05			Canara Bank	1.10	CRISIL AAA/A1+	
KPIT Technologies Ltd	1.03			Govt Securities			
Berger Paints India Ltd.	1.03		-1.03	6.54% GSEC MAT - 17/01/2032	2.76	SOV	
Hero Motocorp Ltd.	0.95		-0.95	8.15% GSEC 11.06.2022	1.16	SOV	
Tata Steel Ltd.	0.92		-0.92	6.67% GS MAT - 15/12/2035	1.09	SOV	
Greenpanel Industries Ltd	0.87			8.92% KL SDL MAT - 09/08/2022	0.58	SOV	
Mphasis Ltd	0.85			182D T BILL MAT 25/08/2022	0.57	SOV	
Bank Of Baroda	0.81			5.63% GS MAT - 12/04/26	0.56	SOV	
United Spirits Ltd.	0.78			182 D TBILL MAT - 21/07/2022	0.16	SOV	
HDFC Ltd.	0.77		-0.77	Mutual Fund Units			
Mindtree Ltd.	0.76			UTI MF- GOLD EXCHANGE TRADED FUND	15.06		
Sheela Foam Ltd.	0.71			Net Current assets	9.08		
K.P.R. Mill Ltd	0.70			Total	100.00		

Sectoral Breakdown



Asset Allocation of Debt as on 29th April, 2022



Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Tata Elxsi Ltd.	1.6	Reliance Industries Ltd.	-9.5
Schaeffler India Ltd	1.4	HDFC Bank Ltd.	-6.0
Persistent Systems Ltd.	1.2	ICICI Bank Ltd	-5.1
Tata Power Company Ltd.	1.2	HDFC Ltd.	-4.0
CG Power & Industrial Solutions Ltd.	1.2	Tata Consultancy Services Ltd.	-3.6

Market Capitalisation (%)

	Large	Mid	Small
Fund	46	34	20
Benchmark	86	13	0

Portfolio Details

% of Top 10 Stocks	17.48
Median Market Cap (₹ Cr)	51,782
Weighted Average Market Cap	1,19,449

All figures given are provisional and unaudited.

Quantitative Indicators

	Fund	Benchmark
Beta	0.89	1
Standard Deviation (Annual)	13.31%	14.31%
Sharpe Ratio	0.36%	
Portfolio Turnover Ratio (Annual)	3.71	

As on 29th April, 2022

Fund Performance Vs Benchmark (CAGR) as on 29th April, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	Benchmark@ (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Benchmark@ (₹)	Nifty 50 TRI (₹)
1 Year	7.82	15.20	18.24	10,782	11,520	11,824
3 Years	8.68	15.15	14.66	12,839	15,274	15,080
5 Years	6.50	12.78	14.35	13,703	18,252	19,559
Since inception*	11.49	14.93	16.29	43,194	65,006	76,152

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 65 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 index.

SIP Returns as on 29th April, 2022

Period	Investment Amount (₹)	Fund Value (₹)	Benchmark@ (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Benchmark@	Yield (%) Nifty 50 TRI
1 Year	1,20,000	1,20,576	1,23,656	1,23,610	0.90	5.77	5.70
3 Years	3,60,000	4,18,270	4,63,148	4,87,261	10.03	17.14	20.78
5 Years	6,00,000	7,31,400	8,58,731	8,97,267	7.87	14.35	16.14
7 Years	8,40,000	10,98,654	13,57,649	14,33,675	7.56	13.50	15.03
10 Years	12,00,000	17,56,335	23,57,023	25,08,272	7.40	12.96	14.13
15 Years	NA	NA	NA	NA	NA	NA	NA
Since inception	16,00,000	27,88,526	38,80,507	41,59,835	7.95	12.44	13.37

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

For Product Label, Refer Page no. 66-69.

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)
Mr. Amit Sharma (For Debt Portion)

Fund AUM

Fund Size Monthly Average : ₹ 5530.33 Crore
Closing AUM : ₹ 5612.85 Crore

High/Low NAV in the month

High Growth Option : ₹ 28.5352
Low Growth Option : ₹ 28.4179

Total Expense Ratio

Regular : 0.93
Direct : 0.34

Minimum Investment Amount

Growth: ₹ 5000/-
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 29th April, 2022

Regular Growth Option : ₹ 28.5221
Regular IDCW Option : ₹ 16.1129
Direct Growth Option : ₹ 29.8409
Direct IDCW Option : ₹ 17.4557

Portfolio Parameters

Weighted Average Maturity : 0.34 Yrs
Yield to Maturity : 4.58%
Modified Duration : 0.34 Yrs

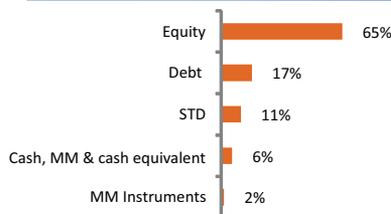
Portfolio as on 29th April, 2022

Portfolio	% to NAV	Hedged	Portfolio	% to NAV	Hedged
Equity	65.36*		Cash, MM & cash equivalent	5.82	
Debt	16.61		MM Instruments	1.52	
STD	10.69		Total	100.00	

All figures given are provisional and unaudited.

*Average Equity Holding is 68.66% 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 29th April, 2022



Quantitative Indicators Fund Benchmark

Indicator	Fund	Benchmark
Beta	0.36	1
Standard Deviation (Annual)	1.09%	1.88%
Sharpe Ratio	0.47%	
Portfolio Turnover Ratio (Annual)	11.4	

As on 29th April, 2022

Portfolio Details

Median Market Cap (₹ Cr)	92,086
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All figures given are provisional and unaudited.

Fund Performance Vs Benchmark (CAGR) as on 29th April, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 50 Arbitrage Index (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	Nifty 50 Arbitrage Index (₹)	CRISIL 1 Year T-Bill Index (₹)
1 Year	3.74	3.89	3.63	10,374	10,389	10,363
3 Years	4.44	3.93	5.23	11,393	11,227	11,654
5 Years	5.15	4.41	5.82	12,856	12,410	13,271
Since inception*	6.83	6.16	6.17	28,526	25,816	25,855

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 65 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 on 29th April, 2022

Period	Investment Amount (₹)	Fund Value (₹)	Nifty 50 Arbitrage Index (₹)	CRISIL 1 Year T-Bill Index (₹)	Yield (%) Fund	Yield (%) Nifty 50 Arbitrage Index	Yield (%) CRISIL 1 Year T-Bill Index
1 Year	1,20,000	1,22,268	1,22,336	1,22,379	3.57	3.68	3.75
3 Years	3,60,000	3,82,255	3,80,392	3,84,372	3.95	3.63	4.32
5 Years	6,00,000	6,73,772	6,65,759	6,85,106	4.60	4.12	5.26
7 Years	8,40,000	10,01,862	9,81,098	10,26,337	4.97	4.38	5.65
10 Years	12,00,000	15,93,562	15,54,531	16,44,256	5.54	5.06	6.14
15 Years	18,00,000	29,22,102	20,36,638	29,49,816	6.17	5.45	6.28
Since inception	18,90,000	31,71,091	20,36,638	31,77,546	6.25	5.45	6.27

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 appreciation. 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)

Mr. Amit Premchandani, PGDM (IIM Indore), CA, CFA (Equity Portfolio)

Fund AUM

Fund Size Monthly Average : ₹ 1607.28 Crore
Closing AUM : ₹ 1600.81 Crore

High/Low NAV in the month

High Growth Option : ₹ 52.2289
Low Growth Option : ₹ 51.3945

Total Expense Ratio

Regular : 1.82
Direct : 1.27

Minimum Investment Amount

Growth Plan : 5000/-
Monthly IDCW Option : 25000/-
Flexi IDCW Option : 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 29th April, 2022

Regular Growth Option : ₹ 51.4403
Regular IDCW Option : ₹ 15.7465
Direct Growth Option : ₹ 54.6005
Direct IDCW Option : ₹ 17.0693

Portfolio Parameters

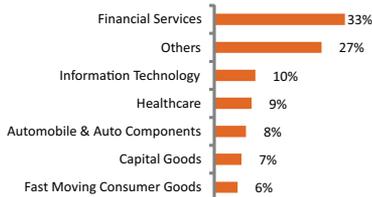
Weighted Average Maturity : 4.54 Yrs
Yield to Maturity : 6.34%
Modified Duration : 2.90 Yrs
Securitized Debt Average Maturity : 0.55 Yrs.
First Business Receivable Trust

Portfolio as on 29th April, 2022 (Main Portfolio)

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
CP/CDs			182 D TBILL MAT - 21/07/2022	0.16	SOV
HDFC Bank Ltd.	3.00	CARE AAA/A1+	7.17% GSEC 08/01/2028	0.05	SOV
Canara Bank	2.10	CARE AAA/A1+	Long Term Debt		
Equity			Power Finance Corporation Ltd.	4.70	CRISIL AAA/A1+
HDFC Bank Ltd.	2.12		UIC Housing Finance Ltd.	3.17	CRISIL AAA/A1+
ICICI Bank Ltd.	1.86		Jamnagar Utilities & Power Pvt Ltd. ^	3.10	CRISIL AAA/A1+
Infosys Ltd.	1.76		Cholamandalam Investment & Finance Company Ltd	2.25	ICRA AA+
Axis Bank Ltd.	1.27		Summit Digital Infrastructure Pvt Ltd	1.86	CRISIL AAA/A1+
Bharti Airtel Ltd.	1.11		Yes Bank Ltd.	1.67	CARE BBB+
State Bank Of India	0.93		Shriram Transport Finance Co.Ltd.	1.59	DRC AA+
ITC Ltd.	0.62		National Bank For Agriculture & Rural Development	1.58	ICRA AAA/A1+
Bajaj Auto Ltd.	0.61		Union Bank Of India	1.57	CRISIL AA+
Aditya Birla Fashion & Retail Ltd.	0.51		Canfin Homes Ltd.	1.55	ICRA AA+
Cipla Ltd.	0.48		Tata Motors Finance Ltd.	1.55	CRISIL AA+
Others	12.61		India Grid Trust	1.54	CRISIL AAA/A1+
Govt Securities			HDFC Ltd.	1.27	CRISIL AAA/A1+
6.45% GSEC MAT - 07/10/2029	6.01	SOV	Piramal Capital & Housing Finance Ltd	1.26	ICRA AA
7.26% GSEC 14/01/29	5.05	SOV	REC Ltd	1.26	CRISIL AAA/A1+
GOI FRB - MAT 22/09/2033	4.66	SOV	L&T Finance Ltd.	0.96	CRISIL AAA/A1+
7.19% GJ SDL MAT - 25/01/2027	3.15	SOV	Canara Bank	0.63	CRISIL AA+
5.63% GS MAT - 12/04/26	3.03	SOV	Indiabulls Housing Finance Ltd.	0.07	CARE AA
6.54% GSEC MAT - 17/01/2032	2.99	SOV	Securitized Debt		
5.22% GS 15/06/2025	1.52	SOV	First Business Receivable Trust\$	1.46	DRC AAA/A1+
6.67% GS MAT - 15/12/2035	1.48	SOV	Net Current assets	9.49	
8.21% W B SDL MAT - 24/06/25	0.66	SOV	Total	100.00	

Top 10 scrips in the portfolio \$ Underlying customer - Reliance Group Company ^ Mukesh Ambani promoter Group company

Sectoral Breakdown (%)



Portfolio Details

Median Market Cap (₹ Cr)	1,02,469
Weighted Average Market Cap	2,47,532
Number of Securities	57

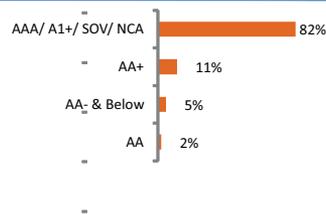
All figures given are provisional and unaudited.

Quantitative Indicators Fund Benchmark

Quantitative Indicators	Fund	Benchmark
Beta	1.17	1
Standard Deviation (Annual)	6.27%	4.31%
Sharpe Ratio	0.57%	
Portfolio Turnover Ratio (Annual)	0.82	

As on 29th April, 2022

Credit Profile of Debt as on 29th April, 2022



Excluding Net Current Assets

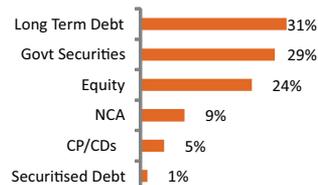
Portfolio	% of NAV	Rating
Vodafone Idea Ltd	0*	CARE-B-
Net Current Assets	0*	

* Percentage to NAV Less Than 0.01

NAV Per Unit (Regular Plan - Growth Option) 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%	

Asset Allocation (% to NAV) as on 29th April, 2022



Market Capitalisation (%)

	Large	Mid	Small
Fund	67	19	14

Segregated AUM & NAV

Segregated Fund Size Monthly Average : ₹ 0.0 Crore
Closing AUM : ₹ 0.0 Crore
Segregated NAV per unit as on 29th April, 2022 Growth : ₹ 0.0

Fund Performance Vs Benchmark (CAGR) as on 29th April, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	NIFTY 50 Hybrid Composite Debt 15:85 TRI (%)	CRISIL 10 Year Gilt Index (%)	NAV (₹)	NIFTY 50 Hybrid Composite Debt 15:85 TRI (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	10.63	5.49	-1.95	11,063	10,549	9,805
3 Years	7.51	9.62	5.64	12,429	13,176	11,791
5 Years	7.08	8.57	4.94	14,081	15,088	12,728
Since inception*	9.32	8.47	5.47	51,456	44,578	26,619

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 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 65 in 'Fund Manager Summary'. Schemes Managed by Mr. Amandeep S. Chopra & Mr. Amit Premchandani. *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 29th April, 2022

Period	Investment Amount (₹)	Fund Value (₹)	NIFTY 50 Hybrid Composite Debt 15:85 TRI (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) NIFTY 50 Hybrid Composite Debt 15:85 TRI	Yield (%) CRISIL 10 Year Gilt Index
1 Year	1,20,000	1,23,129	1,21,497	1,17,499	4.94	2.35	-3.90
3 Years	3,60,000	4,19,958	4,05,638	3,68,769	10.32	7.95	1.58
5 Years	6,00,000	7,34,799	7,45,901	6,67,568	8.06	8.66	4.23
7 Years	8,40,000	11,08,585	11,44,181	10,01,032	7.81	8.70	4.95
10 Years	12,00,000	18,57,608	19,07,082	16,20,419	8.47	8.97	5.86
15 Years	18,00,000	36,15,487	36,70,468	29,07,877	8.75	8.93	6.11
Since inception	20,90,000	48,23,912	48,24,401	36,86,003	8.90	8.90	6.16

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. For Product Label, Refer Page no. 66-69.

UTI UNIT LINKED INSURANCE PLAN

An open ended tax saving cum insurance scheme.

MAY 2022

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)
Mr. Ajay Tyagi - Master in Finance, CFA Charterholder (Equity Portfolio)

Fund AUM

Fund Size Monthly Average : ₹ 5285.66 Crore
Closing AUM : ₹ 5228.66 Crore

High/Low NAV in the month

High Growth Option : ₹ 32.9079
Low Growth Option : ₹ 32.0726

Total Expense Ratio

Existing : 1.73
Direct : 0.88

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 29th April, 2022

Existing Growth Option : ₹ 32.1114
Direct Growth Option : ₹ 33.9501

Portfolio Parameters

Weighted Average Maturity : 4.64 Yrs
Yield to Maturity : 6.03%
Modified Duration : 2.98 Yrs
Securitized Debt Average Maturity : 1.68 Yrs.
First Business Receivable Trust : 1.68 Yrs.

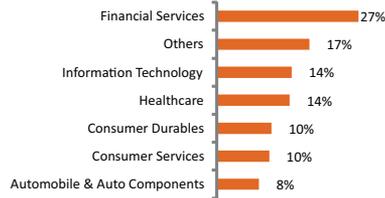
Portfolio as on 29th April, 2022

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
CP /CDs			5.63% GS MAT - 12/04/26	2.78	SOV
Canara Bank	2.75	CRISIL AAA/A1+	GOI FRB - MAT 22/09/2033	2.76	SOV
Equity			6.58% GUJARAT SDL MAT - 31/03/2027	1.88	SOV
Bajaj Finance Ltd.	2.24		5.22% GS 15/06/2025	1.86	SOV
HDFC Bank Ltd.	1.97		Long Term Debt		
Infosys Ltd.	1.66		HDFC Ltd.	2.75	CRISIL AAA/A1+
Kotak Mahindra Bank Ltd.	1.66		Larsen & Toubro Ltd.	2.44	CRISIL AAA/A1+
ICICI Bank Ltd.	1.59		State Bank Of India	1.99	CRISIL AA+
Larsen & Toubro Infotech Ltd	1.49		Sikka Ports & Terminals Ltd.	1.45	CRISIL AAA/A1+
HDFC Ltd.	1.28		Jamnagar Utilities & Power Pvt Ltd. ^	1.39	CRISIL AAA/A1+
Avenue Supermarts Ltd.	1.24		National Housing Bank	1.28	CRISIL AAA/A1+
Info-Edge (India) Ltd.	1.16		REC Ltd	1.27	CRISIL AAA/A1+
Mindtree Ltd.	1.11		L&T Finance Ltd.	0.98	CRISIL AAA/A1+
Astral Ltd.	1.08		Shriram Transport Finance Co.Ltd.	0.97	DRC AA+
Coforge Ltd	1.05		Bajaj Finance Ltd.	0.97	CRISIL AAA/A1+
AU Small Finance Bank Ltd	0.99		Others	7.01	
Maruti Suzuki India Ltd.	0.84		Mutual Fund Units		
Shree Cement Ltd.	0.75		UTI Bank Exchange Traded Fund	0.03	
Others	17.64		Securitized Debt		
Govt Securities			First Business Receivable Trust [§]	0.76	DRC AAA/A1+
Others	11.87		Net Current assets	10.37	
6.45% GSEC MAT - 07/10/2029	4.70	SOV	Total	100.00	

Top 10 scrips in the portfolio

§ Underlying customer - Reliance Group Company ^ Mukesh Ambani promoter Group company

Sectoral Breakdown (%)



Portfolio Details

Median Market Cap (₹ Cr)	82,373
Weighted Average Market Cap	2,01,905
Number of Securities	57

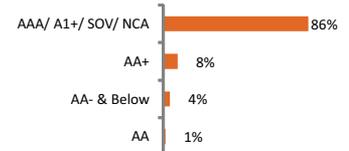
All figures given are provisional and unaudited.

Quantitative Indicators Fund Benchmark

Indicator	Fund	Benchmark
Beta	0.68	1
Standard Deviation (Annual)	8.39%	11.06%
Sharpe Ratio	0.47%	
Portfolio Turnover Ratio (Annual)	0.22	

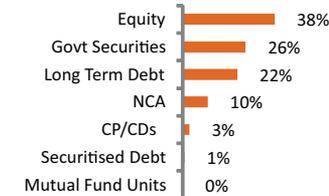
As on 29th April, 2022

Credit Profile of Debt as on 29th April, 2022



Excluding Net Current Assets

Asset Allocation (% to NAV) as on 29th April, 2022



Market Capitalisation (%)

	Large	Mid	Small
Fund	66	26	8

Fund Performance Vs Benchmark (CAGR) as on 29th April, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	NIFTY 50 Hybrid Composite Debt 50:50 Index (%)	Nifty 50 (%)	NAV Growth (₹)	NIFTY 50 Hybrid Composite Debt 50:50 Index (₹)	Nifty 50 (₹)
1 Year	9.25	10.72	18.24	10,925	11,072	11,824
3 Years	7.89	12.29	14.66	12,561	14,163	15,080
5 Years	7.25	11.35	14.35	14,193	17,123	19,559
Since inception*	10.53	NA	NA	15,87,422	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 65 in 'Fund Manager Summary'. N.A - Not Available. Schemes Managed by Mr. Sunil Madhukar Patil & Mr. Ajay Tyagi.

SIP Returns as on 29th April, 2022

Period	Investment Amount (₹)	Fund Value (₹)	NIFTY 50 Hybrid Composite Debt 50:50 Index (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) NIFTY 50 Hybrid Composite Debt 50:50 Index	Yield (%) Nifty 50
1 Year	1,20,000	1,20,900	1,22,430	1,23,610	1.41	3.83	5.70
3 Years	3,60,000	4,23,170	4,39,388	4,87,261	10.84	13.44	20.78
5 Years	6,00,000	7,36,958	8,13,578	8,97,267	8.18	12.16	16.14
7 Years	8,40,000	11,15,416	12,73,459	14,33,675	7.99	11.70	15.03
10 Years	12,00,000	18,64,525	21,73,209	25,08,272	8.54	11.44	14.13
15 Years	18,00,000	37,05,806	43,16,766	50,75,527	9.05	10.86	12.76
Since inception	20,90,000	50,48,753	59,31,216	72,79,931	9.36	10.96	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.

