

AUGUST 2021

UTI FUND WATCH



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UNIT SCHEME[~]**
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Large Cap Fund



**UTI VALUE
OPPORTUNITIES FUND[^]**
Value Fund



UTI Flexi Cap Fund[†]
Flexi Cap Fund

- TRUSTED BY OVER **8.83 MILLION INVESTORS[#]**
- IDCW** OVER **₹6368CR**

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Presenting UTI Power of Three, a unique combination of three different equity funds that give you the balance of large cap, value and Flexi cap fund with a track record and trusted by millions of investors. Boost your equity portfolio today with the UTI Power of Three.

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UTI POWER OF THREE

~UTI POWER OF THREE is only a communication approach applied to various investment types from UTI MF. It is a single application form, where an investor can choose to invest, either via Systematic Investment Plan or Lumpsum, in more than one scheme as depicted in the communication developed for UTI Power of Three. The payment will be made through individual cheques drawn out towards individual schemes under the respective scheme.

*Inception date 15th October, 1986. *8.83 Million = 0.15 million investors for UTI Mastershare Unit Scheme as on date of Inception 15th October 1986 (Current Investors - over 0.63 Million as on 31st July 2021) + 0.13 million investors for UTI Value Opportunities Fund as on date of Inception 20th July 2005 (Current Investors - over 0.46 Million as on 31st July 2021) + 6 Million Investors for UTI Flexi Cap Fund (Earlier known as UTI Equity Fund) as on date of Inception 18th May 1992 (Current Investors - over 1.47 Million as on 31st July 2021).

**Total Income Distribution cum Withdrawal paid out in UTI Mastershare Unit Scheme, UTI Value Opportunities Fund and UTI Flexi Cap Fund from February 2003 till 31st July 2021. Past performance may or may not be sustained in the future. Pursuant to payment of income distribution/bonus/right, the NAV of the IDCW option (Regular/Direct Plan) of the scheme would fall to the extent of payout and statutory levy (if applicable). Distribution of IDCW is subject to trustee's approval and availability of distributable surplus. -An open ended equity scheme predominantly investing in large cap stocks. As per new norms for definition of Market Capitalisation prescribed by SEBI, classification would be Large Cap : 1st - 100th company (full Market Cap), Mid Cap: 101st -250th company (full Market cap) , Small Cap: 251st company onwards (full Market cap). ^An open ended equity scheme following a value investment strategy. †An open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks.



Investors understand that their principal will be at Very High Risk.

UTI MASTERSHARE UNIT SCHEME

This product is suitable for investors who are seeking:*

- Long term capital appreciation
- Investment predominantly in equity instruments of large cap companies

UTI VALUE OPPORTUNITIES FUND

This product is suitable for investors who are seeking:*

- Long term capital appreciation
- Investment in equity instruments following a value investment strategy across the Market capitalization spectrum

UTI FLEXI CAP FUND

This product is suitable for investors who are seeking:*

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

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

Risk-o-meter for the fund is based on the portfolio ending July 31, 2021. 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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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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Attention : Unit Holders

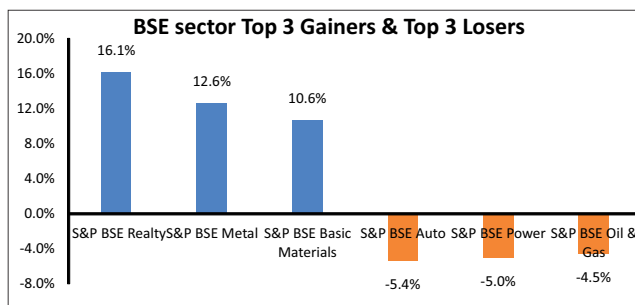
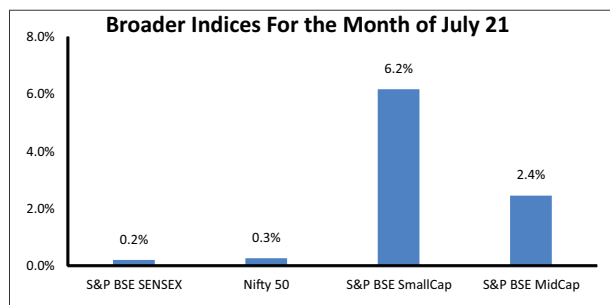
As per recent advice received from SEBI - "All mutual Fund redemption requests will be processed only if KYC details are available with Mutual Funds "

* Proposed category

Equity Market

Retail investors and FIIs took cues from all-time high valuations and third wave concerns to effect a sell-off in July 2021, like we haven't seen since March 2020. The large cap bellwether indices S&P BSE Sensex and Nifty 50 closed marginally higher at 0.2% and 0.3% respectively, while S&P BSE Mid-Cap and S&P BSE Small-Cap gained 2.4% and 6.2% respectively.

On the BSE sectorial front, S&P Realty (up 16.1%), S&P BSE Metals (12.6%) and BSE Basic Materials (10.6%) were the top gainers. BSE Auto (down 5.4%), BSE Power (5.0%) and BSE Oil & Gas (4.5%) were the losers.



Source for numbers: BSE and NSE and leading business dailies. (July 2021)

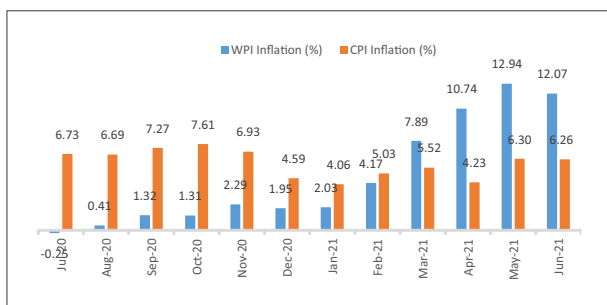
Debt Market

India's retail inflation (CPI) eased slightly to 6.26% in June 2021 from 6.30% in May 2021. This is the second consecutive month CPI overshoot the central bank's comfort band of 6%. Food inflation was mainly responsible for inflation hovering at higher levels, with the Consumer Food Price Index (CFPI) hardening to 5.15% in June 2021 vis-à-vis 5.01% in May 2021.

Wholesale inflation (WPI) eased marginally to 12.07% in June 2021 (12.94% in May 2021). WPI continues to trend at higher levels due to the low base effect and rise in prices of petrol, diesel, naphtha, ATF, furnace oil and manufactured products. WPI would have been higher had it not been for softening of food prices and crude oil.

The country's factory output (as represented by the IIP) spiked 29.3% YoY to 116.6 in May 2021. IIP had slumped to -33.4% YoY in May 2020 due to the nationwide lockdown during the first wave. May 2021 IIP benefited from production gains in manufacturing (up 34.5%), electricity (23.3%) and mining (7.5%).

The country's macroeconomic scenario remains wedded to the outcome of pandemic containment measures. Rise in infections in some regions raise concerns of a return to lockdowns, especially since vaccination coverage is sluggish. These are some of the reasons for the lower revision of the country's GDP forecast. Also, many industries like Industrial manufacturing and hospitality are struggling, with sectors like automobile and allied industry, construction and real estate, BPO and ITes, and fast-moving consumer durables & fast-moving consumer goods, stagnating due to poor demand. Credit offtake is weak and higher input costs from inflation in global commodities are squeezing margins. While the government is extending credit / sops to select sectors / segments, demand will have to pick up considerably, which in turn is linked to pandemic-related variables like easing of lockdowns and measures to combat a third wave.



Source for numbers: Leading business dailies (July 2021)



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DATE	12.07.2021
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LINK	https://www.moneycontrol.com/news/business/personal-finance/uti-mutual-funds-amandeep-chopra-advises-investing-in-short-term-debt-funds-7156981.html

UTI Mutual Fund's Amandeep Chopra advises investing in short-term debt funds

The head of fixed income says that investors should allocate about 70-80 per cent of their debt portfolio to the ultra-short term and low duration funds. **UTI mutual fund** was one of the affected houses in the debt crisis that had plagued the industry over the past two years. Amandeep Chopra, Group President and Head of Fixed Income at UTI Asset Management Company (AMC) says that his team identified the gaps and has strengthened its processes. In a conversation with Vatsala Kamat, he explains how the credit issues led to a moderation in risk profiles across **debt fund** categories. Excerpts.

How soon will the economy bounce back? Will interest rates rise soon?

Given the **V-shaped recovery** from the pandemic last time, fiscal stimulus and vaccination drives in recent times, another sharp bounce back in economic growth won't be surprising. Globally, growth has gathered momentum. India also demonstrated last year that when lockdowns are eased, people regain confidence and there is a sharp recovery in the economy. But **inflation** can rise if consumption increases and commodity prices rise. Inflation is above the comfort zone and the RBI's target. So, it is not irrational to expect a roll-back of the easy monetary policy adopted over the last 18 months.

How would such a move impact fixed-income markets?

The current yields and swap rates indicate that markets are already pricing in a fair degree of policy normalization from the RBI. The overnight rates, which were at about 3.35 percent are moving closer to the repo rate, which is at 4 percent. And at the long-end of the curve, yields could move up by about 25 basis points. Policy normalization is expected in the same sequence as the easing that happened last year. So, the markets expect RBI to tighten liquidity and then change the repo rate. But if inflation is sticky and RBI's tightening is more than expected, then the entire yield curve may shift a lot more.

Should investors change their allocation within debt funds?

Last year was excellent for debt funds. Fall in rates led to double-digit returns across debt products. From liquid to bond funds, all gave great returns as they captured rate declines by way of capital appreciation.

Now, we are at the other end of the cycle and expect rates to rise.

The low fixed deposit rates will move up with benchmarks. But investors in debt funds, who gained from capital appreciation when interest rates went down, will have to focus a bit more on capital preservation or de-risking duration in fixed income portfolios.

Don't just stay invested in long-duration funds. Move to low-duration or short-term debt schemes. Once markets realign to the new norm, investors can reallocate funds to opt for better yield-to-maturity products.

Any specific suggestions...

Allocate about 70-80 per cent of your fixed income portfolio to the ultra short-term and low-duration categories. The balance can be in more dynamically managed short-term income schemes – corporate bond or the short-term income fund categories.

How did UTI's debt funds recover after being hit by the credit risk crisis? How has your risk evaluation changed?

The credit crisis hit many players in the industry, albeit in different magnitudes. While asset management companies have in-house analysts, they also rely on rating agencies, auditors etc. to support their analysis. Some of the defaults were from companies that were being rated for decades.

Unfortunately, the size and scale of defaults were from highly regulated entities and large companies that had multiple levels of supervision. They were not new kids on the block or standalone proprietary firms. As for UTI, we did find gaps in our overall research methodology. Our credit scoring models, therefore, were made tighter. We have used our learnings to develop a slightly new investment process and style.

But investors want returns. So, how does a debt fund manager outperform?

After the credit crisis, fund managers have moderated the risks that they take. Now, portfolios comprise high investment-grade securities. Increasingly, fund managers now look for investment-grade securities as well as duration and liquidity. This may continue for some time as the environment right now is risky, too. Rating agencies are more cautious, too, given that they have been through the credit cycle and the pandemic.

So, most funds are gravitating towards the same type of issuers. That would lead to similar returns across debt funds. In the meantime, the manager has to look for trading opportunities that offer value. This approach can help outperform the typical buy-and-hold oriented strategy.

However, corporate balance sheets have been tested for stress through the pandemic. So, I would actually argue that, with the present level of stability returning to the markets, you can start seeing credit funds coming back into favour.

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WEBSITE	moneycontrol.com
LINK	https://www.moneycontrol.com/news/business/markets/d-street-talk-fund-manager-who-manages-about-4bn-of-aum-shares-insight-on-30-years-of-reforms-midcaps-advice-for-robinhood-investors-7172761.html

D-Street Talk: Fund manager who manages about \$4bn of AUM shares insight on 30 years of reforms, midcaps & advice for Robinhood investors

I think a lot of mutual funds have really, very successfully introduced schemes, which basically allow the Indian investors to participate in opportunities outside of India, says Tyagi.

Ajay Tyagi who is an Executive Vice President & Fund Manager – Equity at UTI AMC Ltd manages about \$4 bn in AUM is of the view that midcaps as a category are now trading at a slight premium to large caps, whereas their relationship with large caps over the last 15, 20 years is that of a slight discount.

Tyagi has spent more than two decades with UTI, and prior to being designated as a Fund Manager, he has worked as an Assistant Fund Manager in the Offshore Funds division.

Commenting on reforms, Tyagi highlighted that what Dr. Manmohan Singh did almost 30 years back was really seminal, really courageous, it unleashed the potential of entrepreneurship here in India, he said in a D-Street Talk podcast with Moneycontrol.

Edited Excerpts –Q) What is your call on markets? We are trading near record highs but seem to be facing stiff resistance around 15900-16000 levels.A) One thing should be very clear – markets have a mind of their own. Since we are in this business of forecasting, I would say a couple of things that are very clearly visible right now. One is that the broader markets have continued to march ahead, while you can say that the top 30 or the top 50, or the top 100 names are facing some kind of resistance, as you very rightly mentioned. Secondly, I think, if you look at the valuations, the markets do appear to be trading at least at about 20%-25% premium to their average valuations seen over the last 10 or 15 years.

The market is looking ahead right now after about 3-4 years of a lull in the economic activity, and we know that this lull has happened for a variety of reasons -- demonetization, GST implementation, a bit of contribution from the IL&FS prices, and of course, a whole lot on account of basically the pandemic.

If the economy goes back to a 6% to 7% kind of GDP growth, and therefore earnings also coming in the mid-teens, the market may continue on its journey ahead.

I guess most of us do remember the most fascinating bull market that we've ever had, which was between 2003 to 2008. Most bull markets do see what is known as bull market corrections along the way, so I don't rule that out.

Q) Manmohan Singh's July 24, 1991, budget speech is considered as the harbinger of economic reforms in India. What is your take on that? Do you think the best of the reform years are already behind us and what this means for investors?

A) Perfect, I think that is a great question. Let me dial back a bit. Let me just introduce some bit of economics into the discussion.

GDP growth is the factor of three things -- growth in labor, growth in capital, and growth in productivity.

Now, we all understand growth in labor and growth in capital. Therefore, let's just talk about growth in productivity. We've seen countries in Europe, Japan, and the U.S. continuing to march ahead because of growth and productivity.

Now, this growth in productivity, in turn, is linked to what we call as reforms here in India. We need a huge amount of fillip for this productivity to continue increasing and reforms are nothing but essentially providing that framework of productivity improvement.

To that extent, I would say that Dr. Manmohan Singh did almost 30 years back was really seminal, really courageous, it unleashed the potential of entrepreneurship here in India.

While I don't remember the fine print, but I do remember the amount of excitement that was there all around.

That excitement was basically a very wet, warm excitement because we've seen a huge amount of productivity improvement, a huge amount of entrepreneurial spirit, which has come in into the country, and which has led to great businesses having been created. Some of them are really of international repute.

To my mind, we still have not traveled a long distance, but we are still far, far away from the amount of productivity at the level at which the Western world operates.

Q) What is your call on June quarter earnings?

A) I think the June quarter, of course, as we are all aware, would be tending, in the context of what we saw in the December quarter of last year, and the March quarter of the last financial year.

The June quarter would obviously look anemic compared to these two quarters for the simple reason that, I would say, for pretty much half of the duration of the June quarter, the economy was in a lockdown. It will lead to a softer quarter.

I actually want to look beyond the earnings sprint or just the quantitative number. And look at the qualitative commentary provided by management.

Q) Small & midcap stocks have been resilient but most experts advise caution after a stellar rally in the last 12-18 months. What is your take?

A) Yeah, it's been a fantastic journey for these small and mid-caps from the absolute bottom that they saw in April, May of the last year. I would say that a big part of this rally that we are seeing has happened because they were beaten down significantly.

In fact, if you remember, let me just say that the correction in mid and small caps started way back in January of 2018. That was pretty much the high point of their previous cycle.

And from Jan 2018, we saw mid and small caps correcting. Even if the pandemic wouldn't have happened, I can just tell you that mid and small caps were down 15% 20% from their previous high.

And the pandemic basically just added fuel to fire and the correction basically became even more pronounced for mid and small caps. And from there, of course, coming back to average valuation itself led to a big rally.

But of course, the party has extended beyond that. Mid-caps as a category are now trading at a slight premium to large caps, whereas their relationship with large caps over the last 15, 20 years is that of a slight discount.

To some extent, you can say that the party has slightly got overextended. Nothing to be overly worried about right now, for all I can say is that the easy money in mid and small caps is clearly behind us.

Q) Your majority of the portfolio is allocated towards banks, financials, and IT stocks. Do you see the financial sector taking lead as the economy turns?

A) The key holdings in our portfolio are from the financial services space, IT, but equally are from the consumer and healthcare space as well. So, these are the four, I would say broad sectors where we are really bullish.

I strongly believe that if India comes back to a more normative 6% to 7% real GDP growth, it would certainly lead to better outcomes for the banking sector in India.

The credit growth in the economy is a multiplier of overall GDP growth. If GDP growth sustained at 6%-7%, we would need mid-teen kind of credit growth in the economy – that's good news for banks.

Q) There's an interesting theme that has come up, especially in the COVID-19. One is definitely the influx of retail investor that we have seen towards the equity markets. And the other thing, which really is picked up was the international business or international diversification. So, what are your views on that? Is it here to stay or it is just a passing phase?

A) There's a new phrase this time, people are calling them as Robinhood investors, taking cues from what is happening in the U.S.

Whenever markets do well, it does attract a lot of retail participation. This is not something new that we're seeing right now, of course, we've seen it at a different magnitude and scale this time

While the markets have been going up, this is something like a self-fulfilling prophecy because you invest, you get returns, you get emboldened, you get a little more confidence, then you invest some more.

And then till now, it's been a virtuous cycle. But, we all know our experience that this virtuous cycle definitely gets punctured someday. That's the time when a lot of these retail investors would be left holding businesses, which possibly weren't as good as they were anticipating.

The fact remains that bull markets do attract every time in every cycle, a lot of retail participation. Usually, when the music stops, retail investors to actually get burned.

Will this trend last till the time as I said, the music is playing on? This trend will continue. In terms of international diversification as well, I see that trend continuing.

I think a lot of mutual funds have really, very successfully introduced schemes, which basically allow the Indian investors to participate in opportunities outside of India.

I would say that this is true diversification like we've been taught in our textbooks. Investors do diversification outside of their local market.

This is just the perfect kind of diversification that most investors can have in their portfolios. And there's another element to it.

There is always an innovation-led investment opportunity, which perhaps India doesn't offer, at least not to the level of what the U.S. companies or corporate America have to offer.

A lot of innovation, as we all know, in terms of the Amazons or Microsoft or for that matter, Facebook or for that matter, a lot of innovation happening in the pharmaceutical or biotech side has been happening in the U.S.

By investing in such kinds of funds, we are providing ourselves with an opportunity to participate into such kind of names, which can scale up into really big business opportunities or trillion-dollar opportunities over time.

I think this is a trend, which will only continue and only deepen. And I would encourage retail investors who actually bought some amount of their savings into such funds.

Publication: MoneyControl

Date: 15-07-2021

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. 09			Please refer to pg. 10			Please refer to pg. 11			Please refer to pg. 12		
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 ~	8507.99 Cr			1099.87 Cr			20288.38 Cr			6214.24 Cr		
Expense Ratio@ (%)	Regular: 1.99, Direct : 1.03			Regular: 2.59, Direct : 1.94			Regular: 2.01, Direct : 1.10			Regular: 1.99, Direct : 1.29		
Benchmark Index	S&P BSE 100			Nifty Large Midcap 250			Nifty 500			Nifty 500		

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. 13			Please refer to pg. 14			Please refer to pg. 15			Please refer to pg. 16		
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 ~	6095.05 Cr			2970.95 Cr			2496.63 Cr			325.83 Cr		
Expense Ratio@ (%)	Regular: 2.18, Direct : 1.10			Regular: 2.10, Direct : 1.50			Regular: 2.14, Direct : 1.24			Regular: 2.64, Direct : 2.18		
Benchmark Index	Nifty Midcap 150			Nifty Dividend Opportunities 50			Nifty MNC			Nifty India Consumption		

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. 17			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 ~	1456.32 Cr			719.48 Cr			895.74 Cr			1423.38 Cr		
Expense Ratio@ (%)	Regular: 2.31, Direct : 2.02			Regular: 2.72, Direct : 1.41			Regular: 2.63, Direct : 1.35			Regular: 2.48, Direct : 1.15		
Benchmark Index	Nifty Infrastructure			Nifty Financial Services			S&P BSE Healthcare			UTI Transportation & Logistics Fund Index		

~(Monthly Average as on 31st July 2021)

Minimum Investment Amount refer page No. 60

Asset Allocation refer page no. 56-59

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 Index 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 funds collected under the scheme shall be invested in equities, fully convertible debentures/bonds and warrants of companies. Investment may also be made in issues of partly convertible debentures/bonds including those issued on rights basis subject to the condition that, as far as possible, the nonconvertible portion of the debentures/ bonds so acquired or subscribed shall be disinvested within a period of twelve months from their acquisition.	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	<table border="1"> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load</th> </tr> <tr> <td></td> <td></td> <td></td> </tr> </table>	Entry Load	Holding Period	Exit Load				<table border="1"> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load</th> </tr> <tr> <td></td> <td></td> <td></td> </tr> </table>	Entry Load	Holding Period	Exit Load				<table border="1"> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load</th> </tr> <tr> <td></td> <td></td> <td></td> </tr> </table>	Entry Load	Holding Period	Exit Load				<table border="1"> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load</th> </tr> <tr> <td></td> <td></td> <td></td> </tr> </table>	Entry Load	Holding Period	Exit Load			
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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. 25			Please refer to pg. 23																		
Plans/Options(Regular/Direct)	Growth option IDCW Option with Payout			Growth option IDCW option with Payout and Reinvestment			IDCW option with Payout and Reinvestment			Growth option IDCW option with Payout and Reinvestment																		
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 ~	2014.05 Cr			1571.29 Cr			293.52 Cr			4294.65 Cr																		
Expense Ratio@ (%)	Regular: 2.17, Direct : 1.33			Regular: 2.31, Direct : 0.25			Regular: 0.90, Direct : 0.39			Regular: 0.30, Direct : 0.20																		
Benchmark Index	Nifty 500			Nifty Small Cap 250			Nifty 200 Momentum 30 Index			NIFTY 50																		

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 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 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 derivative 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	<table border="1"> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load</th> </tr> <tr> <td></td> <td></td> <td></td> </tr> </table>	Entry Load	Holding Period	Exit Load				<table border="1"> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load</th> </tr> <tr> <td></td> <td></td> <td></td> </tr> </table>	Entry Load	Holding Period	Exit Load				<table border="1"> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load</th> </tr> <tr> <td></td> <td></td> <td></td> </tr> </table>	Entry Load	Holding Period	Exit Load				<table border="1"> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load</th> </tr> <tr> <td></td> <td></td> <td></td> </tr> </table>	Entry Load	Holding Period	Exit Load			
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Entry Load	Holding Period	Exit Load																										
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Entry Load	Holding Period	Exit Load																										
	Please refer to pg. 24			Please refer to pg. 27			Please refer to pg. 28			Please refer to pg. 29																		
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 type="checkbox"/>	<input checked="" type="checkbox"/>																
Fund Size ~	1135.56 Cr			4077.69 Cr			716.53 Cr			5339.21 Cr																		
Expense Ratio@ (%)	Regular: 0.78, Direct : 0.32			Regular: 2.00, Direct : 1.37			Regular: 2.02, Direct : 1.22			Regular: 0.93, Direct : 0.35																		
Benchmark Index	Nifty Next 50			CRISIL Hybrid 25+75 Aggressive Index			S&P BSE 200, Gold & Crisil Bond Fund Index			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 and equity related instruments	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 IDCW distribution 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	<table border="1"> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load</th> </tr> <tr> <td></td> <td></td> <td></td> </tr> </table>	Entry Load	Holding Period	Exit Load				<table border="1"> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load</th> </tr> <tr> <td></td> <td></td> <td></td> </tr> </table>	Entry Load	Holding Period	Exit Load				<table border="1"> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load</th> </tr> <tr> <td></td> <td></td> <td></td> </tr> </table>	Entry Load	Holding Period	Exit Load				<table border="1"> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load</th> </tr> <tr> <td></td> <td></td> <td></td> </tr> </table>	Entry Load	Holding Period	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. 30			Please refer to pg. 31			Please refer to pg. 32			Please refer to pg. 33																		
Plans/Options(Regular/Direct)	Monthly IDCW Plan, Flexi IDCW Plan, 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			Growth Scholarship																		
SIP/SWP/STRIP	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input 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"/>																
Fund Size ~	1632.74 Cr			5122.47 Cr			261.14 Cr			4092.25 Cr																		
Expense Ratio@ (%)	Regular: 1.79, Direct : 1.23			Regular: 1.73, Direct : 1.00			Regular: 1.53, Direct : 0.72			Regular: 1.75, Direct : 1.54																		
Benchmark Index	CRISIL Short Term Debt Hybrid 75+25 Fund Index			CRISIL Short Term Debt Hybrid 60+40 Fund Index			Crisil Equity Savings Index			CRISIL Short Term Debt Hybrid 60+40 Fund Index																		

~(Monthly Average as on 31st July 2021)
Minimum Investment Amount refer page No. 60
Asset Allocation refer page no. 56-59 *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			An open ended liquid scheme		
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. 34			Please refer to pg. 35			Please refer to pg. 37			Please refer to pg. 38		
Plans/Options(Regular/Direct)	Growth Option			Growth option IDCW option Scholarship Option			Growth Option, Periodic Option Daily 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 ~	3453.91 Cr			517.86 Cr			7791.45 Cr			29190.92 Cr		
Expense Ratio@ (%)	Regular: 1.74, Direct : 1.12			Regular: 2.72, Direct : 1.65			Regular: 0.12, Direct : 0.06			Regular: 0.23, Direct : 0.13		
Benchmark Index	CRISIL Short Term Debt Hybrid 60+40 Fund Index			Nifty 500			CRISIL Overnight Index			CRISIL Liquid Fund 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			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			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			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)		
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.			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. 39			Please refer to pg. 40			Please refer to pg. 41			Please refer to pg. 42		
Plans/Options(Regular/Direct)	Growth option IDCW option			Growth Option Daily IDCW Reinvestment Option Weekly IDCW Reinvestment Option Flexi 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 ~	8698.79 Cr			2393.19 Cr			3816.00 Cr			2762.66 Cr		
Expense Ratio@ (%)	Regular: 0.26, Direct : 0.17			Regular: 0.26, Direct : 0.39			Regular: 0.44, Direct : 0.31			Regular: 1.28, Direct : 0.45		
Benchmark Index	CRISIL Money Market Index			CRISIL Ultra Short Term Debt Index			CRISIL Low Duration Debt Index			CRISIL Ultra Short Term Bond 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.			An open ended debt scheme predominantly investing in debt instruments of Banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds.			UTI Corporate Bond Fund is an open ended debt scheme predominantly investing in AA+ and above rated corporate bonds.			An open ended debt scheme predominantly investing in AA and below rated corporate bonds (excluding AA+ rated corporate bonds)		
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 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. 43			Please refer to pg. 44			Please refer to pg. 45			Please refer to pg. 46		
Plans/Options(Regular/Direct)	Growth Sub-Option IDCW Sub-Option			IDCW option & Growth 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 type="checkbox"/>
Fund Size ~	3474.43 Cr			251.71 Cr			3673.64 Cr			373.89 Cr		
Expense Ratio@ (%)	Regular: 0.95, Direct : 0.34			Regular: 0.31, Direct : 0.22			Regular: 0.57, Direct : 0.23			Regular: 1.61, Direct : 0.98		
Benchmark Index	CRISIL Short Term Bond Fund Index			CRISIL Banking and PSU Debt Index			CRISIL Corporate Bond Composite Index			CRISIL Short Term Credit Risk Index		

~(Monthly Average as on 31st July 2021)

Minimum Investment Amount refer page No. 60
Asset Allocation refer page no. 56-59

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.			An open ended dynamic debt scheme investing across duration			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.			UTI Gilt Fund is an open ended debt scheme investing in government securities across maturities.		
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. 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)	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			Growth option IDCW option (with Payout & reinvestment Facility) Default Option - Growth Option			Growth Plan - IDCW Plan (with payout & reinvestment facilities)		
SIP/SWP/STRIP	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input 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"/>
Fund Size **	70.05 Cr			223.12 Cr			280.45 Cr			746.95 Cr		
Expense Ratio@ (%)	Regular: 1.62, Direct : 0.98			Regular: 1.59, Direct : 1.08			Regular: 1.59, Direct : 1.27			Regular: 0.93, Direct : 0.65		
Benchmark Index	CRISIL Medium Term Debt Index			CRISIL Dynamic Debt Index			CRISIL Medium to Long Term Debt Index			CRISIL Dynamic Gilt Index		

~(Monthly Average as on 31st July 2021)

Minimum Investment Amount refer page No. 60

Asset Allocation refer page no. 56-59

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 31st July 2021.

EQUITY READY RECKONER AUGUST 2021

Fund Name	UTI MasterShare Unit Scheme	UTI Flexi Cap Fund	UTI Value Opportunities Fund	UTI Core Equity Fund	UTI Mid Cap Fund	UTI Long Term Equity Fund (Tax Saving)
Category	Large Cap Fund	Flexi Cap Fund	Value Fund	Large & Mid Cap Fund	Mid Cap Fund	ELSS
Month End AUM	₹ 8,580 Crores	₹ 20,921 Crores	₹ 6,305 Crores	₹ 11,125 Crores	₹ 4,270 Crores	₹ 2,046 Crores
Benchmark Index	S&P BSE 100	Nifty 500	Nifty 500	Nifty LargeMidcap 250	Nifty Midcap 150	Nifty 500
	Market Capitalization of Fund vis-à-vis Benchmark Index (%)					
Fund	86	60	69	51	13	7
Benchmark	6	31	20	36	67	88
	Operating Cash Flow (OCF) Tiers of Fund vis-à-vis Benchmark Index (%)					
Fund	94	96	89	87	85	82
Benchmark	2	4	11	13	14	17
	Return on Capital Employed (ROCE) Tiers of Fund vis-à-vis Benchmark Index (%)					
Fund	62	93	52	50	59	56
Benchmark	25	30	29	28	34	28
	Portfolio Characteristics of Fund vis-à-vis Benchmark Index (%)					
Fund	6.91	7.36	6.20	4.34	9.49	7.39
Benchmark	35.05	35.80	31.69	29.75	39.83	34.51
	Sector weights/Active weights of Funds vis-à-vis Benchmark Index (Highlighted +2%)					
	NAV (%)	Active Wt. (%)	NAV (%)	Active Wt. (%)	NAV (%)	Active Wt. (%)
Sector						
AUTOMOBILE	6.69	1.54	7.06	2.16	8.39	6.30
CEMENT & CEMENT PRODUCTS	2.23	-0.62	1.12	-1.72	1.52	1.25
CHEMICALS	1.55	1.11	--	-1.86	3.82	-1.21
CONSTRUCTION	2.39	-0.30	4.54	6.77	-2.68	-2.87
CONSUMER GOODS	9.40	-2.64	7.74	-4.00	6.77	3.55
CONSUMER SERVICES	4.09	2.68	3.83	1.89	-3.39	3.47
FERTILISERS & PESTICIDES	--	-0.85	1.57	0.52	-0.78	1.28
FINANCIAL SERVICES	31.10	-2.88	30.34	-0.62	4.52	1.53
HEALTHCARE SERVICES	1.16	0.66	5.45	0.53	6.55	4.92
INDUSTRIAL MANUFACTURING	2.65	2.19	3.01	0.56	13.71	4.02
IT	15.66	0.77	13.14	-0.31	7.32	0.96
MEDIA, ENTMT. & PUBLICATIONS	--	-0.24	--	-0.40	--	-1.54
METALS	2.36	-2.12	1.79	-2.67	2.86	-0.05
OIL & GAS	5.08	-5.46	3.68	-5.13	2.98	-1.17
PHARMA	8.82	4.62	9.43	4.20	4.58	6.32
POWER	--	-2.05	3.38	1.06	--	-3.32
SERVICES	0.93	-0.11	1.61	-1.35	1.20	-0.69
TELECOM	4.24	2.28	3.79	1.99	--	-1.55
TEXTILES	--	-0.22	--	-0.46	2.35	1.20
	Portfolio Composition					
Top 10 Holdings (%)	48	40	47	33	27	42
Stock Count	45	54	56	63	70	65
Active Share (%)	38	70	66	64	65	61
Fund Manager/s	Swati Kulkarni	Ajay Yagi	Veri Subramaniam, Amit Preemchandani	V Sivatsa	Ankit Agarwal	Veri Subramaniam, Vishal Chopda
Managing Since	Dec-06	Jan-16	Feb-17, Feb-18	May-17	Aug-19	Sep-17, Aug-19

AUM - Asset under Management; Portfolio Characteristics are calculated based on full market cap using weighted average methodology at aggregation. Operating Cash Flow Tiers (C1-3) 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 (R1-3) 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 companies).

As of date of July 31, 2021.

