

## Ready Reckoner - Fixed Income Funds - Provisional & Unaudited Figures - as on August 31, 2023



Fund Name	AUM (Rs Cr)	Portfolio Parameters				Asset Allocation (%)							Issuer Type (%)				Credit Rating Profile (%)				TER		Exit Load
		YTM*	Average Maturity	Modified Duration	Macaulay Duration	CD	CP	T-Bills	GSEC/ SDL	Corporate Bonds	TREPS/ Repo/ Cash	NBFC	HFC	AAA/A1+/ Sov/Cash	AA+	AA	Below AA	LT AAA/Eq <sup>^</sup>	Direct	Regular			
UTI Overnight Fund	5,546	6.64%	2 days	2 days	2 days	-	-	3.87	-	-	96.13	-	-	100.00	-	-	-	100.00	0.07%	0.12%	Nil		
UTI Liquid Cash Plan	28,679	7.01%	35 days	35 days	35 days	25.25	50.51	11.06	2.00	0.91	10.27	11.69	0.96	100.00	-	-	-	71.95	0.17%	0.26%	\$\$\$		
UTI Money Market Fund	10,839	7.31%	142 days	141 days	142 days	44.19	33.41	13.99	5.00	-	3.41	11.49	7.64	100.00	-	-	-	72.80	0.20%	0.27%	Nil		
UTI Ultra Short Term Fund	2,404	7.49%	153 days	146 days	151 days	23.05	28.35	11.57	-	31.77	5.26	11.81	7.32	85.50	7.72	6.78	-	66.34	0.43%	0.95%	Nil		
UTI Treasury Advantage Fund	3,407	7.48%	0.83 yrs	0.74 yrs	0.77 yrs	29.71	14.05	8.60	5.68	33.83	8.13	10.03	4.41	89.50	8.30	2.20	-	81.80	0.35%	0.44%	Nil		
UTI Short Term Income Fund	2,399	7.39%	2.26 yrs	1.78 yrs	1.87 yrs	18.20	-	20.76	20.02	36.55	4.47	9.16	5.55	86.16	7.62	6.22	-	86.16	0.32%	0.95%	Nil		
UTI Medium Term Fund	44	7.76%	3.98 yrs	2.98 yrs	3.10 yrs	-	4.35	-	36.56	46.56	12.53	8.91	6.71	66.25	6.70	24.77	2.28	61.90	0.98%	1.59%	\$		
UTI Bond Fund	314	7.50%	6.24 yrs	4.31 yrs	4.52 yrs	-	-	-	40.32	43.01	16.67	15.91	9.55	98.44	-	1.56	-	98.44	1.25%	1.62%	Nil		
UTI Long Duration Fund	58	7.30%	18.68 yrs	9.30 yrs	9.64 yrs	-	-	-	95.67	-	4.33	-	-	100.00	-	-	-	100.00	0.56%	1.49%	\$		
UTI Floater Fund	1,412	7.24%	1.08 yrs	0.84 yrs	0.88 yrs	27.36	3.40	25.88	1.05	38.20	4.11	8.53	7.02	100.00	-	-	-	100.00	0.35%	0.85%	Nil		
UTI Banking & PSU Debt Fund	961	7.50%	3.74 yrs	3.05 yrs	3.25 yrs	-	-	-	24.11	71.45	4.44	-	-	100.00	-	-	-	100.00	0.24%	0.57%	Nil		
UTI Corporate Bond Fund	3,188	7.49%	2.81 yrs	2.15 yrs	2.28 yrs	3.04	-	8.34	10.39	70.19	8.04	4.04	3.86	100.00	-	-	-	100.00	0.28%	0.57%	Nil		
UTI Dynamic Bond Fund	477	7.17%	4.59 yrs	3.15 yrs	3.35 yrs	-	-	38.68	10.51	35.77	15.04	-	2.05	97.95	2.05	-	-	97.95	0.70%	1.53%	Nil		
UTI Credit Risk Fund	414	8.21%	2.40 yrs	1.76 yrs	1.85 yrs	-	1.84	-	8.52	82.07	7.57	14.09	11.30	31.18	10.71	51.14	6.97	29.34	0.86%	1.60%	\$		
UTI Gilt Fund	537	7.05%	4.73 yrs	3.44 yrs	3.57 yrs	-	-	19.45	61.88	-	18.67	-	-	100.00	-	-	-	100.00	0.67%	0.93%	Nil		
UTI Gilt Fund with 10 year Constant Duration	183	7.21%	9.45 yrs	6.67 yrs	6.91 yrs	-	-	-	96.08	-	3.92	-	-	100.00	-	-	-	100.00	0.22%	0.70%	Nil		
<b>Index Funds</b>																							
UTI CRISIL SDL June 2027 Index Fund	81	7.53%	3.58 yrs	3.02 yrs	3.14 yrs	-	-	-	96.76	-	3.24	-	-	100.00	-	-	-	100.00	0.15%	0.42%	Nil		
UTI CRISIL SDL April 2033 Index Fund	283	7.54%	9.04 yrs	6.22 yrs	6.45 yrs	-	-	-	93.84	-	6.16	-	-	100.00	-	-	-	100.00	0.15%	0.42%	Nil		
UTI NIFTY SDL Plus AAA PSU Bond Apr 2026 75:25 Index Fund	175	7.52%	2.47 yrs	2.12 yrs	2.21 yrs	-	-	-	70.99	23.58	5.43	-	-	100.00	-	-	-	100.00	0.15%	0.41%	Nil		
UTI NIFTY SDL Plus AAA PSU Bond Apr 2028- 75:25 Index Fund	40	7.55%	4.46 yrs	3.59 yrs	3.75 yrs	-	-	-	71.55	23.73	4.72	-	-	100.00	-	-	-	100.00	0.17%	0.42%	Nil		

\*Annualized Portfolio YTM - Yields of all securities are annualized. ^Short term ratings are mapped to the long term rating of the issuers.