For Product Label, Refer Page no. 66-69.

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

Fund Size Monthly Average : ₹ 251.40 Crore
Closing AUM : ₹ 250.95 Crore

High/Low NAV in the month

High Growth Option : ₹ 13.3963
Low Growth Option : ₹ 13.1193

Total Expense Ratio

Regular : 1.53
Direct : 0.70

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 29th April, 2022

Regular Growth Option : ₹ 13.1293
Regular IDCW Option : ₹ 13.1293
Direct Growth Option : ₹ 13.5775
Direct IDCW Option : ₹ 13.5774

Portfolio Parameters

Weighted Average Maturity : 1.76 Yrs
Yield to Maturity : 4.93%
Modified Duration : 0.95 Yrs
Portfolio Turnover Ratio (Annual) : 4.17

Portfolio as on 29th April, 2022

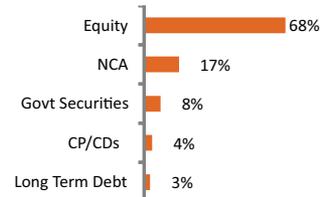
Portfolio	% to NAV	Rating	Futures	Portfolio	% to NAV	Rating	Futures
Equity				NTPC Ltd.	1.28		
HDFC Ltd.	6.59		-4.64	Cipla Ltd.	1.16		
Infosys Ltd.	6.42		-5.04	Bajaj Auto Ltd.	1.12		
Grasim Industries Ltd.	6.15		-5.14	Oil & Natural Gas Corporation Ltd.	1.04		-0.44
Reliance Industries Ltd.	5.33		-4.10	GAIL (India) Ltd.	0.99		
Axis Bank Ltd.	3.98		-2.03	Maruti Suzuki India Ltd.	0.86		
ICICI Bank Ltd.	3.11			Indus Towers Ltd.	0.59		
ICICI Bank Ltd	2.93			Tata Motors Ltd.	0.51		
JSW Steel Ltd.	2.86		-2.86	Dr Reddy's Laboratories Ltd.	0.33		
Tata Steel Ltd.	2.58		-1.68	Dabur India Ltd.	0.25		-0.25
ITC Ltd.	2.55			CP /CDs			
State Bank Of India	2.47			EXIM Bank	1.96	CRISIL AAA/A1+	
SBI Life Insurance Company Ltd.	2.18		-2.19	Canara Bank	1.91	CRISIL AAA/A1+	
Hindalco Industries Ltd.	2.09		-1.39	Govt Securities			
Larsen & Toubro Ltd.	2.02			5.63% GS MAT - 12/04/26	5.80	SOV	
HCL Technologies Ltd.	1.77			GOI FRB - MAT 22/09/2033	1.98	SOV	
Aurobindo Pharma Ltd.	1.70		-1.02	182 D TBILL MAT - 21/07/2022	0.16	SOV	
Mahindra & Mahindra Ltd.	1.44			Long Term Debt			
Hindustan Unilever Ltd.	1.44		-1.45	NTPC Ltd.	2.13	CRISIL AAA/A1+	
Bharti Airtel Ltd.	1.39			Jamnagar Utilities & Power Pvt Ltd.^	0.80	CRISIL AAA/A1+	
Power Grid Corporation Of India Ltd	1.33			Net Current assets	16.80		
				Total	100.00		

Top 10 scrips in the portfolio
^ Mukesh Ambani promoter Group company

Sectoral Breakdown



Asset Allocation of Debt as on 29th April, 2022



Credit Profile of Debt as on 29th April, 2022



Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
HDFC Bank Ltd.	3.1	SBI Life Insurance Company Ltd.	0.0
ICICI Bank Ltd	2.9	JSW Steel Ltd.	0.0
ITC Ltd.	2.5	Hindustan Unilever Ltd.	0.0
State Bank Of India	2.5	Dabur India Ltd.	0.0
Larsen & Toubro Ltd.	2.0	Dr Reddy's Laboratories Ltd.	0.3

Market Capitalisation (%)

Fund	Large	Mid	Small
	96	2	2

As on 29th April, 2022

Excluding Net Current Assets

Portfolio Details

% of Top 10 Stocks	21.58
Median Market Cap (₹ Cr)	3,00,366
Weighted Average Market Cap	3,68,760
Number of Securities	26

All figures given are provisional and unaudited.

Fund Performance Vs Benchmark (CAGR) as on 29th April, 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	9.23	9.53	-1.95	10,923	10,953	9,805
3 Years	8.89	10.40	5.64	12,914	13,459	11,791
Since inception*	7.70	9.46	6.65	13,128	13,932	12,664

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 65 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 29th April, 2022

Period	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 Year	1,20,000	1,22,864	1,23,299	1,17,452	4.51	21.72	-3.96
3 Years	3,60,000	4,24,798	4,26,566	3,68,631	11.10	13.01	1.55
Since inception	4,40,000	5,30,278	5,38,529	4,66,221	10.20	12.11	3.12

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.

For Product Label, Refer Page no. 66-69.

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)
Mr. Sunil Madhukar Patil, M.com.,MFM (Debt portion)

Fund AUM

Fund Size Monthly Average : ₹ 4167.11 Crore
Closing AUM : ₹ 4113.17 Crore

High/Low NAV in the month

High Growth Option : ₹ 30.5851
Low Growth Option : ₹ 29.8857

Total Expense Ratio

Regular : 1.78
Direct : 1.61

Minimum Investment Amount

Growth: ₹ 1000/-
Scholarship Option: ₹ 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 at least 5 years or till the child attains age of majority (whichever is earlier)

NAV per unit as on 29th April, 2022

Regular Growth Option : ₹ 29.8857
Direct Growth Option : ₹ 30.3545

Portfolio Parameters

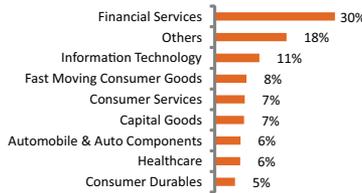
Weighted Average Maturity : 4.95 Yrs
Yield to Maturity : 6.04%
Modified Duration : 3.01 Yrs
Securitized Debt Average Maturity : 2.68 Yrs.
First Business Receivable Trust

Portfolio as on 29th April, 2022

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
CP / CDs			6.45% GSEC MAT - 07/10/2029	5.85	SOV
Canara Bank	2.33	CRISIL AAA/A1+	GOI FRB - MAT 22/09/2033	4.11	SOV
IndusInd Bank Ltd.	1.16	CRISIL AAA/A1+	7.89% GJ SDL MAT - 15/05/2025	2.53	SOV
Equity			5.22% GS 15/06/2025	1.77	SOV
ICICI Bank Ltd	2.97		6.54% GSEC MAT - 17/01/2032	1.75	SOV
HDFC Bank Ltd.	2.81		Long Term Debt		
Infosys Ltd.	2.68		HDFC Ltd.	3.63	CRISIL AAA/A1+
Axis Bank Ltd.	1.54		State Bank Of India	2.53	CRISIL AA+
Bharti Airtel Ltd.	1.54		REC Ltd	2.21	CRISIL AAA/A1+
State Bank Of India	0.91		Shriram Transport Finance Co.Ltd.	1.24	DRC AA+
ITC Ltd.	0.85		Larsen & Toubro Ltd.	1.24	CRISIL AAA/A1+
Aditya Birla Fashion & Retail Ltd.	0.78		LIC Housing Finance Ltd.	1.23	CRISIL AAA/A1+
Bajaj Finance Ltd.	0.77		National Bank For Agriculture & Rural Development	1.23	ICRA AAA/A1+
Crompton Greaves Consumer Electricals Ltd.	0.77		NTPC Ltd.	1.22	CRISIL AAA/A1+
Phoenix Mills Ltd	0.75		Indian Oil Corporation Ltd.	1.22	CRISIL AAA/A1+
Cholamandalam Investment & Finance Company Ltd	0.70		Citicorp Finance India Ltd.	1.21	CRISIL AAA/A1+
Larsen & Toubro Infotech Ltd	0.66		Others	6.68	
Eicher Motors Ltd	0.64		Mutual Fund Units		
Maruti Suzuki India Ltd.	0.63		UTI Bank Exchange Traded Fund	0.04	
Others	19.75		Securitized Debt		
Govt Securities			First Business Receivable Trust\$	0.36	DRC AAA/A1+
Others	8.12		Net Current assets	9.56	
			Total	100.00	

Top 10 scrips in the portfolio
\$ Underlying customer - Reliance Group Company

Sectoral Breakdown (%)



Asset Allocation (% to NAV) as on 29th April, 2022



Market Capitalisation (%)

	Large	Mid	Small
Fund	60	21	19

Portfolio Details

Median Market Cap (₹ Cr)	78,856
Weighted Average Market Cap	2,25,036

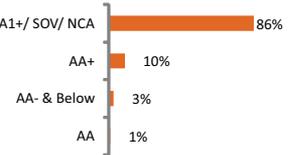
All figures given are provisional and unaudited.

Quantitative Indicators Fund Benchmark

Beta	0.96	1
Standard Deviation (Annual)	8.70%	8.63%
Sharpe Ratio	0.60%	
Portfolio Turnover Ratio (Annual)	0.34	

As on 29th April, 2022

Credit Profile of Debt as on 29th April, 2022



Fund Performance Vs Benchmark (CAGR) as on 29th April, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Short Term Debt Hybrid 60+40 Fund Index (%)	Nifty 50 TRI (%)	NAV Growth (₹)	CRISIL Short Term Debt Hybrid 60+40 Fund Index (₹)	Nifty 50 TRI (₹)
1 Year	11.10	10.39	18.24	11,110	11,039	11,824
3 Years	9.18	11.72	14.66	13,018	13,948	15,080
5 Years	7.03	10.50	14.35	14,048	16,479	19,559
Since inception*	10.94	NA	NA	1,99,253	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 65 in 'Fund Manager Summary'. N.A. - Not Available. Schemes Managed by Mr. Sunil Madhukar Patil & Mr Vishal Chopda

SIP Returns as on 29th April, 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	1,22,493	1,23,320	1,23,610	3.93	5.24	5.70
3 Years	3,60,000	4,29,278	4,35,928	4,87,261	11.82	12.89	20.78
5 Years	6,00,000	7,48,077	7,99,278	8,97,267	8.78	11.44	16.14
7 Years	8,40,000	11,31,979	12,44,944	14,33,675	8.40	11.07	15.03
10 Years	12,00,000	19,51,788	21,28,833	25,08,272	9.41	11.05	14.13
15 Years	18,00,000	39,36,986	42,10,146	50,75,527	9.77	10.56	12.76
Since inception	20,90,000	52,71,225	57,14,626	72,79,931	9.79	10.59	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.

For Product Label, Refer Page no. 66-69.

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)

Mr. Sunil Madhukar Patil, M.com.,MFM (Debt portion)

Fund AUM

Fund Size Monthly Average : ₹ 3612.59 Crore
Closing AUM : ₹ 3576.29 Crore

High/Low NAV in the month

High Growth Option : ₹ 34.8388
Low Growth Option : ₹ 34.0310

Total Expense Ratio

Regular : 1.76
Direct : 1.02

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 29th April, 2022

Regular Growth Option : ₹ 34.0867
Direct Growth Option : ₹ 36.0213

Portfolio Parameters

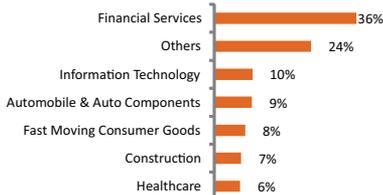
Weighted Average Maturity : 4.63 Yrs
Yield to Maturity : 6.15%
Modified Duration : 3.04 Yrs

Portfolio as on 29th April, 2022

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
CP/CDs			6.45% GSEC MAT - 07/10/2029	6.06	SOV
Canara Bank	2.68	CRISIL AAA/A1+	5.22% GS 15/06/2025	2.72	SOV
Indusind Bank Ltd.	1.34	CRISIL AAA/A1+	GOI FRB - MAT 22/09/2033	2.64	SOV
Equity			8.25% MH SDL- 13/05/2025	2.20	SOV
ICICI Bank Ltd	3.42		6.54% GSEC MAT - 17/01/2032	2.01	SOV
HDFC Bank Ltd.	3.07		Long Term Debt		
ITC Ltd.	2.17		EXIM Bank	2.43	CRISIL AAA/A1+
State Bank Of India	2.03		LIC Housing Finance Ltd.	2.22	CRISIL AAA/A1+
HDFC Ltd.	1.90		Larsen & Toubro Ltd.	2.14	CRISIL AAA/A1+
Larsen & Toubro Ltd.	1.84		HDFC Ltd.	2.05	CRISIL AAA/A1+
Axis Bank Ltd.	1.74		Bajaj Finance Ltd.	1.42	CRISIL AAA/A1+
Infosys Ltd.	1.58		National Bank For Agriculture & Rural Development	1.41	ICRA AAA/A1+
Bharti Airtel Ltd.	1.40		State Bank Of India	1.41	CRISIL AA+
Mahindra & Mahindra Ltd.	1.34		Union Bank Of India	1.41	CRISIL AA+
HCL Technologies Ltd.	1.12		Indian Oil Corporation Ltd.	1.40	CRISIL AAA/A1+
Reliance Industries Ltd.	0.94		Power Finance Corporation Ltd.	1.37	CRISIL AAA/A1+
Bajaj Auto Ltd.	0.88		Others	7.82	
Power Grid Corporation Of India Ltd	0.72		Mutual Fund Units		
Tata Steel Ltd.	0.52		UTI Bank Exchange Traded Fund	0.002	
Others	14.47		Net Current assets	6.12	
Govt Securities			Total	100.00	
Others	9.99				

Top 10 scrips in the portfolio

Sectoral Breakdown (%)



Asset Allocation (% to NAV) as on 29th April, 2022



Market Capitalisation (%)

	Large	Mid	Small
Fund	71	17	12

Excluding Net Current Assets

Portfolio Details

Median Market Cap (₹ Cr)	2,42,965
Weighted Average Market Cap	3,06,663
Number of Securities	60

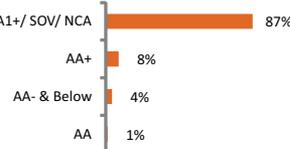
All figures given are provisional and unaudited.

Quantitative Indicators Fund Benchmark

Beta	0.97	1
Standard Deviation (Annual)	8.79%	8.63%
Sharpe Ratio	0.60%	
Portfolio Turnover Ratio (Annual)	0.50	

As on 29th April, 2022

Credit Profile of Debt as on 29th April, 2022



Fund Performance Vs Benchmark (CAGR) as on 29th April, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Short Term Debt Hybrid 60+40 Fund Index (%)	Nifty 50 TRI (%)	NAV Growth (₹)	CRISIL Short Term Debt Hybrid 60+40 Fund Index (₹)	Nifty 50 TRI (₹)
1 Year	11.89	10.39	18.24	11,189	11,039	11,824
3 Years	9.23	11.72	14.66	13,036	13,948	15,080
5 Years	7.24	10.50	14.35	14,186	16,479	19,559
Since inception*	10.45	NA	NA	1,51,734	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 65 in 'Fund Manager Summary'. N.A - Not Available. Schemes Managed by Mr. Sunil Madhukar Patil & Mr V. Srivatsa

SIP Returns as on 29th April, 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	1,23,040	1,23,320	1,23,610	4.79	5.24	5.70
3 Years	3,60,000	4,38,020	4,35,928	4,87,261	13.22	12.89	20.78
5 Years	6,00,000	7,57,423	7,99,278	8,97,267	9.28	11.44	16.14
7 Years	8,40,000	11,45,717	12,44,944	14,33,675	8.74	11.07	15.03
10 Years	12,00,000	19,19,807	21,28,833	25,08,272	9.10	11.05	14.13
15 Years	18,00,000	37,08,317	42,10,146	50,75,527	9.05	10.56	12.76
Since inception	20,90,000	49,16,760	57,14,626	72,79,931	9.09	10.59	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.

For Product Label, Refer Page no. 66-69.

UTI CHILDREN'S CAREER FUND - INVESTMENT PLAN

MAY 2022

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)

Fund AUM

Fund Size Monthly Average : ₹ 624.82 Crore
Closing AUM : ₹ 611.96 Crore

High/Low NAV in the month

High Growth Option : ₹ 60.3764
Low Growth Option : ₹ 57.2379

Total Expense Ratio

Regular : 2.78
Direct : 1.60

Minimum Investment Amount

Growth: ₹ 1000/-
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 at least 5 years from the date of allotment of units or till child attains age of majority (whichever is earlier).

NAV per unit as on 29th April, 2022

Regular Growth Option : ₹ 57.2444
Regular IDCW Option : ₹ 57.2476
Direct Growth Option : ₹ 61.4168
Direct IDCW Option : ₹ 61.5217

Portfolio Parameters

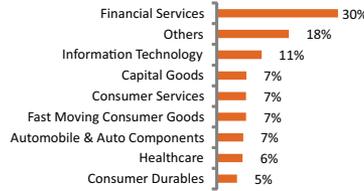
Weighted Average Maturity :-
Yield to Maturity :-
Modified Duration :-

Portfolio as on 29th April, 2022

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Equity			Larsen & Toubro Infotech Ltd	1.67	
ICICI Bank Ltd	7.42		Eicher Motors Ltd	1.64	
HDFC Bank Ltd.	7.08		Maruti Suzuki India Ltd.	1.62	
Infosys Ltd.	6.70		Tech Mahindra Ltd	1.56	
Bharti Airtel Ltd.	3.95		Hindalco Industries Ltd.	1.53	
Axis Bank Ltd.	3.94		Jubilant Food Works Ltd	1.43	
State Bank Of India	2.33		Godrej Consumer Products Ltd	1.33	
ITC Ltd.	2.19		Tube Investments Of India Ltd	1.29	
Bajaj Finance Ltd.	1.97		Others	42.07	
Crompton Greaves Consumer Electricals Ltd.	1.93		Govt Securities		
Aditya Birla Fashion & Retail Ltd.	1.90		182 D TBILL MAT - 21/07/2022	0.15	SOV
Phoenix Mills Ltd	1.86		Net Current assets	2.64	
Cholamandalam Investment & Finance Company Ltd	1.80		Total	100.00	

Top 10 scrips in the portfolio

Sectoral Breakdown (%)



Portfolio Details

Median Market Cap (₹ Cr)	80,058
Weighted Average Market Cap	2,26,022

All figures given are provisional and unaudited.

Quantitative Indicators Fund Benchmark

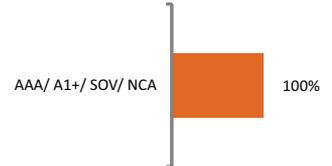
Indicator	Fund	Benchmark
Beta	0.94	1
Standard Deviation (Annual)	20.59%	21.49%
Sharpe Ratio	0.58%	
Portfolio Turnover Ratio (Annual)	0.23	

As on 29th April, 2022

Market Capitalisation (%)

	Large	Mid	Small
Fund	61	21	19

Credit Profile of Debt as on 29th April, 2022



Asset Allocation (% to NAV) as on 29th April, 2022



Fund Performance Vs Benchmark (CAGR) as on 29th April, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)
1 Year	16.14	20.87	18.24	11,614	12,087	11,824
3 Years	15.77	16.50	14.66	15,522	15,818	15,080
5 Years	11.73	13.76	14.35	17,417	19,059	19,559
Since inception*	11.70	10.16	10.05	48,430	39,733	39,171

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 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 65 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 29th April, 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	1,19,294	1,24,834	1,23,610	-1.10	7.65	5.70
3 Years	3,60,000	4,86,542	5,07,367	4,87,261	20.67	23.71	20.78
5 Years	6,00,000	8,65,163	9,16,049	8,97,267	14.66	16.99	16.14
7 Years	8,40,000	13,71,686	14,62,801	14,33,675	13.79	15.59	15.03
10 Years	12,00,000	24,68,893	26,32,054	25,08,272	13.83	15.03	14.13
15 Years	NA	NA	NA	NA	NA	NA	NA
Since inception	17,10,000	46,17,775	49,75,946	46,97,661	12.93	13.86	13.15

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.