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 : ₹ 8507.99 Crore
Closing AUM : ₹ 8580.43 Crore

High/Low NAV in the month

High Growth Option : ₹ 177.7365
Low Growth Option : ₹ 173.9799

Total Expense Ratio

Regular : 1.99
Direct : 1.03

Minimum Investment Amount

Growth: ₹ 100/-
IDCW: ₹ 5000/-

No. of Unit Holding Accounts

6,42,260

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

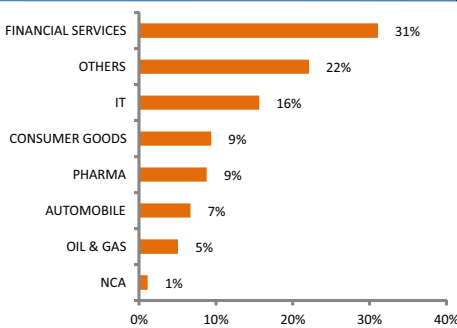
NAV per unit as on 31st July, 2021

Regular Growth Option : ₹ 177.6651
Regular IDCW Option : ₹ 41.3352
Direct Growth Option : ₹ 188.0835
Direct IDCW Option : ₹ 46.1987

Portfolio as on 31st July, 2021

Equity	% to NAV	Equity	% to NAV
Infosys Ltd.	9.54	Tech Mahindra Ltd	2.03
ICICI Bank Ltd	7.96	SKF India Ltd.	2.00
HDFC Bank Ltd.	6.84	Sun Pharmaceuticals Industries Ltd.	1.98
HDFC Ltd.	4.33	Eicher Motors Ltd	1.91
Bharti Airtel Ltd.	4.24	Maruti Suzuki India Ltd.	1.90
Tata Consultancy Services Ltd.	4.09	Bajaj Finance Ltd.	1.89
Reliance Industries Ltd.	3.78	Kotak Mahindra Bank Ltd.	1.88
Hindustan Unilever Ltd.	2.72	Balkrishna Industries Ltd.	1.77
Larsen & Toubro Ltd.	2.39	Indian Energy Exchange Ltd	1.56
Tata Steel Ltd.	2.36	Pidilite Industries Ltd.	1.55
Axis Bank Ltd.	2.35	Titan Company Ltd.	1.47
State Bank Of India	2.31	Cipla Ltd.	1.39
Shree Cement Ltd.	2.23	Aditya Birla Fashion & Retail Ltd.	1.38
Divis Laboratories Ltd.	2.13	Others	12.66
Jubilant Food Works Ltd	2.09	Net Current Assets	1.13
Dr Reddy's Laboratories Ltd.	2.08	TOTAL	100.00
Asian Paints Ltd.	2.06		

Sectoral Breakdown



Quantitative Indicators	Fund	Benchmark
Beta	0.92	1
Standard Deviation (Annual)	20.13%	21.55%
Sharpe Ratio	0.49%	
Portfolio Turnover Ratio (Annual)	0.06	
P/B	7.97	6.91
P/E	36.76	35.05
ROE	15.43	16.84

As on 31st July 2021

Fund Performance Vs Benchmark (CAGR) as on 31st July, 2021 Growth of ₹ 10000

Period	NAV Growth (%)	S&P BSE 100 (%)	S&P BSE Sensex (%)	NAV Growth (₹)	S&P BSE 100 (₹)	S&P BSE Sensex (₹)
1 Year	48.50	46.15	41.41	14,850	14,615	14,141
3 Years	13.26	12.90	13.13	14,534	14,395	14,484
5 Years	13.39	14.16	14.74	18,751	19,397	19,895
Since inception*	15.90	14.37	15.09	17,02,774	10,72,126	13,34,340

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 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 61 in 'Fund Manager Summary'. No of Schemes Managed by Mrs. Swati Kulkarni is 3.

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

SIP Returns as on 31st July, 2021

Period	Investment Amount (₹)	Value-Fund (₹)	S&P BSE 100 (₹)	S&P BSE Sensex (₹)	Yield (%) Fund	Yield (%) S&P BSE 100	Yield (%) S&P BSE Sensex
1 Year	1,20,000	1,46,278	1,44,722	1,41,244	43.39	40.69	34.72
3 Years	3,60,000	5,08,990	5,01,810	4,92,445	23.90	22.87	21.50
5 Years	6,00,000	9,14,968	9,14,332	9,20,523	16.93	16.90	17.17
7 Years	8,40,000	14,03,071	14,23,558	14,28,908	14.41	14.82	14.92
10 Years	12,00,000	25,53,699	25,71,236	25,56,349	14.46	14.58	14.48
15 Years	18,00,000	51,98,721	51,51,871	50,92,467	13.03	12.93	12.79
Since inception*	20,00,000	66,94,522	67,43,403	67,22,343	13.18	13.25	13.22

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 July 2021 (Since SIP facility was introduced in November 2004. Past performance may or may not be sustained in future.

For Product Label, Refer Page no. 62-63.

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., ACA, CWA, PGDM (IIM-I)
Managing the scheme since May-2017

Fund AUM

Fund Size Monthly Average : ₹ 1099.87 Crore
Closing AUM : ₹ 1125.48 Crore

High/Low NAV in the month

High Growth Option : ₹ 93.6872
Low Growth Option : ₹ 90.3495

Total Expense Ratio

Regular : 2.59
Direct : 1.94

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW:

No. of Unit Holding Accounts

1,65,850

Load Structure

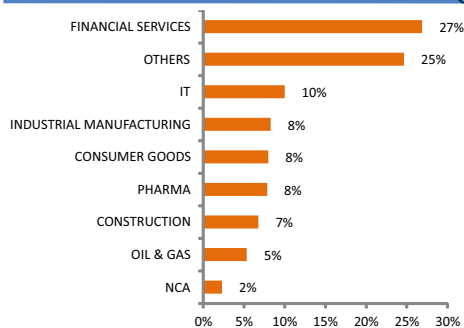
Entry Load	Nil	
Holding Period	< 1 Year	>= 1 Year
Exit Load	1%	Nil

NAV per unit as on 31st July, 2021

Regular Growth Option	₹ 93.5885
Regular IDCW Option	₹ 45.5920
Direct Growth Option	₹ 97.3223
Direct IDCW Option	₹ 47.8250

Portfolio as on 31st July, 2021

Equity	% to NAV	Equity	% to NAV
ICICI Bank Ltd	4.77	Fortis Healthcare Ltd.	2.07
HDFC Bank Ltd.	4.00	Ambuja Cements Ltd.	1.89
State Bank Of India	3.83	Coromandel International Ltd.	1.81
Infosys Ltd.	3.79	Cummins India Ltd.	1.80
ITC Ltd.	3.17	HCL Technologies Ltd.	1.77
Bharti Airtel Ltd.	3.05	Tata Steel Ltd.	1.62
Gujarat State Petronet Ltd.	2.88	Bharat Forge Ltd.	1.54
HDFC Ltd.	2.79	Aditya Birla Fashion & Retail Ltd.	1.51
Larsen & Toubro Ltd.	2.57	Schaeffler India Ltd	1.42
Ajanta Pharma Ltd.	2.47	Reliance Industries Ltd.	1.37
Wipro Ltd.	2.37	Mphasis Ltd	1.28
Max Financial Services Ltd.	2.31	Phoenix Mills Ltd	1.26
Bharat Electronics Ltd.	2.31	Oberoi Realty Ltd.	1.21
Axis Bank Ltd.	2.30	Others	27.92
Federal Bank Ltd.	2.27	Net Current Assets	2.27
Tata Power Company Ltd.	2.24	TOTAL	100.00
Emami Ltd.	2.14		

Sectoral Breakdown**Quantitative Indicators**

	Fund	Benchmark
Beta	0.97	1
Standard Deviation (Annual)	20.41%	20.48%
Sharpe Ratio	0.51%	
Portfolio Turnover Ratio (Annual)	0.60	
P/B	4.34	8.36
P/E	29.75	37.40
ROE	12.59	16.51

As on 31st July 2021**Active Stock positions**

Overweight (Top 5)	%	Underweight (Top 5)	%
State Bank Of India	2.80	Reliance Industries Ltd.	-2.72
Gujarat State Petronet Ltd	2.57	Tata Consultancy Services Ltd	-2.04
Ajanta Pharma Ltd.	2.28	Kotak Mahindra Bank Ltd.	-1.51
Bharti Airtel Ltd.	2.23	Hindustan Unilever Ltd.	-1.29
ITC Ltd.	2.06	Bajaj Finance Ltd.	-1.03

Market Capitalisation (%)

	Large	Mid	Small
Fund	51	36	13
Benchmark	52	45	3

Portfolio Details

% of Top 10 Stocks	33.32
Median Market Cap (₹ Cr)	59,148
Weighted Average Market Cap	1,96,062
Number of Securities	63

All figures given are provisional and unaudited.

Fund Performance Vs Benchmark (CAGR) as on 31st July, 2021 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty Large Mid 250 (%)	Nifty 50 (%)	NAV Growth (₹)	Nifty Large Mid 250 (₹)	Nifty 50 (₹)
1 Year	67.75	61.78	44.16	16,775	16,178	14,416
3 Years	13.81	15.04	12.89	14,747	15,230	14,392
5 Years	12.67	15.99	14.19	18,163	21,003	19,422
Since inception*	12.76	15.67	12.67	43,309	59,107	42,889

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 61 in 'Fund Manager Summary'. No of Schemes Managed by Mr. V Srivatsa is 7. The performance of the benchmark is calculated using total return index variant of the benchmark index.

SIP Returns as on 31st July, 2021

Period	Investment Amount (₹)	Value-Fund (₹)	Nifty Large Mid 250 (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) Nifty Large Mid 250	Yield (%) Nifty 50
1 Year	1,20,000	1,61,659	1,53,481	1,43,247	70.81	56.06	38.15
3 Years	3,60,000	5,50,625	5,43,660	4,97,089	29.73	28.77	22.18
5 Years	6,00,000	9,38,603	9,71,015	9,14,027	17.97	19.37	16.88
7 Years	8,40,000	14,14,192	15,42,919	14,17,201	14.63	17.08	14.69
10 Years	12,00,000	25,36,944	29,80,028	25,29,927	14.33	17.33	14.28
15 Years	NA	NA	NA	NA	NA	NA	NA
Since inception	14,60,000	34,46,290	40,95,692	34,25,442	13.30	15.86	13.21

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 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 : ₹ 20288.38 Crore
Closing AUM : ₹ 20921.66 Crore

High/Low NAV in the month

High Growth Option : ₹ 240.8199
Low Growth Option : ₹ 232.2102

Total Expense Ratio

Regular : 2.01
Direct : 1.10

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW:

No. of Unit Holding Accounts

15,39,993

Load Structure

Entry Load : Nil

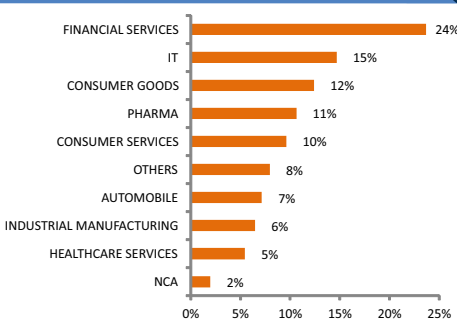
Exit Load : (A) Redemption / Switch out within 1 year from the date of allotment –
(i) upto 10% of the allotted Units – NIL
(ii) beyond 10% of the allotted Units - 1.00%
(B) Redemption / Switch out after 1 year from the date of allotment – NIL

NAV per unit as on 31st July, 2021

Regular Growth Option : ₹ 240.7656
Regular IDCW Option : ₹ 167.9433
Direct Growth Option : ₹ 250.5772
Direct IDCW Option : ₹ 175.4706

Portfolio as on 31st July, 2021

Equity	% to NAV	Equity	% to NAV
Bajaj Finance Ltd.	5.75	Indiamart Intermesh Ltd	1.82
HDFC Bank Ltd.	5.55	Shree Cement Ltd.	1.79
Larsen & Toubro Infotech Ltd	4.69	Jubilant Food Works Ltd	1.79
Kotak Mahindra Bank Ltd.	4.01	Ajanta Pharma Ltd	1.77
HDFC Ltd.	3.94	Crompton Greaves Consumer Electricals Ltd.	1.72
Infosys Ltd.	3.90	Metropolis Healthcare Ltd	1.64
Astral Ltd.	3.62	IPCA Laboratories Ltd.	1.56
Mindtree Ltd.	3.05	Torrent Pharmaceuticals Ltd.	1.47
Info-Edge (India) Ltd.	2.80	Marico Ltd.	1.46
Avenue Supermarts Ltd.	2.70	Grindwell Norton Ltd.	1.45
AU Small Finance Bank Ltd	2.42	PI Industries Ltd.	1.44
Motherson Sumi System Ltd.	2.27	Schaeffler India Ltd	1.39
Dr. Lal Pathlabs Ltd.	2.06	Cadila Healthcare Ltd.	1.38
Maruti Suzuki India Ltd.	1.98	Others	22.88
Endurance Technologies Ltd.	1.96	Net Current Assets	1.95
Coforge Ltd	1.92	TOTAL	100.00
Divis Laboratories Ltd.	1.87		

Sectoral Breakdown**Quantitative Indicators**

Quantitative Indicators	Fund	Benchmark
Beta	0.88	1
Standard Deviation (Annual)	19.11%	20.88%
Sharpe Ratio	0.77%	
Portfolio Turnover Ratio (Annual)	0.10	
P/B	12.16	7.36
P/E	47.69	35.80
ROE	21.69	16.51

As on 31st July 2021**Fund Performance Vs Benchmark (CAGR) as on 31st July, 2021 Growth of ₹ 10000**

Period	NAV Growth (%)	Nifty 500 (%)	Nifty 50 (%)	NAV Growth (₹)	Nifty 500 (₹)	Nifty 50 (₹)
1 Year	63.44	52.89	44.16	16,344	15,289	14,416
3 Years	18.17	13.54	12.89	16,509	14,642	14,392
5 Years	16.96	14.59	14.19	21,896	19,765	19,422
Since inception*	13.13	11.86	NA	3,67,829	2,64,106	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 61 in 'Fund Manager Summary'. N.A - Not Available. No of Schemes Managed by Mr. Ajay Tyagi is 5.

As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of Nifty 500. 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 31st July, 2021

Period	Investment Amount (₹)	Value-Fund (₹)	Nifty 500 (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) Nifty 500	Yield (%) Nifty 50
1 Year	1,20,000	1,54,162	1,49,042	1,43,247	57.27	48.21	38.15
3 Years	3,60,000	5,70,845	5,19,637	4,97,089	32.45	25.42	22.18
5 Years	6,00,000	10,54,442	9,32,819	9,14,027	22.77	17.72	16.88
7 Years	8,40,000	16,39,160	14,57,782	14,17,201	18.78	15.48	14.69
10 Years	12,00,000	31,00,127	26,73,485	25,29,927	18.06	15.31	14.28
15 Years	18,00,000	68,75,741	53,23,063	50,28,231	16.26	13.31	12.64
Since inception*	20,00,000	89,85,966	68,80,297	65,90,461	16.16	13.46	13.02

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 July 2021 (Since SIP facility was introduced in November 2004. Past performance may or may not be sustained in future.

For Product Label, Refer Page no. 62-63.

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. Vetri Subramaniam, B.Com, PGDM
Mr. Amit Premchandani, PGDM (IIM Indore), CA, CFA

Fund AUM

Fund Size Monthly Average : ₹ 6214.24 Crore
Closing AUM : ₹ 6305.37 Crore

High/Low NAV in the month

High Growth Option : ₹ 94.0017
Low Growth Option : ₹ 91.1774

Total Expense Ratio

Regular : 1.99
Direct : 1.29

Minimum Investment Amount

Growth : ₹ 5000/-
IDCW :

No. of Unit Holding Accounts

4,67,342

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

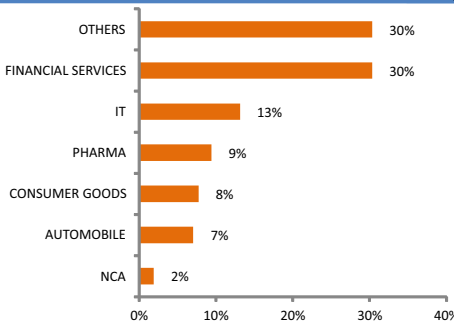
NAV per unit as on 31st July, 2021

Regular Growth Option : ₹ 94.0017
Regular IDCW Option : ₹ 27.3946
Direct Growth Option : ₹ 100.0098
Direct IDCW Option : ₹ 32.6165

Portfolio as on 31st July, 2021

Equity	% to NAV	Equity	% to NAV
Infosys Ltd.	9.25	Crompton Greaves Consumer Electricals Ltd.	1.55
ICICI Bank Ltd	8.95	Maruti Suzuki India Ltd.	1.54
HDFC Bank Ltd.	7.87	Aditya Birla Fashion & Retail Ltd.	1.51
Axis Bank Ltd.	4.72	Larsen & Toubro Infotech Ltd	1.49
Bharti Airtel Ltd.	3.79	Lupin Ltd.	1.45
State Bank Of India	3.46	Emami Ltd.	1.40
Tech Mahindra Ltd	2.40	KNR Constructions Ltd	1.34
ITC Ltd.	2.25	Dr Reddy's Laboratories Ltd.	1.34
Jubilant Food Works Ltd	2.07	CESC Ltd	1.33
Eicher Motors Ltd	1.99	Escorts Ltd.	1.31
Gujarat Gas Ltd	1.93	Kajaria Ceramics Ltd.	1.22
Cipla Ltd.	1.81	ICICI Prudential Life Insurance Company Ltd.	1.20
Tata Steel Ltd.	1.79	Bajaj Auto Ltd.	1.20
Bharat Forge Ltd.	1.71	Others	21.42
Ajanta Pharma Ltd.	1.63	Net Current Assets	1.91
Sun Pharmaceuticals Industries Ltd.	1.60	TOTAL	100.00
Coromandel International Ltd.	1.57		

Sectoral Breakdown



Quantitative Indicators

Indicator	Fund	Benchmark
Beta	0.95	1
Standard Deviation (Annual)	20.23%	20.88%
Sharpe Ratio	0.56%	
Portfolio Turnover Ratio (Annual)	0.14	
P/B	6.20	7.36
P/E	31.69	35.80
ROE	14.71	16.51

As on 31st July 2021

Fund Performance Vs Benchmark (CAGR) as on 31st July, 2021 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 500 (%)	Nifty 50 (%)	NAV Growth (₹)	Nifty 500 (₹)	Nifty 50 (₹)
1 Year	55.90	52.89	44.16	15,590	15,289	14,416
3 Years	14.71	13.54	12.89	15,100	14,642	14,392
5 Years	13.80	14.59	14.19	19,093	19,765	19,422
Since inception*	14.99	14.15	14.34	93,984	83,556	85,815

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 61 in 'Fund Manager Summary'. No of Schemes Managed by Mr. Vetri Subramaniam is 4 & Mr. Amit Premchandani is 2.

As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of Nifty 500. 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 31st July, 2021

Period	Investment Amount (₹)	Value-Fund (₹)	Nifty 500 (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) Nifty 500	Yield (%) Nifty 50
1 Year	1,20,000	1,51,901	1,49,042	1,43,247	53.25	48.21	38.15
3 Years	3,60,000	5,35,511	5,19,637	4,97,089	27.65	25.42	22.18
5 Years	6,00,000	9,54,148	9,32,819	9,14,027	18.64	17.72	16.88
7 Years	8,40,000	14,40,211	14,57,782	14,17,201	15.14	15.48	14.69
10 Years	12,00,000	25,51,950	26,73,485	25,29,927	14.44	15.31	14.28
15 Years	18,00,000	56,82,638	53,23,063	50,28,231	14.06	13.31	12.64
Since inception	19,20,000	65,86,185	61,30,775	58,37,902	14.02	13.25	12.73

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 : ₹ 6095.05 Crore
Closing AUM : ₹ 6290.04 Crore

High/Low NAV in the month

High Growth Option : ₹ 174.8621
Low Growth Option : ₹ 165.1238

Total Expense Ratio

Regular : 2.18
Direct : 1.10

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW:

No. of Unit Holding Accounts

3,76,225

Load Structure

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

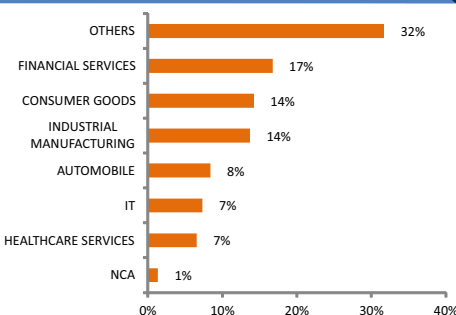
NAV per unit as on 31st July, 2021

Regular Growth Option	₹ 174.8621
Regular IDCW Option	₹ 82.7463
Direct Growth Option	₹ 187.6735
Direct IDCW Option	₹ 92.3542

Portfolio as on 31st July, 2021

Equity	% to NAV	Equity	% to NAV
SRF Ltd.	3.82	Voltas Ltd.	1.59
Mphasis Ltd	3.21	Apollo Hospitals Enterprise Ltd.	1.59
PI Industries Ltd.	3.21	City Union Bank Ltd	1.58
Jubilant Food Works Ltd	3.09	Whirlpool Of India Ltd.	1.52
Cholamandalam Investment & Finance Company Ltd	2.79	J.K.Cement Ltd.	1.52
Crompton Greaves Consumer Electricals Ltd.	2.36	Schaeffler India Ltd	1.51
Gujarat Gas Ltd	2.28	Syngene International Ltd.	1.47
Tube Investments Of India Ltd	2.24	Divis Laboratories Ltd.	1.45
Bharat Forge Ltd.	2.19	Endurance Technologies Ltd.	1.44
Astral Ltd.	2.17	Kajaria Ceramics Ltd.	1.44
Federal Bank Ltd.	2.15	3M India Ltd.	1.35
L&T Technology Services Ltd	2.09	Balkrishna Industries Ltd.	1.34
Shriram Transport Finance Co.Ltd.	2.05	Metropolis Healthcare Ltd	1.32
Max Financial Services Ltd.	1.99	Coromandel International Ltd.	1.31
Praj Industries Ltd.	1.67	Others	39.27
Ashok Leyland Ltd.	1.63	Net Current Assets	1.36
		TOTAL	100.00

Sectoral Breakdown



Quantitative Indicators

Indicator	Fund	Benchmark
Beta	0.93	1
Standard Deviation (Annual)	19.70%	20.66%
Sharpe Ratio	0.72%	
Portfolio Turnover Ratio (Annual)	0.29	
P/B	9.49	9.64
P/E	47.96	39.83
ROE	15.82	15.97

As on 31st July 2021

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Jubilant Food Works Ltd	3.09	Laurus Labs Ltd.	-1.58
SRF Ltd.	2.24	Adani Total Gas Ltd	-1.54
Mphasis Ltd	1.86	Bharat Electronics Ltd.	-1.39
PI Industries Ltd.	1.72	Tata Power Company Ltd.	-1.33
Praj Industries Ltd.	1.67	Trent Ltd.	-1.30

Market Capitalisation (%)

	Large	Mid	Small
Fund	13	67	20
Benchmark	6	88	5

Portfolio Details

% of Top 10 Stocks	27.38
Median Market Cap (₹ Cr)	30,733
Weighted Average Market Cap	32,100
Number of Securities	70

All figures given are provisional and unaudited.

Fund Performance Vs Benchmark (CAGR) as on 31st July, 2021 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty Midcap 150 (%)	Nifty 50 (%)	NAV Growth (₹)	Nifty Midcap 150 (₹)	Nifty 50 (₹)
1 Year	76.24	80.49	44.16	17,624	18,049	14,416
3 Years	17.56	17.39	12.89	16,254	16,184	14,392
5 Years	14.69	17.70	14.19	19,851	22,598	19,422
Since inception*	18.59	18.01	14.66	1,91,849	1,76,217	1,06,997

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 61 in 'Fund Manager Summary'. No of Schemes Managed by Mr Ankit Agarwal is 2.

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

SIP Returns as on 31st July, 2021

Period	Investment Amount (₹)	Value-Fund (₹)	Nifty Midcap 150 (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) Nifty Midcap 150	Yield (%) Nifty 50
1 Year	1,20,000	1,63,059	1,63,318	1,43,247	73.37	73.85	38.15
3 Years	3,60,000	6,01,195	5,91,621	4,97,089	36.42	35.18	22.18
5 Years	6,00,000	10,21,308	10,33,190	9,14,027	21.45	21.93	16.88
7 Years	8,40,000	15,73,846	16,68,203	14,17,201	17.64	19.27	14.69
10 Years	12,00,000	34,57,111	34,16,846	25,29,927	20.08	19.87	14.28
15 Years	18,00,000	81,30,564	73,56,947	50,28,231	18.17	17.03	12.64
Since inception*	20,00,000	1,02,46,998	89,33,040	65,90,461	17.48	16.67	13.02

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 July 2021 (Since SIP facility was introduced in November 2004). Past performance may or may not be sustained in future.

For Product Label, Refer Page no. 62-63.

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, FFM (NMIMS), CFA
Managing the scheme since Dec-2005

Fund AUM

Fund Size Monthly Average : ₹ 2970.95 Crore
Closing AUM : ₹ 3027.71 Crore

High/Low NAV in the month

High Growth Option : ₹ 99.6282
Low Growth Option : ₹ 95.9170

Total Expense Ratio

Regular : 2.10
Direct : 1.50

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW: ₹ 5000/-

No. of Unit Holding Accounts

2,29,326

Load Structure

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

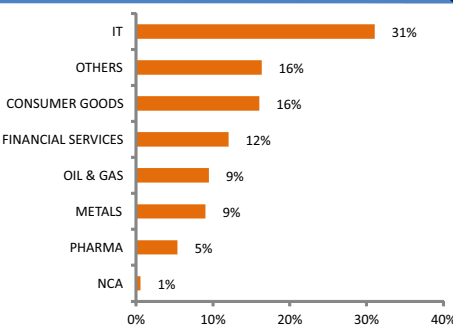
NAV per unit as on 31st July, 2021

Regular Growth Option	₹ 99.6282
Regular IDCW Option	₹ 21.4107
Direct Growth Option	₹ 104.9719
Direct IDCW Option	₹ 24.6590

Portfolio as on 31st July, 2021

Equity	% to NAV	Equity	% to NAV
Infosys Ltd.	9.39	Hindustan Zinc Ltd.	1.91
Tech Mahindra Ltd	7.03	Coromandel International Ltd.	1.77
Mphasis Ltd	6.26	Bajaj Auto Ltd.	1.71
Tata Steel Ltd.	5.46	Cummins India Ltd.	1.60
Hindustan Unilever Ltd.	5.39	Ambuja Cements Ltd.	1.58
ITC Ltd.	5.34	Marico Ltd.	1.53
NTPC Ltd.	3.77	ICICI Prudential Life Insurance Company Ltd.	1.47
Tata Consultancy Services Ltd.	3.58	Procter & Gamble Hygiene & Hel Care Ltd.	1.32
Larsen & Toubro Infotech Ltd	3.34	Bharat Electronics Ltd.	1.28
Bharat Petroleum Corporation Ltd.	3.09	Indian Energy Exchange Ltd	1.27
Torrent Pharmaceuticals Ltd.	2.95	Nippon Life India Asset Management Ltd	1.27
ICICI Bank Ltd	2.58	Muthoot Finance Ltd	1.11
Sanofi India Ltd.	2.38	Oil & Natural Gas Corporation Ltd.	1.06
ICICI Securities Ltd.	2.16	Others	11.78
GAIL (India) Ltd.	2.07	Net Current Assets	0.57
Great Eastern Shipping Co. Ltd.	2.02	TOTAL	100.00
Hindustan Petroleum Corporation Ltd.	1.96		

Sectoral Breakdown



Quantitative Indicators	Fund	Benchmark
Beta	0.92	1
Standard Deviation (Annual)	17.87%	18.78%
Sharpe Ratio	0.66%	
Portfolio Turnover Ratio (Annual)	0.11	
P/B	6.87	9.06
P/E	31.54	34.59
ROE	23.29	26.51

As on 31st July 2021

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Mphasis Ltd	5.19	Larsen & Toubro Ltd.	-9.65
Larsen & Toubro Infotech Ltd	3.34	Tata Consultancy Services Ltd	-6.16
Tech Mahindra Ltd	3.29	Hindustan Unilever Ltd.	-4.16
Torrent Pharmaceuticals Ltd.	2.95	ITC Ltd.	-3.60
ICICI Bank Ltd	2.58	Nestle India Ltd.	-3.15

Market Capitalisation (%)

	Large	Mid	Small
Fund	69	21	10
Benchmark	85	11	4

Portfolio Details

% of Top 10 Stocks	52.65
Median Market Cap (₹ Cr)	1,06,414
Weighted Average Market Cap	2,22,423
Number of Securities	48

All figures given are provisional and unaudited.

Fund Performance Vs Benchmark (CAGR) as on 31st July, 2021 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty Dividend Opportunities 50 (%)	Nifty 50 (%)	NAV Growth (₹)	Nifty Dividend Opportunities 50 (₹)	Nifty 50 (₹)
1 Year	52.56	46.20	44.16	15,256	14,620	14,416
3 Years	15.24	11.24	12.89	15,310	13,769	14,392
5 Years	15.00	13.54	14.19	20,121	18,875	19,422
Since inception*	15.19	17.14	15.28	99,606	1,30,855	1,00,878

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 61 in 'Fund Manager Summary'. No of Schemes Managed by Mrs. Swati Kulkarni is 3.

Benchmark for UTI Dividend Yield Fund has been changed from S&P BSE 100 to Nifty Dividend Opportunities 50

Nifty Dividend Opportunities 50 since 01st June 2017, prior period BSE 100 return.

As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of Nifty Dividend Opportunities 50. PRI values from 3rd May 2005 to 30th September 2007. TRI Value From 1st October 2007. The performance of the benchmark is calculated using total return index variant of the benchmark index.

SIP Returns as on 31st July, 2021

Period	Investment Amount (₹)	Value-Fund (₹)	Nifty Dividend Opportunities 50 (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) Nifty Dividend Opportunities 50	Yield (%) Nifty 50
1 Year	1,20,000	1,55,893	1,49,901	1,43,247	60.37	49.72	38.15
3 Years	3,60,000	5,37,997	4,98,885	4,97,089	27.99	22.44	22.18
5 Years	6,00,000	9,57,734	8,83,838	9,14,027	18.80	15.51	16.88
7 Years	8,40,000	14,67,610	13,73,991	14,17,201	15.67	13.82	14.69
10 Years	12,00,000	25,65,033	23,60,395	25,29,927	14.54	12.99	14.28
15 Years	18,00,000	54,51,095	53,83,656	50,28,231	13.58	13.44	12.64
Since inception	19,40,000	65,97,013	66,79,659	60,17,652	13.78	13.91	12.80

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, FFM (NMIMS), CFA
Managing the scheme since Jun-2004

Fund AUM

Fund Size Monthly Average : ₹ 2496.63 Crore
Closing AUM : ₹ 2522.75 Crore

High/Low NAV in the month

High Growth Option : ₹ 260.3869
Low Growth Option : ₹ 251.3588

Total Expense Ratio

Regular : 2.14
Direct : 1.24

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW: ₹ 5000/-

No. of Unit Holding Accounts

1,70,180

Load Structure

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

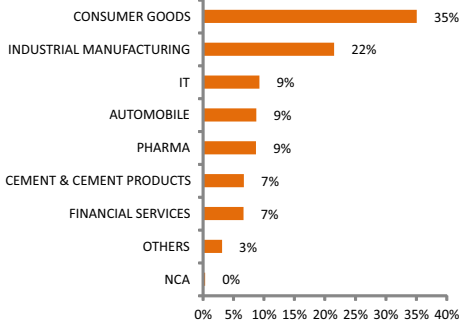
NAV per unit as on 31st July, 2021

Regular Growth Option	₹ 258.6098
Regular IDCW Option	₹ 133.3354
Direct Growth Option	₹ 278.1777
Direct IDCW Option	₹ 144.2963

Portfolio as on 31st July, 2021

Equity	% to NAV	Equity	% to NAV
Mphasis Ltd	6.77	SKF India Ltd.	2.46
Ambuja Cements Ltd.	6.70	Oracle Financial Services Software Ltd.	2.46
Hindustan Unilever Ltd.	6.62	Bosch Ltd.	2.14
Maruti Suzuki India Ltd.	6.60	3M India Ltd.	2.03
Nestle India Ltd.	6.44	Siemens India Ltd.	1.99
Honeywell Automation India Ltd.	5.18	HDFC Asset Management Company Ltd	1.83
Britannia Industries Ltd.	4.52	Nippon Life India Asset Management Ltd	1.28
Whirlpool Of India Ltd.	4.02	Mahindra CIE Automotive Ltd	1.26
Sanofi India Ltd.	3.64	ICICI Prudential Life Insurance Company Ltd	1.24
Procter & Gamble Hygiene & Hel Care Ltd.	3.53	CRISIL Ltd	1.19
United Spirits Ltd.	3.34	Glaxosmithkline Pharmaceuticals Ltd.	1.15
United Breweries Ltd.	3.21	Aavas Financiers Ltd	1.08
Cummins India Ltd.	3.04	Timken India Ltd.	0.84
Schaeffler India Ltd	2.91	Others	4.37
Abbott India Ltd.	2.73	Net Current Assets	0.34
Grindwell Norton Ltd.	2.62	TOTAL	100.00
Bayer Cropscience Ltd.	2.47		

Sectoral Breakdown



Quantitative Indicators

Quantitative Indicators	Fund	Benchmark
Beta	0.85	1
Standard Deviation (Annual)	16.84%	19.21%
Sharpe Ratio	0.27%	
Portfolio Turnover Ratio (Annual)	0.03	
P/B	15.38	18.56
P/E	59.74	53.87
ROE	24.09	29.89

As on 31st July 2021

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Honeywell Automation India Ltd.	3.37	Vedanta Ltd	-7.31
United Breweries Ltd.	3.21	Colgate Palmolive India Ltd.	-4.35
Schaeffler India Ltd	2.91	Ashok Leyland Ltd.	-3.66
Whirlpool Of India Ltd.	2.68	Nestle India Ltd.	-3.53
Mphasis Ltd	2.67	Britannia Industries Ltd.	-3.22

Market Capitalisation (%)

	Large	Mid	Small
Fund	51	39	10
Benchmark	67	33	-

Portfolio Details

% of Top 10 Stocks	54.01
Median Market Cap (₹ Cr)	43,374
Weighted Average Market Cap	93,995
Number of Securities	39

All figures given are provisional and unaudited.