\$ Exit load applicable if investor exits: (A) 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) After 12 months from the date of allotment - Nil

\$\$\$ Exit load applicable if exit from the date of allotment within: 1 day - 0.0070%, 2 days - 0.0065%, 3 days - 0.0060%, 4 days - 0.0055%, 5 days - 0.0050%, 6 days - 0.0045%, Nil thereafter

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

Fund Name	Type of Scheme	The product is suitable for investors who are seeking:*	Riskometer#	Potential Risk Class																				
UTI Overnight Fund	An open ended debt scheme investing in overnight securities. A Relatively Low Interest Rate Risk and Relatively Low Credit Risk	<ul style="list-style-type: none"> <li>Reasonable income over one day with capital preservation</li> <li>Investment in overnight securities</li> </ul>		<table border="1"> <tr><td>Credit Risk</td><td>Low</td><td>Relatively Moderate</td><td>Relatively High</td></tr> <tr><td>Interest Rate Risk</td><td>(Class A)</td><td>(Class B)</td><td>(Class C)</td></tr> <tr><td>Market Risk</td><td></td><td></td><td></td></tr> <tr><td>Equity Risk</td><td></td><td></td><td></td></tr> <tr><td>Commodity Risk</td><td></td><td></td><td></td></tr> </table>	Credit Risk	Low	Relatively Moderate	Relatively High	Interest Rate Risk	(Class A)	(Class B)	(Class C)	Market Risk				Equity Risk				Commodity Risk			
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UTI Liquid Cash Plan	An open ended liquid scheme. A Relatively Low Interest Rate Risk and Moderate Credit Risk	<ul style="list-style-type: none"> <li>Steady and reasonable income over short-term with capital preservation</li> <li>Investment in Money Market securities &amp; high quality debt</li> </ul>		<table border="1"> <tr><td>Credit Risk</td><td>Low</td><td>Relatively Moderate</td><td>Relatively High</td></tr> <tr><td>Interest Rate Risk</td><td>(Class A)</td><td>(Class B)</td><td>(Class C)</td></tr> <tr><td>Market Risk</td><td></td><td></td><td></td></tr> <tr><td>Equity Risk</td><td></td><td></td><td></td></tr> <tr><td>Commodity Risk</td><td></td><td></td><td></td></tr> </table>	Credit Risk	Low	Relatively Moderate	Relatively High	Interest Rate Risk	(Class A)	(Class B)	(Class C)	Market Risk				Equity Risk				Commodity Risk			
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UTI Money Market Fund	An open ended debt scheme investing in money market instruments. A Relatively Low Interest Rate Risk and Moderate Credit Risk	<ul style="list-style-type: none"> <li>Reasonable income with high level of liquidity over short-term</li> <li>Investment in Money Market securities</li> </ul>		<table border="1"> <tr><td>Credit Risk</td><td>Low</td><td>Relatively Moderate</td><td>Relatively High</td></tr> <tr><td>Interest Rate Risk</td><td>(Class A)</td><td>(Class B)</td><td>(Class C)</td></tr> <tr><td>Market Risk</td><td></td><td></td><td></td></tr> <tr><td>Equity Risk</td><td></td><td></td><td></td></tr> <tr><td>Commodity Risk</td><td></td><td></td><td></td></tr> </table>	Credit Risk	Low	Relatively Moderate	Relatively High	Interest Rate Risk	(Class A)	(Class B)	(Class C)	Market Risk				Equity Risk				Commodity Risk			