FIXED INCOME PRODUCTS MAY 2022

Fund Name	Fund Manager	Category	Benchmark	Min Invest Amount (Growth)	Exit Load	AUM (in Rs Crs)	Portfolio Parameters					Regular TER
							YTM	Average Maturity	Macaulay Duration	Modified Duration	Direct TER	
UTI Overnight Fund	Mr. Amit Sharma	Overnight Fund	CRISIL Overnight Fund AI Index	Rs 500/- (Growth)	Nil	7,165	3.91%	1 Day	NA	NA	0.06%	0.12%
UTI Liquid Cash Plan	Mr. Amandeep Chopra & Mr. Amit Sharma	Liquid Fund	CRISIL Liquid Fund AI Index	Rs 500/- (Growth)	\$\$\$	30,882	4.04%	37 Days	NA	0.10 Yrs	0.14%	0.24%
UTI Money Market Fund	Mr. Anurag Mittal & Mr. Amit Sharma	Money Market Fund	CRISIL Money Market Fund AI Index	Rs 500/- (Growth)	Nil	10,559	4.47%	126 Days	NA	0.35 Yrs	0.19%	0.28%
UTI Ultra Short Term Fund	Mr. Ritesh Nambiar	Ultra Short Duration Fund	CRISIL Ultra Short Duration Fund BI Index	Rs 500/- (Growth)	Nil	2,506	4.65%	142 Days	141 Days	137 Days	0.37%	0.95%
UTI Treasury Advantage Fund	Mr. Anurag Mittal	Low Duration Fund	CRISIL Low Duration Fund AI Index	Rs 500/- (Growth)	Nil	3,361	4.83%	0.53 Yrs	0.60 Yrs	0.58 Yrs	0.28%	0.43%
UTI Banking & PSU Debt Fund	Mr. Anurag Mittal	Banking and PSU Fund	CRISIL Banking and PSU Debt Index	Rs 500/- (Growth)	Nil	293	5.19%	1.64 Yrs	1.45 Yrs	1.36 Yrs	0.18%	0.32%
UTI Short Term Income Fund	Mr. Sudhir Agrawal	Short Duration Fund	CRISIL Short Duration Fund All Index	Rs 500/- (Growth)	Nil	2,509	5.62%	2.24 Yrs	1.39 Yrs	1.30 Yrs	0.35%	0.95%
UTI Corporate Bond Fund	Mr. Anurag Mittal	Corporate Bond Fund	CRISIL Corporate Bond Fund BI Index	Rs 500/- (Growth)	Nil	3,256	5.21%	1.58 Yrs	1.48 Yrs	1.41 Yrs	0.23%	0.58%
UTI Floater Fund	Mr. Sudhir Agrawal	Floater Fund	CRISIL Low Duration Debt Index	Rs 500/- (Growth)	Nil	2,426	4.75%	0.94 Yrs	0.51 Yrs	0.48 Yrs	0.36%	0.86%
UTI Dynamic Bond Fund	Mr. Sudhir Agrawal	Dynamic Bond	CRISIL Dynamic Bond Fund All Index	Rs 500/- (Growth)	\$\$	365	4.26%	2.26 Yrs	0.85 Yrs	0.82 Yrs	0.99%	0.16%
UTI Bond Fund	Mr. Amandeep Chopra	Medium to Long Duration Fund	CRISIL Medium to Long Duration Fund All Index	Rs 500/- (Growth)	\$\$	283	5.98%	7.52 Yrs	4.29 Yrs	4.13 Yrs	1.36%	1.65%
UTI Gilt Fund	Mr. Sudhir Agrawal	Gilt Fund	CRISIL Dynamic Gilt Index	Rs 500/- (Growth)	Nil	543	4.66%	3.25 Yrs	0.91 Yrs	0.89 Yrs	0.67%	0.95%
UTI Credit Risk Fund	Mr. Ritesh Nambiar	Credit Risk Fund	CRISIL Credit Risk Fund GI Index	Rs 500/- (Growth)	\$	519	6.55%	2.35 Yrs	1.77 Yrs	1.69 Yrs	0.88%	1.64%
UTI Medium Term Fund	Mr. Ritesh Nambiar	Medium Duration Fund	CRISIL Medium Duration Fund BI Index	Rs 500/- (Growth)	\$	60	6.66%	3.52 Yrs	2.88 Yrs	2.78 Yrs	1.00%	1.63%

*TER as on April 30, 2022
 \$ Redemption / Switch out (a) within 12 months from the date of allotment – (i) upto 10% of the allotted Units - 1.00% (ii) beyond 10% of allotted Units - 1.00% (b) After 12 months from the date of allotment - NIL
 \$\$: Exit load is applicable if investor exits (i) within 3 months from the date of allotment; applicable exit load 3% (ii) between 3 to 6 months from the date of allotment; applicable exit load 2% (iii) between 6 to 12 months from the date of allotment; applicable exit load 1% (iv) Nil after 12 months from the date of allotment
 \$\$\$: Exit load is applicable if investor exits (i) within 1 day from the date of allotment; applicable exit load 0.007% (ii) within 2 days from the date of allotment; applicable exit load 0.0065% (iii) within 3 days from the date of allotment; applicable exit load 0.0060% (iv) within 4 days from the date of allotment; applicable exit load 0.0055% (v) within 5 days from the date of allotment; applicable exit load 0.0050% (vi) within 6 days from the date of allotment; applicable exit load 0.0045% (vii) Nil from day 7

Scheme Benchmarks w.e.f April 01, 2022

Fund Manager details w.e.f. December 01, 2021.

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)

Fund AUM

Fund Size Monthly Average : ₹ 6450.53 Crore
Closing AUM : ₹ 7165.87 Crore

High/Low NAV in the month

High Growth Option : ₹ 2891.7877
Low Growth Option : ₹ 2883.7379

Total Expense Ratio

Regular : 0.12
Direct : 0.06

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 April, 2022

Regular Growth Option : ₹ 2891.7877
Regular IDCW Option : ₹ 1370.8617
Direct Growth Option : ₹ 2918.4928
Direct IDCW Option : ₹ 1371.6621

Portfolio Parameters

Weighted Average Maturity : 1 Day
Yield to Maturity (Refer Page no. 75) : 3.91%
Modified Duration :-
Macaulay Duration :-

Portfolio as on 29th April, 2022

Portfolio	% of Nav	Rating
NCA	100.00	
Total	100.00	

Asset Allocation as on 29th April, 2022**Fund Performance Vs Benchmark (CAGR) as on 29th April, 2022 Growth 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	3.25	3.38	3.63	10,325	10,338	10,363
3 Years	3.72	3.83	5.23	11,159	11,195	11,654
5 Years	4.59	4.75	5.82	12,517	12,613	13,271
Since inception*	5.93	5.86	5.91	28,936	28,586	28,836

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 65 in 'Fund Manager Summary'. N.A - Not Available. Schemes Managed by Mr. Amit Sharma.

SIP Returns as on 29th April, 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	1,22,125	1,22,194	1,22,379	3.32	3.43	3.72
3 Years	3,60,000	3,78,741	3,79,370	3,84,372	3.33	3.44	4.31
5 Years	6,00,000	6,63,009	6,65,534	6,85,096	3.95	4.10	5.25
7 Years	8,40,000	9,86,295	9,88,419	10,26,295	4.52	4.58	5.64
10 Years	12,00,000	15,80,300	15,73,953	16,44,190	5.38	5.30	6.14
15 Years	18,00,000	28,69,412	28,45,183	29,49,697	5.94	5.84	6.28
Since inception	20,90,000	36,33,144	35,93,664	37,13,378	6.01	5.89	6.23

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.

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])
Mr. Amit Sharma (B.Com, CA, FRM)

Fund AUM

Fund Size Monthly Average : ₹ 33792.51 Crore
Closing AUM : ₹ 30885.32 Crore

High/Low NAV in the month

High Growth Option : ₹ 3476.8039
Low Growth Option : ₹ 3467.0914

Total Expense Ratio

Regular : 0.24
Direct : 0.14

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

NAV per unit as on 30th April, 2022

Regular Growth Option : ₹ 3476.8039
Regular IDCW Option : ₹ 1034.1431
Direct Growth Option : ₹ 3498.4418
Direct IDCW Option : ₹ 1042.0512

Portfolio Parameters

Weighted Average Maturity : 37 Days
Yield to Maturity (Refer Page no. 75) : 4.04%
Modified Duration : 0.10 Yrs
Macaulay Duration : --

Portfolio as on 29th April, 2022

Portfolio	% of NAV	Rating
CP/CDS		
Indian Bank	9.04	CRISIL AAA/A1+
National Bank For Agriculture & Rural Development	6.70	CRISIL AAA/A1+
Canara Bank	5.00	CRISIL AAA/A1+
Bharti Airtel Ltd.	3.23	CRISIL AAA/A1+
HDFC Bank Ltd.	3.22	CARE AAA/A1+
HDFC Ltd.	3.22	CRISIL AAA/A1+
Reliance Retail Ventures Ltd.	2.98	CRISIL AAA/A1+
Tata Steel Ltd.	2.74	ICRA AAA/A1+
ICICI Securities Ltd.	2.74	CRISIL AAA/A1+
Reliance Jio Infocomm Ltd	2.58	CRISIL AAA/A1+
HDFC Securities Ltd	2.26	CRISIL AAA/A1+
IndusInd Bank Ltd.	1.86	CRISIL AAA/A1+
Tata Power Company Ltd.	1.61	CRISIL AAA/A1+
Sikka Ports & Terminals Ltd.	1.29	CARE AAA/A1+
Ultratech Cement Ltd.	1.21	CRISIL AAA/A1+
LIC Housing Finance Ltd.	1.13	CRISIL AAA/A1+
JSW Steel Ltd.	1.13	ICRA AAA/A1+
Hero Fincorp Ltd.	0.96	CRISIL AAA/A1+
Cholamandalam Investment & Finance Company Ltd	0.96	CRISIL AAA/A1+
IDFC First Bank Ltd	0.89	CRISIL AAA/A1+
Aditya Birla Finance Ltd.	0.81	ICRA AAA/A1+
Kotak Securities Ltd.	0.80	CRISIL AAA/A1+
Bajaj Finance Ltd.	0.80	ICRA AAA/A1+
Birla Group Holdings Private Ltd.	0.65	CRISIL AAA/A1+
L&T Finance Ltd.	0.57	CRISIL AAA/A1+
Godrej Agrovet Ltd	0.57	CRISIL AAA/A1+
Bharat Oman Refineries Ltd	0.48	CRISIL AAA/A1+
Tata Power Renewable Energy Ltd	0.48	CRISIL AAA/A1+
TVS Credit Services Ltd	0.48	CRISIL AAA/A1+
Godrej Industries Ltd.	0.42	CRISIL AAA/A1+
Kirloskar Ferrous Industries Ltd.	0.41	ICRA AAA/A1+
Canfin Homes Ltd.	0.32	ICRA AAA/A1+
Motilal Oswal Financial Services Ltd.	0.32	CRISIL AAA/A1+
Julius Baer Capital (India) Pvt Ltd	0.32	CRISIL AAA/A1+
ONGC Petro-Additions Ltd.	0.32	ICRA AAA/A1+
Network 18 Media & Investments Ltd.	0.32	CARE AAA/A1+
GIC Housing Finance Ltd.	0.32	CRISIL AAA/A1+
Alembic Pharmaceuticals Ltd.	0.32	CRISIL AAA/A1+
Axis Securities Ltd	0.32	ICRA AAA/A1+
Tata Motors Finance Ltd.	0.32	CRISIL AAA/A1+
HSBC Investdirect Financial Services (I) Ltd.	0.19	CRISIL AAA/A1+
Piramal Enterprises Ltd.	0.16	CRISIL AAA/A1+
Standard Chartered Capital Ltd.	0.16	CRISIL AAA/A1+
Astec Lifesciences Ltd	0.08	ICRA AAA/A1+
Govt Securities		
91 D TBILL MAT - 30/06/2022	4.83	SOV
364 D TBILL MAT - 02/06/22	3.23	SOV
8.15% GSEC 11.06.2022	2.94	SOV
91D TBILL MAT - 21/07/2022	2.86	SOV
91 D TBILL MAT 09/06/2022	2.23	SOV
8.35% GOI 14/05/2022	1.91	SOV
91 D TBILL MAT - 02/06/22	1.78	SOV
91 D TBILL MAT 26/05/2022	1.61	SOV
4.54% MH SDL MAT - 03/06/2022	1.18	SOV
8.84%TN SDL MAT - 18/07/2022	1.08	SOV
4.45% MH SDL MAT - 10/06/2022	0.97	SOV
364 D TBILL MAT - 16/06/22	0.64	SOV
8.89% TN SDL MAT - 20/06/2022	0.47	SOV
8.92% UP SDL 20/06/2022	0.44	SOV
8.85% MAHARASHTR SDL MAT 18/07/2022	0.36	SOV
4.52% TN SDL MAT - 03/06/2022.	0.33	SOV
7.42% MH SDL 11/05/2022	0.29	SOV
8.89% JK SDL MAT - 18/07/2022	0.26	SOV
4.75% HR SDL MAT - 06/05/2022	0.18	SOV
4.68% HR SDL MAT 20/05/2022	0.17	SOV
91D TBILL MAT - 23/06/2022	0.13	SOV
Net Current assets	7.40	
Total	100.00	

Top 10 scrips in this portfolio

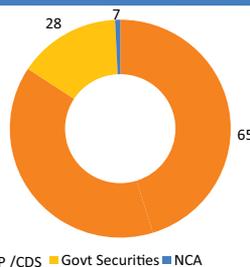
NAV per unit as on 30th April, 2022

Regular Growth Option : ₹ 3476.8039
Regular IDCW Option : ₹ 1034.1431
Direct Growth Option : ₹ 3498.4418
Direct IDCW Option : ₹ 1042.0512

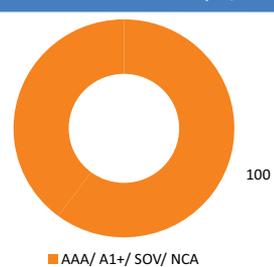
Portfolio Parameters

Weighted Average Maturity : 37 Days
Yield to Maturity (Refer Page no. 75) : 4.04%
Modified Duration : 0.10 Yrs
Macaulay Duration : --

Asset Allocation as on 29th April, 2022



Credit Profile of Debt as on 29th April, 2022



Fund Performance Vs Benchmark (CAGR) as on 29th April, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Liquid Fund AI Index (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	CRISIL Liquid Fund AI Index (₹)	CRISIL 1 Year T-Bill Index (₹)
1 Year	3.42	3.70	3.63	10,342	10,370	10,363
3 Years	4.26	4.63	5.23	11,334	11,456	11,654
5 Years	5.41	5.66	5.82	13,016	13,171	13,271
Since inception*	7.01	6.62	5.91	34,786	32,526	28,763

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.

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 65 in 'Fund Manager Summary'. Schemes Managed by Mr. Amandeep S. Chopra & Mr. Amit Sharma.

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) & Mr. Anurag Mittal, Deputy Head- Fixed Income & Fund Manager: C.A., Msc in Accounting & Finance, London School of Economics, UK

Fund AUM

Fund Size Monthly Average : ₹ 9486.50 Crore
Closing AUM : ₹ 10560.65 Crore

High/Low NAV in the month

High Growth Option : ₹ 2474.6034
Low Growth Option : ₹ 2467.6505

Total Expense Ratio

Regular : 0.28
Direct : 0.19

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 29th April, 2022

Regular Growth Option : ₹ 2474.3231
Regular IDCW Option : ₹ 1039.2829
Direct Growth Option : ₹ 2497.9726
Direct IDCW Option : ₹ 1222.7591

Portfolio Parameters

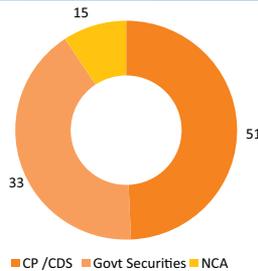
Weighted Average Maturity : 126 Days
Yield to Maturity (Refer Page no. 75) : 4.47%
Modified Duration : 0.35 Yrs
Macaulay Duration :-

Portfolio as on 29th April, 2022

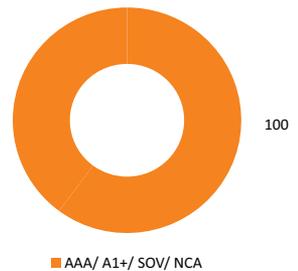
Portfolio	% of NAV	Rating
CP/CDs		
HDFC Bank Ltd.	4.19	CARE AAA/A1+
HDFC Ltd.	3.91	CRISIL AAA/A1+
EXIM Bank	3.26	CRISIL AAA/A1+
IDFC First Bank Ltd	3.21	CRISIL AAA/A1+
ICICI Securities Ltd.	2.79	CRISIL AAA/A1+
Tata Motors Finance Ltd.	2.71	ICRA AAA/A1+
Canfin Homes Ltd.	2.60	ICRA AAA/A1+
IndusInd Bank Ltd.	2.50	CRISIL AAA/A1+
Reliance Jio Infocomm Ltd	2.34	CRISIL AAA/A1+
Reliance Retail Ventures Ltd	2.33	CRISIL AAA/A1+
Vedanta Ltd	2.10	DRC AAA/A1+
Sikka Ports & Terminals Ltd.	1.88	CRISIL AAA/A1+
National Bank For Agriculture & Rural Development	1.87	ICRA AAA/A1+
Hero Fincorp Ltd.	1.81	CRISIL AAA/A1+
Tata Steel Ltd.	1.41	ICRA AAA/A1+
IIFL Wealth Management Ltd	1.26	ICRA AAA/A1+
JM Financial Credit Solutions Ltd	1.21	ICRA AAA/A1+
Credit Suisse Finance (India) Pvt Ltd	1.17	CRISIL AAA/A1+
Network 18 Media & Investments Ltd.	1.16	CARE AAA/A1+
Motilal Oswal Financial Services Ltd.	0.94	CRISIL AAA/A1+
Piramal Enterprises Ltd.	0.93	CRISIL AAA/A1+
Kotak Securities Ltd.	0.93	CRISIL AAA/A1+
Bajaj Housing Finance Ltd	0.91	CRISIL AAA/A1+
Canara Bank	0.91	CRISIL AAA/A1+
AU Small Finance Bank Ltd	0.90	DRC AAA/A1+
Crompton Greaves Consumer Electricals Ltd.	0.56	CRISIL AAA/A1+
KEC International Ltd.	0.47	DRC AAA/A1+
Fedbank Financial Services Ltd.	0.45	CRISIL AAA/A1+
Standard Chartered Capital Ltd.	0.28	CRISIL AAA/A1+
HSBC Investdirect Financial Services (I) Ltd.	0.23	CRISIL AAA/A1+
Govt Securities		
182 D TBILL MAT - 04/08/2022	7.36	SOV
182 D TBILL MAT - 29/09/2022	6.51	SOV
182 D TBILL MAT - 08/09/2022	5.13	SOV
182 D TBILL MAT - 01/09/2022	4.43	SOV
182 D TBILL MAT - 22/09/2022	2.79	SOV
182D T BILL MAT 15/09/2022	2.24	SOV
182D TBILL MAT - 23/06/2022	2.12	SOV
8.35% GOI 14/05/2022	1.14	SOV
8.90% TN SDL 20/09/2022	0.48	SOV
7.02% MH SDL-27/09/2022	0.48	SOV
182 D TBILL MAT - 16/06/2022	0.42	SOV
8.62 MH SDL 2023	0.34	SOV
Net Current assets	15.31	
Total	100.00	

Top 10 scrips in this portfolio

Asset Allocation as on 29th April, 2022



Credit Profile of Debt as on 29th April, 2022



Fund Performance Vs Benchmark (CAGR) as on 29th April, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	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	3.86	4.15	3.63	10,386	10,415	10,363
3 Years	5.46	5.30	5.23	11,731	11,677	11,654
5 Years	6.26	6.18	5.82	13,549	13,498	13,271
Since inception*	7.33	7.18	6.14	24,754	24,315	21,459

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. *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 65 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 29th April, 2022

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Money Market Fund A-I Index (₹)	CRISIL 1 Year T-Bill Index (₹)	Yield (%) Fund	Yield (%) CRISIL Money Market Fund A-I Index	Yield (%) CRISIL 1 Year T-Bill Index
1 Year	1,20,000	1,22,517	1,22,299	1,22,372	3.97	3.62	3.74
3 Years	3,60,000	3,85,762	3,82,065	3,84,356	4.56	3.92	4.32
5 Years	6,00,000	6,90,455	6,78,061	6,85,085	5.57	4.85	5.26
7 Years	8,40,000	10,40,722	10,18,167	10,26,317	6.04	5.42	5.65
10 Years	12,00,000	16,88,735	16,50,305	16,44,235	6.65	6.21	6.14
15 Years	NA	NA	NA	NA	NA	NA	NA
Since inception	15,30,000	24,44,780	23,90,721	23,23,916	7.06	6.73	6.32

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.