Fund Performance Vs Benchmark (CAGR) as on 31st July, 2021 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty MNC (%)	Nifty 50 (%)	NAV Growth (₹)	Nifty MNC (₹)	Nifty 50 (₹)
1 Year	32.61	32.92	44.16	13,261	13,292	14,416
3 Years	8.01	7.96	12.89	12,603	12,586	14,392
5 Years	10.21	13.49	14.19	16,264	18,834	19,422
Since inception*	16.37	13.56	NA	3,36,349	1,90,820	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 61 in 'Fund Manager Summary'. N.A Not Available. No. of Schemes Managed by Mrs. Swati Kulkarni is 3.

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

SIP Returns as on 31st July, 2021

Period	Investment Amount (₹)	Value-Fund (₹)	Nifty MNC (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) Nifty MNC	Yield (%) Nifty 50
1 Year	1,20,000	1,42,383	1,40,360	1,43,247	36.67	33.21	38.15
3 Years	3,60,000	4,67,046	4,73,333	4,97,089	17.71	18.66	22.18
5 Years	6,00,000	8,24,135	8,48,596	9,14,027	12.67	13.86	16.88
7 Years	8,40,000	12,65,778	13,53,597	14,17,201	11.53	13.41	14.69
10 Years	12,00,000	25,80,682	26,63,415	25,29,927	14.65	15.24	14.28
15 Years	18,00,000	65,76,744	61,19,101	50,28,231	15.75	14.92	12.64
Since inception*	20,00,000	85,93,733	81,25,223	65,90,461	15.71	15.15	13.02

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 July 2021 (Since SIP facility was introduced in November 2004. Past performance may or may not be sustained in future.

For Product Label, Refer Page no. 62-63.

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 Aug-2019

Fund AUM

Fund Size Monthly Average : ₹ 325.83 Crore
Closing AUM : ₹ 329.04 Crore

High/Low NAV in the month

High Growth Option : ₹ 35.7702
Low Growth Option : ₹ 34.8919

Total Expense Ratio

Regular : 2.64
Direct : 2.18

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW: Nil

No. of Unit Holding Accounts

47,330

Load Structure

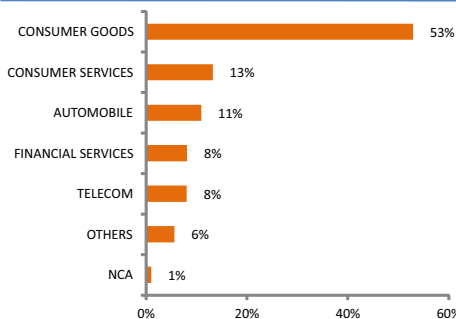
Entry Load : Nil
Exit Load : < 30 days – 1%; ≥ 30 days – Nil

NAV per unit as on 31st July, 2021

Regular Growth Option : ₹ 35.7702
Regular IDCW Option : ₹ 31.2681
Direct Growth Option : ₹ 37.4951
Direct IDCW Option : ₹ 32.9163

Portfolio as on 31st July, 2021

Equity	% to NAV	Equity	% to NAV
Bharti Airtel Ltd.	8.06	Sheela Foam Ltd.	2.18
Hindustan Unilever Ltd.	5.96	United Breweries Ltd.	2.08
Maruti Suzuki India Ltd.	5.94	Whirlpool Of India Ltd.	2.01
Asian Paints Ltd.	5.93	Relaxo Footwears Ltd	1.96
Nestle India Ltd.	4.30	Radico Khaitan Ltd.	1.92
ITC Ltd.	3.96	Bajaj Finance Ltd.	1.89
Avenue Supermarts Ltd.	3.72	Heritage Foods Ltd.	1.86
Dabur India Ltd.	3.47	V-Mart Retail Ltd	1.77
Eicher Motors Ltd	3.23	TVS Motor Company Ltd	1.76
Crompton Greaves Consumer Electricals Ltd.	3.18	Zomato Ltd	1.62
Marico Ltd.	3.16	Cera Sanitaryware Ltd.	1.56
Godrej Consumer Products Ltd	3.00	Metropolis Healthcare Ltd	1.56
Titan Company Ltd.	2.66	Procter & Gamble Hygiene & Hel Care Ltd.	1.54
Jubilant Food Works Ltd	2.64	Others	8.74
ICICI Bank Ltd	2.59	Net Current Assets	1.03
HDFC Bank Ltd.	2.47	TOTAL	100.00
Aditya Birla Fashion & Retail Ltd.	2.25		

Sectoral Breakdown**Quantitative Indicators**

	Fund	Benchmark
Beta	0.91	1
Standard Deviation (Annual)	18.35%	19.40%
Sharpe Ratio	0.32%	
Portfolio Turnover Ratio (Annual)	0.28	
P/B	15.33	15.07
P/E	50.81	47.50
ROE	18.80	20.56

As on 31st July 2021**Fund Performance Vs Benchmark (CAGR) as on 31st July, 2021 Growth of ₹ 10000**

Period	NAV Growth (%)	Nifty India Consumption (%)	Nifty 50 (%)	NAV Growth (₹)	Nifty India Consumption (₹)	Nifty 50 (₹)
1 Year	40.06	30.80	44.16	14,006	13,080	14,416
3 Years	9.26	7.98	12.89	13,046	12,593	14,392
5 Years	11.39	11.72	14.19	17,154	17,410	19,422
Since inception*	9.52	12.68	10.77	35,764	53,280	41,929

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 61 in 'Fund Manager Summary'. No of Schemes Managed by Mr. Vishal Chopda is 4.

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

SIP Returns as on 31st July, 2021

Period	Investment Amount (₹)	Value-Fund (₹)	Nifty India Consumption (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) Nifty India Consumption	Yield (%) Nifty 50
1 Year	1,20,000	1,44,641	1,37,750	1,43,247	40.55	28.80	38.15
3 Years	3,60,000	4,84,497	4,65,375	4,97,089	20.33	17.45	22.18
5 Years	6,00,000	8,53,264	8,37,020	9,14,027	14.08	13.30	16.88
7 Years	8,40,000	12,95,672	13,17,259	14,17,201	12.18	12.64	14.69
10 Years	12,00,000	22,73,330	24,87,536	25,29,927	12.28	13.97	14.28
15 Years	NA	NA	NA	NA	NA	NA	NA
Since inception	16,70,000	41,26,328	48,48,457	43,95,365	12.13	14.18	12.93

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. 62-63.

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. Sanjay Dongre, B.E PGDM (IIM Kolkatta)
Managing the scheme since Dec-2006

Fund AUM

Fund Size Monthly Average : ₹ 1456.32 Crore
Closing AUM : ₹ 1473.57 Crore

High/Low NAV in the month

High Growth Option : ₹ 73.3236
Low Growth Option : ₹ 70.3427

Total Expense Ratio

Regular : 2.31
Direct : 2.02

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW: Nil

No. of Unit Holding Accounts

3,05,613

Load Structure

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

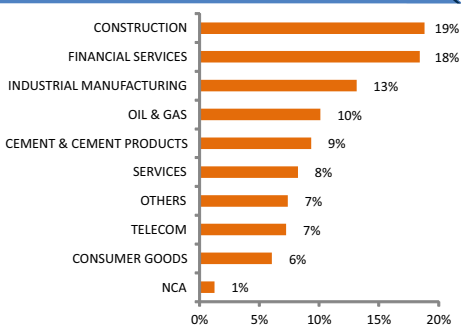
NAV per unit as on 31st July, 2021

Regular Growth Option : ₹ 73.3236
Regular IDCW Option : ₹ 38.3221
Direct Growth Option : ₹ 75.9691
Direct IDCW Option : ₹ 39.7547

Portfolio as on 31st July, 2021

Equity	% to NAV	Equity	% to NAV
Larsen & Toubro Ltd.	8.42	Bharat Electronics Ltd.	1.82
Bharti Airtel Ltd.	7.24	Crompton Greaves Consumer Electricals Ltd.	1.82
State Bank Of India	6.89	SKF India Ltd.	1.78
ICICI Bank Ltd	6.72	Bharat Forge Ltd.	1.70
Ultratech Cement Ltd.	5.17	Torrent Power Ltd.	1.70
Gujarat Gas Ltd	4.85	Siemens India Ltd.	1.68
Axis Bank Ltd.	4.81	H G Infra Engineering Ltd.	1.65
Shree Cement Ltd.	4.16	Cummins India Ltd.	1.62
Adani Ports And Special Economic Zone Ltd	3.75	Blue Star Ltd.	1.60
KEC International Ltd.	2.90	Gujarat State Petronet Ltd.	1.29
NTPC Ltd.	2.77	ABB India Ltd.	1.28
Indraprastha Gas Ltd	2.76	Petronet LNG Ltd.	1.21
Container Corporation Of India Ltd	2.21	Oberoi Realty Ltd.	1.03
KNR Constructions Ltd	2.19	Others	7.77
PNC Infratech Ltd	2.14	Net Current Assets	1.24
Voltas Ltd.	1.95	TOTAL	100.00
Mahindra Logistics Ltd	1.88		

Sectoral Breakdown



Quantitative Indicators

Quantitative Indicators	Fund	Benchmark
Beta	0.90	1
Standard Deviation (Annual)	22.24%	22.45%
Sharpe Ratio	0.36%	
Portfolio Turnover Ratio (Annual)	0.07	
P/B	4.86	3.20
P/E	36.00	37.28
ROE	12.03	9.35

As on 31st July 2021

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
State Bank Of India	6.89	Reliance Industries Ltd.	-19.10
ICICI Bank Ltd	6.72	Larsen & Toubro Ltd.	-5.29
Gujarat Gas Ltd	4.85	Grasim Industries Ltd.	-4.20
Axis Bank Ltd.	4.81	Power Grid Corporation Of India Ltd	-4.15
KEC International Ltd.	2.90	Oil & Natural Gas Corporation Ltd.	-2.98

Market Capitalisation (%)

	Large	Mid	Small
Fund	53	28	19
Benchmark	87	13	-

Portfolio Details

% of Top 10 Stocks	54.91
Median Market Cap (₹ Cr)	1,03,669
Weighted Average Market Cap	1,48,348
Number of Securities	42

All figures given are provisional and unaudited.

Fund Performance Vs Benchmark (CAGR) as on 31st July, 2021 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty Infrastructure (%)	Nifty 50 (%)	NAV Growth (₹)	Nifty Infrastructure (₹)	Nifty 50 (₹)
1 Year	68.11	42.90	44.16	16,811	14,290	14,416
3 Years	11.46	14.12	12.89	13,851	14,868	14,392
5 Years	10.78	10.30	14.19	16,689	16,330	19,422
Since inception*	12.77	9.35	14.66	80,225	47,052	1,06,997

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 61 in 'Fund Manager Summary'. No of Schemes Managed by Mr. Sanjay Dongre is 2. As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of S&P BSE 100. 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 31st July, 2021

Period	Investment Amount (₹)	Value-Fund (₹)	Nifty Infrastructure (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) Nifty Infrastructure	Yield (%) Nifty 50
1 Year	1,20,000	1,59,580	1,46,889	1,43,247	67.03	44.45	38.15
3 Years	3,60,000	5,17,174	5,07,555	4,97,089	25.07	23.70	22.18
5 Years	6,00,000	8,64,585	8,67,292	9,14,027	14.62	14.74	16.88
7 Years	8,40,000	12,95,649	12,64,717	14,17,201	12.18	11.50	14.69
10 Years	12,00,000	22,66,454	20,06,375	25,29,927	12.22	9.93	14.28
15 Years	18,00,000	37,16,523	29,58,594	50,28,231	9.08	6.32	12.64
Since inception*	20,00,000	46,83,593	35,90,807	65,90,461	9.47	6.63	13.02

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 July 2021 (Since SIP facility was introduced in November 2004. Past performance may or may not be sustained in future.

For Product Label, Refer Page no. 62-63.

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

Fund AUM

Fund Size Monthly Average : ₹ 719.48 Crore
Closing AUM : ₹ 710.98 Crore

High/Low NAV in the month

High Growth Option : ₹ 113.6627
Low Growth Option : ₹ 109.3618

Total Expense Ratio

Regular : 2.72
Direct : 1.41

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW: Nil

No. of Unit Holding Accounts

62,529

Load Structure

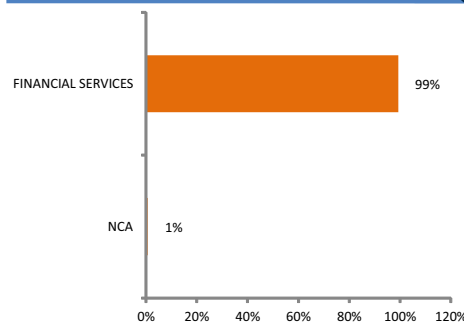
Entry Load : Nil
Exit Load : < 30 days – 1%; ≥ 30 days – Nil

NAV per unit as on 31st July, 2021

Regular Growth Option : ₹ 110.2663
Regular IDCW Option : ₹ 42.9150
Direct Growth Option : ₹ 120.2742
Direct IDCW Option : ₹ 47.0702

Portfolio as on 31st July, 2021

Equity	% to NAV	Equity	% to NAV
HDFC Bank Ltd.	21.07	Federal Bank Ltd.	1.72
ICICI Bank Ltd	17.52	Cholamandalam Investment & Finance Company Ltd	1.67
State Bank Of India	10.02	Karur Vysya Bank Ltd.	1.56
Axis Bank Ltd.	9.27	Bajaj Finance Ltd.	1.53
HDFC Ltd.	5.97	ICICI Securities Ltd.	1.53
Kotak Mahindra Bank Ltd.	5.59	Bandhan Bank Ltd.	1.43
SBI Life Insurance Company Ltd.	3.48	HDFC Asset Management Company Ltd	1.20
ICICI Prudential Life Insurance Company Ltd.	3.12	Computer Age Management Services Ltd	1.17
RBL Bank Ltd.	2.71	Equitas Holdings Ltd	1.00
ICICI Lombard General Insurance Company Ltd	2.49	Indian Bank	0.78
IndusInd Bank Ltd.	2.41	Net Current Assets	0.76
Bajaj Finserv Ltd.	2.00	TOTAL	100.00

Sectoral Breakdown**Active Stock positions**

Overweight (Top 5)	%	Underweight (Top 5)	%
State Bank Of India	3.84	HDFC Ltd.	-10.43
RBL Bank Ltd.	2.71	Bajaj Finance Ltd.	-4.63
Axis Bank Ltd.	2.47	Kotak Mahindra Bank Ltd.	-3.46
IndusInd Bank Ltd.	2.41	HDFC Bank Ltd.	-2.13
ICICI Prudential Life Insurance Company Ltd.	2.21	HDFC Life Insurance Company Ltd.	-2.05

Market Capitalisation (%)

	Large	Mid	Small
Fund	89	7	4
Benchmark	98	2	-

Quantitative Indicators

	Fund	Benchmark
Beta	0.98	1
Standard Deviation (Annual)	29.34%	29.06%
Sharpe Ratio	-0.02%	
Portfolio Turnover Ratio (Annual)	0.22	
P/B	3.86	4.15
P/E	30.34	32.97
ROE	13.74	13.65

As on 31st July 2021**Portfolio Details**

% of Top 10 Stocks	81.24
Median Market Cap (₹ Cr)	4,12,760
Weighted Average Market Cap	3,79,224
Number of Securities	22

All figures given are provisional and unaudited.

Fund Performance Vs Benchmark (CAGR) as on 31st July, 2021 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty Financial Services (%)	Nifty 50 (%)	NAV Growth (₹)	Nifty Financial Services (₹)	Nifty 50 (₹)
1 Year	59.13	54.22	44.16	15,913	15,422	14,416
3 Years	2.87	12.71	12.89	10,887	14,323	14,392
5 Years	8.25	16.67	14.19	14,867	21,626	19,422
Since inception*	14.86	18.43	14.66	1,10,277	1,87,413	1,06,997

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 61 in 'Fund Manager Summary'. No of Schemes Managed by Mr. Amit Premchandani is 2.

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

SIP Returns as on 31st July, 2021

Period	Investment Amount (₹)	Value-Fund (₹)	Nifty Financial Services (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) Nifty Financial Services	Yield (%) Nifty 50
1 Year	1,20,000	1,46,168	1,43,095	1,43,247	43.20	37.89	38.15
3 Years	3,60,000	4,47,392	4,79,264	4,97,089	14.68	19.55	22.18
5 Years	6,00,000	7,52,839	9,15,709	9,14,027	9.03	16.96	16.88
7 Years	8,40,000	11,72,365	15,01,088	14,17,201	9.38	16.31	14.69
10 Years	12,00,000	21,34,744	29,25,574	25,29,927	11.10	16.99	14.28
15 Years	18,00,000	46,93,644	68,39,942	50,28,231	11.84	16.20	12.64
Since inception*	20,00,000	62,74,806	95,40,716	65,90,461	12.51	16.77	13.02

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 July 2021 (Since SIP facility was introduced in November 2004). Past performance may or may not be sustained in future.

For Product Label, Refer Page no. 62-63.

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

Fund AUM

Fund Size Monthly Average : ₹ 895.74 Crore
Closing AUM : ₹ 899.52 Crore

High/Low NAV in the month

High Growth Option : ₹ 170.4962
Low Growth Option : ₹ 166.0880

Total Expense Ratio

Regular : 2.63
Direct : 1.35

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW: Nil

No. of Unit Holding Accounts

53,908

Load Structure

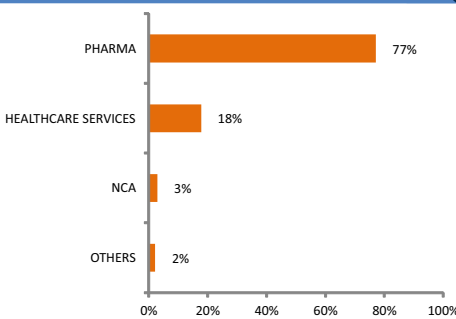
Entry Load : Nil
Exit Load : < 30 days – 1%; ≥ 30 days – Nil

NAV per unit as on 31st July, 2021

Regular Growth Option : ₹ 168.4796
Regular IDCW Option : ₹ 130.2113
Direct Growth Option : ₹ 182.2327
Direct IDCW Option : ₹ 140.8483

Portfolio as on 31st July, 2021

Equity	% to NAV	Equity	% to NAV
Dr Reddy's Laboratories Ltd.	8.74	IPCA Laboratories Ltd.	2.54
Sun Pharmaceuticals Industries Ltd.	8.12	Gland Pharma Ltd	2.42
Cipla Ltd.	7.61	Advanced Enzyme Technologies Ltd	2.15
Aurobindo Pharma Ltd.	6.97	Abbott India Ltd.	2.14
Divis Laboratories Ltd.	5.70	Lupin Ltd.	2.05
Fortis Healthcare Ltd.	4.80	Metropolis Healthcare Ltd	1.83
Ajanta Pharma Ltd.	4.63	Alembic Pharmaceuticals Ltd.	1.80
Eris Lifesciences Ltd	4.55	Torrent Pharmaceuticals Ltd.	1.60
J.B.Chemicals & Pharmaceuticals Ltd	3.89	Poly Medicure Ltd.	1.57
FDC Ltd	3.82	Suven Pharmaceuticals Ltd	1.25
Apollo Hospitals Enterprise Ltd.	3.50	Proctor & Gamble Health Ltd	1.16
Narayana Hrudayalaya Ltd	3.41	Laurus Labs Ltd.	1.14
Cadila Healthcare Ltd.	3.25	Sanofi India Ltd.	1.06
Krishna Institute Of Medical Science Ltd	2.69	Net Current Assets	2.92
Alkem Laboratories Ltd	2.69	TOTAL	100.00

Sectoral Breakdown**Quantitative Indicators**

	Fund	Benchmark
Beta	0.88	1
Standard Deviation (Annual)	18.40%	20.40%
Sharpe Ratio	1.17%	
Portfolio Turnover Ratio (Annual)	0.50	
P/B	6.46	7.36
P/E	38.59	43.67
ROE	17.16	16.33

As on 31st July 2021**Active Stock positions**

Overweight (Top 5)	%	Underweight (Top 5)	%
Eris Lifesciences Ltd	4.17	Sun Pharmaceuticals Industries Ltd.	-4.87
Ajanta Pharma Ltd	3.74	Divis Laboratories Ltd.	-4.02
FDC Ltd	3.52	Apollo Hospitals Enterprise Ltd.	-2.72
Narayana Hrudayalaya Ltd	3.02	Biocon Ltd.	-2.67
Fortis Healthcare Ltd.	3.01	Laurus Labs Ltd.	-2.49

Market Capitalisation (%)

	Large	Mid	Small
Fund	51	23	26
Benchmark	63	24	13

Portfolio Details

% of Top 10 Stocks	58.83
Median Market Cap (₹ Cr)	51,443
Weighted Average Market Cap	55,776
Number of Securities	28

All figures given are provisional and unaudited.

Fund Performance Vs Benchmark (CAGR) as on 31st July, 2021 Growth of ₹ 10000

Period	NAV Growth (%)	S&P BSE Healthcare (%)	Nifty 50 (%)	NAV Growth (₹)	S&P BSE Healthcare (₹)	Nifty 50 (₹)
1 Year	42.11	43.78	44.16	14,211	14,378	14,416
3 Years	24.97	23.39	12.89	19,529	18,797	14,392
5 Years	12.41	10.61	14.19	17,954	16,561	19,422
Since inception*	15.07	15.33	NA	2,22,680	2,34,072	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 61 in 'Fund Manager Summary'. N.A Not Available. No of Schemes Managed by Mr. V Srivatsa is 7. 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 31st July, 2021

Period	Investment Amount (₹)	Value-Fund (₹)	S&P BSE Healthcare (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) S&P BSE Healthcare	Yield (%) Nifty 50
1 Year	1,20,000	1,46,819	1,49,172	1,43,247	44.33	48.44	38.15
3 Years	3,60,000	6,17,946	6,07,223	4,97,089	38.55	37.19	22.18
5 Years	6,00,000	10,83,385	10,49,892	9,14,027	23.90	22.59	16.88
7 Years	8,40,000	15,34,509	14,64,694	14,17,201	16.92	15.62	14.69
10 Years	12,00,000	28,20,666	27,36,201	25,29,927	16.31	15.74	14.28
15 Years	18,00,000	68,92,324	69,21,700	50,28,231	16.28	16.33	12.64
Since inception*	20,00,000	87,15,388	88,87,797	65,90,461	15.86	16.05	13.02

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 July 2021 (Since SIP facility was introduced in November 2004. Past performance may or may not be sustained in future.

For Product Label, Refer Page no. 62-63.

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 : ₹ 1423.38 Crore
Closing AUM : ₹ 1383.87 Crore

High/Low NAV in the month

High Growth Option : ₹ 124.8976
Low Growth Option : ₹ 118.0678

Total Expense Ratio

Regular : 2.48
Direct : 1.15

Minimum Investment Amount

Growth : ₹ 5000/-
IDCW :

No. of Unit Holding Accounts

1,27,711

Load Structure

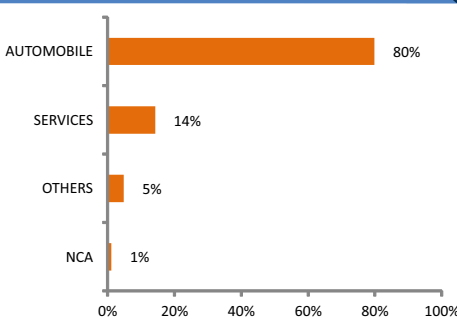
Entry Load : Nil
Exit Load : < 30 days – 1%; ≥ 30 days – Nil

NAV per unit as on 31st July, 2021

Regular Growth Option : ₹ 119.4545
Regular IDCW Option : ₹ 55.0816
Direct Growth Option : ₹ 130.6657
Direct IDCW Option : ₹ 60.4267

Portfolio as on 31st July, 2021

Equity	% to NAV	Equity	% to NAV
Maruti Suzuki India Ltd.	16.71	Jamna Auto Industries Ltd.	1.25
Mahindra & Mahindra Ltd.	10.78	Interglobe Aviation Ltd	1.23
Tata Motors Ltd.	9.44	Schaeffler India Ltd	1.15
Bajaj Auto Ltd.	9.34	Gujarat Pipavav Port Ltd.	1.07
Eicher Motors Ltd	7.59	MRF Ltd.	1.04
Adani Ports And Special Economic Zone Ltd	7.05	Subros Ltd.	1.03
Ashok Leyland Ltd.	5.91	Mahindra Logistics Ltd	0.95
Hero Motocorp Ltd.	3.76	Mahindra CIE Automotive Ltd	0.94
Bosch Ltd.	2.99	Great Eastern Shipping Co. Ltd.	0.75
Motherson Sumi System Ltd.	2.33	Apollo Tyres Ltd.	0.73
Bharat Forge Ltd.	1.93	Sandhar Technologies Ltd	0.62
Escorts Ltd.	1.67	Zomato Ltd	0.47
VRL Logistics Ltd	1.62	Rane Holdings Ltd.	0.36
Container Corporation Of India Ltd	1.56	Others	0.31
Sundram Fasteners Ltd.	1.53	Net Current Assets	1.09
TVS Motor Company Ltd	1.41	TOTAL	100.00
Minda Corporation Ltd	1.39		

Sectoral Breakdown**Quantitative Indicators**

	Fund	Benchmark
Beta	0.92	1
Standard Deviation (Annual)	25.38%	27.40%
Sharpe Ratio	-0.14%	
Portfolio Turnover Ratio (Annual)	0.12	
P/B	3.98	3.62
P/E	36.42	34.38
ROE	6.97	7.09

As on 31st July 2021**Active Stock positions**

Overweight (Top 5)	%	Underweight (Top 5)	%
Motherson Sumi System Ltd.	2.33	Hero Motocorp Ltd.	-3.06
Ashok Leyland Ltd.	2.28	Mahindra & Mahindra Ltd.	-2.75
VRL Logistics Ltd	1.62	Adani Ports And Special Economic Zone Ltd	-2.38
Sundram Fasteners Ltd.	1.53	MRF Ltd.	-2.12
TVS Motor Company Ltd	1.41	Container Corporation Of India Ltd	-1.80

Market Capitalisation (%)

	Large	Mid	Small
Fund	72	17	11
Benchmark	79	18	3

Portfolio Details

% of Top 10 Stocks	75.89
Median Market Cap (₹ Cr)	96,678
Weighted Average Market Cap	92,995
Number of Securities	32

All figures given are provisional and unaudited.

Fund Performance Vs Benchmark (CAGR) as on 31st July, 2021 Growth of ₹ 10000

Period	NAV Growth (%)	UTI Transportation & Logistics Index (%)	Nifty 50 (%)	NAV Growth (₹)	UTI Transportation & Logistics Index (₹)	Nifty 50 (₹)
1 Year	46.70	45.03	44.16	14,670	14,503	14,416
3 Years	-0.20	0.70	12.89	9,940	10,212	14,392
5 Years	4.70	4.45	14.19	12,583	12,434	19,422
Since inception*	17.19	13.54	10.72	82,622	54,220	38,793

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 61 in 'Fund Manager Summary'. No of Schemes Managed by Mr Sachin Trivedi is 1.

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

SIP Returns as on 31st July, 2021

Period	Investment Amount (₹)	Value-Fund (₹)	UTI Transportation & Logistics Index (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) UTI Transportation & Logistics Index	Yield (%) Nifty 50
1 Year	1,20,000	1,38,893	1,36,671	1,43,247	30.73	26.99	38.15
3 Years	3,60,000	4,63,109	4,66,963	4,97,089	17.11	17.69	22.18
5 Years	6,00,000	7,24,717	7,28,265	9,14,027	7.50	7.69	16.88
7 Years	8,40,000	10,70,844	10,66,336	14,17,201	6.84	6.72	14.69
10 Years	12,00,000	24,34,475	19,90,674	25,29,927	13.56	9.78	14.28
15 Years	NA	NA	NA	NA	NA	NA	NA
Since inception	15,90,000	51,03,138	39,15,117	41,12,187	16.27	12.72	13.39

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 linked saving scheme with a statutory lock in of 3 years and tax benefit.

Investment Objective

The funds collected under the scheme shall be invested in equities, fully convertible debentures/bonds and warrants of companies. Investment may also be made in issues of partly convertible debentures/bonds including those issued on rights basis subject to the condition that, as far as possible, the non-convertible portion of the debentures/bonds so acquired or subscribed shall be disinvested within a period of twelve months from their acquisition.

Date of inception/allotment

15th December, 1999

Fund Manager

Mr. Vetri Subramaniam, B.Com, PGDM
Mr. Vishal Chopda, CFA, BE, PGDM

Fund AUM

Fund Size Monthly Average : ₹ 2014.05 Crore
Closing AUM : ₹ 2046.01 Crore

High/Low NAV in the month

High Growth Option : ₹ 134.8332
Low Growth Option : ₹ 129.5942

Total Expense Ratio

Regular : 2.17
Direct : 1.33

Minimum Investment Amount

Growth: ₹ 5,000/-
IDCW: Nil

No. of Unit Holding Accounts

1,83,148

Load Structure

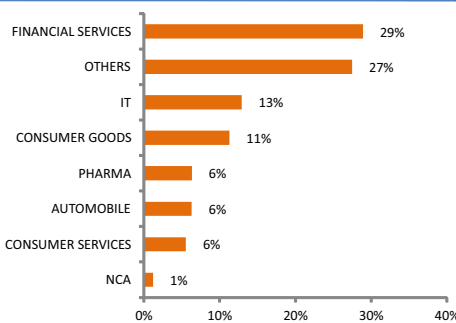
Entry Load : Nil
Exit Load : Nil (Lock-in-Period of 3 years for each investment)

NAV per unit as on 31st July, 2021

Regular Growth Option : ₹ 134.8332
Regular IDCW Option : ₹ 28.1685
Direct Growth Option : ₹ 145.0139
Direct IDCW Option : ₹ 36.5703

Portfolio as on 31st July, 2021

Equity	% to NAV	Equity	% to NAV
Infosys Ltd.	7.27	Maruti Suzuki India Ltd.	1.49
ICICI Bank Ltd	7.10	Cholamandalam Investment & Finance Company Ltd	1.43
HDFC Bank Ltd.	6.92	Phoenix Mills Ltd	1.28
HDFC Ltd.	4.40	KNR Constructions Ltd	1.26
Axis Bank Ltd.	3.89	Avenue Supermarts Ltd.	1.24
Bharti Airtel Ltd.	3.70	Ramco Cements Ltd.	1.22
Gujarat Gas Ltd	2.14	Ajanta Pharma Ltd.	1.21
Crompton Greaves Consumer Electricals Ltd.	2.10	Divis Laboratories Ltd.	1.20
ITC Ltd.	2.03	Vardhman Textiles Ltd.	1.16
Aditya Birla Fashion & Retail Ltd.	2.02	Torrent Power Ltd.	1.14
Bajaj Finance Ltd.	1.98	Firstsource Solutions Ltd.	1.13
Larsen & Toubro Infotech Ltd	1.92	Dr Reddy's Laboratories Ltd.	1.11
Tata Steel Ltd.	1.80	Schaeffler India Ltd	1.07
Tech Mahindra Ltd	1.76	Others	29.04
Eicher Motors Ltd	1.74	Net Current Assets	1.18
Carborandum Universal Ltd.	1.56	TOTAL	100.00
Jubilant Food Works Ltd	1.51		

Sectoral Breakdown

Quantitative Indicators	Fund	Benchmark
Beta	0.94	1
Standard Deviation (Annual)	20.10%	20.88%
Sharpe Ratio	0.59%	
Portfolio Turnover Ratio (Annual)	0.23	
P/B	7.39	7.36
P/E	34.51	35.80
ROE	15.58	16.51

As on 31st July 2021**Active Stock positions**

Overweight (Top 5)	%	Underweight (Top 5)	%
ICICI Bank Ltd	2.54	Reliance Industries Ltd.	-6.35
Bharti Airtel Ltd.	2.42	Tata Consultancy Services Ltd	-3.17
Axis Bank Ltd.	2.13	Kotak Mahindra Bank Ltd.	-2.34
Gujarat Gas Ltd	2.02	Hindustan Unilever Ltd.	-2.01
Aditya Birla Fashion & Retail Ltd.	1.95	Larsen & Toubro Ltd.	-1.87

Market Capitalisation (%)

	Large	Mid	Small
Fund	63	23	14
Benchmark	77	15	8

Portfolio Details

% of Top 10 Stocks	41.55
Median Market Cap (₹ Cr)	1,00,107
Weighted Average Market Cap	2,26,852

All figures given are provisional and unaudited.