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UTI Ultra Short Term Fund	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. A Moderate Interest Rate Risk and Moderate Credit Risk	<ul style="list-style-type: none"> <li>Reasonable income with low volatility over short term</li> <li>Investment in debt &amp; Money Market instruments</li> </ul>		<table border="1"> <tr><td>Credit Risk</td><td>Low</td><td>Relatively Moderate</td><td>Relatively High</td></tr> <tr><td>Interest Rate Risk</td><td>(Class A)</td><td>(Class B)</td><td>(Class C)</td></tr> <tr><td>Market Risk</td><td></td><td></td><td></td></tr> <tr><td>Equity Risk</td><td></td><td></td><td></td></tr> <tr><td>Commodity Risk</td><td></td><td></td><td></td></tr> </table>	Credit Risk	Low	Relatively Moderate	Relatively High	Interest Rate Risk	(Class A)	(Class B)	(Class C)	Market Risk				Equity Risk				Commodity Risk			
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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. A Moderate Interest Rate Risk and Moderate Credit Risk	<ul style="list-style-type: none"> <li>Reasonable income consistent with high liquidity over short term</li> <li>Investment in Debt &amp; Money Market instruments</li> </ul>		<table border="1"> <tr><td>Credit Risk</td><td>Low</td><td>Relatively Moderate</td><td>Relatively High</td></tr> <tr><td>Interest Rate Risk</td><td>(Class A)</td><td>(Class B)</td><td>(Class C)</td></tr> <tr><td>Market Risk</td><td></td><td></td><td></td></tr> <tr><td>Equity Risk</td><td></td><td></td><td></td></tr> <tr><td>Commodity Risk</td><td></td><td></td><td></td></tr> </table>	Credit Risk	Low	Relatively Moderate	Relatively High	Interest Rate Risk	(Class A)	(Class B)	(Class C)	Market Risk				Equity Risk				Commodity Risk			
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UTI Floater Fund	An open ended debt scheme predominantly investing in floating rate instruments. A Relatively High Interest Rate Risk and Moderate Credit Risk	<ul style="list-style-type: none"> <li>To generate reasonable returns</li> <li>To invest predominantly in floating rate instruments (including fixed rate instruments converted to floating rate exposures using swaps/derivatives)</li> </ul>		<table border="1"> <tr><td>Credit Risk</td><td>Low</td><td>Relatively Moderate</td><td>Relatively High</td></tr> <tr><td>Interest Rate Risk</td><td>(Class A)</td><td>(Class B)</td><td>(Class C)</td></tr> <tr><td>Market Risk</td><td></td><td></td><td></td></tr> <tr><td>Equity Risk</td><td></td><td></td><td></td></tr> <tr><td>Commodity Risk</td><td></td><td></td><td></td></tr> </table>	Credit Risk	Low	Relatively Moderate	Relatively High	Interest Rate Risk	(Class A)	(Class B)	(Class C)	Market Risk				Equity Risk				Commodity Risk			
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UTI Banking & 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. A Relatively High Interest Rate Risk and Moderate Credit Risk	<ul style="list-style-type: none"> <li>Reasonable income, with low risk and high level of liquidity over short to medium term</li> <li>Investment predominantly in Debt &amp; Money Market Securities issued by Bank, Public Sector Undertaking (PSUs), Public Financial Institutions (PFIs) and Municipal Bonds</li> </ul>		<table border="1"> <tr><td>Credit Risk</td><td>Low</td><td>Relatively Moderate</td><td>Relatively High</td></tr> <tr><td>Interest Rate Risk</td><td>(Class A)</td><td>(Class B)</td><td>(Class C)</td></tr> <tr><td>Market Risk</td><td></td><td></td><td></td></tr> <tr><td>Equity Risk</td><td></td><td></td><td></td></tr> <tr><td>Commodity Risk</td><td></td><td></td><td></td></tr> </table>	Credit Risk	Low	Relatively Moderate	Relatively High	Interest Rate Risk	(Class A)	(Class B)	(Class C)	Market Risk				Equity Risk				Commodity Risk			