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)]

Fund AUM

Fund Size Monthly Average : ₹ 2133.97 Crore
Closing AUM : ₹ 2506.17 Crore

High/Low NAV in the month

High Growth Option : ₹ 3469.3121
Low Growth Option : ₹ 3461.0908

Total Expense Ratio

Regular : 0.95
Direct : 0.37

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 29th April, 2022

Regular Growth Option : ₹ 3468.9684
Regular IDCW Option : ₹ 1035.2875
Direct Growth Option : ₹ 3656.5490
Direct IDCW Option : ₹ 1104.2347

Portfolio Parameters

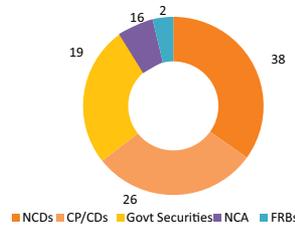
Weighted Average Maturity : 142 Days
Yield to Maturity (Refer Page no. 75) : 4.65%
Modified Duration : 137 Days
Macaulay Duration : 141 Days

Portfolio as on 29th April, 2022

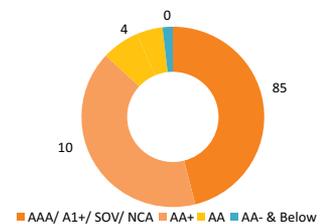
Portfolio	% of NAV	Rating
CP/CDs		
HDFC Bank Ltd.	3.83	CARE AAA/A1+
IndusInd Bank Ltd.	2.88	CRISIL AAA/A1+
Bharti Airtel Ltd.	1.99	CRISIL AAA/A1+
KEC International Ltd.	1.98	CRISIL AAA/A1+
Indostar Capital Finance Ltd.	1.98	CRISIL AAA/A1+
JSW Steel Ltd.	1.98	ICRA AAA/A1+
HDFC Securities Ltd	1.98	CRISIL AAA/A1+
Vedanta Ltd	1.97	DRC AAA/A1+
National Bank For Agriculture & Rural Development	1.92	DRC AAA/A1+
Crompton Greaves Consumer Electricals Ltd.	1.16	CRISIL AAA/A1+
Kirloskar Ferrous Industries Ltd.	1.02	ICRA AAA/A1+
Astec Lifesciences Ltd	1.00	ICRA AAA/A1+
Aditya Birla Money Ltd	0.99	CRISIL AAA/A1+
IDFC First Bank Ltd	0.97	CRISIL AAA/A1+
Network 18 Media & Investments Ltd.	0.40	CRISIL AAA/A1+
FRBs		
Shriram Transport Finance Co.Ltd.	1.71	CRISIL AA+
Govt Securities		
182 D TBILL MAT - 04/08/2022	5.92	SOV
8.15% GSEC 11.06.2022	4.61	SOV
182 D TBILL MAT - 14/07/2022	3.96	SOV
182D T BILL MAT 27/10/2022	3.91	SOV
8.91% MH SDL -05/09/2022	0.81	SOV
NCDs		
REC Ltd	4.58	CRISIL AAA/A1+
LIC Housing Finance Ltd.	4.01	CARE AAA/A1+
National Bank For Agriculture & Rural Development	4.01	CRISIL AAA/A1+
Cholamandalam Investment & Finance Company Ltd	4.00	ICRA AA+
Power Finance Corporation Ltd.	3.84	CRISIL AAA/A1+
HDFC Ltd.	3.59	CRISIL AAA/A1+
Tata Power Company Ltd.	2.84	CARE AA
Bajaj Finance Ltd.	1.56	CRISIL AAA/A1+
L&T Finance Ltd.	1.01	ICRA AAA/A1+
Hindustan Petroleum Corporation Ltd.	1.01	CRISIL AAA/A1+
Reliance Industries Ltd.	1.01	CRISIL AAA/A1+
Mahindra Rural Housing Finance Ltd	1.01	DRC AA+
Ramco Cements Ltd.	1.00	ICRA AA+
Tata Projects Ltd	0.93	DRC AA
India Grid Trust	0.80	CRISIL AAA/A1+
EXIM Bank	0.58	CRISIL AAA/A1+
Canfin Homes Ltd.	0.52	ICRA AA+
Power Grid Corporation Of India Ltd	0.45	CRISIL AAA/A1+
Housing And Urban Development Corpn	0.40	ICRA AAA/A1+
JM Financial Asset Reconstruction Co Ltd	0.40	ICRA AA-
Net Current assets	15.50	
Total	100.00	

Top 10 scrips in this portfolio

Asset Allocation as on 29th April, 2022



Credit Profile of Debt as on 29th April, 2022



Fund Performance Vs Benchmark (CAGR) as on 29th April, 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	6.14	4.23	3.63	10,614	10,423	10,363
3 Years	4.44	5.64	5.23	11,393	11,791	11,654
5 Years	5.39	6.41	5.82	13,003	13,645	13,271
Since inception*	6.89	7.30	5.89	34,722	37,297	29,130

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 65 in 'Fund Manager Summary'. Schemes Managed by Mr. Ritesh Nambiar.

SIP Returns as on 29th April, 2022

Period	Investment Amount (₹)	Fund Value (₹)	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	1,23,551	1,22,688	1,22,372	5.61	4.24	3.74
3 Years	3,60,000	3,90,361	3,86,745	3,84,356	5.36	4.73	4.32
5 Years	6,00,000	6,83,992	6,92,212	6,85,076	5.20	5.67	5.26
7 Years	8,40,000	10,23,079	10,45,900	10,26,275	5.56	6.18	5.65
10 Years	12,00,000	16,54,013	17,07,382	16,44,170	6.26	6.87	6.14
15 Years	18,00,000	30,90,879	32,70,811	29,49,786	6.86	7.54	6.28
Since inception	20,90,000	39,78,392	42,76,426	37,13,490	6.95	7.68	6.23

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.

For Product Label, Refer Page no. 66-69.

Potential Risk Class Matrix Refer page no.74

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.

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

Fund AUM

Fund Size Monthly Average : ₹ 3316.66 Crore
Closing AUM : ₹ 3360.98 Crore

High/Low NAV in the month

High Growth Option : ₹ 2863.0312
Low Growth Option : ₹ 2855.2918

Total Expense Ratio

Regular : 0.43
Direct : 0.28

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 29th April, 2022

Regular Growth Option : ₹ 2862.6989
Regular IDCW Option : ₹ 1125.4382
Direct Growth Option : ₹ 2899.1057
Direct IDCW Option : ₹ 1131.8929

Portfolio Parameters

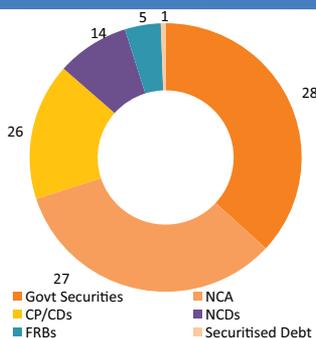
Weighted Average Maturity : 0.53 Yrs
Yield to Maturity (Refer Page no. 75) : 4.83%
Modified Duration : 0.58 Yrs
Macaulay Duration : 0.60 Yrs
Securitized Debt Shining Metal Trust II : 0.79 Years

Portfolio as on 29th April, 2022

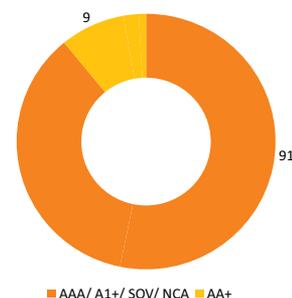
Portfolio	% of NAV	Rating
CP/CDs		
HDFC Bank Ltd.	5.03	CARE AAA/A1+
IndusInd Bank Ltd.	4.30	CRISIL AAA/A1+
Reliance Jio Infocomm Ltd	2.96	CRISIL AAA/A1+
Reliance Retail Ventures Ltd	2.93	CRISIL AAA/A1+
Canara Bank	2.85	CRISIL AAA/A1+
Vedanta Ltd	2.20	DRC AAA/A1+
AU Small Finance Bank Ltd	2.19	CRISIL AAA/A1+
Motilal Oswal Financial Services Ltd.	1.48	CRISIL AAA/A1+
IIFL Wealth Management Ltd	0.88	ICRA AAA/A1+
JM Financial Credit Solutions Limited	0.73	ICRA AAA/A1+
FRBs		
Axis Finance Ltd	3.44	CRISIL AAA/A1+
Shriram Transport Finance Co.Ltd.	1.52	DRC AA+
Govt Securities		
182 D TBILL MAT - 29/09/2022	10.23	SOV
182 D TBILL MAT - 08/09/2022	7.33	SOV
7.02% MH SDL-27/09/2022	3.01	SOV
182 D TBILL MAT - 22/09/2022	2.93	SOV
8.15% GSEC 11.06.2022	2.24	SOV
364 D TBILL MAT- 23/06/2022	1.48	SOV
6.79% NI GSEC MAT 15/05/2027	0.30	SOV
NCDs		
Mahindra Rural Housing Finance Ltd	2.37	CRISIL AA+
REC Ltd	2.26	CRISIL AAA/A1+
Power Finance Corporation Ltd.	1.96	CRISIL AAA/A1+
Tata Capital Ltd.	1.79	CRISIL AAA/A1+
Mahindra & Mahindra Fin.Ser.Ltd.	1.65	DRC AAA/A1+
Canfin Homes Ltd.	1.48	ICRA AA+
Muthoot Finance Ltd	1.05	CRISIL AA+
Housing And Urban Development Corpn	0.75	ICRA AAA/A1+
Indian Oil Corporation Ltd.	0.75	CRISIL AAA/A1+
LIC Housing Finance Ltd.	0.30	CRISIL AAA/A1+
Securitized Debt		
Shining Metal Trust II	0.70	CRISIL AAA/A1+
Net Current assets	26.94	
Total	100.00	

Top 10 scrips in this portfolio

Asset Allocation as on 29th April, 2022



Credit Profile of Debt as on 29th April, 2022



Fund Performance Vs Benchmark (CAGR) as on 29th April, 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	9.00	4.24	3.63	10,900	10,424	10,363
3 Years	3.39	6.25	5.23	11,053	11,997	11,654
5 Years	4.90	6.72	5.82	12,704	13,845	13,271
Since inception*	7.25	7.51	6.23	28,628	29,689	24,799

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 65 in 'Fund Manager Summary'. Schemes Managed by Mr. Anurag Mittal.

SIP Returns as on 29th April, 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	1,24,950	1,22,235	1,22,372	7.85	3.52	3.74
3 Years	3,60,000	4,00,491	3,84,829	3,84,356	7.08	4.40	4.32
5 Years	6,00,000	6,86,483	6,88,346	6,85,076	5.34	5.45	5.26
7 Years	8,40,000	10,18,336	10,38,274	10,26,275	5.43	5.97	5.65
10 Years	12,00,000	16,38,883	16,89,691	16,44,170	6.08	6.67	6.14
15 Years	18,00,000	30,73,167	32,15,065	29,49,677	6.79	7.33	6.28
Since inception	18,00,000	30,73,167	32,15,065	29,49,677	6.79	7.33	6.28

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.

For Product Label, Refer Page no. 66-69.

Potential Risk Class Matrix Refer page no.74

UTI FLOATER FUND

An open ended debt scheme predominantly investing in floating rate instruments. 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)

Fund AUM

Fund Size Monthly Average : ₹ 2456.33 Crore
Closing AUM : ₹ 2425.85 Crore

High/Low NAV in the month

High Growth Option : ₹ 1223.3150
Low Growth Option : ₹ 1220.0330

Total Expense Ratio

Regular : 0.86
Direct : 0.36

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 29th April, 2022

Regular Growth Option : ₹ 1223.1930
Regular IDCW Option : ₹ 1118.2156
Direct Growth Option : ₹ 1260.8674
Direct IDCW Option : ₹ 1187.8348

Portfolio Parameters

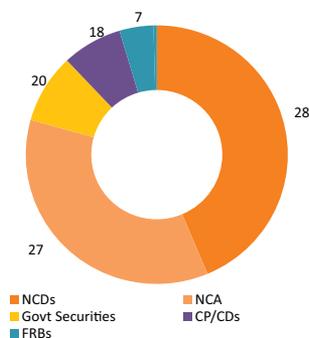
Weighted Average Maturity : 0.94 Yrs
Yield to Maturity (Refer Page no. 75) : 4.75%
Modified Duration : 0.48 Yrs
Macaulay Duration : 0.51 Yrs

Portfolio as on 29th April, 2022

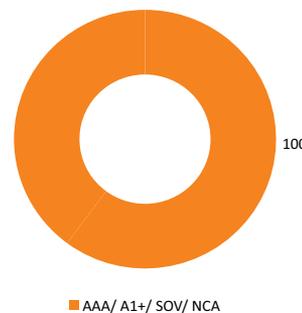
Portfolio	% of NAV	Rating
CP/CDs		
Indian Bank	9.26	CRISIL AAA/A1+
HDFC Bank Ltd.	5.04	CARE AAA/A1+
HDFC Ltd.	2.03	CRISIL AAA/A1+
Kotak Mahindra Bank Ltd.	1.99	CRISIL AAA/A1+
FRBs		
Axis Finance Ltd	4.55	CRISIL AAA/A1+
Tata Cleantech Capital Ltd.	2.49	CRISIL AAA/A1+
Govt Securities		
182 D TBILL MAT - 04/08/2022	6.12	SOV
182 D TBILL MAT - 11/08/2022	6.11	SOV
6.84% G S MAT - 19/12/2022	3.13	SOV
FRB GOI 07.12.31	2.06	SOV
GOI FRB - MAT 22/09/2033	1.64	SOV
5.39% GUJARAT SDL MAT - 31/03/2024	0.62	SOV
182 D TBILL MAT - 29/09/2022	0.61	SOV
NCDs		
REC Ltd	6.29	CRISIL AAA/A1+
Indian Oil Corporation Ltd.	6.23	CRISIL AAA/A1+
National Bank For Agriculture & Rural Development	5.16	ICRA AAA/A1+
Citicorp Finance India Ltd.	3.09	CRISIL AAA/A1+
India Grid Trust	2.08	CRISIL AAA/A1+
Tata Capital Ltd.	1.24	CRISIL AAA/A1+
Reliance Industries Ltd.	1.04	CRISIL AAA/A1+
HDFC Ltd.	1.03	CRISIL AAA/A1+
Sikka Ports & Terminals Ltd.	0.84	CRISIL AAA/A1+
L&T Finance Ltd.	0.84	CRISIL AAA/A1+
Net Current assets	26.51	
Total	100.00	

Top 10 scrips in this portfolio

Asset Allocation as on 29th April, 2022



Credit Profile of Debt as on 29th April, 2022



Fund Performance Vs Benchmark (CAGR) as on 29th April, 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	3.08	4.24	-1.95	10,308	10,424	9,805
3 Years	5.55	6.25	5.64	11,761	11,997	11,791
Since inception*	5.93	6.68	6.39	12,235	12,541	12,422

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.

*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 65 in 'Fund Manager Summary'. Schemes Managed by Mr. Sudhir Agrawal. The above scheme is in existence for less than 5 years.

SIP Returns as on 29th April, 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	1,21,720	1,22,639	1,22,372	2.71	4.16	3.74
3 Years	3,60,000	3,84,276	3,89,586	3,84,356	4.31	5.22	4.32
Since inception	4,20,000	4,56,604	4,63,309	4,55,796	4.73	5.57	4.63

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 SHORT TERM INCOME FUND

UTI 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.

MAY 2022

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 July-2012

Fund AUM

Fund Size Monthly Average : ₹ 2535.13 Crore
Closing AUM : ₹ 2509.77 Crore

High/Low NAV in the month

High Growth Option : ₹ 25.6137
Low Growth Option : ₹ 25.5241

Total Expense Ratio

Regular : 0.95
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 29th April, 2022

Regular Growth Option : ₹ 36.3601
Regular IDCW Option : ₹ 11.5381
Direct Growth Option : ₹ 26.7828
Direct IDCW Option : ₹ 10.6207

Portfolio Parameters

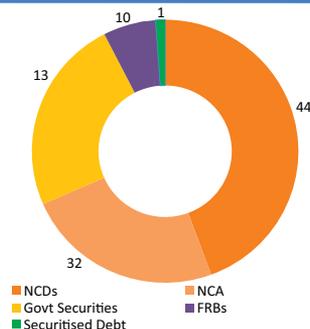
Weighted Average Maturity : 2.24 Yrs
Yield to Maturity (Refer Page no. 75) : 5.62%
Modified Duration : 1.30 Yrs
Macaulay Duration : 1.39 Yrs
Securitized Debt
Shining Metal Trust II : 0.79 Years

Portfolio as on 29th April, 2022

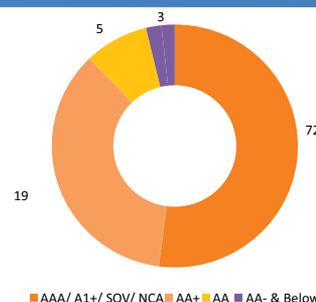
Portfolio	% of NAV	Rating
FRBs		
Axis Finance Ltd	6.40	CRISIL AAA/A1+
Shriram Transport Finance Co.Ltd.	2.03	DRC AA+
REC Ltd	2.01	CRISIL AAA/A1+
Govt Securities		
GOI FRB - MAT 22/09/2033	4.16	SOV
7.68% G S 15/12/23	2.06	SOV
7.16% G-Sec-mat 20.05.2023	2.03	SOV
182D T BILL MAT 27/10/2022	1.56	SOV
7.68% M P SPL SDL- 22/03/2023	1.22	SOV
5.39% GUJARAT SDL MAT - 31/03/2024	0.99	SOV
182 D TBILL MAT - 29/09/2022	0.98	SOV
05.15 GS 09/11/2025	0.11	SOV
8.19% RAJASTHAN SPL SDL -23/06/2026	0.00	SOV
NCDs		
National Bank For Agriculture & Rural Development	5.96	ICRA AAA/A1+
Power Grid Corporation Of India Ltd	4.13	CRISIL AAA/A1+
REC Ltd	3.73	CRISIL AAA/A1+
Power Finance Corporation Ltd.	3.03	CRISIL AAA/A1+
India Grid Trust	3.01	CRISIL AAA/A1+
Mahindra Rural Housing Finance Ltd	2.77	CRISIL AA+
Canfin Homes Ltd.	2.57	ICRA AA+
Sikka Ports & Terminals Ltd.	2.46	CRISIL AAA/A1+
Tata Motors Finance Ltd.	2.37	CRISIL AA-
ICICI Bank Ltd	2.06	ICRA AA+
Punjab National Bank	2.01	CRISIL AA+
Kirloskar Ferrous Industries Ltd.	1.98	ICRA AA
Indian Railways Fin Corpn Ltd.	1.81	CRISIL AAA/A1+
Piramal Capital & Housing Finance Ltd	1.75	ICRA AA
Tata Capital Ltd.	1.60	CRISIL AAA/A1+
Sundaram Home Finance Ltd.	1.00	CRISIL AA+
L&T Metro Rail(Hyderabad)Ltd.	0.71	CRISIL AAA/A1+
EXIM Bank	0.47	CRISIL AAA/A1+
Cholamandalam Investment & Finance Company Ltd	0.40	ICRA AA+
Larsen & Toubro Ltd.	0.11	CRISIL AAA/A1+
Housing And Urban Development Corpn	0.10	ICRA AAA/A1+
Securitized Debt		
Shining Metal Trust II	0.88	CRISIL AAA/A1+
Net Current assets	31.53	
Total	100.00	

Top 10 scrips in this portfolio

Asset Allocation as on 29th April, 2022



Credit Profile of Debt as on 29th April, 2022



Fund Performance Vs Benchmark (CAGR) as on 29th April, 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	8.50	3.97	-1.95	10,850	10,397	9,805
3 Years	4.34	7.37	5.64	11,361	12,380	11,791
5 Years	5.05	7.14	4.94	12,795	14,120	12,728
Since inception*	7.53	7.64	5.62	25,600	25,941	20,298

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 65 in 'Fund Manager Summary'. Schemes Managed by Mr. Sudhir Agrawal.