Fund Performance Vs Benchmark (CAGR) as on 31st July, 2021 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 500 (%)	Nifty 50 (%)	NAV Growth (₹)	Nifty 500 (₹)	Nifty 50 (₹)
1 Year	57.52	52.89	44.16	15,752	15,289	14,416
3 Years	15.31	13.54	12.89	15,338	14,642	14,392
5 Years	14.03	14.59	14.19	19,286	19,765	19,422
Since inception*	15.15	14.06	13.39	2,11,748	1,72,357	1,51,725

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 61 in 'Fund Manager Summary'. No of Schemes Managed by Mr. Vetri Subramaniam is 4 & Mr. Vishal Chopda is 4.

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

SIP Returns as on 31st July, 2021

Period	Investment Amount (₹)	Value-Fund (₹)	Nifty 500 (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) Nifty 500	Yield (%) Nifty 50
1 Year	1,20,000	1,52,779	1,49,042	1,43,247	54.81	48.21	38.15
3 Years	3,60,000	5,39,158	5,19,637	4,97,089	28.15	25.42	22.18
5 Years	6,00,000	9,52,174	9,32,819	9,14,027	18.56	17.72	16.88
7 Years	8,40,000	14,62,501	14,57,782	14,17,201	15.58	15.48	14.69
10 Years	12,00,000	26,65,201	26,73,485	25,29,927	15.25	15.31	14.28
15 Years	18,00,000	51,77,647	53,23,063	50,28,231	12.98	13.31	12.64
Since inception*	20,00,000	64,06,373	68,80,297	65,90,461	12.73	13.46	13.02

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 July 2021 (Since SIP facility was introduced in November 2004. Past performance may or may not be sustained in future.

For Product Label, Refer Page no. 62-63.

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)

Fund AUM

Fund Size Monthly Average : ₹ 1571.29 Crore
Closing AUM : ₹ 1623.59 Crore

High/Low NAV in the month

High Growth Option : ₹ 13.8689
Low Growth Option : ₹ 13.1413

Total Expense Ratio

Regular : 2.31
Direct : 0.25

Minimum Investment Amount

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

No. of Unit Holding Accounts

1,34,162

Load Structure

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

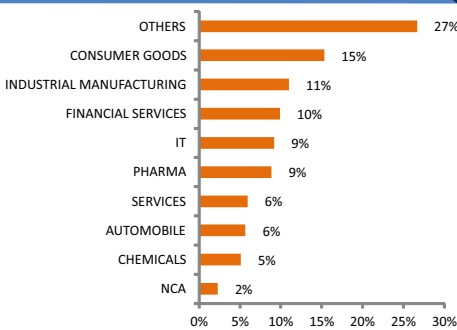
NAV per unit as on 31st July, 2021

Regular Growth Option	₹ 13.8689
Regular IDCW Option	₹ 13.8688
Direct Growth Option	₹ 14.0365
Direct IDCW Option	₹ 14.0361

Portfolio as on 31st July, 2021

Equity	% to NAV	Equity	% to NAV
J.B.Chemicals & Pharmaceuticals Ltd	2.56	Tube Investments Of India Ltd	1.63
Coforge Ltd	2.44	V.I.P.Industries Ltd.	1.63
Timken India Ltd.	2.15	Cera Sanitaryware Ltd.	1.60
EClxer Services Ltd.	2.09	Firstsource Solutions Ltd.	1.57
Brigade Enterprises Ltd.	2.05	Greenpanel Industries Ltd	1.53
Prince Pipes And Fittings Ltd	2.02	Carborandum Universal Ltd.	1.50
Aarti Industries Ltd.	1.99	KNR Constructions Ltd	1.50
Canfin Homes Ltd.	1.99	TCI Express Ltd	1.46
Computer Age Management Services Ltd	1.98	MTAR Technologies Ltd	1.45
APL Apollo Tubes Ltd	1.85	Indoco Remedies Ltd.	1.42
Eris Lifesciences Ltd	1.84	J.K.Cement Ltd.	1.41
V-Mart Retail Ltd	1.82	Grindwell Norton Ltd.	1.40
Navin Fluorine International Ltd	1.79	Cholamandalam Financial Holdings Ltd	1.35
Birlasoft Ltd	1.76	Others	44.80
Orient Electric Ltd	1.74	Net Current Assets	2.29
KEC International Ltd.	1.73	TOTAL	100.00
Praj Industries Ltd.	1.66		

Sectoral Breakdown



Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Coforge Ltd	2.44	Central Depository Services (India) Ltd	-1.48
Aarti Industries Ltd	1.99	Indian Energy Exchange Ltd	-1.37
Navin Fluorine International Ltd	1.79	Happiest Minds Technologies Ltd.	-1.12
J.B.Chemicals & Pharmaceuticals Ltd	1.74	Cyient Ltd	-1.08
Prince Pipes And Fittings Ltd	1.74	Redington (India) Ltd.	-1.05

Market Capitalisation (%)

	Large	Mid	Small
Fund	-	22	78
Benchmark	-	7	93

Portfolio Details

% of Top 10 Stocks	21.13
Median Market Cap (₹ Cr)	9,754
Weighted Average Market Cap	11,480

All figures given are provisional and unaudited.
As on 31st July 2021

Fund Performance Vs Benchmark (CAGR) as on 31st July, 2021 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty Small Cap 250 TRI (%)	Nifty 50 (%)	NAV Growth (₹)	Nifty Small Cap 250 TRI (₹)	Nifty 50 (₹)
Since inception	38.68	60.33	18.07	13,868	16,033	11,807

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 61 in 'Fund Manager Summary'. No of Schemes Managed by Mr. Ankit Agarwal is 2. The performance of the benchmark is calculated using total return index variant of the benchmark index.

Investment Objective

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

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

Date of inception/allotment

6th March, 2000

Fund Manager

Mr. Sharwan Kumar Goyal, CFA, MMS
Managing the scheme since July-2018

Fund AUM

Fund Size Monthly Average : ₹ 4294.65 Crore
Closing AUM : ₹ 4353.12 Crore

High/Low NAV in the month

High Growth Option : ₹ 105.7331
Low Growth Option : ₹ 103.7937

Total Expense Ratio

Regular : 0.30
Direct : 0.20

Minimum Investment Amount

Growth : ₹ 5000/-
IDCW : Nil

No. of Unit Holding Accounts

2,17,133

Load Structure

Entry Load : Nil
Exit Load : Nil

NAV per unit as on 31st July, 2021

Regular Growth Option : ₹ 104.7546
Regular IDCW Option : ₹ 52.7754
Direct Growth Option : ₹ 105.7525
Direct IDCW Option : ₹ 53.2796

Tracking error as on 31st July, 2021

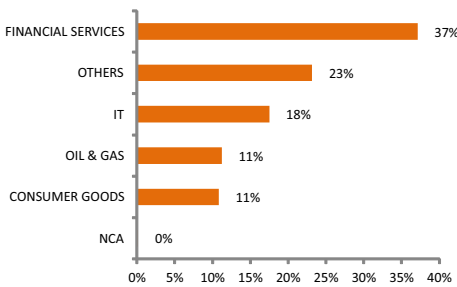
Tracking Error	Non Annualised	Annualised
Over last 1 year	0.0016	0.0257
Over last 3 year	0.0072	0.1140
Over last 5 year	0.0082	0.1294
Since Inception	0.1007	1.5919

Past performance may or may not be sustained in future.

Portfolio as on 31st July, 2021

Equity	% to NAV	Equity	% to NAV
Reliance Industries Ltd.	9.62	Maruti Suzuki India Ltd.	1.36
HDFC Bank Ltd.	9.10	Ultratech Cement Ltd.	1.29
Infosys Ltd.	8.72	Wipro Ltd.	1.27
ICICI Bank Ltd	6.91	Bajaj Finserv Ltd.	1.26
HDFC Ltd.	6.43	Sun Pharmaceuticals Industries Ltd.	1.22
Tata Consultancy Services Ltd.	4.79	Tech Mahindra Ltd	1.10
Kotak Mahindra Bank Ltd.	3.55	Titan Company Ltd.	1.05
Hindustan Unilever Ltd.	3.04	JSW Steel Ltd.	1.04
Larsen & Toubro Ltd.	2.83	Mahindra & Mahindra Ltd.	1.04
Axis Bank Ltd.	2.67	Hindalco Industries Ltd.	0.95
ITC Ltd.	2.62	Nestle India Ltd.	0.92
State Bank Of India	2.42	Divis Laboratories Ltd.	0.91
Bajaj Finance Ltd.	2.42	IndusInd Bank Ltd.	0.87
Asian Paints Ltd.	1.95	Others	13.33
Bharti Airtel Ltd.	1.94	Net Current Assets	0.11
Tata Steel Ltd.	1.64	TOTAL	100.00
HCL Technologies Ltd.	1.63		

Sectoral Breakdown



Market Capitalisation (%)

	Large	Mid	Small
Fund	100	-	-

Portfolio Details

% of Top 10 Stocks	57.66
Median Market Cap (₹ Cr)	4,10,720
Weighted Average Market Cap	5,01,911

All figures given are provisional and unaudited.

Quantitative Indicators Fund Benchmark

Beta	1.00	1
Standard Deviation (Annual)	21.87%	21.88%
Sharpe Ratio	0.42%	
Portfolio Turnover Ratio (Annual)	0.24	

As on 31st July 2021

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 31st July, 2021 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 50 (%)	S&P BSE Sensex (%)	NAV Growth (₹)	Nifty 50 (₹)	S&P BSE Sensex (₹)
1 Year	43.79	44.16	41.41	14,379	14,416	14,141
3 Years	12.50	12.89	13.13	14,243	14,392	14,484
5 Years	13.76	14.19	14.74	19,059	19,422	19,895
Since inception*	11.59	12.56	12.84	1,04,704	1,26,027	1,32,914

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 61 in 'Fund Manager Summary'. No of Schemes Managed by Mr. Sharwan Kumar Goyal is 9.

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

SIP Returns as on 31st July, 2021

Period	Investment Amount (₹)	Value-Fund (₹)	Nifty 50 (₹)	S&P BSE Sensex (₹)	Yield (%) Fund	Yield (%) Nifty 50	Yield (%) S&P BSE Sensex
1 Year	1,20,000	1,43,022	1,43,247	1,41,244	37.76	38.15	34.72
3 Years	3,60,000	4,94,260	4,97,089	4,92,445	21.77	22.18	21.50
5 Years	6,00,000	9,05,147	9,14,027	9,20,523	16.48	16.88	17.17
7 Years	8,40,000	13,97,174	14,17,201	14,28,908	14.29	14.69	14.92
10 Years	12,00,000	24,63,105	25,29,927	25,56,349	13.78	14.28	14.48
15 Years	18,00,000	47,18,810	50,28,231	50,92,467	11.90	12.64	12.79
Since inception*	20,00,000	60,65,321	65,90,461	67,22,343	12.16	13.02	13.22

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 July 2021 (Since SIP facility was introduced in November 2004. Past performance may or may not be sustained in future.

For Product Label, Refer Page no. 62-63.

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

28th June, 2018

Fund Manager

Mr. Sharwan Kumar Goyal, CFA, MMS
Managing the scheme since July-2018

Fund AUM

Fund Size Monthly Average : ₹ 1135.56 Crore
Closing AUM : ₹ 1168.11 Crore

High/Low NAV in the month

High Growth Option : ₹ 14.0054
Low Growth Option : ₹ 13.7019

Total Expense Ratio

Regular : 0.78
Direct : 0.32

Minimum Investment Amount

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

No. of Unit Holding Accounts

65,595

Load Structure

Entry Load : Nil
Exit Load : Nil

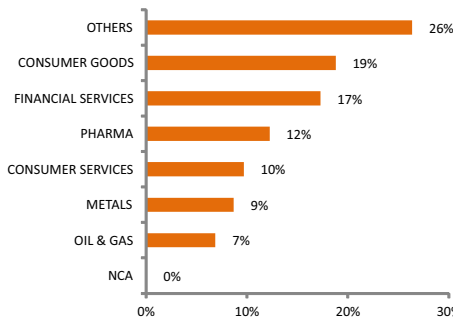
NAV per unit as on 31st July, 2021

Regular Growth Option : ₹ 14.0054
Direct Growth Option : ₹ 14.2575

Portfolio as on 31st July, 2021

Equity	% to NAV	Equity	% to NAV
Apollo Hospitals Enterprise Ltd.	3.61	GAIL (India) Ltd.	2.20
Info-Edge (India) Ltd.	3.58	ICICI Prudential Life Insurance Company Ltd.	2.18
Avenue Supermarts Ltd.	3.54	Colgate Palmolive India Ltd.	2.02
Adani Enterprises Ltd.	3.47	Larsen & Toubro Infotech Ltd	1.89
Vedanta Ltd	3.39	DLF Ltd.	1.86
Godrej Consumer Products Ltd	3.32	NMDC Ltd.	1.84
Dabur India Ltd.	3.11	Berger Paints India Ltd.	1.82
Pidilite Industries Ltd.	3.09	ACC Ltd	1.80
ICICI Lombard General Insurance Company Ltd	2.86	Bandhan Bank Ltd.	1.75
Ambuja Cements Ltd.	2.68	Indraprastha Gas Ltd	1.73
Adani Green Energy Ltd	2.62	United Spirits Ltd.	1.70
Havells India Ltd.	2.61	Adani Transmission Ltd.	1.67
Jubilant Food Works Ltd	2.57	Indus Towers Ltd.	1.59
Piramal Enterprises Ltd.	2.51	Others	25.81
Marico Ltd.	2.51	Net Current Assets	0.01
Lupin Ltd.	2.37	TOTAL	100.00
Aurobindo Pharma Ltd.	2.29		

Sectoral Breakdown



Quantitative Indicators	Fund	Benchmark
Beta	1.00	1
Standard Deviation (Annual)	20.44%	20.48%
Sharpe Ratio	0.32%	
Portfolio Turnover Ratio (Annual)	0.63	

As on 31st July 2021

Market Capitalisation (%)

	Large	Mid	Small
Fund	89	11	-

Portfolio Details

% of Top 10 Stocks	32.64
Median Market Cap (₹ Cr)	65,821
Weighted Average Market Cap	77,371

All figures given are provisional and unaudited.

Fund Performance Vs Benchmark (CAGR) as on 31st July, 2021 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty Next 50 (%)	Nifty 50 (%)	NAV Growth (₹)	Nifty Next 50 (₹)	Nifty 50 (₹)
1 Year	45.94	47.50	44.16	14,594	14,750	14,416
3 Years	9.91	10.91	12.89	13,281	13,647	14,392
Since inception*	11.50	13.09	15.14	14,003	14,630	15,466

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 61 in 'Fund Manager Summary'. No of Schemes Managed by Mr. Sharwan Kumar Goyal is 9.

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 31st July, 2021

Period	Investment Amount (₹)	Value-Fund (₹)	Nifty Next 50 (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) Nifty Next 50	Yield (%) Nifty 50
1 Year	1,20,000	1,49,246	1,50,073	1,43,247	48.57	50.02	38.15
3 Years	3,60,000	5,01,426	5,08,543	4,97,089	22.81	23.84	22.18
Since inception	3,70,000	5,15,505	5,23,031	5,12,458	22.16	23.19	21.75

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 NIFTY200 MOMENTUM 30 INDEX FUND

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

AUGUST 2021

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

Date of inception/allotment

12th Mar, 2021

Fund Manager

Mr. Sharwan Kumar Goyal, B.Com, CFA, MMS
Managing the scheme since Mar-2021

Fund AUM

Fund Size Monthly Average : ₹ 293.52 Crore
Closing AUM : ₹ 328.81 Crore

High/Low NAV in the month

High Growth Option : ₹ 12.6219
Low Growth Option : ₹ 11.9497

Total Expense Ratio

Regular : 0.90
Direct : 0.39

Minimum Investment Amount

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

No. of Unit Holding Accounts

18,266

Load Structure

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

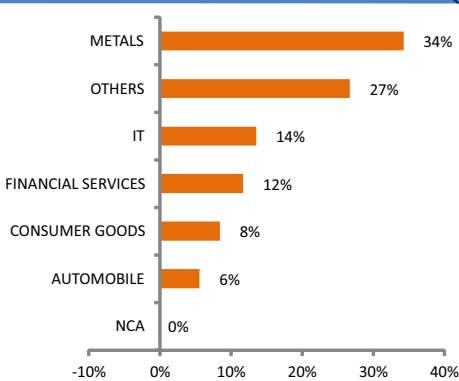
NAV per unit as on 31st July, 2021

Regular Growth Option : ₹ 12.6189
Direct Growth Option : ₹ 12.6437

Portfolio as on 31st July, 2021

Equity	% to NAV	Equity	% to NAV
Tata Steel Ltd.	5.88	Deepak Nitrite Ltd.	2.36
Hindalco Industries Ltd.	5.66	Tata Power Company Ltd.	2.33
Vedanta Ltd	5.50	Cholamandalam Investment & Finance Company Ltd	1.99
Wipro Ltd.	5.13	Havells India Ltd.	1.96
JSW Steel Ltd.	5.11	Jindal Steel & Power Ltd.	1.95
Grasim Industries Ltd.	4.92	NMDC Ltd.	1.88
Bajaj Finance Ltd.	4.90	Voltas Ltd.	1.73
Infosys Ltd.	4.89	Balkrishna Industries Ltd.	1.44
State Bank Of India	4.81	Tata Chemicals Ltd.	1.43
UPL Ltd.	4.80	Gujarat Gas Ltd	1.17
Asian Paints Ltd.	4.71	Cadila Healthcare Ltd.	1.03
Adani Ports And Special Economic Zone Ltd	4.53	L&T Technology Services Ltd	0.96
Adani Enterprises Ltd.	4.47	Bharat Heavy Electricals Ltd.	0.79
Tata Motors Ltd.	4.14	Net Current Assets	-0.20
Steel Authority Of India Ltd.	3.82	TOTAL	100.00
Apollo Hospitals Enterprise Ltd.	3.36		
Mindtree Ltd.	2.55		

Sectoral Breakdown



Portfolio Details

% of Top 10 Stocks	51.60
Median Market Cap (₹ Cr)	1,11,896
Weighted Average Market Cap	1,70,973

All figures given are provisional and unaudited.
As on 31st July 2021

Fund Performance Vs Benchmark (CAGR) as on 31st July, 2021 Growth of ₹ 10000

Since Fund inception is less than Six Months

HYBRID READY RECKONER AUGUST 2021

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 Crs)	4110	258	721	5880	529	4115	1613	3479	5154
Fund Manager	V Srivatsa (Equity) Sunil Patil (Debt)	V Srivatsa (Equity) Sunil Patil (Debt)	Sanjay Ramdas Dongre & Sudhanshu Asthana*	Sharwan Goyal (Equity)* Amit Sharma (Debt)	Vetri Subramaniam & Vishal Chopra	Amandeep Chopra (Debt) Vetri Subramaniam & Vishal Chopra (Equity)	Amandeep Chopra (Debt) Ajay Tyagi (Equity)	Amandeep Chopra (Debt) V Srivatsa (Equity)	Amandeep Chopra (Debt) Ajay Tyagi (Equity)
Ideal Investment Horizon	3 yrs. plus	3 yrs. plus	3 yrs. plus	6 months & above	5 yrs. plus	5 yrs. plus	3 yrs. plus	5 yr. plus	10 year / 15 year
Benchmark	CRISIL Hybrid 25+75 Aggressive	Crissil Equity Savings Index	Customised benchmark S&P BSE 200, Gold & Crissil Bond Fund Index	Nifty 50 Arbitrage	Nifty 500	CRISIL Short Term Debt Hybrid 60+40 Fund Index	Crissil Short Term Debt Hybrid 75+25 Fund Index	CRISIL Short Term Debt Hybrid 60+40 Fund Index	CRISIL Short Term Debt Hybrid 60+40 Fund Index
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 (%)	75.26	67.73**	71.88**	67.70**	98.81	39.77	24.97	39.65	39.17
Large Cap (%)	69	96	75	86	62	62	74	66	73
Mid Cap (%)	16	2	21	12	23	23	22	19	22
Small Cap (%)	15	2	4	2	15	15	4	15	5
Arbitrage/Derivatives (%)	-	31.46	26.40	67.84	-	-	-	-	-
C1	79	86	91	92	92	92	97	81	97
C2	13	7	6	8	8	8	3	11	3
C3	8	7	3	0	0	0	0	8	0
R1	48	46	57	59	59	59	91	48	91
R2	33	35	30	28	28	28	8	32	8
R3	19	19	13	13	13	13	1	20	1
Long Term Debt (%)	8.81	6.36	11.90	2.48	21.87	21.87	29.43	25.23	23.49
Short Term Debt (%)	-	9.33	4.15	19.16	-	-	-	-	-
G-Sec (%)	12.80	11.57	-	-	29.32	29.32	34.24	29.24	28.94
NCA (%)*	4.57	5.00	1.93	10.66	8.70	8.70	9.97	5.87	7.66
Securitized Debt (%)	0.56	-	-	-	0.35	0.35	1.39	-	0.74
Gold ETF	-	-	10.15	-	-	-	-	-	-
Funds Top Sector Holdings (Top 5)									
FINANCIAL SERVICES : 31.82	FINANCIAL SERVICES : 32.71	FINANCIAL SERVICES : 22.83	METALS:21.81	FINANCIAL SERVICES:29.20	SOV : 56.90	SOV : 56.90	SOV : 52.64	SOV : 53.68	SOV : 54.44
IT : 13.33	IT : 14.02	IT : 13.49	FINANCIAL SERVICES:19.37	IT : 13.09	AAA/A1+ : 29.73	AAA/A1+ : 29.73	AAA/A1+ : 23.23	AAA/A1+ : 34.10	AAA/A1+ : 34.86
CONS GOODS : 7.89	OIL & GAS : 9.58	OIL & GAS : 9.59	OIL & GAS:10.67	CONS GOODS : 11.73	AA+ : 8.51	AA+ : 8.51	AA+ : 12.93	AA+ : 5.35	AA+ : 5.65
CONSTRUCTION : 7.85	AUTOMOBILE : 8.31	CONS GOODS : 9.21	IT:9.99	PHARMA : 6.42	D : 2.16	D : 2.16	AA : 4.77	AA : 1.92	AA : 1.82
PHARMA : 6.49	PHARMA : 7.16	PHARMA : 5.76	PHARMA:8.75	AUTOMOBILE : 6.34	BBB : 0.89	BBB : 0.89	BBB : 2.70	D : 1.74	D : 1.72
Key Statistics									
Standard Deviation(Annual %)	15.56	N.A.	13.08	1.10	19.92	8.44	6.16	8.58	8.20
Beta	0.96	N.A.	0.84	0.22	0.94	0.96	0.93	0.97	0.89
Sharpe Ratio (%)	0.49	N.A.	0.33	1.65	0.47	0.45	0.45	0.47	0.35
Yield to Maturity (%)	6.13	5.03	3.62	4.29	5.53	6.12	5.75	5.75	5.54
Average Maturity (Years)	5.80	2.55	2.31	0.34	5.72	5.61	3.50	5.76	4.80
Modified Duration(years)	3.75	1.56	1.46	0.33	3.62	3.62	3.50	3.89	3.60
Expense Ratio (%)	Regular:2.00 Direct:1.37	Regular:1.53 Direct:0.72	Regular:2.02 Direct:1.22	Regular:0.93 Direct:0.35	Regular:2.72 Direct:1.65	Regular:1.75 Direct:1.54	Regular:1.79 Direct:1.23	Regular:1.74 Direct:1.12	Regular:1.73 Direct:1.00

Data as of July 31, 2021. Standard Deviation = S.D. of daily returns* SQRT(250). Sharpe Ratio = (Return - Risk free rate)/(Standard Deviation) - 3 year. Beta - Computed as "covariance of NAV returns vs. Index returns" divided by variance of index returns* based on daily returns for the past three years. * Change of Fund Manager effective from 11th Dec. 2020 for UTI Arbitrage Fund and 15th July 2021 for UTI Multi Asset Fund **Gross Equity(Cash Equity + Arbitrage). OCF & ROCE are calculated on Net Equity Exposure for Multi Asset Fund & Equity Savings Fund. SNCA includes Non current Assets, Money Market Pool, Repo and Reverse Repo. Standard Deviation, Beta, Sharpe Ratio is NIL for UTI Equity Savings Fund as the fund is yet to complete 3 years. # Average Equity holding is 68.61% for the past 12 months against the requirement of minimum 65%. Top five allocation(Sector) - rebased values.

UTI HYBRID EQUITY FUND (Erstwhile UTI Balanced Fund)

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

Investment Objective

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

Date of inception/allotment

2nd January, 1995

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 4077.69 Crore
Closing AUM : ₹ 4109.83 Crore

High/Low NAV in the month

High Growth Option : ₹ 233.8933
Low Growth Option : ₹ 226.7684

Total Expense Ratio

Regular : 2.00
Direct : 1.37

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW: ₹ 1000/-

No. of Unit Holding Accounts

7,64,709

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 31st July, 2021

Regular Growth Option : ₹ 233.6807
Regular IDCW Option : ₹ 32.8181
Direct Growth Option : ₹ 245.1634
Direct IDCW Option : ₹ 34.9762

Portfolio Parameters

Weighted Average Maturity : 5.80 yrs
Yield to Maturity : 6.13%
Modified Duration : 3.75 yrs
Securitized Debt Average Maturity : 3.75 yrs
First Business Receivable Trust : 1.59 Yrs.

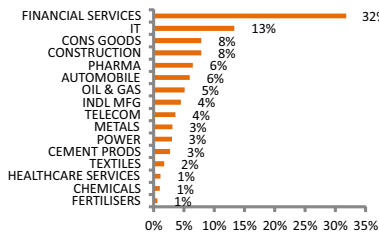
Portfolio as on 31st July, 2021

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Equity			Govt Securities		
• IICI Bank Ltd	5.45		6.45% GSEC MAT - 07/10/2029	1.83	SOV
• Infosys Ltd.	5.38		6.45% BIHAR SDL MAT - 02/06/2027	1.81	SOV
• HDFC Bank Ltd.	4.65		GOI FRB - MAT 22/09/2033	1.34	SOV
• State Bank Of India	3.95		Long Term Debt		
• Larsen & Toubro Ltd.	3.31		Indian Railways Fin Corpn Ltd.	1.84	CRISIL AAA
• HDFC Ltd.	3.04		Canara Bank	0.98	CRISIL AA
• ITC Ltd.	2.99		Indiabulls Housing Finance Ltd.	0.80	CARE AA
• Bharti Airtel Ltd.	2.65		Jorabat Shillong Expressway Ltd. ~	0.74	IND D
• Axis Bank Ltd.	2.24		Power Finance Corporation Ltd.	0.67	CRISIL AAA
• Reliance Industries Ltd.	2.14		HDFC Ltd.	0.63	CRISIL AAA
Wipro Ltd.	1.95		Union Bank Of India	0.62	CRISIL AA+
Ambuja Cements Ltd.	1.53		Sundaram Home Finance Ltd.	0.62	CRISIL AA+
HCL Technologies Ltd.	1.46		Hindustan Petroleum Corporation Ltd.	0.61	CRISIL AAA
Tata Steel Ltd.	1.45		Shriram Transport Finance Co.Ltd.	0.61	IND AA+
Tata Motors Ltd.	1.16		Others	0.69	
Others	29.91		Securitized Debt		
Govt Securities			First Business Receivable Trust [†]	0.56	IND AAA(SO)
Others	3.71		Net Current assets	4.57	
6.19% GS MAT - 16/09/2034	2.07	SOV	Total	100.00	
7.26% GSEC 14/01/29	2.04	SOV			

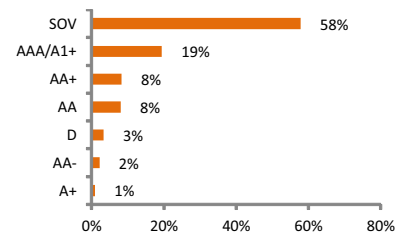
• Top 10 scrips in the portfolio

~ Backed by Annuity from National Highway Authority of India - NHAI \$ Underlying customer - Reliance Group Company

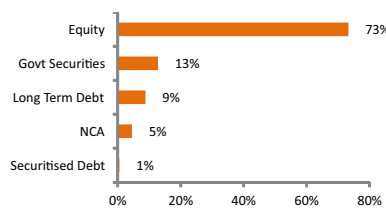
Sectoral Breakdown



Credit Profile of Debt as on 31st July, 2021



Asset Allocation of Debt as on 31st July, 2021



Market Capitalisation (%)

	Large	Mid	Small
Fund	69	16	15

Portfolio Details

Median Market Cap (₹ Cr)	2,27,718
Weighted Average Market Cap	2,88,002
Number of Securities	63

All figures given are provisional and unaudited.

Quantitative Indicators Fund Benchmark

Quantitative Indicators	Fund	Benchmark
Beta	0.96	1
Standard Deviation (Annual)	15.56%	15.75%
Sharpe Ratio	0.49%	
Portfolio Turnover Ratio (Annual)	0.39	

As on 31st July 2021

Fund Performance Vs Benchmark (CAGR) as on 31st July, 2021 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Hybrid 25+75 Aggressive Index (%)	Nifty 50 (%)	NAV Growth (₹)	CRISIL Hybrid 25+75 Aggressive Index (₹)	Nifty 50 (₹)
1 Year	47.00	36.92	44.16	14,700	13,692	14,416
3 Years	11.04	13.25	12.89	13,695	14,530	14,392
5 Years	10.93	13.43	14.19	16,802	18,784	19,422
Since inception*	14.80	NA	NA	3,92,759	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 61 in 'Fund Manager Summary'.

N.A - Not Available. No of Schemes Managed by Mr. V Srivatsa is 7 & Mr. Sunil Madhukar Patil is 3.

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

SIP Returns as on 31st July, 2021

Period	Investment Amount (₹)	Value-Fund (₹)	CRISIL Hybrid 25+75 Aggressive Index (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) CRISIL Hybrid 25+75 Aggressive Index	Yield (%) Nifty 50
1 Year	1,20,000	1,48,831	1,43,554	1,43,247	47.84	38.68	38.15
3 Years	3,60,000	4,99,212	4,92,293	4,97,089	22.49	21.48	22.18
5 Years	6,00,000	8,57,273	8,93,360	9,14,027	14.27	15.95	16.88
7 Years	8,40,000	13,06,928	13,94,168	14,17,201	12.42	14.23	14.69
10 Years	12,00,000	23,14,021	24,96,541	25,29,927	12.61	14.03	14.28
15 Years	18,00,000	45,84,824	49,84,041	50,28,231	11.56	12.54	12.64
Since inception*	20,00,000	57,30,364	63,64,023	65,90,461	11.58	12.66	13.02

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 July 2021 (Since SIP facility was introduced in November 2004. Past performance may or may not be sustained in future.

For Product Label, Refer Page no. 62-63.