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UTI Short Term Income Fund	An open ended short term debt scheme investing in instruments such that the Macaulay duration of portfolio is between 1 year and 3 years. A Relatively High interest rate risk and moderate Credit Risk.	<ul style="list-style-type: none"> <li>Reasonable income with low risk and high level of liquidity over short-term</li> <li>Investment in Debt &amp; Money Market instrument</li> </ul>		<table border="1"> <tr><td>Credit Risk</td><td>Low</td><td>Relatively Moderate</td><td>Relatively High</td></tr> <tr><td>Interest Rate Risk</td><td>(Class A)</td><td>(Class B)</td><td>(Class C)</td></tr> <tr><td>Market Risk</td><td></td><td></td><td></td></tr> <tr><td>Equity Risk</td><td></td><td></td><td></td></tr> <tr><td>Commodity Risk</td><td></td><td></td><td></td></tr> </table>	Credit Risk	Low	Relatively Moderate	Relatively High	Interest Rate Risk	(Class A)	(Class B)	(Class C)	Market Risk				Equity Risk				Commodity Risk			
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UTI Corporate Bond Fund	An open ended debt scheme predominantly investing in AA+ and above rated corporate bonds. A Relatively High Interest Rate Risk and Relatively Low Credit Risk	<ul style="list-style-type: none"> <li>Optimal returns over the medium to long term</li> <li>To invest predominantly in AA+ and above rated corporate debt</li> </ul>		<table border="1"> <tr><td>Credit Risk</td><td>Low</td><td>Relatively Moderate</td><td>Relatively High</td></tr> <tr><td>Interest Rate Risk</td><td>(Class A)</td><td>(Class B)</td><td>(Class C)</td></tr> <tr><td>Market Risk</td><td></td><td></td><td></td></tr> <tr><td>Equity Risk</td><td></td><td></td><td></td></tr> <tr><td>Commodity Risk</td><td></td><td></td><td></td></tr> </table>	Credit Risk	Low	Relatively Moderate	Relatively High	Interest Rate Risk	(Class A)	(Class B)	(Class C)	Market Risk				Equity Risk				Commodity Risk			
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UTI Dynamic Bond Fund	An open ended dynamic debt scheme investing across duration. A Relatively High Interest Rate Risk and Moderate Credit Risk	<ul style="list-style-type: none"> <li>Optimal returns with adequate liquidity over medium to long term</li> <li>Investment in Debt &amp; Money Market Instruments</li> </ul>		<table border="1"> <tr><td>Credit Risk</td><td>Low</td><td>Relatively Moderate</td><td>Relatively High</td></tr> <tr><td>Interest Rate Risk</td><td>(Class A)</td><td>(Class B)</td><td>(Class C)</td></tr> <tr><td>Market Risk</td><td></td><td></td><td></td></tr> <tr><td>Equity Risk</td><td></td><td></td><td></td></tr> <tr><td>Commodity Risk</td><td></td><td></td><td></td></tr> </table>	Credit Risk	Low	Relatively Moderate	Relatively High	Interest Rate Risk	(Class A)	(Class B)	(Class C)	Market Risk				Equity Risk				Commodity Risk			