SIP Returns as on 29th April, 2022

Period	Investment Amount (₹)	Fund Value (₹)	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	1,24,408	1,21,848	1,22,372	6.98	2.91	3.74
3 Years	3,60,000	4,02,867	3,88,890	3,84,356	7.48	5.10	4.32
5 Years	6,00,000	6,93,227	7,02,424	6,85,076	5.73	6.26	5.26
7 Years	8,40,000	10,28,718	10,63,192	10,26,275	5.71	6.64	5.65
10 Years	12,00,000	16,61,221	17,38,845	16,44,170	6.34	7.21	6.14
15 Years	NA	NA	NA	NA	NA	NA	NA
Since inception	16,10,000	26,23,151	27,58,172	25,10,151	6.91	7.59	6.30

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.

For Product Label, Refer Page no. 66-69.

Potential Risk Class Matrix Refer page no.74

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.

MAY 2022

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

Fund AUM

Fund Size Monthly Average : ₹ 291.12 Crore
Closing AUM : ₹ 293.13 Crore

High/Low NAV in the month

High Growth Option : ₹ 16.7266
Low Growth Option : ₹ 16.6334

Total Expense Ratio

Regular : 0.32
Direct : 0.18

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 29th April, 2022

Regular Growth Option : ₹ 16.6745
Regular IDCW Option : ₹ 11.7029
Direct Growth Option : ₹ 16.8113
Direct IDCW Option : ₹ 11.7754

Portfolio Parameters

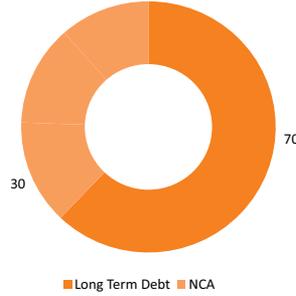
Weighted Average Maturity : 1.64 Yrs
Yield to Maturity (Refer Page no. 75) : 5.19%
Modified Duration : 1.36 Yrs
Macaulay Duration : 1.45 Yrs

Portfolio as on 29th April, 2022

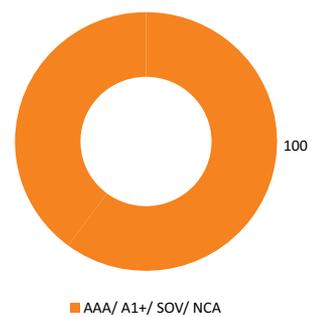
Portfolio	% of NAV	Rating
Long Term Debt		
HDFC Bank Ltd.	8.85	CARE AAA/A1+
EXIM Bank	8.84	CRISIL AAA/A1+
Power Finance Corporation Ltd.	8.59	CRISIL AAA/A1+
National Bank For Agriculture & Rural Development	8.46	CRISIL AAA/A1+
Axis Bank Ltd.	7.01	CRISIL AAA/A1+
Indian Railways Fin Corpn Ltd.	6.88	CRISIL AAA/A1+
Small Indst. Dev. Bank Of India	5.14	CARE AAA/A1+
Oil & Natural Gas Corporation Ltd.	5.02	ICRA AAA/A1+
Housing And Urban Development Corpn	4.31	ICRA AAA/A1+
Hindustan Petroleum Corporation Ltd.	3.45	CRISIL AAA/A1+
National Housing Bank	1.72	CRISIL AAA/A1+
Indian Oil Corporation Ltd.	1.71	CRISIL AAA/A1+
Net Current assets	30.03	
Total	100.00	

Top 10 scrips in this portfolio

Asset Allocation as on 29th April, 2022



Credit Profile of Debt as on 29th April, 2022



Fund Performance Vs Benchmark (CAGR) as on 29th April, 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	2.83	3.84	-1.95	10,283	10,384	9,805
3 Years	5.96	7.44	5.64	11,899	12,405	11,791
5 Years	4.46	7.30	4.94	12,439	14,226	12,728
Since inception*	6.40	8.44	7.06	16,674	19,498	17,545

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 65 in 'Fund Manager Summary'. Schemes Managed by Mr. Anurag Mittal.

SIP Returns as on 29th April, 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	1,21,544	1,21,726	1,22,372	2.43	2.72	3.74
3 Years	3,60,000	3,84,373	3,90,818	3,84,356	4.32	5.43	4.32
5 Years	6,00,000	6,65,806	7,11,330	6,85,076	4.12	6.76	5.26
7 Years	8,40,000	9,94,550	10,84,219	10,26,275	4.76	7.19	5.65
Since inception	9,80,000	12,15,190	13,37,561	12,51,461	5.18	7.47	5.88

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.

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

Fund AUM

Fund Size Monthly Average : ₹ 3325.20 Crore
Closing AUM : ₹ 3256.44 Crore

High/Low NAV in the month

High Growth Option : ₹ 13.2575
Low Growth Option : ₹ 13.1979

Total Expense Ratio

Regular : 0.58
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 29th April, 2022

Regular Growth Option : ₹ 13.2436
Regular IDCW Option : ₹ 11.6617
Direct Growth Option : ₹ 13.4010
Direct IDCW Option : ₹ 11.8114

Portfolio Parameters

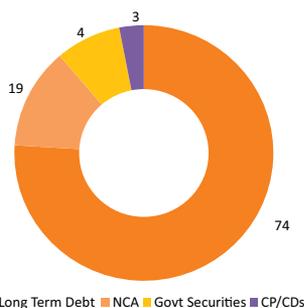
Weighted Average Maturity : 1.58 Yrs
Yield to Maturity (Refer Page no. 75) : 5.21%
Modified Duration : 1.41 Yrs
Macaulay Duration : 1.48 Yrs

Portfolio as on 29th April, 2022

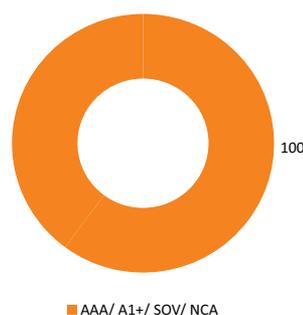
Portfolio	% of NAV	Rating
CP/CDs		
National Bank For Agriculture & Rural Development	2.94	CRISIL AAA/A1+
Govt Securities		
5.22% GS 15/06/2025	2.24	SOV
8.24% G-SEC 15/02/2027	1.63	SOV
GOI FRB - MAT 22/09/2033	0.02	SOV
Long Term Debt		
National Housing Bank	8.94	CRISIL AAA/A1+
HDFC Ltd.	6.18	CRISIL AAA/A1+
National Bank For Agriculture & Rural Development	6.07	ICRA AAA/A1+
Reliance Industries Ltd.	5.43	CRISIL AAA/A1+
Small Indst. Dev. Bank Of India	5.22	CARE AAA/A1+
EXIM Bank	4.48	CRISIL AAA/A1+
Power Finance Corporation Ltd.	4.35	CRISIL AAA/A1+
REC Ltd	3.87	CRISIL AAA/A1+
Kotak Mahindra Prime Ltd.	3.82	CRISIL AAA/A1+
NTPC Ltd.	3.47	CRISIL AAA/A1+
HDB Financial Services Ltd.	3.08	CRISIL AAA/A1+
Summit Digital Infrastructure Pvt Ltd	3.05	CRISIL AAA/A1+
Larsen & Toubro Ltd.	2.66	CRISIL AAA/A1+
LIC Housing Finance Ltd.	2.32	CRISIL AAA/A1+
India Grid Trust	2.29	CRISIL AAA/A1+
HDFC Bank Ltd.	2.21	CRISIL AAA/A1+
Housing And Urban Development Corpn	1.55	ICRA AAA/A1+
Indian Railways Fin Corpn Ltd.	1.55	CRISIL AAA/A1+
Hindustan Petroleum Corporation Ltd.	1.52	CRISIL AAA/A1+
Axis Finance Ltd	1.51	CRISIL AAA/A1+
NHPC Ltd.	0.35	ICRA AAA/A1+
Axis Bank Ltd.	0.16	CRISIL AAA/A1+
Britannia Industries Ltd.	0.10	CRISIL AAA/A1+
Net Current assets	18.99	
Total	100.00	

Top 10 scrips in this portfolio

Asset Allocation as on 29th April, 2022



Credit Profile of Debt as on 29th April, 2022



Fund Performance Vs Benchmark (CAGR) as on 29th April, 2022 Growth of ₹ 10000

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	3.56	3.95	-1.95	10,356	10,395	9,805
3 Years	7.89	8.44	5.64	12,561	12,755	11,791
Since inception*	7.83	8.15	6.39	13,246	13,393	12,598

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 65 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 29th April, 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	1,21,942	1,22,561	1,17,499	3.06	4.04	-3.90
3 Years	3,60,000	3,91,779	3,97,609	3,68,769	5.60	6.59	1.58
Since inception	4,30,000	4,82,312	4,87,908	4,53,587	6.38	7.03	2.94

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.

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 Jul-2015

Fund AUM

Fund Size Monthly Average : ₹ 520.93 Crore
Closing AUM : ₹ 519.25 Crore

High/Low NAV in the month

High Growth Option : ₹ 13.8773
Low Growth Option : ₹ 13.8248

Total Expense Ratio

Regular : 1.64
Direct : 0.88

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 : (A) Redemption/Switchout 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 29th April, 2022

Regular Growth Option	₹ 13.8751
Regular IDCW Option	₹ 8.3322
Direct Growth Option	₹ 15.3193
Direct IDCW Option	₹ 9.1439

Portfolio Parameters

Weighted Average Maturity : 2.35 Yrs
Yield to Maturity (Refer Page no. 75) : 6.55%
Modified Duration : 1.69 Yrs
Macaulay Duration : 1.77 Yrs

Portfolio as on 29th April, 2022

Portfolio	% of NAV	Rating
Govt Securities		
182 D TBILL MAT - 29/09/2022	4.73	SOV
7.59% NI GS - 20/03/2029	2.48	SOV
7.26% GSEC 14/01/29	1.95	SOV
Long Term Debt		
Piramal Capital & Housing Finance Ltd	7.60	ICRA AA
Tata Power Company Ltd.	5.91	CARE AA
National Bank For Agriculture & Rural Development	4.86	CRISIL AAA/A1+
Summit Digital Infrastructure Pvt Ltd	4.78	CRISIL AAA/A1+
Dilip Buildcon Ltd	4.77	CRISIL A
Kirloskar Ferrrous Industries Ltd.	4.40	ICRA AA
Steel Authority Of India Ltd.	4.02	CARE AA-
India Grid Trust	4.00	CRISIL AAA/A1+
Aadhar Housing Finance Limited	3.82	CARE AA
Tata Projects Ltd	3.80	DRC AA
Aditya Birla Fashion & Retail Ltd.	3.78	CRISIL AA
Manappuram Finance Ltd.	2.94	CRISIL AA
TMF Holdings Ltd	2.93	CRISIL AA-
JM Financial Asset Reconstruction Co Ltd	2.90	ICRA AA-
Avanse Financial Services Limited	2.90	CARE A+
Godrej Industries Ltd.	2.88	CRISIL AA
Axis Bank Ltd.	1.97	CRISIL AAA/A1+
Coastal Gujarat Power Ltd	1.94	CARE AA(CE)
Power Finance Corporation Ltd.	1.92	CRISIL AAA/A1+
Tata Motors Ltd.	1.03	ICRA AA-
Shriram Transport Finance Co.Ltd.	0.98	CRISIL AA+
Vedanta Ltd	0.97	CRISIL AA
Net Current assets	15.74	
Total	100.00	

Top 10 scrips in this portfolio

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

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	Segregated Portfolio
06/07/2020	12.0646	NA
06/07/2020	10.9593	0.5579
Reduction in NAV(%)	-9.16%	

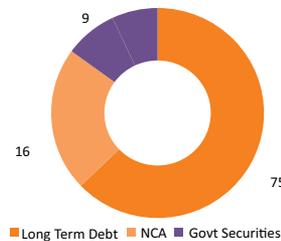
Impact on NAV is negative on account of segregation of portfolio. (Zee Learn Ltd.) Full amount (Rs. 40.8 Crores) recovered and accordingly distributed to investors

Under Segregated portfolio (Subscription & redemption facility is not available however the unit of Segregated portfolio will be listed on the recognized stock exchange.

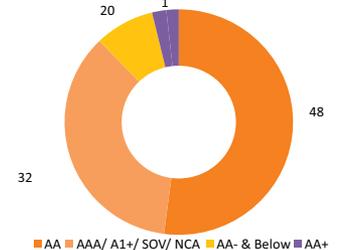
UTI Credit Risk Fund (Segregated - 17022020) Segregated Portfolio as on 29 th April, 2022		
Portfolio	% of NAV	Rating
Vodafone Idea Ltd	0*	CARE-B-
Vodafone Idea Ltd	0*	CARE-B-
Net Current Assets	0*	

* Percentage to NAV Less Than 0.01

Asset Allocation as on 29th April, 2022



Credit Profile of Debt as on 29th April, 2022



Fund Performance Vs Benchmark (CAGR) as on 29th April, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Credit Risk Fund C-II Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Credit Risk Fund C-II Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	21.16	6.18	-1.95	12,116	10,618	9,805
3 Years	-6.07	8.79	5.64	8,286	12,879	11,791
5 Years	-1.46	8.17	4.94	9,291	14,812	12,728
Since inception*	3.53	9.12	6.42	13,879	22,812	18,003

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 65 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 17th Feb, 2020 6th March, 2020 and 07th July, 2020 Respectively

SIP Returns as on 29th April, 2022

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	1,30,877	1,24,425	1,22,372	17.49	7.01	3.74
3 Years	3,60,000	3,87,631	4,08,769	3,84,356	4.89	8.47	4.32
5 Years	6,00,000	5,98,315	7,49,603	6,85,076	-0.11	8.86	5.26
7 Years	8,40,000	8,43,054	11,50,425	10,26,275	0.10	8.85	5.65
Since inception	11,30,000	12,06,673	17,60,309	15,13,907	1.38	9.15	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.

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 portfolio 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)]

Fund AUM

Fund Size Monthly Average : ₹ 60.87 Crore
Closing AUM : ₹ 60.31 Crore

High/Low NAV in the month

High Growth Option : ₹ 15.0208
Low Growth Option : ₹ 14.8752

Total Expense Ratio

Regular : 1.63
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
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 29th April, 2022

Regular Growth Option	₹ 14.9273
Regular IDCW Option	₹ 10.7650
Direct Growth Option	₹ 15.6892
Direct IDCW Option	₹ 10.4009

Portfolio Parameters

Weighted Average Maturity : 3.52 Yrs
Yield to Maturity (Refer Page no. 75) : 6.66%
Modified Duration : 2.78 Yrs
Macaulay Duration : 2.88 Yrs

Portfolio as on 29th April, 2022

Portfolio	% of NAV	Rating
Govt Securities		
05.15 GS 09/11/2025	15.95	SOV
7.59% NI GS - 20/03/2029	12.80	SOV
7.26% GSEC 14/01/29	8.38	SOV
5.79% GS MAT -11/05/2030	7.64	SOV
Long Term Debt		
Reliance Industries Ltd.	8.41	CRISIL AAA/A1+
Dilip Buildcon Ltd	8.25	CRISIL A
India Grid Trust	6.56	CRISIL AAA/A1+
Shriram Transport Finance Co.Ltd.	5.07	CRISIL AA+
Tata Projects Ltd	3.35	DRC AA
Kirloskar Ferrous Industries Ltd.	3.30	ICRA AA
Canfin Homes Ltd.	3.29	ICRA AA+
Power Finance Corporation Ltd.	1.76	ICRA AAA/A1+
Piramal Capital & Housing Finance Ltd	1.68	ICRA AA
HDFC Ltd.	0.69	CRISIL AAA/A1+
EXIM Bank	0.53	CRISIL AAA/A1+
Net Current assets	12.35	
Total	100.00	

Top 10 scrips in this portfolio

Date	Main Portfolio	Segregated Portfolio
05/03/2020	13.9926	NA
06/03/2020	13.6660	0
Reduction in NAV(%)	-2.33%	

Impact on NAV is negative on account of segregation of portfolio. (Yes Bank Ltd)

UTI Medium Term Fund (Segregated - 17022020) Segregated Portfolio as on 29th April, 2022

Portfolio	% of NAV	Rating
Vodafone Idea Ltd	0*	CARE-B-
Net Current Assets	0*	

* Percentage to NAV Less Than 0.01

UTI Medium Term Fund (Segregated - 06032020) Segregated Portfolio as on 29th April, 2022

Portfolio	% of NAV	Rating
Yes Bank Ltd.	0*	ICRA-D

* Percentage to NAV Less Than 0.01

Date	Main Portfolio	Segregated Portfolio
14/02/2020	14.1531	NA
17/02/2020	14.0635	0.0980
Reduction in NAV(%)	-0.63%	

Zee Learn Ltd. NAV per unit (Regular Plan - Growth Option)

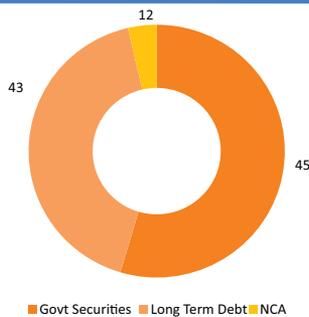
Date	Main Portfolio	Segregated Portfolio
06/07/2020	14.0932	NA
06/07/2020	13.6592	0.2211
Reduction in NAV(%)	-3.08%	

Impact on NAV is negative on account of segregation of portfolio. (Zee Learn Ltd.) Full amount (Rs. 3.4 Crores) recovered and accordingly distributed to investors.

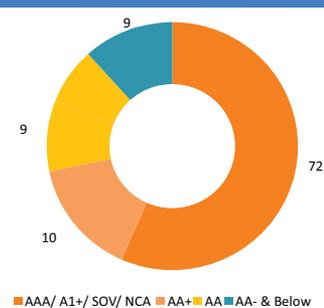
Segregated AUM & NAV

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: ₹ 0.66 Crore
Segregated NAV per unit as on - 17022020 : ₹ 0.0
29th April, 2022 Growth :

Asset Allocation as on 29th April, 2022



Credit Profile of Debt as on 29th April, 2022



Fund Performance Vs Benchmark (CAGR) as on 29th April, 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	5.85	3.74	-1.95	10,585	10,374	9,805
3 Years	3.42	8.50	5.64	11,062	12,776	11,791
5 Years	4.46	7.60	4.94	12,439	14,426	12,728
Since inception*	5.82	8.18	6.06	14,932	17,459	15,174

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 65 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 29th April, 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	1,22,519	1,22,276	1,22,372	3.97	3.59	3.74
3 Years	3,60,000	3,80,725	4,01,705	3,84,356	3.69	7.29	4.32
5 Years	6,00,000	6,61,721	7,32,231	6,85,076	3.88	7.92	5.26
7 Years	8,40,000	9,89,345	11,18,027	10,26,275	4.62	8.05	5.65
Since inception	8,40,000	9,89,345	11,18,027	10,26,275	4.62	8.05	5.65

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 DYNAMIC BOND FUND

An open ended dynamic debt scheme investing across duration. Relatively High interest rate risk and Moderate Credit Risk.