UTI MULTI ASSET FUND (Erstwhile UTI Wealth Builder Fund)

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

Investment Objective

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

Date of inception/allotment

19th November, 2008

Fund Manager

Mr. Sanjay Dongre, B.E PGDM (IIM Kolkatta) & Mr Sudhanshu Asthana, Master's degree in Economics from Mumbai University and a Diploma in Investment Management from NIMMS. Managing the scheme since Jul-2021

Fund AUM

Fund Size Monthly Average : ₹ 716.53 Crore
Closing AUM : ₹ 721.48 Crore

High/Low NAV in the month

High Growth Option : ₹ 42.2242
Low Growth Option : ₹ 41.7584

Total Expense Ratio

Regular : 2.02
Direct : 1.22

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW:

No. of Unit Holding Accounts

51,876

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 31st July, 2021

Regular Growth Option : ₹ 42.2242
Regular IDCW Option : ₹ 19.5525
Direct Growth Option : ₹ 45.1105
Direct IDCW Option : ₹ 21.3896

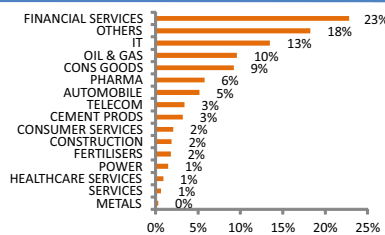
Portfolio Parameters

Weighted Average Maturity : 2.31 yrs
Yield to Maturity : 3.62%
Modified Duration : 1.46 yrs

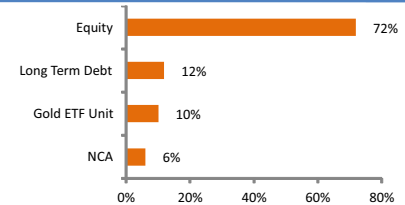
Portfolio as on 31st July, 2021

Portfolio	% to NAV	Rating	Futures	Portfolio	% to NAV	Rating	Futures
Equity				Volta Ltd.	0.73		
Infosys Ltd.	9.26		-5.36	Aditya Birla Fashion & Retail Ltd.	0.67		
State Bank Of India	5.59		-3.96	Crompton Greaves Consumer			
ICICI Bank Ltd	5.54		-2.57	Electricals Ltd.	0.62		
Reliance Industries Ltd.	5.41		-2.55	Dr. Lal Pathlabs Ltd.	0.50		
Sun Pharmaceuticals Industries Ltd.	4.29		-3.42	Avenue Supermarts Ltd.	0.48		
HDFC Bank Ltd.	3.04			Balkrishna Industries Ltd.	0.48		
Bharti Airtel Ltd.	2.87		-0.97	United Breweries Ltd.	0.46		
Axis Bank Ltd.	2.55		-1.09	Bharat Petroleum Corporation Ltd.	0.44		
Hindustan Unilever Ltd.	2.36		-1.24	Indraprastha Gas Ltd	0.43		
Larsen & Toubro Ltd.	2.12		-1.06	Titan Company Ltd.	0.41		
Tata Consultancy Services Ltd.	1.95		-0.25	Bajaj Auto Ltd.	0.39		
Ultratech Cement Ltd.	1.63		-0.63	HDFC Life Insurance Company Ltd.	0.38		
Gujarat Gas Ltd	1.62			ICICI Lombard General Insurance			
Tech Mahindra Ltd	1.60		-0.67	Company Ltd	0.37		
Dabur India Ltd.	1.43		-0.66	HDFC Asset Management			
Bajaj Finance Ltd.	1.23			Company Ltd	0.36		
Cipla Ltd.	1.07		-0.56	Interglobe Aviation Ltd	0.36		
SBI Life Insurance Company Ltd.	1.04		-0.59	Escorts Ltd.	0.34		
Dr Reddy's Laboratories Ltd.	1.03		-0.48	Tata Steel Ltd.	0.17		
ITC Ltd.	1.00			Long Term Debt			
PI Industries Ltd.	0.99			Bank Of Baroda	3.58	CRISIL AA+	
Mphasis Ltd	0.97			HDFC Ltd.	3.52	CRISIL AAA	
Lupin Ltd.	0.87		-0.34	Union Bank Of India	2.13	IND AA	
Maruti Suzuki India Ltd.	0.85			Tata Capital Financial Services Ltd	1.95	CRISIL AAA	
Sundram Fasteners Ltd.	0.82			LIC Housing Finance Ltd.	0.71	CARE AAA	
Torrent Power Ltd.	0.82			UTI MF- Gold Exchange Traded Fund	10.15		
Shree Cement Ltd.	0.80			Net Current assets	6.10		
Kotak Mahindra Bank Ltd.	0.79			Total	100.00		
Divis Laboratories Ltd.	0.73						

Sectoral Breakdown



Asset Allocation of Debt as on 31st July, 2021



Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Gujarat Gas Ltd	1.53	HDFC Ltd.	-3.15
Bharti Airtel Ltd.	0.93	Reliance Industries Ltd.	-1.87
Mphasis Ltd	0.82	HDFC Bank Ltd.	-1.13
PI Industries Ltd.	0.82	Asian Paints Ltd.	-0.96
Sundram Fasteners Ltd.	0.82	HCL Technologies Ltd.	-0.80

Market Capitalisation (%)

	Large	Mid	Small
Fund	75	21	4
Benchmark	87	13	0

Portfolio Details

% of Top 10 Stocks	22.31
Median Market Cap (₹ Cr)	2,21,059
Weighted Average Market Cap	3,36,365
Number of Securities	47

All figures given are provisional and unaudited.

Quantitative Indicators

Indicator	Fund	Benchmark
Beta	0.84	1
Standard Deviation (Annual)	13.08%	14.17%
Sharpe Ratio	0.33%	
Portfolio Turnover Ratio (Annual)	3.14	

As on 31st July 2021

Fund Performance Vs Benchmark (CAGR) as on 31st July, 2021 Growth of ₹ 10000

Period	NAV Growth (%)	Benchmark@ (%)	Nifty 50 (%)	NAV Growth (₹)	Benchmark@ (₹)	Nifty 50 (₹)
1 Year	18.11	30.16	44.16	11,811	13,016	14,416
3 Years	7.71	13.53	12.89	12,498	14,638	14,392
5 Years	7.36	12.73	14.19	14,266	18,211	19,422
Since inception*	12.01	15.08	16.52	42,244	59,559	69,752

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

@Equity: S&P BSE 200 Debt & Money Market Instruments: CRISIL Bond Fund: Gold ETFs: 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 61 in 'Fund Manager Summary'.

N.A - Not Available. No. of Schemes Managed by Mr. Sanjay Dongre is 2. No. of Schemes Managed by Mr. Sudhanshu Asthana is 1.

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

SIP Returns as on 31st July, 2021

Period	Investment Amount (₹)	Value-Fund (₹)	Benchmark@ (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) Benchmark@	Yield (%) Nifty 50
1 Year	1,20,000	1,31,247	1,35,997	1,43,247	17.99	25.86	38.15
3 Years	3,60,000	4,35,268	4,79,056	4,97,089	12.76	19.52	22.18
5 Years	6,00,000	7,55,334	8,75,609	9,14,027	9.16	15.13	16.88
7 Years	8,40,000	11,22,109	13,64,196	14,17,201	8.15	13.62	14.69
10 Years	12,00,000	18,20,108	23,91,350	25,29,927	8.08	13.23	14.28
15 Years	NA	NA	NA	NA	NA	NA	NA
Since inception	15,10,000	26,38,828	35,22,094	37,30,621	8.47	12.66	13.49

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

@Equity: S&P BSE 200 Debt & Money Market Instruments: CRISIL Bond Fund: Gold ETFs: Prices of Gold

For Product Label, Refer Page no. 62-63.

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 derivatives 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 : ₹ 5339.21 Crore
Closing AUM : ₹ 5879.81 Crore

High/Low NAV in the month

High Growth Option : ₹ 27.8296
Low Growth Option : ₹ 27.7192

Total Expense Ratio

Regular : 0.93
Direct : 0.35

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW: ₹ 5000/-

No. of Unit Holding Accounts

12,534

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

NAV per unit as on 31st July, 2021

Regular Growth Option : ₹ 27.8265
Regular IDCW Option : ₹ 15.7698
Direct Growth Option : ₹ 28.9836
Direct IDCW Option : ₹ 17.0539

Portfolio Parameters

Weighted Average Maturity : 0.34 yrs
Yield to Maturity : 4.29%
Modified Duration : 0.33 yrs

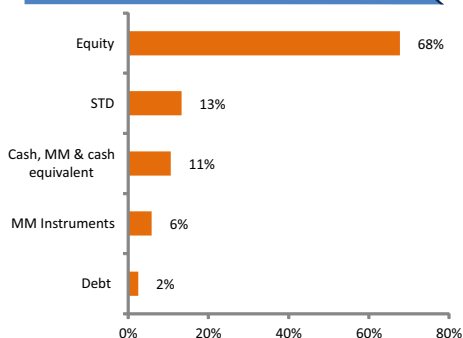
Portfolio as on 31st July, 2021

Portfolio	% to NAV	Hedged	Portfolio	% to NAV	Hedged
Equity	67.70*		MM Instruments	5.85	
STD	13.32		Debt	2.48	
Cash, MM & cash equivalent	10.65		Total	100.00	

All figures given are provisional and unaudited.

*Average Equity Holding is 68.61% 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 31st July, 2021



Quantitative Indicators Fund Benchmark

Indicator	Fund	Benchmark
Beta	0.22	1
Standard Deviation (Annual)	1.10%	2.51%
Sharpe Ratio	1.65%	
Portfolio Turnover Ratio (Annual)	11.45	

As on 31st July 2021

Fund Performance Vs Benchmark (CAGR) as on 31st July, 2021 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	4.06	4.26	3.77	10,406	10,426	10,377
3 Years	5.22	4.72	6.40	11,651	11,485	12,048
5 Years	5.54	4.73	6.26	13,096	12,601	13,549
Since inception*	7.00	6.30	6.30	27,811	25,184	25,184

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 61 in 'Fund Manager Summary'. No of Schemes Managed by Mr. Sharwan Kumar Goyal is 9 & Mr. Amit Sharma is 4. The performance of the benchmark is calculated using total return index variant of the benchmark index.

SIP Returns as on 31st July, 2021

Period	Investment Amount (₹)	Value-Fund (₹)	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	1,22,856	1,23,075	1,22,512	4.48	4.83	3.94
3 Years	3,60,000	3,86,655	3,83,506	3,91,075	4.71	4.16	5.47
5 Years	6,00,000	6,83,714	6,71,439	6,97,622	5.17	4.45	5.98
7 Years	8,40,000	10,20,389	9,95,460	10,49,625	5.48	4.79	6.27
10 Years	12,00,000	16,32,909	15,90,076	16,85,163	6.01	5.50	6.61
15 Years	18,00,000	30,04,717	18,98,107	30,07,196	6.51	5.71	6.52
Since inception	18,00,000	30,04,717	18,98,107	30,07,196	6.51	5.71	6.52

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

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. Ajay Tyagi - CFA, MFC (Equity Portfolio)

Fund AUM

Fund Size Monthly Average : ₹ 1632.74 Crore
Closing AUM : ₹ 1612.82 Crore

High/Low NAV in the month

High Growth Option : ₹ 48.4902
Low Growth Option : ₹ 47.7965

Total Expense Ratio

Regular : 1.79
Direct : 1.23

Minimum Investment Amount

Monthly IDCW : ₹ 25000/-
Flexi IDCW : ₹ 5000/-

No. of Unit Holding Accounts

57,578

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 31st July, 2021

Regular Growth Option : ₹ 48.4865
Regular IDCW Option : ₹ 15.5233
Direct Growth Option : ₹ 51.2529
Direct IDCW Option : ₹ 16.7025

Portfolio Parameters

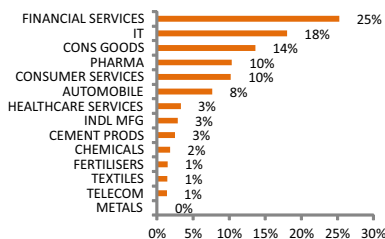
Weighted Average Maturity : 5.61 yrs
Yield to Maturity : 6.12%
Modified Duration : 3.50 yrs
Securitized Debt Average Maturity : 2.59 Yrs.
First Business Receivable Trust

Portfolio as on 31st July, 2021 (Main Portfolio)

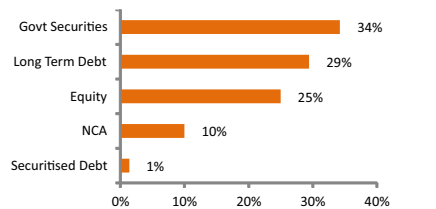
Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Equity			7.17% GSEC 08/01/2028	0.05	SOV
Bajaj Finance Ltd.	1.82		Long Term Debt		
HDFC Bank Ltd.	1.57		•REC Ltd	4.15	CRISIL AAA
Infosys Ltd.	1.43		•Bank Of Baroda	2.89	CRISIL AA+
Larsen & Toubro Infotech Ltd	1.37		•HDFC Ltd.	2.84	CRISIL AAA
HDFC Ltd.	1.11		Cholamandalam Investment & Finance Company Ltd	2.28	ICRA AA+
Mindtree Ltd.	1.07		Yes Bank Ltd.	1.76	CARE BBB
Kotak Mahindra Bank Ltd.	1.00		Shriram Transport Finance Co.Ltd.	1.67	IND AA+
Avenue Supermarkets Ltd.	0.92		National Bank For Agriculture & Rural Development	1.61	ICRA AAA
Info-Edge (India) Ltd.	0.82		Union Bank Of India	1.58	CRISIL AA+
Motherhood Sumi System Ltd.	0.69		Hindustan Petroleum Corporation Ltd.	1.56	CRISIL AAA
Others	13.17		Tata Motors Finance Ltd.	1.55	CRISIL AAA
Govt Securities			Indian Railways Fin Corpn Ltd.	1.54	CARE AA
• 6.45% GSEC MAT - 07/10/2029	6.22	SOV	Indian Hotels Company Ltd.	1.40	CARE AA
• 7.26% GSEC 14/01/29	5.21	SOV	Indiabulls Housing Finance Ltd.	1.08	CARE AA
• GOI FRB - MAT 22/09/2033	4.67	SOV	L&T Finance Ltd.	0.98	CRISIL AAA
• 8.20% G SEC MATURING ON 15.02.2022	3.81	SOV	ECL Finance Ltd. **	0.88	ICRA A+
• 5.63% GS MAT - 12/04/26	3.09	SOV	LIC Housing Finance Ltd.	0.65	CRISIL AA+
• 8.21% W B SDL MAT - 24/06/25	3.02	SOV	Canara Bank	0.62	CRISIL AA
• 6.19% GS MAT - 16/09/2034	2.94	SOV	EXIM Bank	0.33	CRISIL AAA
• 7.13% ANDHRA SDL 23/06/2036	1.56	SOV	Jamnagar Utilities & Power Pvt Ltd. ^	0.07	CRISIL AAA
• 5.22% GS 15/06/2025	1.54	SOV	Securitized Debt		
• 5.77% GS MAT - 03/08/2030	1.49	SOV	First Business Receivable Trust ¹	1.39	IND AAA(SO)
• 8.89% AP SDL MAT - 20/09/2022	0.65	SOV	Net Current assets	9.95	
			Total	100.00	

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

Sectoral Breakdown (%)



Asset Allocation (% to NAV) as on 31st July, 2021



Market Capitalisation (%)

Fund	Large	Mid	Small
Fund	74	22	4

Segregated AUM & NAV

Segregated Fund Size Monthly Average : ₹ 42.58 Crore
Closing AUM : ₹ 44.18 Crore
Segregated NAV per unit as on 31st July, 2021 Growth : ₹ 0.94

Fund Performance Vs Benchmark (CAGR) as on 31st July, 2021 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Short Term Debt Hybrid 75+25 Fund Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Short Term Debt Hybrid 75+25 Fund Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	17.89	15.27	2.23	11,789	11,527	10,223
3 Years	6.18	10.50	8.70	11,973	13,496	12,847
5 Years	7.12	9.91	6.50	14,107	16,043	13,703
Since inception*	9.37	9.84	5.82	48,528	52,340	27,119

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 61 in 'Fund Manager Summary'. No of Schemes Managed by Mr. Amandeep S. Chopra is 12 & Mr. Ajay Tyagi is 5. *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 31st July, 2021

Period	Investment Amount (₹)	Value-Fund (₹)	CRISIL Short Term Debt Hybrid 75+25 Fund Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Short Term Debt Hybrid 75+25 Fund Index	Yield (%) CRISIL 10 Year Gilt Index
1 Year	1,20,000	1,30,183	1,28,931	1,21,357	16.28	14.24	2.13
3 Years	3,60,000	4,18,584	4,34,538	3,97,907	10.07	12.65	6.63
5 Years	6,00,000	7,31,153	7,87,904	7,07,980	7.85	10.86	6.57
7 Years	8,40,000	11,07,960	12,12,641	10,76,093	7.79	10.32	6.97
10 Years	12,00,000	18,77,471	20,56,281	17,39,807	8.67	10.39	7.22
15 Years	18,00,000	36,41,368	39,76,169	31,09,877	8.83	9.88	6.93
Since inception	20,00,000	44,61,677	48,68,478	36,65,219	8.96	9.88	6.86

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. 62-63.

Portfolio Details

Median Market Cap (₹ Cr)	98,603
Weighted Average Market Cap	2,36,320
Number of Securities	49

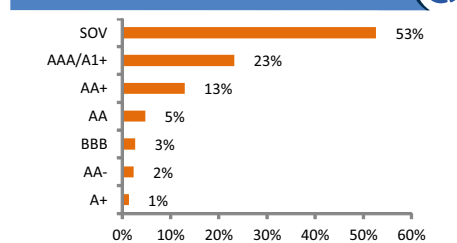
All figures given are provisional and unaudited.

Quantitative Indicators Fund Benchmark

Quantitative Indicators	Fund	Benchmark
Beta	0.93	1
Standard Deviation (Annual)	6.16%	5.56%
Sharpe Ratio	0.45%	
Portfolio Turnover Ratio (Annual)	0.02	

As on 31st July 2021

Credit Profile of Debt as on 31st July, 2021



Excluding Net Current Assets

UTI Regular Savings Fund (Segregated - 17022020) Segregated Portfolio as on 31st July, 2021

Portfolio	% of NAV	Rating
Vodafone Idea Ltd	94.47	CARE-B+
Net Current Assets	5.53	
Total	100.00	

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%	

UTI UNIT LINKED INSURANCE PLAN

An open ended tax saving cum insurance scheme.

AUGUST 2021

Investment Objective

Investment objective of the scheme is primarily to provide return through growth in the NAV or through IDCW distribution 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. Amandeep S. Chopra - B.Sc. MBA [FMS Delhi] (Debt Portfolio)
Mr. Ajay Tyagi - CFA, MFC (Equity Portfolio)

Fund AUM

Fund Size Monthly Average : ₹ 5122.47 Crore
Closing AUM : ₹ 5154.25 Crore

High/Low NAV in the month

High Growth Option : ₹ 30.9931
Low Growth Option : ₹ 30.5010

Total Expense Ratio

Existing : 1.73
Direct : 1.00

Minimum Investment Amount

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

No. of Unit Holding Accounts

2,54,993

Load Structure

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

NAV per unit as on 31st July, 2021

Existing Growth Option : ₹ 30.9915
Direct Growth Option : ₹ 32.5725

Portfolio Parameters

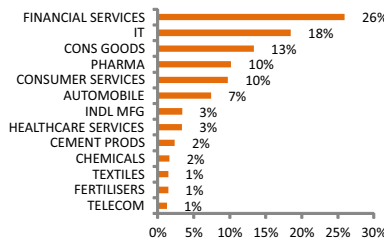
Weighted Average Maturity : 4.80 yrs
Yield to Maturity : 5.54%
Modified Duration : 3.60 yrs
Securitized Debt Average Maturity : 7.26 Yrs.
First Business Receivable Trust

Portfolio as on 31st July, 2021

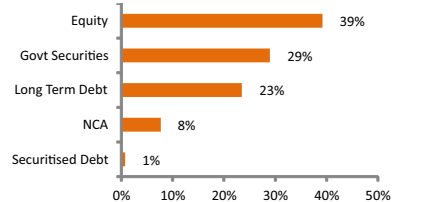
Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Equity			Govt Securities		
• Bajaj Finance Ltd.	3.01		• 6.19% GS MAT - 16/09/2034	2.20	SOV
• HDFC Bank Ltd.	2.45		• 8.21% HR SDL MAT 31/03/2023	2.05	SOV
• Larsen & Toubro Infotech Ltd	2.16		• 6.90% GUJARAT SDL MAT - 31/03/2030	1.93	SOV
• Infosys Ltd.	2.14		Long Term Debt		
HDFC Ltd.	1.75		• National Bank For Agriculture & Rural Development	5.87	ICRA AAA
Mindtree Ltd.	1.67		• REC Ltd	3.41	CRISIL AAA
Kotak Mahindra Bank Ltd.	1.59		State Bank Of India	2.03	CRISIL AA+
Avenue Supermarts Ltd.	1.29		National Housing Bank	1.33	CRISIL AAA
Info-Edge (India) Ltd.	1.27		Power Finance Corporation Ltd.	1.02	CRISIL AAA
Tata Consultancy Services Ltd.	1.25		L&T Finance Ltd.	1.02	CRISIL AAA
Motherson Sumi System Ltd.	1.06		Shriram Transport Finance Co.Ltd.	0.97	IND AA+
AU Small Finance Bank Ltd	0.99		HDFC Ltd.	0.97	CRISIL AAA
Jubilant Food Works Ltd	0.92		Tata Motors Finance Ltd.	0.97	CRISIL AA-
Shree Cement Ltd.	0.92		Chennai Petroleum Corp Ltd	0.96	CRISIL AAA
Divis Laboratories Ltd.	0.92		Others	4.93	
Others	15.76		Securitized Debt		
Govt Securities			First Business Receivable Trust\$	0.74	IND AAA(SO)
Others	14.96		Net Current assets	7.70	
• 6.45% GSEC MAT - 07/10/2029	4.97	SOV	Total	100.00	
• GOI FRB - MAT 22/09/2033	2.82	SOV			

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

Sectoral Breakdown (%)



Asset Allocation (% to NAV) as on 31st July, 2021



Market Capitalisation (%)

Fund	Large	Mid	Small
	73	22	5

Fund Performance Vs Benchmark (CAGR) as on 31st July, 2021 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Short Term Debt Hybrid 60+40 Fund Index (%)	Nifty 50 (%)	NAV Growth (₹)	CRISIL Short Term Debt Hybrid 60+40 Fund Index (₹)	Nifty 50 (₹)
1 Year	22.98	21.59	44.16	12,298	12,159	14,416
3 Years	6.26	11.42	12.89	12,000	13,836	14,392
5 Years	7.77	11.06	14.19	14,540	16,901	19,422
Since inception*	10.62	NA	NA	15,33,904	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 61 in 'Fund Manager Summary'. N.A. - Not Available. No of Schemes Managed by Mr. Amandeep S. Chopra is & Mr. Ajay Tyagi is 5.

SIP Returns as on 31st July, 2021

Period	Investment Amount (₹)	Value-Fund (₹)	CRISIL Short Term Debt Hybrid 60+40 Fund Index (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) CRISIL Short Term Debt Hybrid 60+40 Fund Index	Yield (%) Nifty 50
1 Year	1,20,000	1,32,738	1,32,288	1,43,247	20.45	19.70	38.15
3 Years	3,60,000	4,32,881	4,51,069	4,97,089	12.38	15.25	22.18
5 Years	6,00,000	7,54,264	8,19,840	9,14,027	9.10	12.46	16.88
7 Years	8,40,000	11,42,716	12,67,983	14,17,201	8.66	11.57	14.69
10 Years	12,00,000	19,32,083	21,87,438	25,29,927	9.21	11.56	14.28
15 Years	18,00,000	38,50,581	42,90,154	50,28,231	9.50	10.78	12.64
Since inception	20,00,000	47,86,997	53,31,836	65,90,461	9.70	10.83	13.02

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. 62-63.

Portfolio Details

Median Market Cap (₹ Cr)	99,288
Weighted Average Market Cap	2,42,428
Number of Securities	49

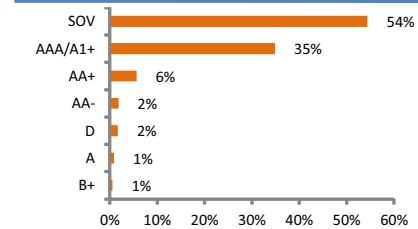
All figures given are provisional and unaudited.

Quantitative Indicators Fund Benchmark

Beta	0.89	1
Standard Deviation (Annual)	8.20%	8.37%
Sharpe Ratio	0.35%	
Portfolio Turnover Ratio (Annual)	0.03	

As on 31st July 2021

Credit Profile of Debt as on 31st July, 2021



Excluding Net Current Assets

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

Fund AUM

Fund Size Monthly Average : ₹ 261.14 Crore
Closing AUM : ₹ 258.35 Crore

High/Low NAV in the month

High Growth Option : ₹ 12.5531
Low Growth Option : ₹ 12.4306

Total Expense Ratio

Regular : 1.53
Direct : 0.72

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW: ₹ 5000/-

No. of Unit Holding Accounts

14,478

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 31st July, 2021

Regular Growth Option : ₹ 12.5198
Regular IDCW Option : ₹ 12.5198
Direct Growth Option : ₹ 12.8670
Direct IDCW Option : ₹ 12.8670

Portfolio Parameters

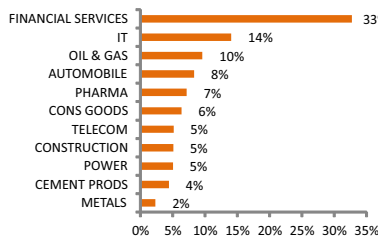
Weighted Average Maturity : 2.55 yrs
Yield to Maturity : 5.03%
Modified Duration : 1.56 yrs
Portfolio Turnover Ratio (Annual) : 4.21

Portfolio as on 31st July, 2021

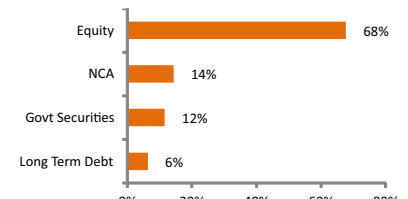
Portfolio	% to NAV	Rating	Futures	Portfolio	% to NAV	Rating	Futures
Equity				Equity			
• Infosys Ltd.	7.53		-5.02	Mahindra & Mahindra Ltd.	0.77		
• HDFC Ltd.	7.37		-4.94	Ambuja Cements Ltd.	0.76		
• Reliance Industries Ltd.	5.97		-3.91	Tata Motors Ltd.	0.66		
Grasim Industries Ltd.	5.39		-4.56	ICICI Prudential Life Insurance Company Ltd.	0.65		
Axis Bank Ltd.	4.13		-2.68	Dr Reddy's Laboratories Ltd.	0.65		
JSW Steel Ltd.	2.81		-2.82	Tata Power Company Ltd.	0.61		
• HDFC Bank Ltd.	2.66			GAIL (India) Ltd.	0.61		
Bharti Airtel Ltd.	2.54		-0.69	Cipla Ltd.	0.39		
• ICICI Bank Ltd	2.42			Dabur India Ltd.	0.26		-0.26
• ITC Ltd.	2.31			Govt Securities			
• State Bank Of India	2.27			• 5.63% GS MAT - 12/04/26	9.63	SOV	
Aurobindo Pharma Ltd.	2.15		-1.44	• GOI FRB - MAT 22/09/2033	1.94	SOV	
SBI Life Insurance Company Ltd.	2.10		-2.12	Long Term Debt			
Larsen & Toubro Ltd.	1.84			• NTPC Ltd.	2.15	CRISIL AAA	
Tata Consultancy Services Ltd.	1.54		-1.55	JM Financial Asset Reconstruction Co Ltd	1.45	ICRA AA-CARE AA	
Hindustan Unilever Ltd.	1.46		-1.47	Indian Hotels Company Ltd.	0.91	CRISIL AAA	
HCL Technologies Ltd.	1.37			Jamnagar Utilities & Power Pvt Ltd. ^	0.80	CRISIL AAA	
Wipro Ltd.	1.22			Power Finance Corporation Ltd.	0.78	CRISIL AAA	
Power Grid Corporation Of India Ltd	1.21			Power Grid Corporation Of India Ltd	0.15	CRISIL AAA	
Tata Steel Ltd.	0.85			Indian Railways Fin Corpn Ltd.	0.12	CRISIL AAA	
Sun Pharmaceuticals Industries Ltd.	0.85			Net Current assets	14.32		
Bharat Petroleum Corporation Ltd.	0.81			Total	100.00		
Maruti Suzuki India Ltd.	0.80						
Bajaj Auto Ltd.	0.79						

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

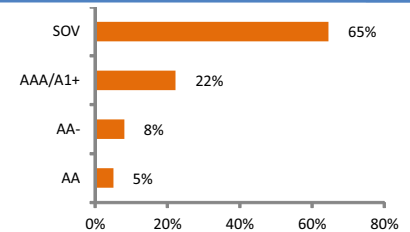
Sectoral Breakdown



Asset Allocation of Debt as on 31st July, 2021



Credit Profile of Debt as on 31st July, 2021



Excluding Net Current Assets

Portfolio Details

% of Top 10 Stocks	21.80
Median Market Cap (₹ Cr)	2,92,252
Weighted Average Market Cap	3,74,117
Number of Securities	33

All figures given are provisional and unaudited.

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
HDFC Bank Ltd.	2.66	Hindustan Unilever Ltd.	-0.01
Infosys Ltd.	2.51	JSW Steel Ltd.	-0.01
HDFC Ltd.	2.43	SBI Life Insurance Company Ltd.	-0.01
ICICI Bank Ltd	2.42	Tata Consultancy Services Ltd.	-0.01
ITC Ltd.	2.31	Cipla Ltd.	0.39

Market Capitalisation (%)

Fund	Large	Mid	Small
As on 31 st July 2021	96	2	2

Fund Performance Vs Benchmark (CAGR) as on 31st July, 2021 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	21.01	18.02	2.23	12,101	11,802	10,223
Since inception*	8.00	10.05	9.12	12,520	13,227	12,903

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 61 in 'Fund Manager Summary'. No of Schemes Managed by Mr. V Srivatsa is 7 & Mr. Sunil Madhukar Patil is 3.

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 3 or 5 years.

SIP Returns as on 31st July, 2021

Period	Investment Amount (₹)	Value-Fund (₹)	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	1,32,187	1,30,215	1,21,384	19.54	16.30	2.16
Since inception	3,50,000	4,19,116	4,24,841	3,85,094	12.45	13.42	6.50

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. 62-63.

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. Amandeep S. Chopra - B.Sc. MBA [FMS Delhi] (Debt Portfolio)
Mr. Vetri Subramaniam, B.Com, PGDM Mr. Vishal Chopda, CFA, BE, PGDM (Equity Portfolio)

Fund AUM

Fund Size Monthly Average : ₹ 4092.25 Crore
Closing AUM : ₹ 4115.27 Crore

High/Low NAV in the month

High Growth Option : ₹ 28.5892
Low Growth Option : ₹ 28.0880

Total Expense Ratio

Regular : 1.75
Direct : 1.54

Minimum Investment Amount

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

No. of Unit Holding Accounts

23,78,293

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 31st July, 2021

Regular Growth Option : ₹ 28.5880
Direct Growth Option : ₹ 28.9887

Portfolio Parameters

Weighted Average Maturity : 5.72 yrs
Yield to Maturity : 5.53%
Modified Duration : 3.62 yrs
Securitized Debt Average Maturity : 3.42 Yrs.
First Business Receivable Trust

Portfolio as on 31st July, 2021

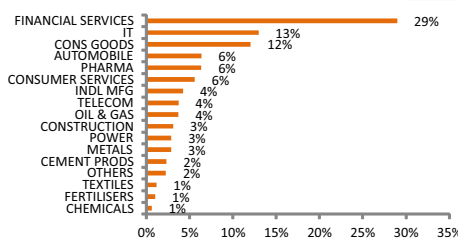
Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Equity			Govt Securities		
• Infosys Ltd.	2.90		• GOI FRB - MAT 22/09/2033	4.14	SOV
• ICICI Bank Ltd	2.82		• 5.63% GS MAT - 12/04/26	3.02	SOV
• HDFC Bank Ltd.	2.75		• 7.89% GJ SDL MAT - 15/05/2025	2.61	SOV
HDFC Ltd.	1.75		• 5.22% GS 15/06/2025	2.41	SOV
Axis Bank Ltd.	1.55		Long Term Debt		
Bharti Airtel Ltd.	1.48		• National Bank For Agriculture & Rural Development	3.69	ICRA AAA
Gujarat Gas Ltd	0.85		• REC Ltd	3.53	CRISIL AAA
Crompton Greaves Consumer Electricals Ltd.	0.84		• State Bank Of India	2.55	CRISIL AA+
ITC Ltd.	0.81		HDFC Ltd.	2.46	CRISIL AAA
Aditya Birla Fashion & Retail Ltd.	0.80		Reliance Industries Ltd.	1.27	CRISIL AAA
Bajaj Finance Ltd.	0.79		NTPC Ltd.	1.26	CRISIL AAA
Larsen & Toubro Infotech Ltd	0.77		Indian Railways Fin Corpn Ltd.	1.24	CRISIL AAA
Tata Steel Ltd.	0.72		Shriram Transport Finance Co.Ltd.	1.22	IND AA+
Tech Mahindra Ltd	0.70		Jorabat Shillong Expressway Ltd. ~	1.11	IND D
Eicher Motors Ltd	0.69		Power Finance Corporation Ltd.	0.92	ICRA AAA
Others	19.55		Others	2.62	
Govt Securities			Securitized Debt		
Others	11.04	SOV	First Business Receivable Trust ⁵	0.35	IND AAA(SO)
• 6.45% GSEC MAT - 07/10/2029	6.10		Net Current assets	8.69	
			Total	100.00	

• Top 10 scrips in the portfolio

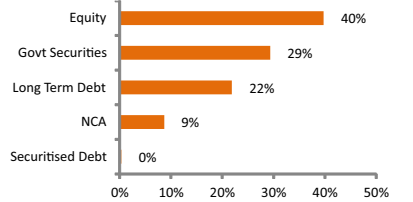
~ Backed by Annuity from National Highway Authority of India - NHAI

\$ Underlying customer - Reliance Group Company

Sectoral Breakdown (%)



Asset Allocation (% to NAV) as on 31st July, 2021



Market Capitalisation (%)

	Large	Mid	Small
Fund	62	23	15

Portfolio Details

Median Market Cap (₹ Cr)	97,210
Weighted Average Market Cap	2,24,568

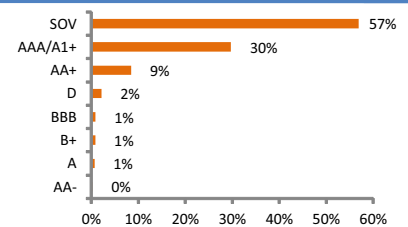
All figures given are provisional and unaudited.

Quantitative Indicators Fund Benchmark

Beta	0.96	1
Standard Deviation (Annual)	8.44%	8.37%
Sharpe Ratio	0.45%	
Portfolio Turnover Ratio (Annual)	0.25	

As on 31st July 2021

Credit Profile of Debt as on 31st July, 2021



Excluding Net Current Assets

Fund Performance Vs Benchmark (CAGR) as on 31st July, 2021 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Short Term Debt Hybrid 60+40 Fund Index (%)	Nifty 50 (%)	NAV Growth (₹)	CRISIL Short Term Debt Hybrid 60+40 Fund Index (₹)	Nifty 50 (₹)
1 Year	23.61	21.59	44.16	12,361	12,159	14,416
3 Years	7.21	11.42	12.89	12,325	13,836	14,392
5 Years	7.92	11.06	14.19	14,642	16,901	19,422
Since inception*	11.07	NA	NA	1,90,527	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 61 in 'Fund Manager Summary'. N.A - Not Available. No of Schemes Managed by Mr. Amandeep S. Chopra is 12, Mr. Vetri Subramaniam is 4 & Mr. Vishal Chopda is 4.