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UTI Bond Fund	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. A Relatively High Interest Rate Risk and Moderate Credit Risk	<ul style="list-style-type: none"> <li>Optimal returns with adequate liquidity over medium to long term</li> <li>Investment in Debt &amp; Money Market instruments</li> </ul>		<table border="1"> <tr><td>Credit Risk</td><td>Low</td><td>Relatively Moderate</td><td>Relatively High</td></tr> <tr><td>Interest Rate Risk</td><td>(Class A)</td><td>(Class B)</td><td>(Class C)</td></tr> <tr><td>Market Risk</td><td></td><td></td><td></td></tr> <tr><td>Equity Risk</td><td></td><td></td><td></td></tr> <tr><td>Commodity Risk</td><td></td><td></td><td></td></tr> </table>	Credit Risk	Low	Relatively Moderate	Relatively High	Interest Rate Risk	(Class A)	(Class B)	(Class C)	Market Risk				Equity Risk				Commodity Risk			
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UTI Credit Risk Fund	An open ended debt scheme predominantly investing in AA and below rated corporate bonds (excluding AA+ rated corporate bonds). A Relatively High interest rate risk and Relatively High Credit Risk.	<ul style="list-style-type: none"> <li>Reasonable income and capital appreciation over medium to long term</li> <li>Investment in debt and Money Market instruments</li> </ul>		<table border="1"> <tr><td>Credit Risk</td><td>Low</td><td>Relatively Moderate</td><td>Relatively High</td></tr> <tr><td>Interest Rate Risk</td><td>(Class A)</td><td>(Class B)</td><td>(Class C)</td></tr> <tr><td>Market Risk</td><td></td><td></td><td></td></tr> <tr><td>Equity Risk</td><td></td><td></td><td></td></tr> <tr><td>Commodity Risk</td><td></td><td></td><td></td></tr> </table>	Credit Risk	Low	Relatively Moderate	Relatively High	Interest Rate Risk	(Class A)	(Class B)	(Class C)	Market Risk				Equity Risk				Commodity Risk			
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UTI Medium Term Fund	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. A Relatively High Interest Rate Risk and Relatively High Credit Risk	<ul style="list-style-type: none"> <li>Reasonable income over the medium to long term</li> <li>Investment in Debt &amp; Money Market instruments</li> </ul>		<table border="1"> <tr><td>Credit Risk</td><td>Low</td><td>Relatively Moderate</td><td>Relatively High</td></tr> <tr><td>Interest Rate Risk</td><td>(Class A)</td><td>(Class B)</td><td>(Class C)</td></tr> <tr><td>Market Risk</td><td></td><td></td><td></td></tr> <tr><td>Equity Risk</td><td></td><td></td><td></td></tr> <tr><td>Commodity Risk</td><td></td><td></td><td></td></tr> </table>	Credit Risk	Low	Relatively Moderate	Relatively High	Interest Rate Risk	(Class A)	(Class B)	(Class C)	Market Risk				Equity Risk				Commodity Risk			
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UTI Gilt Fund	An open ended debt scheme investing in government securities across maturities. A Relatively High Interest Rate Risk and Relatively Low Credit Risk	<ul style="list-style-type: none"> <li>Credit risk free return over the medium to long term</li> <li>Investment in sovereign securities issued by the Central Government and/or a State Government and/or any security unconditionally guaranteed by the Central Government and/or a State Government</li> </ul>		<table border="1"> <tr><td>Credit Risk</td><td>Low</td><td>Relatively Moderate</td><td>Relatively High</td></tr> <tr><td>Interest Rate Risk</td><td>(Class A)</td><td>(Class B)</td><td>(Class C)</td></tr> <tr><td>Market Risk</td><td></td><td></td><td></td></tr> <tr><td>Equity Risk</td><td></td><td></td><td></td></tr> <tr><td>Commodity Risk</td><td></td><td></td><td></td></tr> </table>	Credit Risk	Low	Relatively Moderate	Relatively High	Interest Rate Risk	(Class A)	(Class B)	(Class C)	Market Risk				Equity Risk				Commodity Risk			