MAY 2022

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)

Fund AUM

Fund Size Monthly Average : ₹ 360.49 Crore
Closing AUM : ₹ 365.51 Crore

High/Low NAV in the month

High Growth Option : ₹ 23.3493
Low Growth Option : ₹ 23.2848

Total Expense Ratio

Regular : 1.60
Direct : 0.99

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*
*(w.ef May 12, 2022)

NAV per unit as on 29th April, 2022

Regular Growth Option ₹ 23.3428
Regular IDCW Option ₹ 12.3727
Direct Growth Option ₹ 24.7330
Direct IDCW Option ₹ 12.4116

Portfolio Parameters

Weighted Average Maturity : 2.26 Yrs
Yield to Maturity (Refer Page no. 75) : 4.26%
Modified Duration : 0.82 Yrs
Macaulay Duration : 0.85 Yrs

Portfolio as on 29th April, 2022

Portfolio	% of NAV	Rating
CP/CDs		
HDFC Bank Ltd.	6.56	CARE AAA/A1+
Govt Securities		
182D T BILL MAT 27/10/2022	26.78	SOV
GOI FRB - MAT 22/09/2033	10.89	SOV
182D T BILL MAT 15/09/2022	5.39	SOV
NCDs		
Jorabat Shillong Expressway Ltd ~	12.18	DRC D
Piramal Capital & Housing Finance Ltd	2.77	ICRA AA
Punjab National Bank	2.75	CRISIL AA+
Canfin Homes Ltd.	2.72	ICRA AA+
Tata Capital Ltd.	1.37	CRISIL AAA/A1+
L&T Metro Rail (Hyderabad)Ltd.	0.97	CRISIL AAA/A1+
Net Current assets	27.62	
Total	100.00	

Top 10 scrips in this portfolio ~ Backed by Annuity from National Highway Authority of India - NHAI

Portfolio	% of NAV	Rating
Vodafone Idea Ltd	0*	CARE-B-
Net Current Assets	0*	

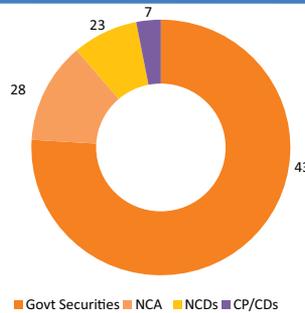
* Percentage to NAV Less Than 0.01

Date	Main Portfolio	Segregated Portfolio
14/02/2020	19.9279	NA
17/02/2020	19.5948	0.3570
Reduction in NAV(%)	-1.67%	

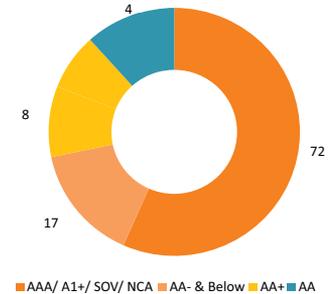
Segregated AUM & NAV

Segregated Fund Size Monthly Average - 17022020 : ₹ 0.0 Crore
Closing AUM: ₹ 0.0 Crore
Segregated NAV per unit as on - 17022020 : ₹ 0.0
29th April, 2022 Growth :

Asset Allocation as on 29th April, 2022



Credit Profile of Debt as on 29th April, 2022



Fund Performance Vs Benchmark (CAGR) as on 29th April, 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	10.54	2.61	-1.95	11,054	10,261	9,805
3 Years	5.20	7.87	5.64	11,644	12,554	11,791
5 Years	3.97	7.06	4.94	12,150	14,067	12,728
Since inception*	7.40	7.90	6.15	23,352	24,676	20,320

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 65 in 'Fund Manager Summary'. Schemes Managed by Mr. Sudhir Agarwal.*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 29th April, 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	1,25,026	1,20,480	1,17,499	7.97	0.75	-3.90
3 Years	3,60,000	4,00,849	3,88,811	3,68,769	7.14	5.09	1.58
5 Years	6,00,000	6,80,598	7,12,919	6,67,568	5.00	6.85	4.23
7 Years	8,40,000	10,06,507	10,85,433	10,01,032	5.10	7.22	4.95
10 Years	12,00,000	16,35,007	18,00,430	16,20,419	6.04	7.88	5.86
Since inception	14,20,000	21,16,622	23,34,647	20,57,525	6.52	8.07	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.

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 October-2003

Fund AUM

Fund Size Monthly Average : ₹ 284.32 Crore
Closing AUM : ₹ 283.40 Crore

High/Low NAV in the month

High Growth Option : ₹ 55.3750
Low Growth Option : ₹ 54.7420

Total Expense Ratio

Regular : 1.65
Direct : 1.36

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*
*(w.e.f May 12, 2022)

NAV per unit as on 29th April, 2022

Regular Growth Option ₹ 54.9566
Regular IDCW Option ₹ 14.1615
Direct Growth Option ₹ 59.1777
Direct IDCW Option ₹ 18.6756

Portfolio Parameters

Weighted Average Maturity : 7.52 Yrs
Yield to Maturity (Refer Page no. 75) : 5.98%
Modified Duration : 4.13 Yrs
Macaulay Duration : 4.29 Yrs

Portfolio as on 29th April, 2022

Portfolio	% of NAV	Rating
Govt Securities		
6.10% GSEC MAT-12/07/2031	16.38	SOV
GOI FRB - MAT 22/09/2033	15.81	SOV
6.54% GSEC MAT - 17/01/2032	13.53	SOV
5.22% GS 15/06/2025	12.00	SOV
6.67% GS MAT - 15/12/2035	5.00	SOV
182 D TBILL MAT - 29/09/2022	3.47	SOV
8.0% ARUNACHAL PR SDL 08/04/2030	1.84	SOV
Long Term Debt		
Jorabat Shillong Expressway Ltd ~	8.72	DRC D
Punjab National Bank	5.33	CRISIL AA+
Food Corporation Of India	5.19	CRISIL AAA/A1+
Piramal Capital & Housing Finance Ltd	3.57	ICRA AA
L&T Metro Rail (Hyderabad) Ltd.	0.83	CRISIL AAA/A1+
Net Current assets	8.33	
Total	100.00	

Top 10 scrips in this portfolio ~ Backed by Annuity from National Highway Authority of India - NHAI

UTI Bond Fund (Segregated - 17022020) Segregated Portfolio as on 29 th April, 2022		
Portfolio	% of NAV	Rating
Vodafone Idea Ltd	0*	CARE-B-
Net Current Assets	0*	

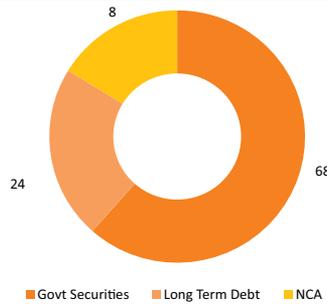
* Percentage to NAV Less Than 0.01

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%	

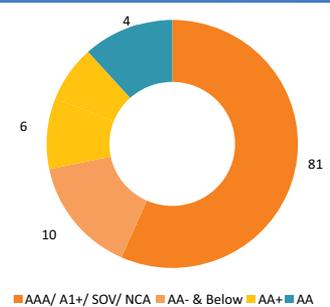
Segregated AUM & NAV

Segregated Fund Size Monthly Average - 17022020 : ₹ 0.0 Crore
Closing AUM: ₹ 0.0 Crore
Segregated NAV per unit as on - 17022020 ₹ 0.0
29th April, 2022 Growth :

Asset Allocation as on 29th April, 2022



Credit Profile of Debt as on 29th April, 2022



Fund Performance Vs Benchmark (CAGR) as on 29th April, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Medium to Long Duration Fund A-III Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Medium to Long Duration Fund A-III Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	8.34	3.11	-1.95	10,834	10,311	9,805
3 Years	2.25	8.45	5.64	10,691	12,758	11,791
5 Years	1.92	7.11	4.94	10,998	14,100	12,728
Since inception*	7.36	NA	NA	55,003	NA	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 65 in 'Fund Manager Summary'. N.A - Not Available. Schemes Managed by Mr. Amandeep S. Chopra.

*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 29th April, 2022

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Medium to Long Duration Fund A-III Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Medium to Long Duration Fund A-III Index	Yield (%) CRISIL 10 Year Gilt Index
1 Year	1,20,000	1,23,403	1,20,398	1,17,499	5.38	0.62	-3.90
3 Years	3,60,000	3,88,271	3,88,398	3,68,769	5.00	5.02	1.58
5 Years	6,00,000	6,42,856	7,09,535	6,67,568	2.73	6.66	4.23
7 Years	8,40,000	9,34,783	10,74,176	10,01,032	3.02	6.93	4.95
10 Years	12,00,000	14,86,425	17,63,743	16,20,419	4.20	7.49	5.86
15 Years	18,00,000	27,60,600	33,04,882	29,07,638	5.47	7.67	6.11
Since inception	20,90,000	35,41,757	42,26,306	36,85,957	5.74	7.56	6.16

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 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.

MAY 2022

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)

Fund AUM

Fund Size Monthly Average : ₹ 605.94 Crore
Closing AUM : ₹ 542.63 Crore

High/Low NAV in the month

High Growth Option : ₹ 50.4059
Low Growth Option : ₹ 50.2472

Total Expense Ratio

Regular : 0.95
Direct : 0.67

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 29th April, 2022

Regular Growth Option	₹ 50.3842
Regular IDCW Option	₹ 31.2533
Direct Growth Option	₹ 51.7267
Direct IDCW Option	₹ 25.2414

Portfolio Parameters

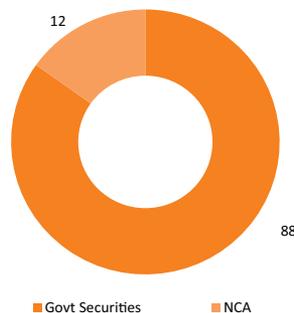
Weighted Average Maturity : 3.25 Yrs
Yield to Maturity (Refer Page no. 75) : 4.66%
Modified Duration : 0.89 Yrs
Macaulay Duration : 0.91 Yrs

Portfolio as on 29th April, 2022

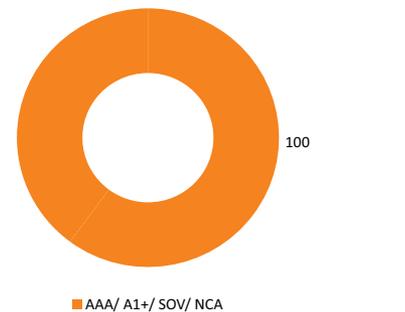
Portfolio	% of NAV	Rating
Govt Securities		
GOI FRB - MAT 22/09/2033	17.43	SOV
182 D TBILL MAT - 22/09/2022	13.60	SOV
182 D TBILL MAT - 04/08/2022	11.85	SOV
5.22% GS 15/06/2025	10.75	SOV
182 D TBILL MAT - 29/09/2022	9.06	SOV
91 D TBILL MAT - 02/06/22	8.27	SOV
182D T BILL MAT 15/09/2022	7.26	SOV
182 D TBILL MAT - 28/07/2022	6.39	SOV
8.13% GSEC 22.06.45	2.99	SOV
7.24% ASSAM SDL 2030-29/01/30	0.33	SOV
Net Current assets	12.09	
Total	100.00	

Top 10 scrips in this portfolio

Asset Allocation as on 29th April, 2022



Credit Profile of Debt as on 29th April, 2022



Fund Performance Vs Benchmark (CAGR) as on 29th April, 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	2.00	1.57	-1.95	10,200	10,157	9,805
3 Years	7.17	7.26	5.64	12,311	12,342	11,791
5 Years	6.40	6.57	4.94	13,639	13,748	12,728
Since inception*	8.30	7.58	6.46	50,400	44,022	35,602

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 65 in 'Fund Manager Summary'. Schemes Managed by Mr. Sudhir Agrawal.

SIP Returns as on 29th April, 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	1,20,643	1,31,962	1,17,499	1.01	19.28	-3.90
3 Years	3,60,000	3,81,801	3,94,773	3,68,769	3.87	6.11	1.58
5 Years	6,00,000	6,96,124	7,11,256	6,67,568	5.90	6.76	4.23
7 Years	8,40,000	10,65,726	10,71,713	10,01,032	6.71	6.86	4.95
10 Years	12,00,000	17,85,793	17,60,581	16,20,367	7.72	7.45	5.86
15 Years	18,00,000	34,26,263	32,93,747	29,07,586	8.10	7.63	6.11
Since inception	20,90,000	44,39,445	42,36,232	36,85,905	8.07	7.59	6.16

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.

DIVIDEND/BONUS HISTORY

UTI Mastershare Unit Scheme - IDCW Declared						
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
	18.00%	1.8	26.52	10	04-06-1990	04-06-1990
1990	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
	1:3 bonus	0.8	32.1	10	13-12-1993	13-12-1993
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

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 2021.

*Not Available

NAV at the time of Div. Declaration

\$ IDCW % is in regular plan

Cumulative Gross Total
IDCW of 667% Since
1987 till 2021

UTI Dividend Yield Fund - IDCW Declared						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2009	5%	0.5	12.28	10	24-07-2009	31-07-2009
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

UTI Value Opportunities Fund (Formerly known as UTI 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	15.50%	1.55	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

UTI Healthcare Fund (Formerly known as UTI Pharma & Healthcare Fund) IDCW Declared						
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

UTI Banking and Financial Fund (Formerly known as UTI Banking Sector Fund) IDCW Declared						
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

UTI Long Term Equity Fund (Tax Saving) (Formerly known as UTI Equity Tax Saving Plan) IDCW Declared						
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

UTI Arbitrage Fund (Formerly known as UTI Spread Fund) IDCW Declared - Last 10 Months IDCWs (Recent IDCWs)						
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

The scheme IDCW details under regular plan.

Disclaimer: Pursuant to payment of Dividend/Bonus, the Nav of the income distribution cum capital withdrawal options of the schemes would fall to the extent of payout and statutory levy (if applicable)

DIVIDEND/BONUS HISTORY

UTI Retirement Benefit Pension Fund - Bonus Declared						
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

UTI Regular Saving Fund (Formerly known as UTI MIS Advantage Plan) - IDCW - Regular Plan declared - Last 10 Months IDCW (Recent IDCWs)						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2021	0.80%	0.080	15.0745	10.00	26-04-21	03-05-21
2021	0.80%	0.080	15.2308	10.00	25-05-21	01-06-21
2021	0.80%	0.080	15.3653	10.00	24-06-21	01-07-21
2021	0.80%	0.080	15.6806	10.00	25-08-21	01-09-21
2021	0.80%	0.080	16.2622	10.00	23-09-21	01-10-21
2021	0.80%	0.080	16.3527	10.00	25-10-21	01-11-21
2021	0.80%	0.080	16.2792	10.00	24-11-21	01-12-21
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

@ NAV of Monthly IDCW Option - Regular Plan
The scheme IDCW details under regular plan.

UTI Short Term Income Fund - IDCW Declared - Last 10 Quarterly IDCW						
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

UTI Bond Fund - IDCW Declared - Last 10 Quarterly IDCW						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2018	3.00%	0.300	11.2078	10.00	19-03-2018	26-03-2018
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

UTI Gilt Fund (Formerly known as UTI Gilt Arbitrage Fund LTP) - IDCW Declared for Regular Plan						
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%	0.030	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%	0.060	14.1032	10.00	18-09-2014	25-09-2014
2015	0.60%	0.060	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

UTI Overnight Fund (Formerly known as UTI UTI G-SEC STP) - IDCW Declaration						
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%	0.400	1448.7274	1000.00	18-03-2019	25-03-2019
2020	4.00%	0.400	1483.9871	1000.00	19-03-2020	26-03-2020
2022	3.00%	0.300	1513.2932	1000.00	15-03-2022	22-03-2022

UTI Dynamic Bond Fund - IDCW Declared - Last 10 Months IDCWs (Recent IDCWs)						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2018	3.00%	0.300	11.3443	10.00	19-03-2018	26-03-2018
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

UTI Treasury Advantage Fund - IDCW Declared - Last 10 Months IDCWs (Recent IDCWs)						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2018	1.50%	0.150	1141.7820	1000.00	19-03-2018	26-03-2018
2018	1.00%	0.100	1143.3918	1000.00	19-06-2018	26-06-2018
2018	1.00%	0.100	1154.0068	1000.00	18-09-2018	25-09-2018
2018	1.00%	0.100	1167.9430	1000.00	19-12-2018	26-12-2018
2019	2.00%	0.200	1179.7755	1000.00	18-03-2019	25-03-2019
2020	1.00%	0.100	1135.9063	1000.00	17-06-2020	24-06-2020
2020	1.00%	0.100	1144.9993	1000.00	16-09-2020	23-09-2020
2020	1.00%	0.100	1149.8879	1000.00	14-12-2020	21-12-2020
2021	0.50%	0.050	1141.3700	1000.00	16-06-2021	23-06-2021
2021	1.00%	0.100	1151.2855	1000.00	15-09-2021	22-09-2021
2021	1.00%	0.100	1205.2561	1000.00	16-12-2021	23-12-2021
2022	0.50%	0.050	1205.8885	1000.00	15-03-2022	22-03-2022

UTI Unit Linked Insurance Plan - Bonus declared						
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

UTI Banking & PSU Debt Fund - IDCW Declared						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2016	1.50%	0.150	10.9412	10.00	19-12-2016	26-12-2016
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

DIVIDEND/BONUS HISTORY

UTI Mid Cap Fund - IDCW Declared						
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

UTI Transportation & Logistics Fund - IDCW Declared						
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

UTI Corporate Bond Fund						
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	19-03-2020	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

UTI Credit Risk Fund (Formerly known as UTI Income Opportunities Fund) - IDCW Declared						
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

UTI Ultra Short Term Fund (Formerly known as UTI Floating Rate Fund STP) - IDCW Declared						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2018	1.50%	15.00	1053.3339	1000.00	19-03-2018	26-03-2018
2018	1.00%	10.00	1054.7430	1000.00	19-06-2018	26-06-2018
2018	2.00%	20.00	1061.4925	1000.00	18-09-2018	25-09-2018
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

UTI Multi Asset Fund (Formerly known as UTI Wealth Builder Fund) - IDCW Declared						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2019	0.85%	0.85	17.1705	10.00	15-10-2019	22-10-2019
2019	0.85%	0.85	17.5130	10.00	18-11-2019	25-11-2019
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

UTI India Consumer Fund (Formerly known as UTI India Lifestyle Fund)						
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

UTI Medium Term Fund						
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 Floater Fund						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2020	1.00%	10	1105.1390	1000.00	16-09-2020	23-09-2020
2020	1.00%	10	1110.3125	1000.00	14-12-2020	21-12-2020
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

UTI Hybrid Equity Fund (Formerly known as UTI Balanced Fund) - IDCW History* (Recent IDCW)						
Year	IDCW	NAV	Face Value	Record Date		
2017	2.70%	30.67	10	22-08-2017		
2017	3%	31.21	10	20-09-2017		
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		

PLANS/OPTIONS

UTI Liquid Cash Plan

List of the UTI MF schemes where merger has been effected since March 2003



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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 (Name Change)	Nov 04
UTI Grandmaster Unit Scheme, UTI Primary Equity Fund, UTI Unit Scheme 92, UTI Master Equity Plan 98, UTI Master Equity Plan 99	UTI Value Opportunities Fund (New Scheme)	July 05
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 India Advantage Fund	UTI Mid Cap Fund	April 07
UTI Petro Fund (Sector Fund)	UTI Energy Fund (Thematic Fund, Name Change)	Oct 07
UTI Auto Sector Fund (Sector Fund)	UTI Trans. & Logistics Fund (Thematic Fund, Name Change)	April 08
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 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 Trusts & Registered Societies	UTI Regular Savings Fund	May 18
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

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

UTI Flexi Cap Fund (Earlier Known as UTI EQUITY FUND)

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
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 to high

UTI Mastershare Unit Scheme

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
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

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
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 Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
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 Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
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

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
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 to high

UTI India Consumer Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
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 securitized 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 Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
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 securitized debt#	0	20	Low to medium
Units issued by REITs & InvITs	0	10	Medium to high

UTI MNC Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
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 securitized debt#	0	20	Low to medium
Units issued by REITs & InvITs	0	10	Medium to high

UTI Healthcare Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
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 securitized 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 Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
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 Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
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 Index Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
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)		Risk Profile
	Min	Max	
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)		Risk Profile
	Min	Max	
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 Profile
	Min	Max	
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	
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	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
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	0	10	Medium to High

Asset allocation in light of anticipated adverse situation :

The Portfolio Macaulay duration under anticipated adverse situation is 1 year to 4years

Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
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	0	10	Medium to High

UTI Bond Fund

Asset allocation under normal circumstances : The Portfolio Macaulay duration would be between 4 year to 7 years

Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
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	
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	
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	100	Medium to High

UTI Credit Risk Fund			
Securities/ Instruments	Indicative Allocation (% of total 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	Indicative Allocation (% of total 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
Triparty 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	
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	
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	
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	
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

(1) Under normal market circumstances, the investment range would be as follows:

Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	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 circumstances would be as follows:

Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
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	
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	
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

Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
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	Indicative Allocation (% of total 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

UTI Nifty200 Momentum 30 Index Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
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 Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
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

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
Debt and Money Market instruments and other liquid instruments	0%	20%	Low to Medium

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 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 Net long equity position	20%	75%	Low to Medium
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

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

* The fund may invest up to 50% of its debt portfolio in securitized debt.

* Investments in securitized debt, if undertaken, shall not exceed 50% of the net assets of the Scheme.

UTI Sensex Index Fund			
Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Max	Min	
Securities covered by S&P BSE Sensex TRI 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

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.

