

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



Fund Name	AUM (Rs Cr)	Portfolio Parameters				Asset Allocation (%)						NBFC (%)	HFC (%)	Credit Rating Profile (%)				TER		Exit Load	
		YTM*	Average Maturity	Modified Duration	Macaulay Duration	CD	CP	T-Bills	GSEC/SDL	Corporate Bonds	TREPS/Repo/ Cash			AAA/A1+/Sov/Cash	AA+	AA	Below AA	LT AAA/Eq^	Direct		Regular
UTI Overnight Fund	7,180	6.42%	1 day	-	1 day	-	-	2.50	-	-	97.50	-	-	100.00	-	-	-	100.00	0.07%	0.12%	Nil
UTI Liquid Cash Plan	25,350	6.82%	27 days	27 days	27 days	14.80	44.53	2.37	0.07	5.16	33.07	12.92	4.69	100.00	-	-	-	79.89	0.14%	0.23%	\$\$\$
UTI Money Market Fund	8,214	7.28%	128 days	128 days	128 days	42.32	31.59	6.28	2.50	-	17.31	14.80	8.05	100.00	-	-	-	75.05	0.20%	0.27%	Nil
UTI Ultra Short Term Fund	2,173	7.51%	152 days	147 days	151 days	35.09	16.28	4.60	-	33.98	10.05	15.32	10.59	86.55	10.46	2.99	-	64.68	0.44%	0.96%	Nil
UTI Treasury Advantage Fund	3,117	7.35%	0.75 yrs	0.64 yrs	0.67 yrs	33.69	7.65	14.38	4.91	24.95	14.42	15.95	7.14	88.60	11.40	-	-	82.37	0.33%	0.44%	Nil
UTI Short Term Income Fund	2,264	7.77%	2.25 yrs	1.66 yrs	1.77 yrs	18.85	-	0.66	7.83	63.40	9.26	18.03	8.02	85.01	10.23	2.16	2.60	85.01	0.33%	0.96%	Nil
UTI Medium Term Fund	55	7.54%	3.89 yrs	3.00 yrs	3.12 yrs	-	-	-	51.81	40.78	7.41	5.47	6.07	78.49	10.82	10.69	-	78.49	1.00%	1.61%	\$
UTI Bond Fund	284	7.47%	6.93 yrs	4.20 yrs	4.40 yrs	-	-	-	59.85	26.31	13.84	12.30	1.74	98.26	-	1.74	-	98.26	1.29%	1.63%	Nil
UTI Floater Fund	1,616	7.74%	1.06 yrs	0.72 yrs	0.89 yrs	50.21	-	0.92	5.58	35.33	7.96	18.51	7.91	100.00	-	-	-	100.00	0.35%	0.85%	Nil
UTI Banking & PSU Debt Fund	532	7.56%	3.93 yrs	3.23 yrs	3.42 yrs	-	-	-	27.36	69.88	2.76	-	-	100.00	-	-	-	100.00	0.24%	0.57%	Nil
UTI Corporate Bond Fund	3,145	7.51%	2.47 yrs	1.77 yrs	1.87 yrs	3.13	-	-	16.03	64.87	15.97	5.35	8.66	100.00	-	-	-	100.00	0.23%	0.57%	Nil
UTI Dynamic Bond Fund	369	7.11%	4.15 yrs	2.97 yrs	3.10 yrs	20.05	-	4.03	39.21	13.38	23.33	1.33	2.64	94.70	5.30	-	-	94.70	0.81%	1.54%	Nil
UTI Credit Risk Fund	443	8.02%	2.30 yrs	1.69 yrs	1.78 yrs	-	-	-	8.23	78.89	12.88	12.41	10.56	33.40	3.38	52.97	10.25	33.40	0.81%	1.60%	\$
UTI Gilt Fund	521	7.05%	5.30 yrs	3.74 yrs	3.88 yrs	-	-	30.40	60.39	-	9.21	-	-	100.00	-	-	-	100.00	0.67%	0.94%	Nil
UTI Gilt Fund with 10 year Constant Duration	104	7.44%	9.55 yrs	6.51 yrs	6.75 yrs	-	-	-	95.42	-	4.58	-	-	100.00	-	-	-	100.00	0.20%	0.69%	Nil

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

TER as of January 31, 2023

\$ Exit load is 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"> Reasonable income over one day with capital preservation Investment in overnight securities 		
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"> Steady and reasonable income over short-term with capital preservation Investment in Money Market securities & high quality debt 		
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"> Reasonable income with high level of liquidity over short-term Investment in Money Market securities 		
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"> Reasonable income with low volatility over short term Investment in debt & Money Market instruments 		
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"> Reasonable income consistent with high liquidity over short term Investment in Debt & Money Market instruments 		
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"> To generate reasonable returns To invest predominantly in floating rate instruments (including fixed rate instruments converted to floating rate exposures using swaps/derivatives) 		
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"> 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 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"> Reasonable income with low risk and high level of liquidity over short-term Investment in Debt & Money Market instrument 		
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"> Optimal returns over the medium to long term To invest predominantly in AA+ and above rated corporate debt 		
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"> Optimal returns with adequate liquidity over medium to long term Investment in Debt & Money Market Instruments 		
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"> Optimal returns with adequate liquidity over medium to long term Investment in Debt & Money Market instruments 		
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"> Reasonable income and capital appreciation over medium to long term Investment in debt and Money Market instruments 		
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"> Reasonable income over the medium to long term Investment in Debt & Money Market Instruments 		
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"> 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 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"> Reasonable income over long term Investment in government securities having a constant maturity of 10 years 		

*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 December, 31 2022. The Risk-o-meter of the fund/s is/are evaluated on monthly basis and any changes to Risk-o-meter are disclosed vide addendum on monthly basis, to view the latest addendum on Risk-o-meter, please visit addenda section on <https://utimf.com/forms-and-downloads/>

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