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UTI Gilt Fund with 10 year Constant Duration	An open ended debt scheme investing in government securities having a constant maturity of 10 years. Relatively High Interest rate risk and Relatively Low Credit Risk	<ul style="list-style-type: none"> <li>Reasonable income over long term</li> <li>Investment in government securities having a constant maturity of 10 years</li> </ul>		<table border="1"> <tr><td>Credit Risk</td><td>Low</td><td>Relatively Moderate</td><td>Relatively High</td></tr> <tr><td>Interest Rate Risk</td><td>(Class A)</td><td>(Class B)</td><td>(Class C)</td></tr> <tr><td>Market Risk</td><td></td><td></td><td></td></tr> <tr><td>Equity Risk</td><td></td><td></td><td></td></tr> <tr><td>Commodity Risk</td><td></td><td></td><td></td></tr> </table>	Credit Risk	Low	Relatively Moderate	Relatively High	Interest Rate Risk	(Class A)	(Class B)	(Class C)	Market Risk				Equity Risk				Commodity Risk			
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UTI Long Duration Fund	An open ended debt scheme investing in instruments such that the Macaulay duration of the portfolio is greater than 7 years. Relatively High Interest rate risk and Relatively Low Credit Risk	<ul style="list-style-type: none"> <li>Long term wealth creation</li> <li>A debt scheme that invests in debt and money market instruments with an aim to maximise income while maintaining an optimum balance of yield, safety and liquidity</li> </ul>		<table border="1"> <tr><td>Credit Risk</td><td>Low</td><td>Relatively Moderate</td><td>Relatively High</td></tr> <tr><td>Interest Rate Risk</td><td>(Class A)</td><td>(Class B)</td><td>(Class C)</td></tr> <tr><td>Market Risk</td><td></td><td></td><td></td></tr> <tr><td>Equity Risk</td><td></td><td></td><td></td></tr> <tr><td>Commodity Risk</td><td></td><td></td><td></td></tr> </table>	Credit Risk	Low	Relatively Moderate	Relatively High	Interest Rate Risk	(Class A)	(Class B)	(Class C)	Market Risk				Equity Risk				Commodity Risk			
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UTI CRISIL SDL June 2027 Index Fund	An open-ended Target Maturity Debt Index Fund tracking CRISIL IBX SDL Index – June 2027. A Relatively High Interest Rate Risk and Relatively Low Credit Risk.	<ul style="list-style-type: none"> <li>Income over the target maturity period</li> <li>Investments in State Development Loans (SDLs), tracking CRISIL IBX SDL Index June 2027, subject to tracking error</li> </ul>		<table border="1"> <tr><td>Credit Risk</td><td>Low</td><td>Relatively Moderate</td><td>Relatively High</td></tr> <tr><td>Interest Rate Risk</td><td>(Class A)</td><td>(Class B)</td><td>(Class C)</td></tr> <tr><td>Market Risk</td><td></td><td></td><td></td></tr> <tr><td>Equity Risk</td><td></td><td></td><td></td></tr> <tr><td>Commodity Risk</td><td></td><td></td><td></td></tr> </table>	Credit Risk	Low	Relatively Moderate	Relatively High	Interest Rate Risk	(Class A)	(Class B)	(Class C)	Market Risk				Equity Risk				Commodity Risk			