SIP Returns as on 31st July, 2021

Period	Investment Amount (₹)	Value-Fund (₹)	CRISIL Short Term Debt Hybrid 60+40 Fund Index (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) CRISIL Short Term Debt Hybrid 60+40 Fund Index	Yield (%) Nifty 50
1 Year	1,20,000	1,34,016	1,32,288	1,43,247	22.56	19.70	38.15
3 Years	3,60,000	4,37,502	4,51,069	4,97,089	13.12	15.25	22.18
5 Years	6,00,000	7,56,795	8,19,840	9,14,027	9.24	12.46	16.88
7 Years	8,40,000	11,52,432	12,67,983	14,17,201	8.90	11.57	14.69
10 Years	12,00,000	20,22,500	21,87,438	25,29,927	10.08	11.56	14.28
15 Years	18,00,000	40,28,345	42,90,154	50,28,231	10.04	10.78	12.64
Since inception	20,00,000	49,56,318	53,31,836	65,90,461	10.07	10.83	13.02

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. 62-63.

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. Amandeep S. Chopra - B.Sc. MBA [FMS Delhi] (Debt Portfolio) Mr. V Srivatsa - B.Com., ACA, CWA, PGDM (IIM-I), CA & ICWA (Equity Portion)

Fund AUM

Fund Size Monthly Average : ₹ 3453.91 Crore
Closing AUM : ₹ 3479.18 Crore

High/Low NAV in the month

High Growth Option : ₹ 32.5271
Low Growth Option : ₹ 31.9448

Total Expense Ratio

Regular : 1.74
Direct : 1.12

Minimum Investment Amount

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

No. of Unit Holding Accounts

21,11,777

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 31st July, 2021

Regular Growth Option : ₹ 32.5120
Direct Growth Option : ₹ 34.1788

Portfolio Parameters

Weighted Average Maturity : 5.76 yrs
Yield to Maturity : 5.75%
Modified Duration : 3.89 yrs

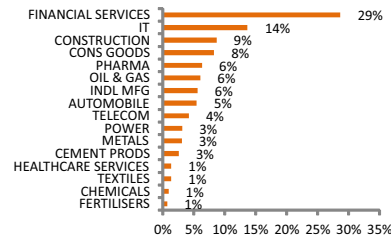
Portfolio as on 31st July, 2021

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Equity			Govt Securities		
• Infosys Ltd.	2.68		• 8.20% G SEC MATURING ON 15.02.2022	2.94	SOV
• ICI Bank Ltd	2.61		• 5.22% GS 15/06/2025	2.85	SOV
HDFC Bank Ltd.	2.30		• GOI FRB - MAT 22/09/2033	2.74	SOV
Larsen & Toubro Ltd.	1.92		• 8.25% MH SDL - 13/05/2025	2.34	SOV
State Bank Of India	1.85		Long Term Debt		
ITC Ltd.	1.79		• Indian Railways Fin Corpn Ltd.	3.71	CRISIL AAA
Bharti Airtel Ltd.	1.66		• National Bank For Agriculture & Rural Development	2.94	ICRA AAA
Reliance Industries Ltd.	1.31		• HDFC Ltd.	2.90	CRISIL AAA
Wipro Ltd.	1.25		• EXIM Bank	2.56	CRISIL AAA
HDFC Ltd.	1.19		• Union Bank Of India	1.47	CRISIL AA+
Axis Bank Ltd.	1.18		REC Ltd	1.46	CRISIL AAA
HCL Technologies Ltd.	0.83		State Bank Of India	1.44	CRISIL AA+
Tata Steel Ltd.	0.80		State Bank Of India	1.40	CRISIL AAA
Ambuja Cements Ltd.	0.77		L&T Finance Ltd.	1.05	CRISIL AAA
Tata Power Company Ltd.	0.63		Jorabat Shillong Expressway Ltd. ~	0.95	IND D
Others	16.88		Others	5.35	
Govt Securities			Net Current assets	5.88	
Others	11.88		Total	100.00	
• 6.45% GSEC MAT - 07/10/2029	6.49	SOV			

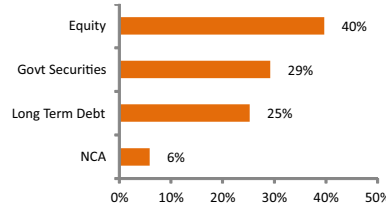
Top 10 scrips in the portfolio

~ Backed by Annuity from National Highway Authority of India - NHAI

Sectoral Breakdown (%)



Asset Allocation (% to NAV) as on 31st July, 2021



Market Capitalisation (%)

	Large	Mid	Small
Fund	66	19	15

Fund Performance Vs Benchmark (CAGR) as on 31st July, 2021 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Short Term Debt Hybrid 60+40 Fund Index (%)	Nifty 50 (%)	NAV Growth (₹)	CRISIL Short Term Debt Hybrid 60+40 Fund Index (₹)	Nifty 50 (₹)
1 Year	25.67	21.59	44.16	12,567	12,159	14,416
3 Years	7.46	11.42	12.89	12,412	13,836	14,392
5 Years	8.16	11.06	14.19	14,806	16,901	19,422
Since inception*	10.56	NA	NA	1,44,645	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 61 in 'Fund Manager Summary'.

N.A. - Not Available. No of Schemes Managed by Mr. Amandeep S. Chopra is 12 & Mr. V Srivatsa is 7.

SIP Returns as on 31st July, 2021

Period	Investment Amount (₹)	Value-Fund (₹)	CRISIL Short Term Debt Hybrid 60+40 Fund Index (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) CRISIL Short Term Debt Hybrid 60+40 Fund Index	Yield (%) Nifty 50
1 Year	1,20,000	1,36,154	1,32,288	1,43,247	26.12	19.70	38.15
3 Years	3,60,000	4,44,524	4,51,069	4,97,089	14.23	15.25	22.18
5 Years	6,00,000	7,64,871	8,19,840	9,14,027	9.66	12.46	16.88
7 Years	8,40,000	11,59,725	12,67,983	14,17,201	9.07	11.57	14.69
10 Years	12,00,000	19,65,154	21,87,438	25,29,927	9.54	11.56	14.28
15 Years	18,00,000	37,75,268	42,90,154	50,28,231	9.26	10.78	12.64
Since inception	20,00,000	46,03,416	53,31,836	65,90,461	9.29	10.83	13.02

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. 62-63.

UTI CHILDREN'S CAREER FUND - INVESTMENT PLAN

AUGUST 2021

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. Vetri Subramaniam, B.Com, PGDM
Mr. Vishal Chopda, CFA, BE, PGDM (Equity Portfolio)

Fund AUM

Fund Size Monthly Average : ₹ 517.86 Crore
Closing AUM : ₹ 529.43 Crore

High/Low NAV in the month

High Growth Option : ₹ 56.3460
Low Growth Option : ₹ 54.2396

Total Expense Ratio

Regular : 2.72
Direct : 1.65

Minimum Investment Amount

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

No. of Unit Holding Accounts

43,075

Load Structure

Entry Load : Nil
Exit Load : Nil

Lock In Period

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

NAV per unit as on 31st July, 2021

Regular Growth Option : ₹ 56.3460
Regular IDCW Option : ₹ 56.3495
Direct Growth Option : ₹ 59.9510
Direct IDCW Option : ₹ 60.0510

Portfolio Parameters

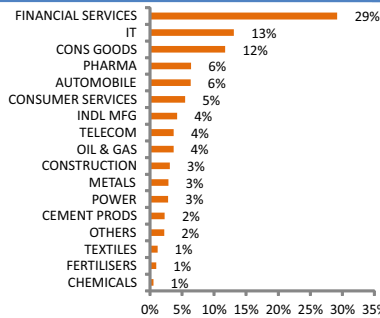
Weighted Average Maturity :-
Yield to Maturity :-
Modified Duration :-

Portfolio as on 31st July, 2021

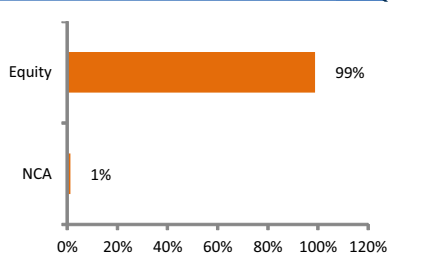
Portfolio	% to NAV	Portfolio	% to NAV
Equity		Tata Steel Ltd.	1.79
• Infosys Ltd.	7.27	Tech Mahindra Ltd	1.78
• ICICI Bank Ltd	7.09	Eicher Motors Ltd	1.72
• HDFC Bank Ltd.	6.91	Carborandum Universal Ltd.	1.56
• HDFC Ltd.	4.40	Maruti Suzuki India Ltd.	1.48
• Axis Bank Ltd.	3.89	Jubilant Food Works Ltd	1.48
• Bharti Airtel Ltd.	3.68	Cholamandalam Investment & Finance Company Ltd	1.41
• Gujarat Gas Ltd	2.15	KNR Constructions Ltd	1.27
• Crompton Greaves Consumer Electricals Ltd.	2.05	Others	41.06
• ITC Ltd.	1.98	Net Current assets	1.17
• Bajaj Finance Ltd.	1.97	Total	100.00
Aditya Birla Fashion & Retail Ltd.	1.96		
Larsen & Toubro Infotech Ltd	1.93		

• Top 10 scrips in the portfolio

Sectoral Breakdown (%)



Asset Allocation (% to NAV) as on 31st July, 2021



Portfolio Details

Median Market Cap (₹ Cr)	99,809
Weighted Average Market Cap	2,26,243

All figures given are provisional and unaudited.

Quantitative Indicators Fund Benchmark

Beta	0.94	1
Standard Deviation (Annual)	19.92%	20.88%
Sharpe Ratio	0.47%	
Portfolio Turnover Ratio (Annual)	0.20	

As on 31st July 2021

Market Capitalisation (%)

	Large	Mid	Small
Fund	62	23	15

Fund Performance Vs Benchmark (CAGR) as on 31st July, 2021 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 500 (%)	Nifty 50 (%)	NAV Growth (₹)	Nifty 500 (₹)	Nifty 50 (₹)
1 Year	57.28	52.89	44.16	15,728	15,289	14,416
3 Years	12.74	13.54	12.89	14,334	14,642	14,392
5 Years	14.78	14.59	14.19	19,929	19,765	19,422
Since inception*	12.25	10.06	9.92	47,643	36,509	35,886

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 61 in 'Fund Manager Summary'. No of Schemes Managed by Mr. Vetri Subramaniam is 4 & Mr. Vishal Chopda is 4.

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

SIP Returns as on 31st July, 2021

Period	Investment Amount (₹)	Value-Fund (₹)	Nifty 500 (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) Nifty 500	Yield (%) Nifty 50
1 Year	1,20,000	1,52,749	1,49,042	1,43,247	54.76	48.21	38.15
3 Years	3,60,000	5,31,978	5,19,637	4,97,089	27.16	25.42	22.18
5 Years	6,00,000	9,40,551	9,32,819	9,14,027	18.06	17.72	16.88
7 Years	8,40,000	14,62,061	14,57,782	14,17,201	15.57	15.48	14.69
10 Years	12,00,000	26,75,490	26,73,485	25,29,927	15.33	15.31	14.28
15 Years	NA	NA	NA	NA	NA	NA	NA
Since inception	16,20,000	44,60,520	44,87,962	42,23,585	13.95	14.03	13.23

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.

FIXED INCOME PRODUCTS AUGUST 2021

Fund Name	Fund Manager	Category	Benchmark	Min Amount	Exit Load	AUM (in Rs Crs)	Portfolio Parameters					
							YTM	Average Maturity	Macaulay Duration	Modified Duration	Direct TER	Regular TER
UTI Overnight Fund	Amandeep Chopra & Amit Sharma	Overnight Fund	CRISIL Overnight Index	Rs 500/- (Growth)	Nil	6,034	3.17%	1 Day	NA	NA	0.06%	0.12%
UTI Liquid Cash Plan	Amandeep Chopra & Amit Sharma	Liquid Fund	CRISIL Liquid Fund Index	Rs 500/- (Growth)	\$\$\$	27,823	3.46%	32 Days	NA	0.08 Yrs	0.13%	0.23%
UTI Money Market Fund	Amandeep Chopra & Amit Sharma	Money Market	CRISIL Money Market Index	Rs 500/- (Growth)	Nil	9,391	3.74%	122 Days	NA	0.33 Yrs	0.17%	0.26%
UTI Ultra Short Term Fund	Sudhir Agrawal & Ritesh Nambiar	Ultra Short Duration Fund	CRISIL Ultra Short Term Debt Index	Rs 500/- (Growth)	Nil	2,396	3.90%	177 Days	161 Days	157 Days	0.39%	0.95%
UTI Treasury Advantage Fund	Sudhir Agrawal	Low Duration Fund	CRISIL Low Duration Debt Fund Index	Rs 500/- (Growth)	Nil	3,724	4.37%	2.53 Yrs	0.84 Yrs	0.80 Yrs	0.31%	0.44%
UTI Banking & PSU Debt Fund	Sudhir Agrawal	Banking and PSU Fund	CRISIL Banking and PSU Debt Index	Rs 500/- (Growth)	Nil	241	4.03%	2.23 Yrs	1.69 Yrs	1.63 Yrs	0.22%	0.31%
UTI Short Term Income Fund	Sudhir Agrawal	Short Duration Fund	CRISIL Short Term Bond Fund Index	Rs 500/- (Growth)	Nil	3,509	5.06%	3.61 Yrs	1.94 Yrs	1.85 Yrs	0.34%	0.95%
UTI Corporate Bond Fund	Sunil Patil & Sudhir Agrawal	Corporate Bond	CRISIL Corporate Bond Composite Index	Rs 500/- (Growth)	Nil	3,514	4.81%	2.29 Yrs	1.83 Yrs	1.74 Yrs	0.23%	0.57%
UTI Floater Fund	Amandeep Chopra & Sudhir Agrawal	Floater Fund	CRISIL Ultra Short Term Debt Index	Rs 500/- (Growth)	Nil	3,242	4.25%	3.77 Yrs	0.90 Yrs	0.86 Yrs	0.45%	1.28%
UTI Dynamic Bond Fund	Amandeep Chopra	Dynamic Bond	CRISIL Dynamic Debt Index	Rs 500/- (Growth)	\$\$	224	4.41%	8.20 Yrs	4.00 Yrs	3.87 Yrs	1.08%	1.59%
UTI Bond Fund	Amandeep Chopra	Medium to Long Duration Fund	CRISIL Medium to Long Term Index	Rs 500/- (Growth)	\$\$	279	4.98%	8.74 Yrs	4.63 Yrs	4.47 Yrs	1.27%	1.59%
UTI Gilt Fund	Amandeep Chopra	Gilt Fund	CRISIL Dynamic Gilt Index	Rs 500/- (Growth)	Nil	693	5.63%	7.18 Yrs	4.79 Yrs	4.64 Yrs	0.65%	0.93%
UTI Credit Risk Fund	Ritesh Nambiar	Credit Risk Fund	CRISIL Short Term Credit Risk Index	Rs 500/- (Growth)	\$	395	5.80%	1.68 Yrs	1.16 Yrs	1.11 Yrs	0.98%	1.61%
UTI Medium Term Fund	Amandeep Chopra & Ritesh Nambiar	Medium Duration Fund	CRISIL Medium Term Debt Index	Rs 500/- (Growth)	\$	68	5.76%	3.48 Yrs	2.42 Yrs	2.34 Yrs	0.98%	1.62%

*TER as on July 31, 2021

\$ Exit load is applicable if investor exits within 12 months from the date of allotment; (i) upto 10% of the allotted Units - 1.00% After 12 months from the date of allotment - NIL; (ii) beyond 10% of the allotted Units - 1.00% After 12 months from the date of allotment - NIL; <= 365 days : 1.00 %
 \$\$ 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

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. Amandeep S. Chopra (B.Sc., MBA [FMS Delhi])
Mr. Amit Sharma (B.Com, CA, FRM)

Fund AUM

Fund Size Monthly Average : ₹ 7791.45 Crore
Closing AUM : ₹ 6033.82 Crore

High/Low NAV in the month

High Growth Option : ₹ 2822.6774
Low Growth Option : ₹ 2815.5557

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/-

No. of Unit Holding Accounts

8,388

Load Structure

Entry Load : Nil
Exit Load : Nil

NAV per unit as on 31st July, 2021

Regular Growth Option : ₹ 2822.6774
Regular IDCW Option : ₹ 1370.8617
Direct Growth Option : ₹ 2847.4639
Direct IDCW Option : ₹ 1371.6621

Portfolio Parameters

Weighted Average Maturity : 1 Day
Yield to Maturity (Refer Page no. 68) : 3.17%
Modified Duration : -
Macaulay Duration : -

Portfolio as on 31st July, 2021

Portfolio	% of Nav	Rating
TREP	100.00	
Total	100.00	

Asset Allocation as on 31st July, 2021**Fund Performance Vs Benchmark (CAGR) as on 31st July, 2021 Growth of ₹ 10000**

Period	NAV Growth (%)	CRISIL Overnight Index (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	CRISIL Overnight Index (₹)	CRISIL 1 Year T-Bill Index (₹)
1 Year	3.05	3.18	3.77	10,305	10,318	10,377
3 Years	4.48	4.57	6.40	11,406	11,436	12,048
5 Years	5.14	5.15	6.26	12,850	12,856	13,549
Since inception*	6.04	5.96	6.01	28,230	27,855	28,089

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 61 in 'Fund Manager Summary'. N.A - Not Available. No of Schemes Managed by Mr. Amandeep S. Chopra is 12 & Mr. Amit Sharma is 4.

SIP Returns as on 31st July, 2021

Period	Investment Amount (₹)	Value-Fund (₹)	CRISIL Overnight Index (₹)	CRISIL 1 Year T-Bill Index (₹)	Yield (%) Fund	Yield (%) CRISIL Overnight Index	Yield (%) CRISIL 1 Year T-Bill Index
1 Year	1,20,000	1,21,978	1,22,055	1,22,512	3.08	3.19	3.91
3 Years	3,60,000	3,81,177	3,81,723	3,91,075	3.75	3.84	5.45
5 Years	6,00,000	6,70,317	6,73,357	6,97,613	4.38	4.56	5.97
7 Years	8,40,000	10,05,461	10,04,890	10,49,587	5.06	5.05	6.27
10 Years	12,00,000	16,22,581	16,11,407	16,85,087	5.88	5.75	6.61
15 Years	18,00,000	29,32,622	29,01,320	30,07,081	6.21	6.08	6.52
Since inception	20,00,000	34,57,263	34,15,350	35,29,318	6.22	6.09	6.44

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 : ₹ 29190.92 Crore
Closing AUM : ₹ 27822.53 Crore

High/Low NAV in the month



High Growth Option : ₹ 3389.4455
Low Growth Option : ₹ 3380.2618

Total Expense Ratio



Regular : 0.23
Direct : 0.13

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/-

No. of Unit Holding Accounts



35,022

Load Structure



Entry Load	Investors exit upon Subscription/switch-in	Segregated Portfolio
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 31st July, 2021

Regular Growth Option : ₹ 3389.4455
Regular IDCW Option : ₹ 1032.0218
Direct Growth Option : ₹ 3407.9986
Direct IDCW Option : ₹ 1028.6337

Portfolio Parameters



Weighted Average Maturity : 32 Days
Yield to Maturity (Refer Page no. 68) : 3.46%
Modified Duration : 0.08 Yrs
Macaulay Duration :-
PMAT : 0.15
PMD : 0.15
PYLD : 3.44
PMCD : 0.15

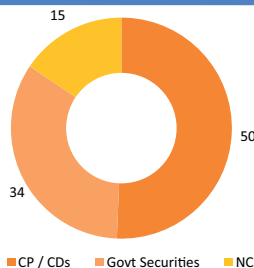
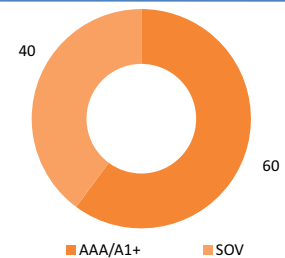
Portfolio as on 31st July, 2021

Portfolio

CP / CDs

Portfolio	% of Nav	Rating
Reliance Retail Ventures Ltd	5.38	CRISIL A1+
Reliance Jio Infocomm Ltd	4.12	CRISIL A1+
EXIM Bank	2.68	CRISIL A1+
JM Financial Products Ltd.	2.51	CRISIL A1+
Reliance Industries Ltd.	2.32	CRISIL A1+
IIFL Finance Ltd	1.98	CRISIL A1+
Hindalco Industries Ltd.	1.79	CRISIL A1+
Canfin Homes Ltd.	1.79	ICRA A1+
ICICI Securities Ltd.	1.79	CRISIL A1+
Tata Capital Housing Finance Ltd	1.79	CRISIL A1+
Mangalore Refinery & Petrochem Ltd.	1.79	ICRA A1+
Punjab & Sind Bank Ltd.	1.79	ICRA A1+
Tata Capital Financial Services Ltd	1.79	CRISIL A1+
Ultratech Cement Ltd.	1.52	CRISIL A1+
Barclays Bank	1.25	ICRA A1+
Muthoot Finance Ltd	1.25	CRISIL A1+
National Bank For Agriculture & Rural Development	1.12	ICRA A1+
HDFC Ltd.	1.08	CRISIL A1+
NLC India Ltd	1.08	CARE A1+
ONGC Petro-Additions Ltd.	1.07	ICRA A1+
Sembcorp Energy India Ltd	0.90	ICRA A1+
RBL Bank Ltd.	0.72	ICRA A1+
Motilal Oswal Financial Services Ltd.	0.72	CRISIL A1+
Kotak Securities Ltd.	0.72	CRISIL A1+
GIC Housing Finance Ltd.	0.72	CRISIL A1+
Birla Group Holdings Private Ltd	0.71	CRISIL A1+
Axis Finance Ltd	0.71	CRISIL A1+
Julius Baer Capital (India) Pvt Ltd	0.54	CRISIL A1+
HDFC Securities Ltd	0.54	CRISIL A1+
IDFC First Bank Ltd	0.54	CRISIL A1+
Alembic Pharmaceuticals Ltd.	0.53	CRISIL A1+
Network 18 Media & Investments Ltd.	0.45	CARE A1+
Godrej Agrovet Ltd	0.45	CRISIL A1+
Aditya Birla Fashion & Retail Ltd.	0.36	CRISIL A1+
IndusInd Bank Ltd.	0.36	CRISIL A1+
Bharti Airtel Ltd.	0.36	CRISIL A1+
Bharti Hexacom Ltd	0.36	CRISIL A1+
HDFC Credila Financial Services Ltd	0.36	CRISIL A1+
APL Apollo Tubes Ltd	0.27	CRISIL A1+
Godrej Industries Ltd.	0.27	CRISIL A1+
Govt Securities		
091D TBILL MAT 23/09/2021	7.24	SOV
91 D TBILL MAT -09/09/21	5.37	SOV
91 D TBILL MAT - 13/08/21	3.59	SOV
91 D TBILL MAT - 26/08/21	3.42	SOV
91 D TBILL MAT - 19/08/21	2.69	SOV
91 D TBILL MAT - 02/09/2021	2.69	SOV
091 DTB MAT 16/09/2021	2.68	SOV
182 D TBILL MAT - 12/08/21	2.51	SOV
182D TBILL MAT 10/09/2021	1.79	SOV
91 D TBILL MAT - 30/09/2021	1.61	SOV
364 D TBILL MAT- 05/08/2021	0.09	SOV
NCDs		
Small Indst. Dev. Bank Of India	0.36	CARE AAA
Net Current assets	15.48	
Total	100.00	

Top 10 scrips in this portfolio

Asset Allocation as on 31st July, 2021Credit Profile of Debt as on 31st July, 2021Fund Performance Vs Benchmark (CAGR) as on 31st July, 2021 Growth of ₹ 10000

Period	NAV Growth (%)	Crisil Liquid Fund Index (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	Crisil Liquid Fund Index (₹)	CRISIL 1 Year T-Bill Index (₹)
1 Year	3.22	3.67	3.77	10,322	10,367	10,377
3 Years	5.27	5.59	6.40	11,667	11,774	12,048
5 Years	5.93	6.12	6.26	13,340	13,460	13,549
Since inception*	7.16	6.74	6.01	33,895	31,625	28,017

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 61 in 'Fund Manager Summary'. No of Schemes Managed by Mr. Amandeep S. Chopra is 12 & Mr. Amit Sharma is 4.

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. Amandeep S. Chopra (B.Sc., MBA [FMS Delhi])
Mr. Amit Sharma (B.Com, CA, FRM)

Fund AUM

Fund Size Monthly Average : ₹ 8698.79 Crore
Closing AUM : ₹ 9391.09 Crore

High/Low NAV in the month

High Growth Option : ₹ 2404.8331
Low Growth Option : ₹ 2396.8820

Total Expense Ratio

Regular : 0.26
Direct : 0.17

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/-

No. of Unit Holding Accounts

27,400

Load Structure

Entry Load : Nil
Exit Load : Nil

NAV per unit as on 31st July, 2021

Regular Growth Option : ₹ 2404.6049
Regular IDCW Option : ₹ 1040.2989
Direct Growth Option : ₹ 2425.9525
Direct IDCW Option : ₹ 1187.5048

Portfolio Parameters

Weighted Average Maturity : 122 Days
Yield to Maturity (Refer Page no. 68) : 3.74%
Modified Duration : 0.33 Yrs
Macaulay Duration :-
PMAT : 0.45
PMD : 0.45
PYLD : 3.89
PMCD : 0.45

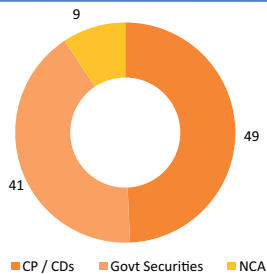
Portfolio as on 31st July, 2021

Portfolio

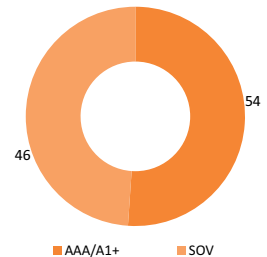
Portfolio	% of Nav	Rating
CP / CDS		
• EXIM Bank	7.87	CRISIL A1+
• IIFL Wealth Management Ltd	2.66	CRISIL A1+
• Reliance Industries Ltd.	2.63	CRISIL A1+
HDFC Ltd.	2.62	CRISIL A1+
IDFC First Bank Ltd	2.60	CRISIL A1+
Bajaj Housing Finance Ltd	2.60	CRISIL A1+
Standard Chartered Investment & Loans (India) Ltd.	2.40	CRISIL A1+
Shriram Transport Finance Co.Ltd.	2.11	CRISIL A1+
IndusInd Bank Ltd.	2.11	CRISIL A1+
ICICI Securities Ltd.	2.10	CRISIL A1+
Tata Capital Housing Finance Ltd	2.08	CRISIL A1+
Canfin Homes Ltd.	1.83	ICRA A1+
Bharti Hexacom Ltd	1.58	CRISIL A1+
Tata Projects Ltd	1.58	CRISIL A1+
L&T Finance Ltd.	1.57	CRISIL A1+
Sikka Ports & Terminals Ltd.	1.57	CRISIL A1+
Kotak Mahindra Investment Ltd.	1.56	CRISIL A1+
KEC International Ltd.	1.32	CRISIL A1+
IIFL Finance Ltd	1.06	CRISIL A1+
Hero Fincorp Ltd.	1.04	CRISIL A1+
Network 18 Media & Investments Ltd.	1.04	CARE A1+
Credit Suisse Finance (India) Pvt Ltd	1.04	CRISIL A1+
Piramal Enterprises Ltd.	0.69	CRISIL A1+
Tata Motors Finance Ltd.	0.58	ICRA A1+
Motilal Oswal Financial Services Ltd.	0.53	CRISIL A1+
Cholamandalam Investment & Finance Company Ltd	0.53	CRISIL A1+
Govt Securities		
• 182D TBILL MAT 23/12/2021	12.55	SOV
• 8.79% G-SEC 08/11/2021	5.78	SOV
• 182 DTB MAT 16/12/2021	4.47	SOV
• 182D T BILL MAT 02/12/2021	4.21	SOV
• 182 D TBILL MAT - 09/12/21	4.21	SOV
• 182 D TBILL MAT - 25/11/21	3.32	SOV
• 182 D TBILL MAT - 18/11/21	3.00	SOV
• 182D TBILL MAT 19/08/2021	1.59	SOV
• 182 D TBILL MAT - 30/12/2021	1.31	SOV
• 8.20% G SEC MATURING ON 15.02.2022	0.94	SOV
• 8.71% TN SDL MAT - 08/02/2022	0.01	SOV
Net Current assets	9.31	
Total	100.00	

• Top 10 scrips in this portfolio

Asset Allocation as on 31st July, 2021



Credit Profile of Debt as on 31st July, 2021



Fund Performance Vs Benchmark (CAGR) as on 31st July, 2021 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Money Market Index (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	CRISIL Money Market Index (₹)	CRISIL 1 Year T-Bill Index (₹)
1 Year	3.98	4.22	3.77	10,398	10,422	10,377
3 Years	6.55	6.32	6.40	12,099	12,020	12,048
5 Years	6.71	6.60	6.26	13,839	13,768	13,549
Since inception*	7.54	7.38	6.30	24,039	23,611	20,900

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 61 in 'Fund Manager Summary'. No of Schemes Managed by Mr. Amandeep S. Chopra is 12 & Mr. Amit Sharma is 4. **The Institution plan (Growth Option) launch on 10th July 2009.

SIP Returns as on 31st July, 2021

Period	Investment Amount (₹)	Value-Fund (₹)	CRISIL Money Market Index (₹)	CRISIL 1 Year T-Bill Index (₹)	Yield (%) Fund	Yield (%) CRISIL Money Market Index	Yield (%) CRISIL 1 Year T-Bill Index
1 Year	1,20,000	1,22,484	1,22,679	1,22,505	3.90	4.21	3.94
3 Years	3,60,000	3,92,013	3,90,985	3,91,062	5.63	5.45	5.47
5 Years	6,00,000	7,03,869	7,00,987	6,97,609	6.33	6.17	5.98
7 Years	8,40,000	10,64,779	10,60,293	10,49,612	6.67	6.56	6.27
10 Years	12,00,000	17,38,108	17,30,830	16,85,150	7.20	7.12	6.61
15 Years	NA	NA	NA	NA	NA	NA	NA
Since inception	14,40,000	22,87,014	22,73,096	21,75,416	7.42	7.32	6.63

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 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.

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. Sudhir Agrawal [MCom, MBA (Finance), CFA]
Mr. Ritesh Nambiar (CFA, FRM, MMS [Finance])

Fund AUM

Fund Size Monthly Average : ₹ 2393.19 Crore
Closing AUM : ₹ 2395.57 Crore

High/Low NAV in the month

High Growth Option : ₹ 3295.6377
Low Growth Option : ₹ 3285.9345

Total Expense Ratio

Regular : 0.95
Direct : 0.39

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/-

No. of Unit Holding Accounts

63,879

Load Structure

Entry Load : Nil
Exit Load : Nil

NAV per unit as on 31st July, 2021

Regular Growth Option : ₹ 3295.3771
Regular IDCW Option : ₹ 1027.0801
Direct Growth Option : ₹ 3458.6656
Direct IDCW Option : ₹ 1087.9889

Portfolio Parameters

Weighted Average Maturity : 177 Days
Yield to Maturity (Refer Page no. 68) : 3.90%
Modified Duration : 157 Days
Macaulay Duration : 161 Days
PMAT : 0.51
PMD : 0.44
PYLD : 4.16
PMCD : 0.46

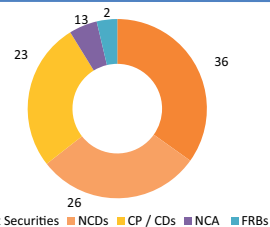
Portfolio as on 31st July, 2021

Portfolio

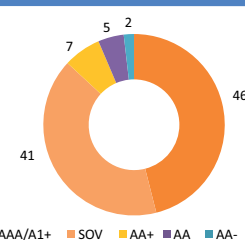
	% of Nav	Rating
CP / CDS		
Larsen & Toubro Ltd.	4.17	CRISIL A1+
National Bank For Agriculture & Rural Development	3.11	ICRA A1+
Network 18 Media & Investments Ltd.	2.08	CARE A1+
Axis Bank Ltd.	2.07	CRISIL A1+
KEC International Ltd.	2.05	CRISIL A1+
Bajaj Finance Ltd.	2.04	CRISIL A1+
Bajaj Housing Finance Ltd	2.00	CRISIL A1+
Piramal Enterprises Ltd.	1.46	CRISIL A1+
HDFC Ltd.	1.04	CRISIL A1+
Julius Baer Capital (India) Pvt Ltd	1.04	CRISIL A1+
ICICI Securities Ltd.	1.02	CRISIL A1+
JM Financial Products Ltd.	1.01	CRISIL A1+
JM Financial Services Ltd.	0.40	CRISIL A1+
FRBs		
Shriram Transport Finance Co.Ltd.	1.77	CRISIL AA+
Govt Securities		
182 D TBILL MAT - 30/12/2021	9.26	SOV
182D TBILL MAT 23/12/2021	5.35	SOV
8.20% G SEC MATURING ON 15.02.2022	4.77	SOV
182 DTB MAT 16/12/2021	4.12	SOV
182 D TBILL MAT - 25/11/21	3.10	SOV
91 D TBILL MAT - 26/08/21	2.08	SOV
091 DTB MAT 16/09/2021	2.08	SOV
182 D TBILL MAT - 14/10/2021	2.07	SOV
182 D TBILL MAT - 07/10/2021	1.87	SOV
364D TBILL MAT - 30/03/2022	1.02	SOV
NCDs		
HDFC Ltd.	5.51	CRISIL AAA
Hindalco Industries Ltd.	3.47	CRISIL AA+
Power Finance Corporation Ltd.	2.52	ICRA AAA
REC Ltd	2.27	CRISIL AAA
Reliance Industries Ltd.	2.14	CRISIL AAA
Manappuram Finance Ltd.	1.27	CRISIL AA
Tata Steel Ltd.	1.13	BWR AA
National Highways Authority Of India	1.07	CRISIL AAA
Indian Railways Fin Corpn Ltd.	1.05	CRISIL AAA
Union Bank Of India	1.05	CARE AA-
Torrent Power Ltd.	0.86	CRISIL AA
Cholamandalam Investment & Finance Company Ltd	0.63	ICRA AA+
Amba River Coke Ltd	0.54	CARE AA-
Power Grid Corporation Of India Ltd	0.45	CRISIL AAA
L&T Finance Ltd.	0.43	CRISIL AAA
Fullerton India Credit Company Ltd.	0.42	CRISIL AAA
HDB Financial Services Ltd.	0.42	CRISIL AAA
JM Financial Products Ltd.	0.41	ICRA AA
Aadhar Housing Finance Ltd	0.34	CARE AA
Bhopal Dhule Transmission Company Ltd	0.30	CRISIL AAA
LIC Housing Finance Ltd.	0.21	CRISIL AAA
Net Current assets	12.53	
Total	100.00	

Top 10 scrips in this portfolio

Asset Allocation as on 31st July, 2021



Credit Profile of Debt as on 31st July, 2021



Fund Performance Vs Benchmark (CAGR) as on 31st July, 2021 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Ultra Short Term Debt Index (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	CRISIL Ultra Short Term Debt Index (₹)	CRISIL 1 Year T-Bill Index (₹)
1 Year	3.81	4.45	3.77	10,381	10,445	10,377
3 Years	4.52	6.67	6.40	11,420	12,140	12,048
5 Years	5.50	6.86	6.26	13,072	13,937	13,549
Since inception*	6.88	7.43	5.99	32,979	36,159	28,386

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 61 in 'Fund Manager Summary'. No of Schemes Managed by Mr. Sudhir Agrawal is 6 & Mr. Ritesh Nambiar is 3.