Enclosed debt exposure for identifying Perpetual Bonds/AT1 Bonds/Tier II Bonds

ISIN	Bank	Security	Type
INE028A08083	BANK OF BARODA	8.5% UNCD BOB (T-1) PERP SR-VI.	Basel III Additional Tier I Bond
INE028A08117	BANK OF BARODA	8.65% UNCD BOB (T-1) PERP SR-IX	Basel III Additional Tier I Bond
INE028A08190	BANK OF BARODA	7.44% UNCD BOB (SR-23) 03/01/2030	Basel III Tier 2 Bond
INE028A08208	BANK OF BARODA	7.84% UNNCD BOB (SR-24) 15/01/2035	Basel III Tier 2 Bond
INE040A08393	HDFC BANK LTD.	8.44% URNCD HDFC BANK SR-1-28/12/28	Infrastructure Bond
INE062A08157	STATE BANK OF INDIA	8.15% UNCD SBI-(PERP)TR-I-SR-IV	Basel III Tier 1 bond
INE090A08UC2	ICICI BANK LTD	9.90%UNCD ICICI BANKPERP-28/12/2023	Basel III Tier 1 bond
INE238A08344	AXIS BANK LTD.	9.15% URNCD AXIS BANK-31.12.22	Basel II Lower Tier 2 Bond
INE428A08101	ALLAHABAD BANK	9.53% URNCD ALL BK SR4--27/12/29	Basel III Tier 2 Bond
INE434A08075	UNION BANK OF INDIA	7.98%UNCR BONDS-24/10/2027	Basel III Tier 2 Bond
INE528G08345	YES BANK LTD.	8% URNCD YESBANK LTD 30/09/2026	Infrastructure Bond
INE528G08352	YES BANK LTD.	9.5% UNCD YES BANK(PERP)-23/12/2021	Basel III Additional Tier I Bond
INE528G08394	YES BANK LTD.	9% UNCD YES BANK(PERP)-18/10/2022	Basel III Additional Tier I Bond
INE667A08104	CANARA BANK	9.8%UNCD SYND BK(V)PERP25/07/2022.	Basel III Tier 1 bond
INE692A08086	UNION BANK OF INDIA	9.08% UNCD UNION BANK(PERP)XXIV	Basel III Additional Tier I Bond

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

(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

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

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 Regular 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

UTI Mastershare Unit Scheme

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

UTI Flexi Cap Fund (Earlier Known as UTI EQUITY 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

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

UTI Liquid Cash Plan

Entry Load	Investor exit upon subscription / switch-in	Load as a % of redemption proceeds
Nil	Day 1	0.0070%
	Day 2	0.0065%
	Day 3	0.0060%
	Day 4	0.0055%
	Day 5	0.0050%
	Day 6	0.0045%
	Day 7 onwards	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

For performance details of other Schemes managed by the Fund Manager Summary

Sr. No	Name of the Fund Manager and Overall Experiences in number of year	Funds Managed	Performance data refer page no.
1	Ms. Preethi R S 10	UTI Banking and Financial Services Fund (Along with Mr. Amit Premchandani)	22
2	Mrs. Swati Kulkarni, 34	UTI Mastershare Unit Scheme UTI MNC Fund UTI Dividend Yield Fund UTI-Master Equity Plan Unit Scheme	11 17 18
3	Mr. Ajay Tyagi, 18	UTI Unit Linked Insurance Plan (Equity Portion) UTI Flexi Cap Fund (Earlier Known as UTI EQUITY FUND)	35 13
4	Mr. V Srivatsa, 19	UTI Core Equity Fund UTI Healthcare Fund (Along with Mr. Kamal Gada) UTI Hybrid Equity Fund (Along with Mr. Sunil Madhukar Patil) UTI Equity Savings Fund (Equity Portfolio) UTI Retirement Benefit Pension Fund (Equity Portion) UTI Dual Advantage Fixed Term Funds (Equity Portion);	12 23 31 36 38
5	Mr Sachin Trivedi, 20	UTI Transportation & Logistic Fund UTI Infrastructure Fund	24 21
6	Mr. Amit Premchandani, 15	UTI Banking and Financial Services Fund (Along with Ms. Preethi RS) UTI Value Opportunities Fund UTI Regular Savings Fund (Equity Portion)	22 14 34
7	Mr. Vishal Chopda, 12	UTI India Consumer Fund UTI Children's Career Fund-Savings Plan (Equity Portion) UTI Children's Career Fund - Investment Plan UTI Long Term Equity Fund (tax Saving) UTI Focused Equity Fund	20 37 39 25 17
8	Mr. Amandeep Chopra, 28	UTI Regular Savings Fund (Debt Portion) UTI Bond Fund UTI Liquid Cash Plan (along with Mr. Amit Sharma)	34 53 42
9	Mr. Sudhir Agrawal, 21	UTI Short Term Income Fund UTI Floater Fund UTI Dynamic Bond Fund UTI Gilt Fund	47 46 52 54
10	Mr. Ritesh Nambiar, 13	UTI Credit Risk Fund UTI Ultra Short Term Fund UTI Medium Term Fund	50 44 51
11	Mr. Sunil Madhukar Patil, 31	UTI Fixed Maturity Plan, UTI Fixed Term Income Funds, UTI Fixed Income Interval Fund & UTI Fixed Income Interval Fund Series II, UTI Dual Advantage Fixed Term Funds (Debt Portion), UTI Equity Savings Fund (Debt Portion), UTI Hybrid Equity Fund (Debt Portion), UTI Multi Asset Fund (Debt Portion) UTI Children's Career Fund - Savings Plan (Debt Portion) UTI Retirement Benefit Pension Fund (Debt Portion) UTI Unit Linked Insurance Plan (Debt Portion)	36 31 32 37 38 35
12	Mr. Amit Sharma, 10	UTI Money Market Fund (along with Mr. Anurag Mittal) UTI Arbitrage Fund (along with Mr Sharwan Kumar Goyal) UTI Liquid Cash Plan (along with Mr.Amandeep Chopra) UTI Overnight Fund	43 33 42 41
13	Mr Sharwan Kumar Goyal, 12	UTI Arbitrage Fund (along with Mr. Amit Sharma) UTI Gold Exchange Traded Fund UTI-Nifty Exchange Traded Fund (UTI-Nifty ETF) (along with Mr Ayush Jain) UTI-Sensex Exchange Traded Fund (UTI-Sensex ETF) UTI Nifty Next 50 ETF (along with Mr Ayush Jain) UTI S&P BSE Sensex Next 50 ETF (along with Mr Ayush Jain) UTI Nifty Index Fund (along with Mr Ayush Jain) UTI Nifty Next 50 Index Fund (along with Mr Ayush Jain) UTI Bank ETF (along with Mr Ayush Jain) UTI Nifty200 Momentum 30 Index Fund (along with Mr Ayush Jain) UTI Multi Asset Fund (Equity/Gold Portion) UTI Sensex Index Fund (along with Mr Ayush Jain) UTI Nifty Midcap 150 Quality 50 Index Fund (along with Mr Ayush Jain) UTI S&P BSE Low Volatility Index Fund (along with Mr Ayush Jain)	26 27 28 32 29
14	Mr Ankit Agarwal	UTI Mid Cap Fund UTI SmallCap Fund	15 16
15	Mr. Anurag Mittal	UTI Money Market Fund (Along with Mr. Amit Sharma) UTI Treasury Advantage Fund UTI Banking & PSU Debt Fund UTI Corporate Bond Fund	43 45 48 49

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Scheme name	This product is suitable for investors who are seeking*	Riskometer	Benchmark Riskometer
UTI ARBITRAGE FUND Refer Page no 33	<ul style="list-style-type: none"> Capital appreciation over medium to long term Takes advantage of arbitrage opportunities in cash and derivative market without taking any directional/unhedged position in either equity or derivative instruments 	UTI ARBITRAGE FUND  Investors understand that their principal will be at Low Risk	NIIFTY 50 ARBITRAGE INDEX  Benchmark Riskometer is at Low Risk.
UTI OVERNIGHT FUND Refer Page no 41	<ul style="list-style-type: none"> Reasonable income over one day with capital preservation Investment in overnight securities. 	UTI OVERNIGHT FUND  Investors understand that their principal will be at Low Risk	CRISIL OVERNIGHT FUND AI INDEX  Benchmark Riskometer is at Low Risk.
UTI FLOATER FUND Refer Page no 46	<ul style="list-style-type: none"> To generate reasonable returns. To invest predominantly in floating rate instruments (including fixed rate instruments converted to floating rate exposures using swaps/ derivatives). 	UTI FLOATER FUND  Investors understand that their principal will be at Low to Moderate Risk	CRISIL LOW DURATION DEBT INDEX  Benchmark Riskometer is at Moderate Risk.
UTI TREASURY ADVANTAGE FUND Refer Page no 45	<ul style="list-style-type: none"> Reasonable income consistent with high liquidity over short term. Investment in Debt & Money Market instruments. 	UTI TREASURY ADVANTAGE FUND  Investors understand that their principal will be at Low to Moderate Risk	CRISIL LOW DURATION FUND AI INDEX  Benchmark Riskometer is at Low to Moderate Risk.
UTI CORPORATE BOND FUND Refer Page no 49	<ul style="list-style-type: none"> Optimal returns over the medium to long term. To invest predominantly in AA+ and above rated corporate debt. 	UTI CORPORATE BOND FUND  Investors understand that their principal will be at Low to Moderate Risk	CRISIL CORPORATE BOND FUND BII INDEX  Benchmark Riskometer is at Moderate Risk.
UTI GILT FUND Refer Page no 54	<ul style="list-style-type: none"> Credit risk free return over the medium to long term 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. 	UTI GILT FUND  Investors understand that their principal will be at Low to Moderate Risk	CRISIL DYNAMIC GILT INDEX  Benchmark Riskometer is at Moderate Risk.
UTI SHORT TERM INCOME FUND Refer Page no 47	<ul style="list-style-type: none"> Reasonable Income with low risk and high level of liquidity over short-term. Investment in Debt & Money Market instruments. 	UTI SHORT TERM INCOME FUND  Investors understand that their principal will be at Low to Moderate Risk	CRISIL SHORT DURATION FUND AI INDEX  Benchmark Riskometer is at Moderate Risk.
UTI LIQUID CASH PLAN Refer Page no 42	<ul style="list-style-type: none"> Steady and reasonable Income over short-term with capital preservation. Investment in money market securities & high quality debt. 	UTI LIQUID CASH PLAN  Investors understand that their principal will be at Low to Moderate Risk	CRISIL LIQUID FUND AI INDEX  Benchmark Riskometer is at Low to Moderate Risk.
UTI MONEY MARKET FUND Refer Page no 43	<ul style="list-style-type: none"> Reasonable Income with high level of liquidity over short-term. Investment in money market securities. 	UTI MONEY MARKET FUND  Investors understand that their principal will be at Low to Moderate Risk	CRISIL MONEY MARKET FUND AI INDEX  Benchmark Riskometer is at Low to Moderate Risk.
UTI ULTRA SHORT TERM FUND Refer Page no 44	<ul style="list-style-type: none"> Reasonable Income with low volatility over short term. Investment in debt & money market instruments. 	UTI ULTRA SHORT TERM FUND  Investors understand that their principal will be at Moderate Risk	CRISIL ULTRA SHORT DURATION FUND BI INDEX  Benchmark Riskometer is at Moderate Risk.
UTI BANKING AND PSU DEBT FUND Refer Page no 48	<ul style="list-style-type: none"> Reasonable income, with low risk and high level of liquidity over short to medium term. Investment predominantly in Debt & Money Market Securities issued by Bank, Public Sector Undertaking (PSUs), Public Financial Institutions (PFIs) and Municipal Bonds. 	UTI BANKING AND PSU DEBT FUND  Investors understand that their principal will be at Moderate Risk	CRISIL BANKING AND PSU DEBT INDEX  Benchmark Riskometer is at Moderate Risk.
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Scheme name	This product is suitable for investors who are seeking*	Riskometer	Benchmark Riskometer
UTI MEDIUM TERM FUND Refer Page no 51	<ul style="list-style-type: none"> Reasonable income over the medium to long term. Investment in Debt and Money Market instruments. 	UTI MEDIUM TERM FUND  Investors understand that their principal will be at Moderate Risk	CRISIL MEDIUM DURATION FUND BIII INDEX  Benchmark Riskometer is at Moderately High Risk.
UTI EQUITY SAVINGS FUND Refer Page no 36	<ul style="list-style-type: none"> Long-term capital appreciation and income Investment in equity & equity related instruments, arbitrage opportunities, and investments in debt money market opportunities. 	UTI EQUITY SAVINGS FUND  Investors understand that their principal will be at Moderately High Risk.	CRISIL EQUITY SAVINGS INDEX  Benchmark Riskometer is at Moderately High Risk.
UTI CREDIT RISK FUND Refer Page no 50	<ul style="list-style-type: none"> Reasonable income and capital appreciation over medium to long term Investment in Debt and Money Market instruments 	UTI CREDIT RISK FUND  Investors understand that their principal will be at Moderately High Risk	CRISIL CREDIT RISK FUND CII INDEX  Benchmark Riskometer is at High Risk.
UTI BOND FUND Refer Page no 53	<ul style="list-style-type: none"> Optimal returns with adequate liquidity over medium to long term Investment in Debt & money market instruments 	UTI BOND FUND  Investors understand that their principal will be at Moderately High Risk.	CRISIL MEDIUM TO LONG DURATION FUND AIII INDEX  Benchmark Riskometer is at Moderate Risk.
UTI REGULAR SAVINGS FUND Refer Page no 34	<ul style="list-style-type: none"> Long-term capital appreciation and regular income over medium-term Investment in equity instruments (maximum 25%) and fixed income securities (debt and money market securities) 	UTI REGULAR SAVINGS FUND  Investors understand that their principal will be at Moderately High Risk	NIFTY 50 HYBRID COMPOSITE DEBT 15:85 INDEX  Benchmark Riskometer is at Moderately High Risk.
UTI DYNAMIC BOND FUND Refer Page no 52	<ul style="list-style-type: none"> Optimal returns with adequate liquidity over medium to long term Investment in Debt & Money Market Instruments 	UTI DYNAMIC BOND FUND  Investors understand that their principal will be at Moderately High Risk.	CRISIL DYNAMIC BOND FUND AIII INDEX  Benchmark Riskometer is at Moderate Risk.
UTI UNIT LINKED INSURANCE PLAN Refer Page no 35	<ul style="list-style-type: none"> Long Term Capital Appreciation Investment in equity instruments (maximum-40%) and debt Instruments 	UTI UNIT LINKED INSURANCE PLAN  Investors understand that their principal will be at High Risk	NIFTY 50 HYBRID COMPOSITE DEBT 50:50 INDEX  Benchmark Riskometer is at High Risk.
UTI RETIREMENT BENEFIT PENSION FUND Refer Page no 38	<ul style="list-style-type: none"> Long Term Capital Appreciation Investment in equity instruments (maximum-40%) and debt/ Money market Instruments 	UTI RETIREMENT BENEFIT PENSION FUND  Investors understand that their principal will be at High Risk	CRISIL SHORT TERM DEBT HYBRID 60+40 FUND INDEX  Benchmark Riskometer is at High Risk.
UTI CHILDREN'S CAREER FUND - SAVINGS PLAN Refer Page no 37	<ul style="list-style-type: none"> Long Term Capital Appreciation Investment in equity instruments (maximum-40%) and debt Instruments 	UTI CHILDREN'S CAREER FUND - SAVINGS PLAN  Investors understand that their principal will be at High Risk	CRISIL SHORT TERM DEBT HYBRID 60+40 FUND INDEX  Benchmark Riskometer is at High Risk.

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Scheme name	This product is suitable for investors who are seeking*	Riskometer	Benchmark Riskometer
UTI MULTI ASSET FUND Refer Page no 32	<ul style="list-style-type: none"> 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  Investors understand that their principal will be at High Risk	65% S&P BSE 200 TRI, 25% CRISIL COMPOSITE BOND FUND INDEX & 10% Price of Gold  Benchmark Riskometer is at Very High Risk.
UTI HYBRID EQUITY FUND Refer Page no 31	<ul style="list-style-type: none"> Long term capital appreciation Investment in equity instruments (maximum-80%) and fixed income securities (debt and money market securities) 	UTI HYBRID EQUITY FUND  Investors understand that their principal will be at Very High Risk	CRISIL HYBRID 35+65 AGGRESSIVE INDEX  Benchmark Riskometer is at Very High Risk.
UTI NIFTY INDEX FUND Refer Page no 26	<ul style="list-style-type: none"> Capital growth in tune with index returns Passive investment in equity instruments comprised in Nifty 50 index 	UTI NIFTY INDEX FUND  Investors understand that their principal will be at Very High Risk	NIFTY 50 TRI  Benchmark Riskometer is at Very High Risk.
UTI NIFTY NEXT 50 INDEX FUND Refer Page no 27	<ul style="list-style-type: none"> Capital growth in tune with index returns Passive investment in equity instruments comprised in Nifty Next 50 index 	UTI NIFTY NEXT 50 INDEX FUND  Investors understand that their principal will be at Very High Risk	NIFTY NEXT 50 TRI  Benchmark Riskometer is at Very High Risk.
UTI BANKING AND FINANCIAL SERVICES FUND Refer Page no 22	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in equity and equity related securities of companies engaged in banking and financial services activities. 	UTI BANKING AND FINANCIAL SERVICES FUND  Investors understand that their principal will be at Very High Risk	NIFTY FINANCIAL SERVICES TRI  Benchmark Riskometer is at Very High Risk.
UTI MASTERSHARE UNIT SCHEME Refer Page no 11	<ul style="list-style-type: none"> Long term capital appreciation. Investment predominantly in equity instruments of large cap companies. 	UTI MASTERSHARE UNIT SCHEME  Investors understand that their principal will be at Very High Risk	S&P BSE 100 TRI  Benchmark Riskometer is at Very High Risk.
UTI HEALTHCARE FUND Refer Page no 23	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in equity and equity related securities in the Healthcare Service sector. 	UTI HEALTHCARE FUND  Investors understand that their principal will be at Very High Risk	S&P BSE HEALTHCARE TRI  Benchmark Riskometer is at Very High Risk.
UTI TRANSPORTATION & LOGISTICS FUND Refer Page no 24	<ul style="list-style-type: none"> 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  Investors understand that their principal will be at Very High Risk	UTI TRANSPORTATION AND LOGISTICS FUND TRI  Benchmark Riskometer is at Very High Risk.
UTI FLEXI CAP FUND Refer Page no 13	<ul style="list-style-type: none"> Long term capital appreciation Investment in equity instruments of companies with good growth prospects across the market capitalization spectrum. 	UTI FLEXI CAP FUND  Investors understand that their principal will be at Very High Risk	NIFTY 500 TRI  Benchmark Riskometer is at Very High Risk.
UTI VALUE OPPORTUNITIES FUND Refer Page no 14	<ul style="list-style-type: none"> Long term capital appreciation Investment in equity instruments following a value investment strategy across the market capitalization spectrum. 	UTI VALUE OPPORTUNITIES FUND  Investors understand that their principal will be at Very High Risk	NIFTY 500 TRI  Benchmark Riskometer is at Very High Risk.
UTI INDIA CONSUMER FUND Refer Page no 20	<ul style="list-style-type: none"> 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  Investors understand that their principal will be at Very High Risk	NIFTY INDIA CONSUMPTION TRI  Benchmark Riskometer is at Very High Risk.