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UTI CRISIL SDL April 2033 Index Fund	An open-ended Target Maturity Debt Index Fund tracking CRISIL IBX SDL Index – April 2033. A Relatively High Interest Rate Risk and Relatively Low Credit Risk.	<ul style="list-style-type: none"> <li>Income over the target maturity period</li> <li>Investments in State Development Loans (SDLs), tracking CRISIL IBX SDL Index April 2033, subject to tracking error</li> </ul>		<table border="1"> <tr><td>Credit Risk</td><td>Low</td><td>Relatively Moderate</td><td>Relatively High</td></tr> <tr><td>Interest Rate Risk</td><td>(Class A)</td><td>(Class B)</td><td>(Class C)</td></tr> <tr><td>Market Risk</td><td></td><td></td><td></td></tr> <tr><td>Equity Risk</td><td></td><td></td><td></td></tr> <tr><td>Commodity Risk</td><td></td><td></td><td></td></tr> </table>	Credit Risk	Low	Relatively Moderate	Relatively High	Interest Rate Risk	(Class A)	(Class B)	(Class C)	Market Risk				Equity Risk				Commodity Risk			
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UTI NIFTY SDL Plus AAA PSU Bond April 2026 75:25 Index Fund	An open-ended Target Maturity Index Fund investing in constituents of Nifty SDL Plus AAA PSU Bond Apr 2026 75:25 Index. A Relatively High Interest Rate Risk and Moderate Credit Risk	<ul style="list-style-type: none"> <li>Income over the target maturity period</li> <li>Investments in PSU Bonds &amp; State Development Loans (SDLs), tracking Nifty SDL Plus AAA PSU Bond Apr 2026 75:25 Index, subject to tracking error.</li> </ul>		<table border="1"> <tr><td>Credit Risk</td><td>Low</td><td>Relatively Moderate</td><td>Relatively High</td></tr> <tr><td>Interest Rate Risk</td><td>(Class A)</td><td>(Class B)</td><td>(Class C)</td></tr> <tr><td>Market Risk</td><td></td><td></td><td></td></tr> <tr><td>Equity Risk</td><td></td><td></td><td></td></tr> <tr><td>Commodity Risk</td><td></td><td></td><td></td></tr> </table>	Credit Risk	Low	Relatively Moderate	Relatively High	Interest Rate Risk	(Class A)	(Class B)	(Class C)	Market Risk				Equity Risk				Commodity Risk			
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UTI NIFTY SDL Plus AAA PSU Bond April 2028 75:25 Index Fund	An open-ended Target Maturity Index Fund investing in constituents of Nifty SDL Plus AAA PSU Bond Apr 2028 75:25 Index. A Relatively High Interest Rate Risk and Moderate Credit Risk	<ul style="list-style-type: none"> <li>Income over the target maturity period</li> <li>Investments in PSU Bonds &amp; State Development Loans (SDLs), tracking Nifty SDL Plus AAA PSU Bond Apr 2028 75:25 Index, subject to tracking error.</li> </ul>		<table border="1"> <tr><td>Credit Risk</td><td>Low</td><td>Relatively Moderate</td><td>Relatively High</td></tr> <tr><td>Interest Rate Risk</td><td>(Class A)</td><td>(Class B)</td><td>(Class C)</td></tr> <tr><td>Market Risk</td><td></td><td></td><td></td></tr> <tr><td>Equity Risk</td><td></td><td></td><td></td></tr> <tr><td>Commodity Risk</td><td></td><td></td><td></td></tr> </table>	Credit Risk	Low	Relatively Moderate	Relatively High	Interest Rate Risk	(Class A)	(Class B)	(Class C)	Market Risk				Equity Risk				Commodity Risk			
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\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

# Risk-o-meter for the fund is based on the portfolio ending Aug 31, 2023. 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/>

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