SIP Returns as on 31st July, 2021

Period	Investment Amount (₹)	Value-Fund (₹)	CRISIL Ultra Short Term Debt Index (₹)	CRISIL 1 Year T-Bill Index (₹)	Yield (%) Fund	Yield (%) CRISIL Ultra Short Term Debt Index	Yield (%) CRISIL 1 Year T-Bill Index
1 Year	1,20,000	1,22,301	1,22,815	1,22,505	3.61	4.42	3.94
3 Years	3,60,000	3,83,990	3,93,252	3,91,062	4.25	5.84	5.47
5 Years	6,00,000	6,77,010	7,06,561	6,97,600	4.78	6.49	5.98
7 Years	8,40,000	10,20,023	10,70,756	10,49,574	5.47	6.83	6.27
10 Years	12,00,000	16,60,143	17,53,649	16,85,075	6.32	7.37	6.61
15 Years	18,00,000	30,97,306	33,07,074	30,07,183	6.88	7.67	6.52
Since inception	20,00,000	36,92,104	39,60,363	35,29,433	6.94	7.69	6.45

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. 62-63.

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.

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. Sudhir Agrawal [MCom, MBA (Finance), CFA]
Managing the scheme since Jul-2010

Fund AUM

Fund Size Monthly Average : ₹ 3816.00 Crore
Closing AUM : ₹ 3723.50 Crore

High/Low NAV in the month

High Growth Option : ₹ 2655.0002
Low Growth Option : ₹ 2643.4463

Total Expense Ratio

Regular : 0.44
Direct : 0.31

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/-

No. of Unit Holding Accounts

8,934

Load Structure

Entry Load : Nil
Exit Load : Nil

NAV per unit as on 31st July, 2021

Regular Growth Option : ₹ 2654.7368
Regular IDCW Option : ₹ 1043.6801
Direct Growth Option : ₹ 2685.4142
Direct IDCW Option : ₹ 1048.4609

Portfolio Parameters

Weighted Average Maturity : 2.53 yrs
Yield to Maturity (Refer Page no. 68) : 4.37%
Modified Duration : 0.80 yrs
Macaulay Duration : 0.84 yrs
Securitized Debt
First Business Receivable Trust : 0.17 Years
PMAT : 2.12
PMD : 0.57
PYLD : 4.27
PMCD : 0.59

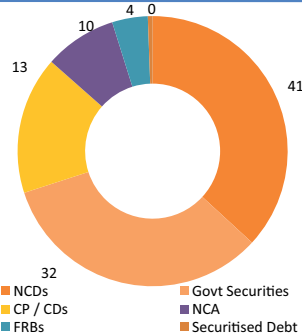
Portfolio as on 31st July, 2021

Portfolio

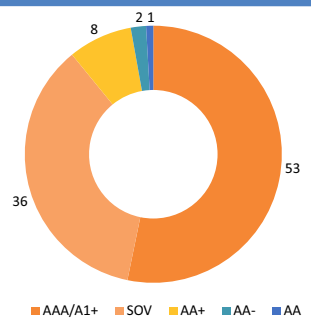
Portfolio	% of Nav	Rating
CP / CDS		
EXIM Bank	2.78	CRISIL A1+
IDFC First Bank Ltd	2.62	CRISIL A1+
NTPC Ltd.	1.61	CRISIL A1+
Reliance Industries Ltd.	1.34	CRISIL A1+
JM Financial Products Ltd.	1.30	CRISIL A1+
Piramal Enterprises Ltd.	0.67	CRISIL A1+
Bharat Heavy Electricals Ltd.	0.67	CARE A1+
National Bank For Agriculture & Rural Development	0.66	ICRA A1+
Hero Fincorp Ltd.	0.66	CRISIL A1+
JM Financial Services Ltd.	0.39	CRISIL A1+
FRBs		
Axis Finance Ltd	3.07	CRISIL AAA
Shriram Transport Finance Co.Ltd.	1.35	IND AA+
Govt Securities		
GOI FRB - MAT 22/09/2033	10.10	SOV
182D TBILL MAT 23/12/2021	7.95	SOV
6.64% GS MAT - 16/06/2035	3.30	SOV
91 D TBILL MAT - 13/08/21	3.22	SOV
FRB GOI 07.12.31	2.70	SOV
8.15% GSEC 11.06.2022	2.09	SOV
8.35% GOI 14/05/2022	2.08	SOV
8.20% G SEC MATURING ON 15.02.2022	0.69	SOV
5.39% GUJARAT SDL MAT - 31/03/2024	0.27	SOV
NCDs		
HDFC Ltd.	6.81	CRISIL AAA
Food Corporation Of India	4.59	CRISIL AAA(CE)
National Bank For Agriculture & Rural Development	4.11	ICRA AAA
Power Finance Corporation Ltd.	3.00	CRISIL AAA
National Highways Authority Of India	2.99	CRISIL AAA
REC Ltd	2.91	CRISIL AAA
Cholamandalam Investment & Finance Company Ltd	2.84	ICRA AA+
Mahindra Rural Housing Finance Ltd	2.15	CRISIL AA+
Sikka Ports & Terminals Ltd.	1.75	CRISIL AAA
Tata Motors Finance Ltd.	1.74	CRISIL AA-
Mahindra & Mahindra Fin.Ser.Ltd.	1.51	IND AAA
Indian Oil Corporation Ltd.	1.36	CRISIL AAA
L&T Finance Ltd.	1.23	CRISIL AAA
Muthoot Finance Ltd	0.97	CRISIL AA+
Indian Hotels Company Ltd.	0.81	CARE AA
Housing And Urban Development Corpn	0.69	ICRA AAA
Axis Finance Ltd	0.67	CRISIL AAA
LIC Housing Finance Ltd.	0.28	CRISIL AAA
Power Grid Corporation Of India Ltd	0.14	CRISIL AAA
Securitized Debt		
First Business Receivable Trust\$	0.29	IND AAA(SO)
Net Current assets	9.64	
Total	100.00	

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

Asset Allocation as on 31st July, 2021



Credit Profile of Debt as on 31st July, 2021



Fund Performance Vs Benchmark (CAGR) as on 31st July, 2021 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Low Duration Debt Index (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	CRISIL Low Duration Debt Index (₹)	CRISIL 1 Year T-Bill Index (₹)
1 Year	4.30	4.88	3.77	10,430	10,488	10,377
3 Years	2.75	7.36	6.40	10,849	12,377	12,048
5 Years	4.54	7.33	6.26	12,487	14,246	13,549
Since inception*	7.08	7.70	6.37	26,559	28,842	24,153

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 61 in 'Fund Manager Summary'. No of Schemes Managed by Mr. Sudhir Agrawal is 6.

SIP Returns as on 31st July, 2021

Period	Investment Amount (₹)	Value-Fund (₹)	CRISIL Low Duration Debt Index (₹)	CRISIL 1 Year T-Bill Index (₹)	Yield (%) Fund	Yield (%) CRISIL Low Duration Debt Index	Yield (%) CRISIL 1 Year T-Bill Index
1 Year	1,20,000	1,22,746	1,23,072	1,22,505	4.32	4.83	3.94
3 Years	3,60,000	3,81,004	3,97,822	3,91,062	3.73	6.62	5.47
5 Years	6,00,000	6,60,256	7,16,567	6,97,600	3.79	7.05	5.98
7 Years	8,40,000	9,88,356	10,91,416	10,49,574	4.58	7.37	6.27
10 Years	12,00,000	16,04,484	17,98,748	16,85,075	5.67	7.86	6.61
15 Years	NA	NA	NA	NA	NA	NA	NA
Since inception	17,10,000	27,64,264	30,67,126	27,85,165	6.44	7.79	6.54

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. 62-63.

UTI FLOATER FUND

An open ended debt scheme predominantly investing in floating rate instruments (including fixed rate instruments converted to floating rate exposures using swaps/derivatives).

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. Amandeep S. Chopra (B.Sc., MBA [FMS Delhi])
Managing the scheme since October-2018
Mr. Sudhir Agrawal [MCom, MBA (Finance), CFA]
Managing the scheme since October-2018

Fund AUM

Fund Size Monthly Average : ₹ 2762.66 Crore
Closing AUM : ₹ 3242.16 Crore

High/Low NAV in the month

High Growth Option : ₹ 1198.3282
Low Growth Option : ₹ 1193.1030

Total Expense Ratio

Regular : 1.28
Direct : 0.45

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/-

No. of Unit Holding Accounts

53,091

Load Structure

Entry Load : Nil
Exit Load : Nil

NAV per unit as on 31st July, 2021

Regular Growth Option : ₹ 1198.0516
Regular IDCW Option : ₹ 1114.8825
Direct Growth Option : ₹ 1229.9743
Direct IDCW Option : ₹ 1178.3137

Portfolio Parameters

Weighted Average Maturity : 3.77 yrs
Yield to Maturity (Refer Page no. 68) : 4.25%
Modified Duration : 0.86 yrs
Macaulay Duration : 0.90 yrs
Securitized Debt Average Maturity
First Business Receivable Trust : 0.42 yrs.
PMAT : 3.46
PMD : 0.69
PYLD : 4.38
PMCD : 0.73

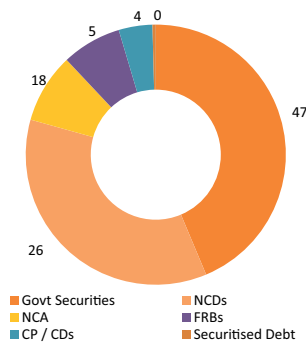
Portfolio as on 31st July, 2021

Portfolio

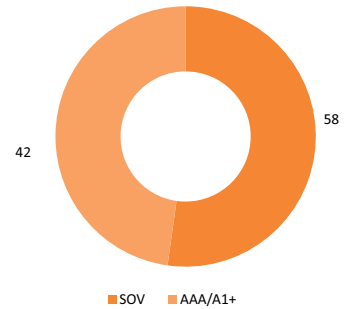
	% of Nav	Rating
CP / CDS		
EXIM Bank	1.52	CRISIL A1+
NTPC Ltd.	1.38	CRISIL A1+
Bajaj Finance Ltd.	0.75	CRISIL A1+
FRBs		
Axis Finance Ltd	3.37	CRISIL AAA
Tata Cleantech Capital Ltd.	1.85	CRISIL AAA
Govt Securities		
GOI FRB - MAT 22/09/2033	19.34	SOV
91 D TBILL MAT - 13/08/21	4.62	SOV
6.64% GS MAT - 16/06/2035	3.79	SOV
FRB GOI 07.12.31	3.10	SOV
182 D TBILL MAT - 18/11/21	3.05	SOV
182 D TBILL MAT - 09/12/21	3.05	SOV
364 D TBILL MAT- 05/08/2021	2.62	SOV
6.84% G S MAT - 19/12/2022	2.40	SOV
8.15% GSEC 11.06.2022	1.60	SOV
8.35% GOI 14/05/2022	1.60	SOV
364D TBILL-MAT 12/08/2021.	0.92	SOV
8.20% G SEC MATURING ON 15.02.2022	0.79	SOV
5.39% GUJARAT SDL MAT - 31/03/2024	0.47	SOV
NCDs		
HDFC Ltd.	4.50	CRISIL AAA
REC Ltd	4.00	CRISIL AAA
National Bank For Agriculture & Rural Development	3.92	ICRA AAA
Food Corporation Of India	3.19	CRISIL AAA(CE)
L&T Finance Ltd.	1.74	CRISIL AAA
Sikka Ports & Terminals Ltd.	1.61	CRISIL AAA
Reliance Industries Ltd.	1.58	CRISIL AAA
India Grid Trust	1.57	CRISIL AAA
Indian Oil Corporation Ltd.	1.56	CRISIL AAA
Hindustan Petroleum Corporation Ltd.	1.24	CRISIL AAA
Axis Finance Ltd	0.77	CRISIL AAA
Securitized Debt		
First Business Receivable Trust [§]	0.33	IND AAA(SO)
Net Current assets	17.77	
Total	100.00	

Top 10 scrips in this portfolio
§ Underlying customer - Reliance Group Company

Asset Allocation as on 31st July, 2021



Credit Profile of Debt as on 31st July, 2021



Fund Performance Vs Benchmark (CAGR) as on 31st July, 2021 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Ultra Short Term Bond Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Ultra Short Term Bond Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	3.72	4.45	2.23	10,372	10,445	10,223
Since inception*	6.79	6.56	8.93	11,983	11,912	12,656

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 61 in 'Fund Manager Summary'. No of Schemes Managed by Mr. Amandeep S. Chopra is 12 & Mr. Sudhir Agrawal is 6. The above scheme is in existence for less than 3 or 5 years.

SIP Returns as on 31st July, 2021

Period	Investment Amount (₹)	Value-Fund (₹)	CRISIL Ultra Short Term Bond Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Ultra Short Term Bond Index	Yield (%) CRISIL 10 Year Gilt Index
1 Year	1,20,000	1,22,426	1,22,815	1,22,505	3.81	4.42	3.94
Since inception	3,30,000	3,58,205	3,57,079	3,55,097	5.91	5.68	5.27

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 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.

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 Agrawal [MCom,MBA (Finance),CFA]
Managing the scheme since July-2012

Fund AUM

Fund Size Monthly Average : ₹ 3474.43 Crore
Closing AUM : ₹ 3508.71 Crore

High/Low NAV in the month

High Growth Option : ₹ 23.9015
Low Growth Option : ₹ 23.7705

Total Expense Ratio

Regular : 0.95
Direct : 0.34

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/-

No. of Unit Holding Accounts

11,047

Load Structure

Entry Load : Nil
Exit Load : Nil

NAV per unit as on 31st July, 2021

Regular Growth Option : ₹ 34.0057
Regular IDCW Option : ₹ 17.9763
Direct Growth Option : ₹ 24.8757
Direct IDCW Option : ₹ 10.3784

Portfolio Parameters

Weighted Average Maturity : 3.61 yrs
Yield to Maturity (Refer Page no. 68) : 5.06%
Modified Duration : 1.85 yrs
Macaulay Duration : 1.94 yrs

PMAT : 3.11
PMD : 1.48
PYLD : 5.02
PMCD : 1.56

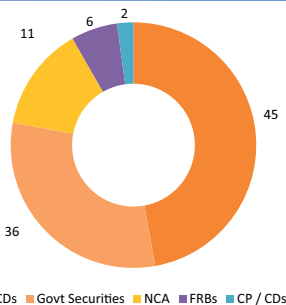
Portfolio as on 31st July, 2021

Portfolio

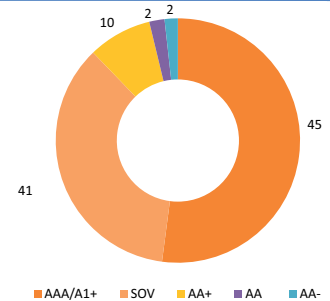
	% of Nav	Rating
CP / CDS		
National Bank For Agriculture & Rural Development	1.40	ICRA A1+
Piramal Enterprises Ltd.	0.71	CRISIL A1+
FRBs		
Axis Finance Ltd	4.53	CRISIL AAA
Shriram Transport Finance Co.Ltd.	1.43	IND AA+
Govt Securities		
GOI FRB - MAT 22/09/2033	9.29	SOV
6.64% GS MAT - 16/06/2035	6.31	SOV
8.83% GS 25/11/2023	4.66	SOV
91 D TBILL MAT - 13/08/21	2.85	SOV
8.24% TAMIL NADU SDL MAT - 09/09/25	2.47	SOV
7.68% G S 15/12/23	1.52	SOV
7.16% G-Sec-mat 20.05.2023	1.50	SOV
8.27% RAJASTHAN SPL SDL -23/06/2022	1.48	SOV
5.82% BIHAR SDL 20/01/2026	1.41	SOV
5.22% GS 15/06/2025	0.99	SOV
7.68% M P SPL SDL - 22/03/2023	0.90	SOV
8.15% GSEC 11.06.2022	0.74	SOV
8.18% HR UDAY SDL -15/06/2022	0.74	SOV
8.35% GOI 14/05/2022	0.74	SOV
5.39% GUJARAT SPL MAT - 31/03/2024	0.72	SOV
05.15 GS 09/11/2025	0.08	SOV
8.19% RAJASTHAN SPL SDL -23/06/2026	0.00	SOV
NCDs		
HDFC Ltd.	6.50	CRISIL AAA
National Bank For Agriculture & Rural Development	5.04	ICRA AAA
REC Ltd	4.29	CRISIL AAA
Housing And Urban Development Corpn	3.01	ICRA AAA
Hindustan Petroleum Corporation Ltd.	2.86	CRISIL AAA
Indian Railways Fin Corpn Ltd.	2.76	CRISIL AAA
India Grid Trust	2.18	CRISIL AAA
Mahindra Rural Housing Finance Ltd	2.00	CRISIL AA+
Sikka Ports & Terminals Ltd.	1.81	CRISIL AAA
Tata Motors Finance Ltd.	1.70	CRISIL AA-
ICICI Bank Ltd	1.49	ICRA AA+
Food Corporation Of India	1.48	CRISIL AAA(CE)
Bank Of Baroda	1.45	CARE AA
Punjab National Bank	1.44	CRISIL AA+
Mahindra & Mahindra Fin.Ser.Ltd.	1.31	IND AAA
Muthoot Finance Ltd	1.17	CRISIL AA+
Bajaj Finance Ltd.	1.00	CRISIL AAA
Indian Hotels Company Ltd.	0.74	CARE AA
Indian Oil Corporation Ltd.	0.73	CRISIL AAA
Sundaram Home Finance Ltd.	0.72	CRISIL AA+
Cholamandalam Investment & Finance Company Ltd	0.57	ICRA AA+
EXIM Bank	0.35	CRISIL AAA
State Bank Of India	0.29	CRISIL AA+
Larsen & Toubro Ltd.	0.08	CRISIL AAA
Net Current assets	10.56	
Total	100.00	

Top 10 scrips in this portfolio

Asset Allocation as on 31st July, 2021



Credit Profile of Debt as on 31st July, 2021



Fund Performance Vs Benchmark (CAGR) as on 31st July, 2021 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Short Term Bond Fund Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Short Term Bond Fund Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	4.65	5.30	2.23	10,465	10,530	10,223
3 Years	3.66	8.65	8.70	11,140	12,829	12,847
5 Years	4.88	7.80	6.50	12,692	14,561	13,703
Since inception*	7.40	7.89	6.13	23,892	25,256	20,665

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 61 in 'Fund Manager Summary'. No of Schemes Managed by Mr. Sudhir Agrawal is 6.

SIP Returns as on 31st July, 2021

Period	Investment Amount (₹)	Value-Fund (₹)	CRISIL Short Term Bond Fund Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Short Term Bond Fund Index	Yield (%) CRISIL 10 Year Gilt Index
1 Year	1,20,000	1,22,966	1,23,458	1,22,505	4.66	5.44	3.94
3 Years	3,60,000	3,88,236	4,06,334	3,91,062	4.98	8.05	5.47
5 Years	6,00,000	6,71,446	7,32,498	6,97,600	4.45	7.93	5.98
7 Years	8,40,000	10,06,009	11,16,810	10,49,574	5.08	8.02	6.27
10 Years	12,00,000	16,41,406	18,38,064	16,85,075	6.11	8.27	6.61
15 Years	NA	NA	NA	NA	NA	NA	NA
Since inception	15,20,000	23,61,652	26,38,505	23,56,886	6.63	8.23	6.60

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. 62-63.

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.

AUGUST 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 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. Sudhir Agrawal [MCom, MBA (Finance), CFA]
Managing the scheme since Aug-2014

Fund AUM

Fund Size Monthly Average : ₹ 251.71 Crore
Closing AUM : ₹ 240.80 Crore

High/Low NAV in the month

High Growth Option : ₹ 16.3609
Low Growth Option : ₹ 16.2791

Total Expense Ratio

Regular : 0.31
Direct : 0.22

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/-

No. of Unit Holding Accounts

3,870

Load Structure

Entry Load : Nil
Exit Load : Nil

NAV per unit as on 31st July, 2021

Regular Growth Option : ₹ 16.3595
Regular IDCW Option : ₹ 11.9271
Direct Growth Option : ₹ 16.4714
Direct IDCW Option : ₹ 11.9823

Portfolio Parameters

Weighted Average Maturity : 2.23 yrs
Yield to Maturity (Refer Page no. 68) : 4.03%
Modified Duration : 1.63 yrs
Macaulay Duration : 1.69 yrs
PMAT : 1.55
PMD : 1.39
PYLD : 4.24
PMCD : 1.44

Portfolio as on 31st July, 2021

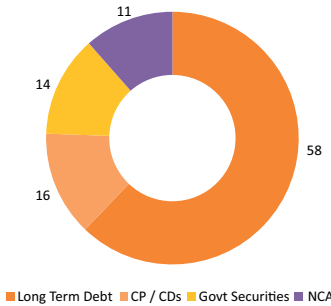
Portfolio

Portfolio	% of Nav	Rating
CP / CDS		
• NTPC Ltd.	8.29	CRISIL A1+
• EXIM Bank	8.20	CRISIL A1+
Govt Securities		
• 6.64% GS MAT - 16/06/2035	10.21	SOV
• 5.22% GS 15/06/2025	4.12	SOV
Long Term Debt		
• Food Corporation Of India	8.60	CRISIL AAA(CE)
• REC Ltd	8.39	CRISIL AAA
• National Highways Authority Of India	6.31	CRISIL AAA
• Oil & Natural Gas Corporation Ltd.	6.19	ICRA AAA
• Housing And Urban Development Corpn	5.35	ICRA AAA
• Indian Railways Fin Corpn Ltd.	4.35	CRISIL AAA
• Small Indst. Dev. Bank Of India	4.32	CARE AAA
Hindustan Petroleum Corporation Ltd.	4.30	CRISIL AAA
National Bank For Agriculture & Rural Development	4.28	ICRA AAA
Jorabat Shillong Expressway Ltd. ~	4.15	IND D
National Housing Bank	2.12	CRISIL AAA
Net Current assets	10.82	
Total	100.00	

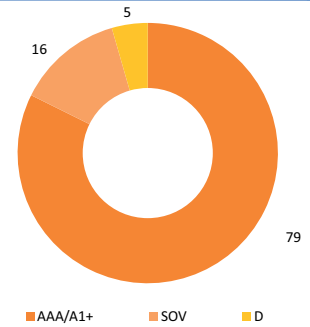
• Top 10 scrips in this portfolio

~ Backed by Annuity from National Highway Authority of India - NHAI

Asset Allocation as on 31st July, 2021



Credit Profile of Debt as on 31st July, 2021



Fund Performance Vs Benchmark (CAGR) as on 31st July, 2021 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	3.49	4.75	2.23	10,349	10,475	10,223
3 Years	4.20	8.75	8.70	11,315	12,864	12,847
5 Years	5.42	8.08	6.50	13,022	14,751	13,703
Since inception*	6.79	8.97	8.06	16,360	19,035	17,875

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 61 in 'Fund Manager Summary'. No of Schemes Managed by Mr. Sudhir Agrawal is 6.

SIP Returns as on 31st July, 2021

Period	Investment Amount (₹)	Value-Fund (₹)	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	1,22,249	1,23,198	1,22,505	3.53	5.03	3.94
3 Years	3,60,000	3,88,085	4,06,027	3,91,062	4.95	8.00	5.47
5 Years	6,00,000	6,77,349	7,34,307	6,97,600	4.80	8.03	5.98
7 Years	8,40,000	10,23,358	11,25,025	10,49,574	5.56	8.22	6.27
Since inception	8,90,000	11,03,176	12,17,492	11,30,403	5.70	8.30	6.35

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. Sudhir Agrawal [MCom, MBA (Finance), CFA]
Mr. Sunil Patil – Managing the scheme since July 2018

Fund AUM

Fund Size Monthly Average : ₹ 3673.64 Crore
Closing AUM : ₹ 3514.30 Crore

High/Low NAV in the month

High Growth Option : ₹ 12.9442
Low Growth Option : ₹ 12.8493

Total Expense Ratio

Regular : 0.57
Direct : 0.23

Minimum Investment Amount

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

No. of Unit Holding Accounts

16,123

Load Structure

Entry Load : Nil
Exit Load : Nil

NAV per unit as on 31st July, 2021

Regular Growth Option	₹ 12.9428
Regular IDCW Option	₹ 11.6416
Direct Growth Option	₹ 13.0615
Direct IDCW Option	₹ 11.7563

Portfolio Parameters

Weighted Average Maturity : 2.29 yrs
Yield to Maturity (Refer Page no. 68) : 4.81%
Modified Duration : 1.74 yrs
Macaulay Duration : 1.83 yrs

PMAT : 1.99
PMD : 1.68
PYLD : 4.89
PMCD : 1.77

Portfolio as on 31st July, 2021

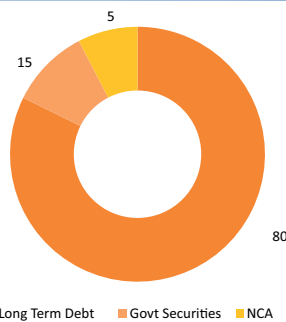
Portfolio

	% of Nav	Rating
Govt Securities		
7.89% GJ SDL MAT - 15/05/2025	3.05	SOV
GOI FRB - MAT 22/09/2033	2.45	SOV
8.39% RJ SDL MAT - 15/03/2023	1.73	SOV
8.22% TAMIL NADU SDL MAT - 13/05/25	1.54	SOV
5.39% GUJARAT SDL MAT - 31/03/2024	1.43	SOV
5.22% GS 15/06/2025	1.41	SOV
8.68% GJ SDL MAT - 06/02/2023	1.36	SOV
8.59 SDL AP - 23.01.23	0.90	SOV
6.45% GSEC MAT - 07/10/2029	0.71	SOV
8.13% MAHARASHTRA SDL-14/01/2025	0.31	SOV
8.69% GJ SDL 08/02/2022	0.15	SOV
Long Term Debt		
• National Bank For Agriculture & Rural Development	8.56	ICRA AAA
• HDFC Ltd.	7.35	CRISIL AAA
• REC Ltd	5.93	CRISIL AAA
• Power Finance Corporation Ltd.	5.41	CRISIL AAA
• Reliance Industries Ltd.	5.16	CRISIL AAA
• HDB Financial Services Ltd.	5.09	CRISIL AAA
• Small Indst. Dev. Bank Of India	4.42	ICRA AAA
• Housing And Urban Development Corpn	4.41	ICRA AAA
• National Housing Bank	3.39	CRISIL AAA
• NTPC Ltd.	3.28	CRISIL AAA
• Indian Railways Fin Corpn Ltd.	3.19	CRISIL AAA
• EXIM Bank	3.07	CRISIL AAA
• Larsen & Toubro Ltd.	2.96	CRISIL AAA
• L&T Finance Ltd.	2.93	CRISIL AAA
• Axis Finance Ltd	2.84	CRISIL AAA
• Indian Oil Corporation Ltd.	2.84	CRISIL AAA
• LIC Housing Finance Ltd.	1.48	CRISIL AAA
• Bajaj Finance Ltd.	1.47	CRISIL AAA
• Hindustan Petroleum Corporation Ltd.	1.43	CRISIL AAA
• Mangalore Refinery & Petrochem Ltd.	1.42	CARE AAA
• Chennai Petroleum Corp Ltd	1.41	CRISIL AAA
• Food Corporation Of India	0.74	CRISIL AAA(CE)
• India Grid Trust	0.72	CRISIL AAA
• NHPC Ltd.	0.33	ICRA AAA
• Jamnagar Utilities & Power Pvt Ltd. ^	0.24	CRISIL AAA
• Britannia Industries Ltd.	0.09	CRISIL AAA
• Net Current assets	4.80	
Total	100.00	

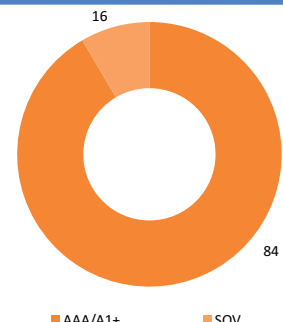
• Top 10 scrips in this portfolio

^ Mukesh Ambani promoter Group company

Asset Allocation as on 31st July, 2021



Credit Profile of Debt as on 31st July, 2021



Fund Performance Vs Benchmark (CAGR) as on 31st July, 2021 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Corporate Bond Composite Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Corporate Bond Composite Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year Since inception*	4.75 9.04	5.88 9.42	2.23 8.73	10,475 12,943	10,588 13,078	10,223 12,834

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 61 in 'Fund Manager Summary'. No of Schemes Managed by Mr. Sudhir Agrawal is 6 & Mr. Sunil Madhukar Patil is 3. The above scheme is in existence for less than 3 or 5 years.

SIP Returns as on 31st July, 2021

Period	Investment Amount (₹)	Value-Fund (₹)	CRISIL Corporate Bond Composite Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Corporate Bond Composite Index	Yield (%) CRISIL 10 Year Gilt Index
1 Year Since inception	1,20,000 3,40,000	1,23,042 3,82,450	1,23,922 3,87,588	1,21,357 3,72,175	4.78 8.28	6.18 9.25	2.13 6.33

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)

An open ended debt scheme predominantly investing in AA and below rated corporate bonds (excluding AA+ rated corporate bonds).