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Scheme name	This product is suitable for investors who are seeking*	Riskometer	Benchmark Riskometer
UTI CHILDREN'S CAREER FUND - INVESTMENT PLAN Refer Page no 39	<ul style="list-style-type: none"> Long term capital appreciation Investment in equity instruments (above 70%) and debt instruments. 	UTI CHILDREN'S CAREER FUND - INVESTMENT PLAN  <p>Investors understand that their principal will be at Very High Risk</p>	NIFTY 500 TRI  <p>Benchmark Riskometer is at Very High Risk.</p>
UTI LONG TERM EQUITY FUND (TAX SAVING) Refer Page no 25	<ul style="list-style-type: none"> Long term capital appreciation Investment in equity instruments of companies that are believed to have growth potential. 	UTI LONG TERM EQUITY FUND  <p>Investors understand that their principal will be at Very High Risk.</p>	NIFTY 500 TRI  <p>Benchmark Riskometer is at Very High Risk.</p>
UTI DIVIDEND YIELD FUND Refer Page no 18	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in Dividend Yielding equity and equity related securities 	UTI DIVIDEND YIELD FUND  <p>Investors understand that their principal will be at Very High Risk.</p>	NIFTY 500 TRI  <p>Benchmark Riskometer is at Very High Risk.</p>
UTI CORE EQUITY FUND Refer Page no 12	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in equity instruments of both large cap and mid cap companies 	UTI CORE EQUITY FUND  <p>Investors understand that their principal will be at Very High Risk.</p>	NIFTY LARGEMIDCAP 250 TRI  <p>Benchmark Riskometer is at Very High Risk.</p>
UTI INFRASTRUCTURE FUND Refer Page no 21	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in equity and equity related securities of companies forming part of the infrastructure sector. 	UTI INFRASTRUCTURE FUND  <p>Investors understand that their principal will be at Very High Risk.</p>	NIFTY INFRASTRUCTURE TRI  <p>Benchmark Riskometer is at Very High Risk.</p>
UTI MNC FUND Refer Page no 19	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in equity and equity related securities of Multi-National companies 	UTI MNC FUND  <p>Investors understand that their principal will be at Very High Risk.</p>	Nifty MNC TRI  <p>Benchmark Riskometer is at Very High Risk.</p>
UTI MID CAP FUND Refer Page no 15	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in mid cap companies 	UTI MID CAP FUND  <p>Investors understand that their principal will be at Very High Risk.</p>	NIFTY MIDCAP 150 TRI  <p>Benchmark Riskometer is at Very High Risk.</p>
UTI SMALLCAP FUND Refer Page no 16	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly equity and equity related securities of small cap companies 	UTI SMALLCAP FUND  <p>Investors understand that their principal will be at Very High Risk.</p>	NIFTY SMALLCAP 250 TRI  <p>Benchmark Riskometer is at Very High Risk.</p>
UTI NIFTY200 MOMENTUM 30 INDEX FUND Refer Page no 28	<ul style="list-style-type: none"> Capital growth in tune with the index returns Passive investment in equity instruments comprised in Nift y200 Momentum 30 Index 	UTI NIFTY200 MOMENTUM 30 INDEX FUND  <p>Investors understand that their principal will be at Very High Risk.</p>	NIFTY 200 MOMENTUM 30 TRI  <p>Benchmark Riskometer is at Very High Risk.</p>
UTI FOCUSED EQUITY FUND Refer Page no 17	<ul style="list-style-type: none"> Long term capital Growth Investment in equity & equity related securities across market capitalization in maximum 30 stocks 	UTI FOCUSED EQUITY FUND  <p>Investors understand that their principal will be at Very High Risk.</p>	NIFTY 500 TRI  <p>Benchmark Riskometer is at Very High Risk.</p>
UTI SENSEX INDEX FUND Refer Page no 29	<ul style="list-style-type: none"> Capital growth in tune with the index returns Passive investment in equity instruments comprised in S&P BSE Sensex Index 	UTI SENSEX INDEX FUND  <p>Investors understand that their principal will be at Very High Risk.</p>	S&P BSE SENSEX TRI  <p>Benchmark Riskometer is at Very High Risk.</p>

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Ser. No.	SCHEMEDESC	PLANDESC	ISIN
1	UTI Treasury Advantage Fund - Institutional Plan	Direct Annual IDCW Plan	INF789F01XF9
2	UTI Treasury Advantage Fund - Institutional Plan	Direct Annual IDCW Plan	INF789F01XG7
3	UTI Treasury Advantage Fund - Institutional Plan	Direct Monthly IDCW Plan	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	UTI Banking & Financial Services Fund	Direct IDCW Plan	INF789F01SL7
8	UTI Banking & Financial Services Fund	Direct IDCW Plan	INF789F01SM5
9	UTI Bond Fund	Direct Quarterly IDCW Plan	INF789F01SO1
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	UTI Banking & PSU Debt Fund	Direct Quarterly IDCW Plan	INF789F01624
14	UTI Banking & PSU Debt Fund	Direct Quarterly IDCW Plan	INF789F01722
15	UTI Banking & PSU Debt Fund	Direct Annual IDCW Plan	INF789FA1V03
16	UTI Banking & PSU Debt Fund	Direct Annual IDCW Plan	INF789FA1V11
17	UTI Contra Fund	Direct IDCW Plan	INF789F015R4
18	UTI Contra Fund	Direct IDCW Plan	INF789F015S2
19	UTI Credit Risk Fund	Direct Quarterly IDCW Plan	INF789F01YC4
20	UTI Credit Risk Fund	Direct Quarterly IDCW Plan	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	UTI Liquid Cash Plan- Institutional	Direct Monthly IDCW Plan	INF789F01R44
26	UTI Liquid Cash Plan- Institutional	Direct Monthly IDCW Plan	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	UTI Liquid Cash Plan- Institutional	Direct Annual IDCW Plan	INF789FA1K71
31	UTI Dynamic Bond Fund	Direct Quarterly IDCW Plan	INF789F01X88
32	UTI Dynamic Bond Fund	Direct Quarterly IDCW Plan	INF789F01XC6
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	UTI DIVIDEND YIELD FUND	Direct IDCW Option	INF789F01SV6
37	UTI Energy Fund	Direct IDCW Plan	INF789F01SX2
38	UTI Energy Fund	Direct IDCW Plan	INF789F01SY0
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	DIRECT MONTHLY IDCW PLAN	INF789FA1P84
43	UTI ULTRA SHORT TERM FUND	DIRECT MONTHLY IDCW PLAN	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	Direct IDCW PLAN	INF789F01T9
49	UTI GILT FUND	Direct IDCW PLAN	INF789F01TK7
50	UTI HEALTHCARE FUND	Direct IDCW PLAN	INF789F01TM3
51	UTI HEALTHCARE FUND	Direct IDCW PLAN	INF789F01TN1
52	UTI-Services Industries Fund	Direct IDCW PLAN	INF789F01TP6
53	UTI-Services Industries Fund	Direct IDCW PLAN	INF789F01TQ4
54	UTI-Infrastructure Fund	Direct IDCW PLAN	INF789F01TS0
55	UTI-Infrastructure Fund	Direct IDCW PLAN	INF789F01TT8
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	INF789FC1H51
59	UTI LONG TERM ADVANTAGE FUND - SERIES VI	DIRECT PLAN - IDCW	INF789FC1V74
60	UTI LONG TERM ADVANTAGE FUND - SERIES VII	DIRECT PLAN - IDCW	INF789FC1T74
61	UTI-BLUECHIP FLEXICAP FUND	Direct IDCW PLAN	INF789F01TV4
62	UTI-BLUECHIP FLEXICAP FUND	Direct IDCW PLAN	INF789F01TW2
63	UTI-India Lifestyle Fund	Direct IDCW PLAN	INF789F01VG1
64	UTI-India Lifestyle Fund	Direct IDCW PLAN	INF789F01VH9
65	UTI-Mid Cap Fund	Direct IDCW PLAN	INF789F01VY8
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 IDCW PLAN	INF789F01UE8
70	UTI CORE EQUITY FUND	Direct IDCW PLAN	INF789F01UF5
71	UTI REGULAR SAVINGS FUND	Direct MONTHLY IDCW PLAN	INF789F01UK5
72	UTI REGULAR SAVINGS FUND	Direct MONTHLY IDCW PLAN	INF789F01UL3
73	UTI REGULAR SAVINGS FUND	Direct PLAN	INF789F01UM1
74	UTI-Money Market Fund -Institutional Plan	Direct MONTHLY IDCW PLAN	INF789FA1M46
75	UTI-Money Market Fund -Institutional Plan	Direct MONTHLY IDCW PLAN	INF789FA1M53
76	UTI-Money Market Fund -Institutional Plan	Direct QUARTERLY IDCW PLAN	INF789FA1M61
77	UTI-Money Market Fund -Institutional Plan	Direct QUARTERLY IDCW PLAN	INF789FA1M79
78	UTI-Money Market Fund -Institutional Plan	Direct ANNUAL IDCW PLAN	INF789FA1N03
79	UTI-Money Market Fund -Institutional Plan	Direct ANNUAL IDCW PLAN	INF789FA1N11
80	UTI-Mastershare Unit Scheme	Direct IDCW PLAN	INF789F01UQ2
81	UTI-Mastershare Unit Scheme	Direct IDCW PLAN	INF789F01UR0
82	UTI MEDIUM TERM FUND	Direct ANNUAL IDCW PLAN	INF789FB1KL1
83	UTI MEDIUM TERM FUND	Direct ANNUAL IDCW PLAN	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	UTI MEDIUM TERM FUND	Direct QUARTERLY IDCW PLAN	INF789FB1K17
88	UTI-Nifty Index Fund	Direct IDCW PLAN	INF789F01WY2
89	UTI-Nifty Index Fund	Direct IDCW PLAN	INF789F01WZ9
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	Direct IDCW PLAN	INF789FB1RE1
94	UTI ARBITRAGE FUND	Direct IDCW PLAN	INF789FB1RF8
95	UTI-Short Term Income Fund- Institutional Option	Direct QUARTERLY IDCW PLAN	INF789FA1R66
96	UTI-Short Term Income Fund- Institutional Option	Direct QUARTERLY IDCW 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	Direct ANNUAL IDCW PLAN	INF789FA1R33
100	UTI-Short Term Income Fund- Institutional Option	Direct ANNUAL IDCW PLAN	INF789FA1R41
101	UTI Multi Asset Fund	Direct IDCW Plan	INF789F01VC0
102	UTI Multi Asset Fund	Direct IDCW Plan	INF789F01VD8
103	UTI CORPORATE BOND FUND	Direct Plan	INF789F1A546
104	UTI CORPORATE BOND FUND	Direct Plan	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	INF789F1AC73
118	UTI - FLOATER FUND	DIRECT PLAN	INF789F1AC20
119	UTI - FLOATER FUND	DIRECT PLAN	INF789F1AD01
120	UTI - FLOATER FUND	DIRECT PLAN	INF789F1ADB9
121	UTI - FLOATER FUND	DIRECT PLAN	INF789F1AD77
122	UTI - FLOATER FUND	DIRECT PLAN	INF789F1ADD5
123	UTI - FLOATER FUND	DIRECT PLAN	INF789F1ADE3
124	UTI - FLOATER FUND	DIRECT PLAN	INF789F1ADF0

Ser. No.	SCHEMEDISC	PLANEDESC	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	INF789F01223
8	UTI Banking & PSU Debt Fund	Regular Quarterly IDCW Plan	INF789F01321
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	INF789F01J00
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	INF789F01521
22	UTI ULTRA SHORT TERM FUND	REGULAR - DAILY IDCW PLAN	INF789F01554
23	UTI - GSEC-INVESTMENT PLAN	IDCW PLAN	INF789F01612
24	UTI - GSEC-INVESTMENT PLAN	IDCW PLAN	INF789F01620
25	UTI GILT FUND	REGULAR IDCW PLAN	INF789F01646
26	UTI GILT FUND	REGULAR IDCW PLAN	INF789F01653
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	INF789F01677
34	UTI LONG TERM ADVANTAGE FUND - SERIES IV	REGULAR PLAN - IDCW	INF789F01F81
35	UTI LONG TERM ADVANTAGE FUND - SERIES V	REGULAR PLAN - IDCW	INF789F01H05
36	UTI LONG TERM ADVANTAGE FUND - SERIES VI	REGULAR PLAN - IDCW	INF789F01V58
37	UTI LONG TERM ADVANTAGE FUND - SERIES VII	REGULAR PLAN - IDCW	INF789F01508
38	UTI-BLUECHIP FLEXICAP FUND	IDCW PLAN	INF789F01760
39	UTI-BLUECHIP FLEXICAP FUND	IDCW PLAN	INF789F01778
40	UTI-India Lifestyle Fund	IDCW PLAN	INF789F01CF3
41	UTI-India Lifestyle 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	INF789F01Y04
55	UTI ARBITRAGE FUND	REGULAR IDCW PLAN	INF789F01RH4
56	UTI ARBITRAGE FUND	REGULAR IDCW PLAN	INF789F01R12
57	UTI Multi Asset Fund	Regular IDCW Plan	INF789F01AN1
58	UTI Multi Asset Fund	Regular IDCW Plan	INF789F01A09
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	INF789F1A488
64	UTI CORPORATE BOND FUND	Regular Plan	INF789F1A496
65	UTI CORPORATE BOND FUND	Regular Plan	INF789F1A504
66	UTI CORPORATE BOND FUND	Regular Plan	INF789F1A512
67	UTI EQUITY SAVINGS FUND	Regular Plan	INF789F1A728
68	UTI EQUITY SAVINGS FUND	Regular Plan	INF789F1A736
69	UTI EQUITY SAVINGS FUND	Regular Plan	INF789F1A785
70	UTI EQUITY SAVINGS FUND	Regular Plan	INF789F1A793
71	UTI EQUITY SAVINGS FUND	Regular Plan	INF789F1A827
72	UTI EQUITY SAVINGS FUND	Regular Plan	INF789F1A835
73	UTI - FLOATER FUND	REGULAR PLAN	INF789F1AC71
74	UTI - FLOATER FUND	REGULAR PLAN	INF789F1AC09
75	UTI - FLOATER FUND	REGULAR PLAN	INF789F1AC77
76	UTI - FLOATER FUND	REGULAR PLAN	INF789F1AC55
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-](https://docs.utimf.com/v1/AUTH_5b9dd00b-8132-4a21-a800-711111810cee/UTIContainer/Details%20of%20ISIN%20for%20Demat%20Account-Open%20Ended%20Schemes20190821-055050.xlsx)

[711111810cee/UTIContainer/Details%20of%20ISIN%20for%20Demat%20Account-Open%20Ended%20Schemes20190821-055050.xlsx](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 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

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 ₹ 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 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 ₹ 100 and the exit load is 1%, the investor will receive ₹ 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, it 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.

The Potential Risk class position of the debt schemes of UTI Mutual Fund are as under:			
Serial No.	Scheme Name	Potential Risk Class Matrix	
1	UTI Overnight Fund	Potential Risk Class	
		Credit Risk →	Relatively Low (Class A)
		Interest Rate Risk ↓	Moderate(Class B)
		Relatively Low (Class I)	A-I
		Moderate (Class II)	
Relatively Low interest rate risk and Relatively Low Credit Risk			
2	UTI Gilt Fund	Potential Risk Class	
		Credit Risk →	Relatively Low (Class A)
		Interest Rate Risk ↓	Moderate(Class B)
		Relatively Low (Class I)	
		Moderate (Class II)	
3	UTI Corporate Bond Fund	Potential Risk Class	
		Credit Risk →	Relatively Low (Class A)
		Interest Rate Risk ↓	Moderate(Class B)
		Relatively Low (Class I)	
		Moderate (Class II)	A-III
Relatively High interest rate risk and Relatively Low Credit Risk			
4	UTI Liquid Cash Plan	Potential Risk Class	
		Credit Risk →	Relatively Low (Class A)
		Interest Rate Risk ↓	Moderate(Class B)
		Relatively Low (Class I)	B-I
		Moderate (Class II)	
5	UTI Money Market Fund	Potential Risk Class	
		Credit Risk →	Relatively Low (Class A)
		Interest Rate Risk ↓	Moderate(Class B)
		Relatively Low (Class I)	
		Moderate (Class II)	
Relatively Low interest rate risk and Moderate Credit Risk.			
6	UTI Ultra Short Term Fund	Potential Risk Class	
		Credit Risk →	Relatively Low (Class A)
		Interest Rate Risk ↓	Moderate(Class B)
		Relatively Low (Class I)	
		Moderate (Class II)	
7	UTI Treasury Advantage Fund	Potential Risk Class	
		Credit Risk →	Relatively Low (Class A)
		Interest Rate Risk ↓	Moderate(Class B)
		Relatively Low (Class I)	
		Moderate (Class II)	B-II
Moderate interest rate risk and Moderate Credit Risk.			
8	UTI Bond Fund	Potential Risk Class	
		Credit Risk →	Relatively Low (Class A)
		Interest Rate Risk ↓	Moderate(Class B)
		Relatively Low (Class I)	
		Moderate (Class II)	
9	UTI Short Term Income Fund	Potential Risk Class	
		Credit Risk →	Relatively Low (Class A)
		Interest Rate Risk ↓	Moderate(Class B)
		Relatively Low (Class I)	
		Moderate (Class II)	
10	UTI Floater Fund	Potential Risk Class	
		Credit Risk →	Relatively Low (Class A)
		Interest Rate Risk ↓	Moderate(Class B)
		Relatively Low (Class I)	
		Moderate (Class II)	
11	UTI Dynamic Bond Fund	Potential Risk Class	
		Credit Risk →	Relatively Low (Class A)
		Interest Rate Risk ↓	Moderate(Class B)
		Relatively Low (Class I)	
		Moderate (Class II)	B-III
Relatively High interest rate risk and Moderate Credit Risk.			
12	UTI Banking & PSU Debt Fund	Potential Risk Class	
		Credit Risk →	Relatively Low (Class A)
		Interest Rate Risk ↓	Moderate(Class B)
		Relatively Low (Class I)	
		Moderate (Class II)	
13	UTI Medium Term Fund	Potential Risk Class	
		Credit Risk →	Relatively Low (Class A)
		Interest Rate Risk ↓	Moderate(Class B)
		Relatively Low (Class I)	
		Moderate (Class II)	
14	UTI Credit Risk Fund	Potential Risk Class	
		Credit Risk →	Relatively Low (Class A)
		Interest Rate Risk ↓	Moderate(Class B)
		Relatively Low (Class I)	
		Moderate (Class II)	
Relatively High interest rate risk and Relatively High Credit Risk			

UTI TRUSTEE CO. (P) LTD.

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3. Mr. Shiva Kumar
4. Mr. Sudesh Kumar Kapahi
5. Ms. Muketa Pramit Jhaveri

UTI ASSET MANAGEMENT CO. LTD.

Directors

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3. Mr. Deepak Kumar Chatterjee
4. Mr. N Seshadri
5. Mr. Edward Cage Bernard
6. Mr. Imtaiyazur Rahman
7. Mr. Rajeev Kakar
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GLOSSARY

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 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.

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 and investor may opt for a 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 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 Rs. 100 and the entry load is 1% the investor will enter the fund at Rs. 101

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 price at net value of NAV less Exit Load. For instance if the NAV is Rs.100 and the exit load is 1%, the investor will receive Rs.99.

***Note:** SEBI, vide circular dated June 30, 2009 has abolished entry load and mandated that the upfront commission to distributors will be paid by the investor directly to the distributor, based on his assessment of various factors including the service rendered by the distributor."

Modified Duration: Modified duration is the price sensitivity and the percentage change in price for a unit change yield

Standard Deviation: A statistical measure of the relative volatility of a Fund or portfolio. More generally, a measure of the extent to which numbers are spread around their average. Lower the measure, lesser the volatility of the returns of the Fund, The Standard Deviation has been computed by taking Daily returns of the Fund over the past three years.

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 or risk.

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 v Index Returns' divided by 'Variance of index returns' based on daily returns for the past three years.

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 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.

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 preservation by investing in debt markets is a debt fund or income fund. Each of these categories may have subcategories.

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.

Overweight/Underweight: Indicates the Fund Managers' active decision to hold an overweight/underweight position relative to the Benchmark. Fund Managers seek to overweight certain positions they expect to outperform 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 calculation equals the weighted average time before a bondholder would receive the bond's cash flows.

Macaulay Duration of the portfolio: The Macaulay duration of the portfolio is essentially an average of the duration of bonds within the portfolio, accounting for what percentage of the total portfolio each bond represents. The Macaulay duration of a zero-coupon bond would be equal to the bond's maturity.

Market Capitalizations: As per the SEBI circular SEBI/HO/IMD/CIR/P/2017/114 of Oct 06 2017 a definition has been provided of large cap, mid cap and small cap as follows.

- a) Large Cap: 1st -100th company in terms of full market capitalization
- b) Mid Cap: 101st - 250th company in terms of full market capitalization
- c) Small Cap: 251st company onwards in terms of full market capitalization.

Median Market Cap vs Weighted Average Market Cap

Median is a denoting the market capitalization value at the mid-point of cumulative weight.

P/B: Price to Book | **P/E:** Price to Earnings | **ROE:** Return on Equity

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Equity write-up

Source for numbers: BSE and NSE and leading business dailies

Debt write-up

Source for numbers: Leading business dailies

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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 Private Limited (Kfintech) and Computer Age Management Services Limited (CAMS) have jointly developed a digital platform for Mutual Fund investors named "MFCentral".

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- Capital growth in tune with the index returns
- Passive investment in equity instruments comprised in NIFTY Midcap150 Quality 50 Index

*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 April 30, 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/>

Fund: UTI Nifty Midcap
150 Quality 50 Index Fund



Investors understand that their principal
will be at Very High Risk

Benchmark: NIFTY Midcap150
Quality 50 TRI#



Benchmark riskometer is at Very High Risk