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])
Managing the scheme since Jul-2015

Fund AUM

Fund Size Monthly Average : ₹ 373.89 Crore
Closing AUM : ₹ 395.31 Crore

High/Low NAV in the month

High Growth Option : ₹ 11.5982
Low Growth Option : ₹ 11.5368

Total Expense Ratio

Regular : 1.61
Direct : 0.98

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/-

No. of Unit Holding Accounts

13,600

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 31st July, 2021

Regular Growth Option	₹ 11.5970
Regular IDCW Option	₹ 6.9642
Direct Growth Option	₹ 12.7404
Direct IDCW Option	₹ 7.6042

Portfolio Parameters

Weighted Average Maturity	: 1.68 yrs
Yield to Maturity (Refer Page no. 68)	: 5.80%
Modified Duration	: 1.11 yrs
Macaulay Duration	: 1.16 yrs
PMAT	: 1.22
PMD	: 1.07
PYLD	: 6.03
PMCD	: 1.12

Portfolio as on 31st July, 2021 (Main Portfolio)

Portfolio

Portfolio	% of Nav	Rating
Govt Securities		
182 D TBILL MAT - 30/12/2021	6.23	SOV
8.20% G SEC MATURING ON 15.02.2022	3.50	SOV
GOI FRB - MAT 22/09/2033	3.05	SOV
7.59% NI GS - 20/03/2029	2.70	SOV
7.26% GSEC 14/01/29	2.65	SOV
Long Term Debt		
Hindalco Industries Ltd.	6.58	CRISIL AA+
National Bank For Agriculture & Rural Development	6.52	CRISIL AAA
Dilip Buildcon Ltd	6.25	CRISIL A
Tata Power Company Ltd.	5.32	IND AA
Torrent Power Ltd.	5.20	CRISIL AA
Amba River Coke Ltd	5.10	CARE AA-
Tata Steel Ltd.	4.57	BWR AA
Aadhar Housing Finance Ltd	4.34	CARE AA
Godrej Industries Ltd.	3.80	CRISIL AA
Bharti Hexacom Ltd	3.78	CRISIL AA
JM Financial Asset Reconstruction Co Ltd	2.94	ICRA AA-
Tata Motors Ltd.	2.66	ICRA AA-
Axis Bank Ltd.	2.64	CRISIL AAA
L&T Finance Ltd.	2.61	CRISIL AAA
Manappuram Finance Ltd.	2.57	CRISIL AAA
Power Finance Corporation Ltd.	2.56	CRISIL AAA
JM Financial Credit Solutions Ltd.	2.53	ICRA AA
Afcons Infrastructure Ltd.	2.45	ICRA A+
Shriram Transport Finance Co.Ltd.	1.77	CRISIL AA+
Net Current assets	8.18	
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)

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

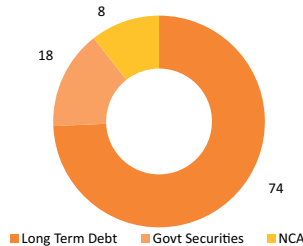
Date	Main Portfolio	Segregated Portfolio
06/07/2020	12.0646	NA
06/07/2020	10.9593	0.5579
Reduction in NAV(%)	-9.16%	

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

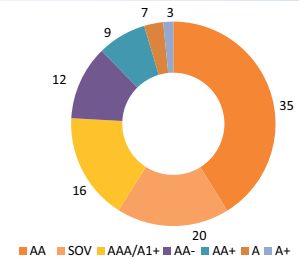
Under Segregated portfolio (Subscription & redemption facility is not available however the unit of Segregated portfolio will be listed on the recognized stock exchange.

Portfolio	% of NAV	Rating
Vodafone Idea Ltd	51.20	CARE-B+
Vodafone Idea Ltd	43.11	CARE-B+
Net Current Assets	5.69	
Total	100.00	

Asset Allocation as on 31st July, 2021



Credit Profile of Debt as on 31st July, 2021



Fund Performance Vs Benchmark (CAGR) as on 31st July, 2021 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Short Term Credit Risk Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Short Term Credit Risk Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	5.76	8.31	2.23	10,576	10,831	10,223
3 Years	-10.22	9.53	8.70	7,235	13,143	12,847
5 Years	-3.67	8.77	6.50	8,294	15,228	13,703
Since inception*	1.72	9.42	7.22	11,600	21,887	18,342

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 61 in 'Fund Manager Summary'. No of Schemes Managed by Mr. Ritesh Nambiar is 3. *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 31st July, 2021

Period	Investment Amount (₹)	Value-Fund (₹)	CRISIL Short Term Credit Risk Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Short Term Credit Risk Index	Yield (%) CRISIL 10 Year Gilt Index
1 Year	1,20,000	1,23,500	1,25,153	1,22,505	5.51	8.14	3.94
3 Years	3,60,000	3,08,765	4,15,213	3,91,062	-9.75	9.52	5.47
5 Years	6,00,000	4,93,047	7,53,342	6,97,600	-7.69	9.05	5.98
7 Years	8,40,000	7,12,326	11,57,820	10,49,574	-4.68	9.03	6.27
Since inception	10,40,000	9,29,417	15,64,328	13,86,133	-2.59	9.19	6.49

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

UTI MEDIUM TERM FUND

(Number of Segregated portfolio in the scheme 2)

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.

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 (CFA, FRM, MMS [Finance])
Mr. Amandeep S. Chopra (B.Sc., MBA [FMS Delhi])

Fund AUM

Fund Size Monthly Average : ₹ 70.05 Crore
Closing AUM : ₹ 68.50 Crore

High/Low NAV in the month

High Growth Option : ₹ 14.2483
Low Growth Option : ₹ 14.1721

Total Expense Ratio

Regular : 1.62
Direct : 0.98

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/-

No. of Unit Holding Accounts

1,384

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 31st July, 2021

Regular Growth Option : ₹ 14.2466
Regular IDCW Option : ₹ 10.2738
Direct Growth Option : ₹ 14.8910
Direct IDCW Option : ₹ 10.3904

Portfolio Parameters

Weighted Average Maturity : 3.48 yrs
Yield to Maturity (Refer Page no. 68) : 5.76%
Modified Duration : 2.34 yrs
Macaulay Duration : 2.42 yrs
PMAT : 3.67
PMD : 2.84
PYLD : 6.10
PMCD : 2.94

Portfolio as on 31st July, 2021 (Main Portfolio)

Portfolio

Portfolio	% of Nav	Rating
Govt Securities		
• 7.59% NI GS - 20/03/2029	7.80	SOV
• 7.26% GSEC 14/01/29	7.66	SOV
• 7.17% GSEC 08/01/2028	7.65	SOV
• 6.45% GSEC MAT - 07/10/2029	7.33	SOV
GOI FRB - MAT 22/09/2033	4.39	SOV
Long Term Debt		
• L&T Finance Ltd.	7.64	CRISIL AAA
• Hindalco Industries Ltd.	7.57	CRISIL AA+
• Reliance Industries Ltd.	7.56	CRISIL AAA
• Indian Hotels Company Ltd.	7.47	CARE AA
• Amba River Coke Ltd	7.33	CARE AA-
• Dilip Buildcon Ltd	7.24	CRISIL A
• Shriram Transport Finance Co.Ltd.	4.41	CRISIL AA+
• Power Finance Corporation Ltd.	1.60	ICRA AAA
• HDFC Ltd.	0.63	CRISIL AAA
• EXIM Bank	0.48	CRISIL AAA
Net Current assets	13.24	
Total	100.00	

• Top 10 scrips in this portfolio

Yes Bank Segregated (06032020) NAV per unit (Regular Plan - Growth Option)		
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 31st July, 2021

Portfolio	% of NAV	Rating
Vodafone Idea Ltd	94.51	CARE-B+
Net Current Assets	5.49	
Total	100.00	

UTI Medium Term Fund (Segregated - 06032020) Segregated Portfolio as on 31st July, 2021

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

* Percentage to NAV Less Than 0.01

NAV Per Unit (Regular Plan - Growth Option) Segregated - 17022020

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

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

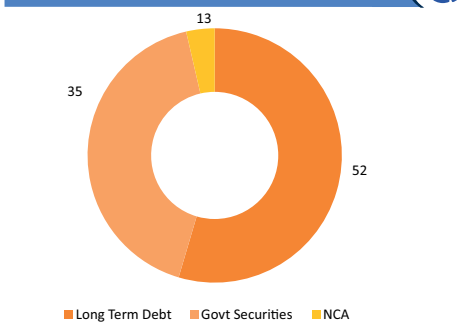
Date	Main Portfolio	Segregated Portfolio
06/07/2020	14.0932	NA
06/07/2020	13.6592	0.2211
Reduction in NAV(%)	-3.08%	

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.

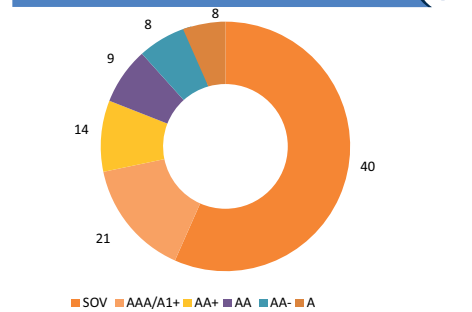
Segregated AUM & NAV

Segregated Fund Size Monthly Average - 17022020 : ₹ 1.25 Crore
Closing AUM : ₹ 1.30 Crore
Segregated Fund Size Monthly Average - 06032020 : ₹ 0.0 Crore
Closing AUM : ₹ 0.0 Crore
Segregated NAV per unit as on - 17022020 : ₹ 0.09
31st July, 2021 Growth :

Asset Allocation as on 31st July, 2021



Credit Profile of Debt as on 31st July, 2021



Fund Performance Vs Benchmark (CAGR) as on 31st July, 2021 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Medium Term Debt Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Medium Term Debt Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	4.03	5.56	2.23	10,403	10,556	10,223
3 Years	3.29	9.82	8.70	11,021	13,248	12,847
5 Years	4.85	8.49	6.50	12,674	15,033	13,703
Since inception*	5.74	8.81	7.12	14,245	17,079	15,466

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 61 in 'Fund Manager Summary'. No of Schemes Managed by Mr. Amandeep S. Chopra is 12 & Mr. Ritesh Nambiar is 3. *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 31st July, 2021

Period	Investment Amount (₹)	Value-Fund (₹)	CRISIL Medium Term Debt Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Medium Term Debt Index	Yield (%) CRISIL 10 Year Gilt Index
1 Year	1,20,000	1,22,400	1,23,783	1,22,505	3.77	5.96	3.94
3 Years	3,60,000	3,73,991	4,14,772	3,91,062	2.50	9.45	5.47
5 Years	6,00,000	6,54,746	7,49,031	6,97,600	3.45	8.82	5.98
Since inception	7,50,000	8,57,502	9,90,985	9,10,979	4.24	8.81	6.15

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.

UTI DYNAMIC BOND FUND

An open ended dynamic debt scheme investing across duration.

AUGUST 2021

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. Amandeep S. Chopra (B.Sc., MBA [FMS Delhi])
Managing the scheme since Feb-2012

Fund AUM

Fund Size Monthly Average : ₹ 223.12 Crore
Closing AUM : ₹ 223.59 Crore

High/Low NAV in the month

High Growth Option : ₹ 21.2357
Low Growth Option : ₹ 21.1764

Total Expense Ratio

Regular : 1.59
Direct : 1.08

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/-

No. of Unit Holding Accounts

5,841

Load Structure

Entry Load	Nil	
Exit Load	3%	< 3 months
	2%	>= 3 months and < 6 months
	1%	>= 6 months and < 1 year
	Nil	>= 1 year

NAV per unit as on 31st July, 2021

Regular Growth Option	₹ 21.2308
Regular IDCW Option	₹ 11.2529
Direct Growth Option	₹ 22.4050
Direct IDCW Option	₹ 11.6976

Portfolio Parameters

Weighted Average Maturity	: 8.20 yrs
Yield to Maturity (Refer Page no. 68)	: 4.41%
Modified Duration	: 3.87 yrs
Macaulay Duration	: 4.00 yrs
PMAT	: 3.15
PMD	: 1.54
PYLD	: 3.48
PMCD	: 1.58

Portfolio as on 31st July, 2021 (Main Portfolio)

Portfolio

Portfolio	% of Nav	Rating
Govt Securities		
• 6.64% GS MAT - 16/06/2035	32.98	SOV
• GOI FRB - MAT 22/09/2033	20.19	SOV
• 364 D TBILL MAT- 05/08/2021	11.18	SOV
• 5.22% GS 15/06/2025	6.66	SOV
NCDs		
• Jorabat Shillong Expressway Ltd ~	19.90	IND D
• Punjab National Bank	4.52	CRISIL AA+
• U P Power Corporation Ltd	0.03	IND AA(CE)
Net Current assets	4.54	
Total	100.00	

• Top scrips in this portfolio

~ Backed by Annuity from National Highway Authority of India - NHAI

UTI Dynamic Bond Fund (Segregated - 17022020) Segregated Portfolio as on 31st July, 2021

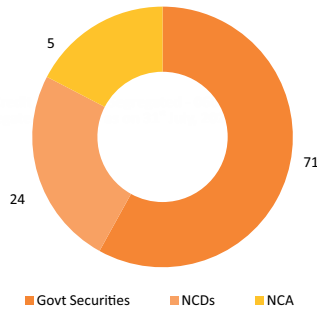
Portfolio	% of NAV	Rating
Vodafone Idea Ltd	94.46	CARE-B+
Net Current Assets	5.54	
Total	100.00	

NAV Per Unit (Regular Plan - Growth Option) Segregated - 17022020	Main Portfolio	Segregated Portfolio
Date		
14/02/2020	19.9279	NA
17/02/2020	19.5948	0.3570
Reduction in NAV(%)	-1.67%	

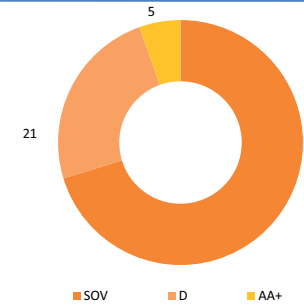
Segregated AUM & NAV

Segregated Fund Size Monthly Average - 17022020 : ₹ 6.26 Crore
Closing AUM : ₹ 6.50 Crore
Segregated NAV per unit as on - 17022020 : ₹ 0.31
31st July, 2021 Growth :

Asset Allocation as on 31st July, 2021



Credit Profile of Debt as on 31st July, 2021



Fund Performance Vs Benchmark (CAGR) as on 31st July, 2021 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Dynamic Debt Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Dynamic Debt Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	1.50	4.34	2.23	10,150	10,434	10,223
3 Years	1.69	9.46	8.70	10,516	13,118	12,847
5 Years	3.68	7.97	6.50	11,982	14,676	13,703
Since inception*	7.00	8.52	6.76	21,237	24,847	20,712

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 61 in 'Fund Manager Summary'. No of Schemes Managed by Mr. Amandeep S. Chopra is 12.*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 31st July, 2021

Period	Investment Amount (₹)	Value-Fund (₹)	CRISIL Dynamic Debt Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Dynamic Debt Index	Yield (%) CRISIL 10 Year Gilt Index
1 Year	1,20,000	1,21,255	1,23,041	1,21,357	1.97	4.78	2.13
3 Years	3,60,000	3,74,665	4,09,992	3,97,907	2.62	8.66	6.63
5 Years	6,00,000	6,38,042	7,37,646	7,07,980	2.43	8.21	6.57
7 Years	8,40,000	9,57,982	11,31,480	10,76,093	3.71	8.38	6.97
10 Years	12,00,000	15,74,487	18,79,871	17,39,807	5.31	8.70	7.22
Since inception	13,30,000	18,41,499	21,96,167	20,06,197	5.71	8.71	7.17

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

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.

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 : ₹ 280.45 Crore
Closing AUM : ₹ 279.25 Crore

High/Low NAV in the month

High Growth Option : ₹ 51.0408
Low Growth Option : ₹ 50.8782

Total Expense Ratio

Regular : 1.59
Direct : 1.27

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/-

No. of Unit Holding Accounts

18,634

Load Structure

Entry Load	Nil	
Exit Load	3%	< 3 months
	2%	>= 3 months and < 6 months
	1%	>= 6 months and < 1 year
	Nil	>= 1 year

NAV per unit as on 31st July, 2021

Regular Growth Option : ₹ 51.0345
Regular IDCW Option : ₹ 13.4531
Direct Growth Option : ₹ 54.8320
Direct IDCW Option : ₹ 17.3042

Portfolio Parameters

Weighted Average Maturity : 8.74 yrs
Yield to Maturity (Refer Page no. 68) : 4.98%
Modified Duration : 4.47 yrs
Macaulay Duration : 4.63 yrs
PMAT : 4.05
PMD : 2.23
PYLD : 4.11
PMCD : 2.31

Portfolio as on 31st July, 2021 (Main Portfolio)

Portfolio	% of Nav	Rating
Govt Securities		
• 6.64% GS MAT - 16/06/2035	31.69	SOV
• GOI FRB - MAT 22/09/2033	17.96	SOV
• 364 D TBILL MAT- 05/08/2021	10.74	SOV
• 5.22% GS 15/06/2025	7.11	SOV
• 6.79% GS 26/12/2029	5.48	SOV
• 8.0% ARUNACHAL PR SDL 08/04/2030	1.91	SOV
Long Term Debt		
• Jorabat Shillong Expressway Ltd. ~	13.41	IND D
• Punjab National Bank	5.43	CRISIL AA+
• Power Finance Corporation Ltd.	3.75	CRISIL AAA
Net Current assets	2.52	
Total	100.00	

*Top scrips in this portfolio

~ Backed by Annuity from National Highway Authority of India - NHAI

UTI Bond Fund (Segregated - 17022020) Segregated Portfolio as on 31st July, 2021

Portfolio	% of NAV	Rating
Vodafone Idea Ltd	94.46	CARE-B+
Net Current Assets	5.54	
Total	100.00	

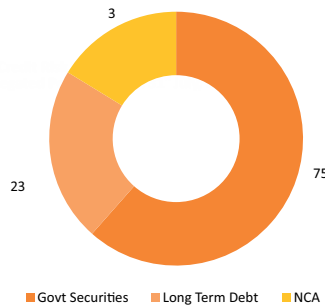
NAV Per Unit (Regular Plan - Growth Option) Segregated - 17022020

Date	Main Portfolio	Segregated Portfolio
14/02/2020	48.8351	NA
17/02/2020	46.9540	1.9120
Reduction in NAV(%)	-3.85%	

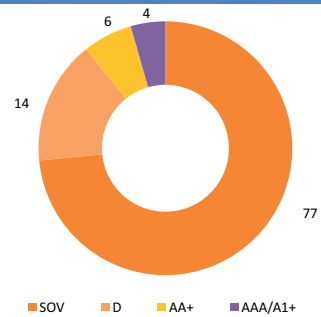
Segregated AUM & NAV

Segregated Fund Size Monthly Average - 17022020 : ₹ 15.40 Crore
Closing AUM: ₹ 15.98 Crore
Segregated NAV per unit as on - 17022020 : ₹ 1.66
31st July, 2021 Growth :

Asset Allocation as on 31st July, 2021



Credit Profile of Debt as on 31st July, 2021



Fund Performance Vs Benchmark (CAGR) as on 31st July, 2021 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Medium To Long Term Debt Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Medium To Long Term Debt Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	1.94	4.11	2.23	10,194	10,411	10,223
3 Years	-0.66	9.82	8.70	9,803	13,248	12,847
5 Years	1.91	8.19	6.50	10,993	14,826	13,703
Since inception*	7.26	9.99	NA	51,040	91,574	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 61 in 'Fund Manager Summary'.

N.A - Not Available. No of Schemes Managed by Mr. Amandeep S. Chopra is 12.

*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 31st July, 2021

Period	Investment Amount (₹)	Value-Fund (₹)	CRISIL Medium To Long Term Debt Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Medium To Long Term Debt Index	Yield (%) CRISIL 10 Year Gilt Index
1 Year	1,20,000	1,21,461	1,22,956	1,21,357	2.29	4.65	2.13
3 Years	3,60,000	3,63,627	4,11,662	3,97,907	0.65	8.93	6.63
5 Years	6,00,000	6,06,836	7,42,151	7,07,980	0.45	8.45	6.57
7 Years	8,40,000	8,98,648	11,41,232	10,76,093	1.91	8.62	6.97
10 Years	12,00,000	14,47,062	18,97,446	17,39,807	3.67	8.87	7.22
15 Years	18,00,000	26,93,653	36,30,181	31,09,633	5.16	8.80	6.93
Since inception	20,00,000	32,04,503	43,54,023	36,65,172	5.39	8.70	6.86

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 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. Amandeep S. Chopra (B.Sc., MBA [FMS Delhi])
Managing the scheme since Jul-2004

Fund AUM

Fund Size Monthly Average : ₹ 746.95 Crore
Closing AUM : ₹ 693.30 Crore

High/Low NAV in the month

High Growth Option : ₹ 49.7169
Low Growth Option : ₹ 49.5091

Total Expense Ratio

Regular : 0.93
Direct : 0.65

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/-

No. of Unit Holding Accounts

7,495

Load Structure

Entry Load : Nil
Exit Load : Nil

NAV per unit as on 31st July, 2021

Regular Growth Option	₹ 49.7069
Regular IDCW Option	₹ 30.8332
Direct Growth Option	₹ 50.9247
Direct IDCW Option	₹ 25.0716

Portfolio Parameters

Weighted Average Maturity	: 7.18 yrs
Yield to Maturity (Refer Page no. 68)	: 5.63%
Modified Duration	: 4.64 yrs
Macaulay Duration	: 4.79 yrs
PMAT	: 4.03
PMD	: 2.07
PYLD	: 4.54
PMCD	: 2.14

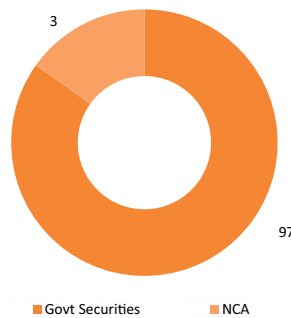
Portfolio as on 31st July, 2021

Portfolio

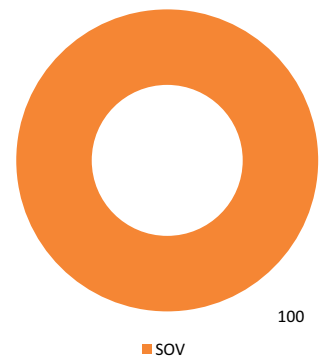
Portfolio	% of Nav	Rating
Govt Securities		
• 6.64% GS MAT - 16/06/2035	36.87	SOV
• GOI FRB - MAT 22/09/2033	28.22	SOV
• 364 D TBILL MAT- 05/08/2021	10.09	SOV
• 6.79% GS 26/12/2029	8.82	SOV
• 5.22% GS 15/06/2025	7.87	SOV
• 8.13% GSEC 22.06.45	2.42	SOV
• 6.89% MADHYA PRADESH SDL-21/10/2040	0.91	SOV
• 7.08% U P MAT 17/02/2031.	0.70	SOV
• 6.87% ANDHRA SDL-21/10/2035	0.44	SOV
• 7.24% ASSAM SDL 2030-29/01/30	0.26	SOV
Net Current assets	3.40	
Total	100.00	

• Top 10 scrips in this portfolio

Asset Allocation as on 31st July, 2021



Credit Profile of Debt as on 31st July, 2021



Fund Performance Vs Benchmark (CAGR) as on 31st July, 2021 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	1.81	3.20	2.23	10,181	10,320	10,223
3 Years	8.90	9.52	8.70	12,918	13,140	12,847
5 Years	8.12	7.51	6.50	14,778	14,366	13,703
Since inception*	8.55	7.83	6.81	49,671	43,615	36,224

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 61 in 'Fund Manager Summary'. No of Schemes Managed by Mr. Amandeep S. Chopra is 12.

SIP Returns as on 31st July, 2021

Period	Investment Amount (₹)	Value-Fund (₹)	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	1,21,552	61,027	1,21,357	2.43	-75.82	2.13
3 Years	3,60,000	4,01,231	1,89,771	3,97,907	7.19	-37.52	6.63
5 Years	6,00,000	7,23,574	3,36,877	7,07,980	7.44	-22.41	6.57
7 Years	8,40,000	11,19,035	5,12,997	10,76,093	8.07	-14.17	6.97
10 Years	12,00,000	18,83,000	8,44,860	17,39,754	8.73	0.00	7.22
15 Years	18,00,000	35,87,999	15,71,735	31,09,580	8.66	0.00	6.93
Since inception	20,00,000	42,90,860	18,70,127	36,65,119	8.55	0.00	6.86

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.

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



Haq, ek behtar zindagi ka.

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

Schemes Renamed



Haq, ek behtar zindagi ka.

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 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 securitised 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 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 securitised 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 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 securitised debt#	0	20	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 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 securitised debt#	0	20	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 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 securitised debt#	0	20	Low to medium
Units issued by REITs & InvITs	0	10	Medium to high

UTI Transportation & Logistics Fund			
Instruments	Indicative Allocation (% of total assets)		Risk 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

UTI Bond Fund			
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

UTI Bond Fund			
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 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 and units of Liquid Mutual Fund	0	5	Low

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	0%	20%	Low to Medium

UTI Equity Savings Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Equity and equity related instruments Of Which Cash future arbitrage opportunities Net long equity position	65%	90%	Medium to High
	20%	75%	Low to Medium
	20%	50%	Medium to High
Debt and Money Market Securities (including securitized debt & margin for derivatives)*	10%	35%	Low to Medium
Units issued by REITs & InvITs	0%	10%	Medium to High

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

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 & Repo and Units of Liquid Mutual Fund	0%	5%	Low

UTI Floater Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Floating Rate Debt Securities (including Securitised Debt & Fixed Rate Debt Instruments swapped for floating rate returns)	65%	100%	Low to Medium
Debt and Money Market Securities (including Triparty Repo on Government Securities or treasury bill & Repo)	0%	35%	Low to Medium
Units issued by REITs & InvITs	0%	10%	Medium to High

* Investments in securitized debt, if undertaken, shall not exceed 50% 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

Minimum Investment Amount



Haq, ek behtar zindagi ka.

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 is the benchmark index for the Equity part of the Portfolio, CRISIL Bond Fund Index is the benchmark for that part of the Portfolio relating to investments in Debt and Money Market Instruments and the Price of Gold 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	Mr. Vetri Subramaniam, 27	UTI Value Opportunities Fund (Along with Mr. Amit Premchandani) UTI Long Term Equity Fund (Tax Saving) (along with Mr. Vishal Chopda) UTI Children's Career Fund-Savings Plan (along with Mr. Vishal Chopda, Equity Portion) UTI Children's Career Fund - Investment Plan (along with Mr. Vishal Chopda)	12 21 33 35
2	Mr. Sanjay Dongre, 24	UTI Infrastructure Fund UTI Multi Asset Fund	17 28
3	Mrs. Swati Kulkarni, 34	UTI Mastershare Unit Scheme UTI MNC Fund UTI Dividend Yield Fund	09 15 14
4	Mr. Ajay Tyagi, 18	UTI Unit Linked Insurance Plan (Equity Portion) UTI Regular Savings Fund (Equity Portion) UTI Flexi Cap Fund (Earlier Known as UTI EQUITY FUND) Offshore Funds – Advisory – K.B. India Fund, Emirates India Islamic Fund, Shinsei Funds, UOB China India Fund, UTI India Dynamic Equity Fund	31 30 11
5	Mr. V Srivatsa, 19	UTI Core Equity Fund UTI Healthcare Fund UTI Hybrid Equity Fund (Along with Mr. Sunil Madhukar Patil) UTI Equity Savings Fund (Equity Portfolio) UTI Retirement Benefit Pension Fund (Equity Portion) Offshore Funds – Advisory – Spectrum India Fund.	10 19 27 32 34
6	Mr Sachin Trivedi, 20	UTI Transportation & Logistic Fund	20
7	Mr. Amit Premchandani, 15	UTI Banking and Financial Services Fund UTI Value Opportunities Fund (Along with Mr. Vetri Subramaniam)	18 12
8	Mr. Vishal Chopda, 12	UTI India Consumer Fund UTI Children's Career Fund-Savings Plan (along with Mr. Vetri Subramaniam, Equity Portion) UTI Children's Career Fund - Investment Plan (along with Mr. Vetri Subramaniam) UTI Long Term Equity Fund (tax Saving) (along with Mr. Vetri Subramaniam)	16 33 35 21
9	Mr. Amandeep Chopra, 28	UTI Unit Linked Insurance Plan (Debt Portion) UTI Children's Career Fund - Savings Plan (Debt Portion) UTI Retirement Benefit Pension Fund (Debt Portion) UTI Regular Savings Fund (Debt Portion) UTI Bond Fund UTI Gilt Fund UTI Overnight Fund (along with Mr. Amit Sharma) UTI Dynamic Bond Fund UTI Money Market Fund (along with Mr. Amit Sharma) UTI Liquid Cash Plan (along with Mr. Amit Sharma) UTI Medium Term Fund (along with Mr. Ritesh Nambiar) UTI Floater Fund (along with Mr. Sudhir Agrawal)	31 33 34 30 49 50 37 48 39 38 47 42
10	Mr. Sudhir Agrawal, 21	UTI Treasury Advantage Fund UTI Short Term Income Fund UTI Ultra Short Term Fund (along with Mr. Ritesh Nambiar) UTI Banking and PSU Debt Fund UTI Corporate Bond Fund UTI Floater Fund (along with Mr. Amandeep Chopra)	41 43 40 44 45 42
11	Mr. Ritesh Nambiar, 13	UTI Credit Risk Fund UTI Ultra Short Term Fund (along with Mr. Sudhir Agrawal) UTI Medium Term Fund (along with Mr. Amandeep Chopra)	46 40 47
12	Mr. Sunil Madhukar Patil, 31	UTI Hybrid Equity Fund UTI Equity Savings Fund (Debt Portfolio) UTI Corporate Bond Fund	27 32 45
13	Mr. Amit Sharma, 10	UTI Money Market Fund (along with Mr.Amandeep Chopra) UTI Arbitrage Fund (along with Mr Sharwan Kumar Goyal) UTI Liquid Cash Plan (along with Mr.Amandeep Chopra) UTI Overnight Fund (along with Mr.Amandeep Chopra)	39 29 38 37
14	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) UTI-Sensex Exchange Traded Fund (UTI-Sensex ETF) UTI Nifty Next 50 ETF UTI S&P BSE Sensex Next 50 ETF UTI Nifty Index Fund UTI Nifty Next 50 Index Fund UTI Bank ETF UTI Nifty200 Momentum 30 Index Fund	29 25
15	Mr Ankit Agarwal	UTI Mid Cap Fund UTI SmallCap Fund	13 22
16	Mr Sudhanshu Asthana	UTI Multi Asset Fund	28

***Investors should consult their Mutual Fund Distributor - Investment Advisor if in doubt about whether the product is suitable for them.**

Scheme name	This product is suitable for investors who are seeking*	Riskometer
UTI ARBITRAGE FUND Refer Page no 29	<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 	 <p>Investors understand that their principal will be at Low Risk</p>
UTI OVERNIGHT FUND Refer Page no 37	<ul style="list-style-type: none"> Reasonable income over one day with capital preservation Investment in overnight securities. 	 <p>Investors understand that their principal will be at Low to Moderate Risk</p>
UTI FLOATER FUND Refer Page no 42	<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 TREASURY ADVANTAGE FUND Refer Page no 41	<ul style="list-style-type: none"> Reasonable income consistent with high liquidity over short term. Investment in Debt & Money Market instruments. 	
UTI CORPORATE BOND FUND Refer Page no 45	<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 MONEY MARKET FUND Refer Page no 39	<ul style="list-style-type: none"> Reasonable Income with high level of liquidity over short-term. Investment in money market securities. 	
UTI SHORT TERM INCOME FUND Refer Page no 43	<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 ULTRA SHORT TERM FUND Refer Page no 40	<ul style="list-style-type: none"> Reasonable Income with low volatility over short term. Investment in debt & money market instruments. 	
UTI LIQUID CASH PLAN Refer Page no 38	<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 GILT FUND Refer Page no 50	<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 MEDIUM TERM FUND Refer Page no 47	<ul style="list-style-type: none"> Reasonable income over the medium to long term. Investment in Debt and Money Market instruments. 	
UTI BANKING AND PSU DEBT FUND Refer Page no 44	<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. 	 <p>Investors understand that their principal will be at Moderately High Risk</p>
UTI EQUITY SAVINGS FUND Refer Page no 32	<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 CREDIT RISK FUND Refer Page no 46	<ul style="list-style-type: none"> Reasonable income and capital appreciation over medium to long term Investment in Debt and Money Market instruments 	
UTI BOND FUND Refer Page no 49	<ul style="list-style-type: none"> Optimal returns with adequate liquidity over medium to long term Investment in Debt & money market instruments 	
UTI REGULAR SAVINGS FUND Refer Page no 30	<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) 	

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ALL PRODUCT LABELLING DISCLOSURES

Scheme name	This product is suitable for investors who are seeking*	Riskometer	
UTI DYNAMIC BOND FUND Refer Page no 48	<ul style="list-style-type: none"> Optimal returns with adequate liquidity over medium to long term Investment in Debt & Money Market Instruments 	 <p>Investors understand that their principal will be at High Risk</p>	
UTI MULTI ASSET FUND Refer Page no 28	<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 UNIT LINKED INSURANCE PLAN Refer Page no 31	<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 Refer Page no 33	<ul style="list-style-type: none"> Long Term Capital Appreciation Investment in equity instruments (maximum-40%) and debt Instruments 		
UTI RETIREMENT BENEFIT PENSION FUND Refer Page no 34	<ul style="list-style-type: none"> Long Term Capital Appreciation Investment in equity instruments (maximum-40%) and debt/ Money market Instruments 		
UTI HYBRID EQUITY FUND Refer Page no 27	<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) 		 <p>Investors understand that their principal will be at Very High Risk</p>
UTI NIFTY INDEX FUND Refer Page no 23	<ul style="list-style-type: none"> Capital growth in tune with index returns Passive investment in equity instruments comprised in Nift y 50 index 		
UTI NIFTY NEXT 50 INDEX FUND Refer Page no 24	<ul style="list-style-type: none"> Capital growth in tune with index returns Passive investment in equity instruments comprised in Nift y Next 50 index 		
UTI-NIFTY EXCHANGE TRADED FUND (UTI-Nifty ETF)	<ul style="list-style-type: none"> Long term investment. Investment in securities covered by Nifty 50 Index Riskometer. 		
UTI BANKING AND FINANCIAL SERVICES FUND Refer Page no 18	<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 MASTERSHARE UNIT SCHEME Refer Page no 09	<ul style="list-style-type: none"> Long term capital appreciation. Investment predominantly in equity instruments of large cap companies. 		
UTI HEALTHCARE FUND Refer Page no 19	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in equity and equity related securities in the Healthcare Service sector. 		
UTI TRANSPORTATION & LOGISTICS FUND Refer Page no 20	<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 FLEXI CAP FUND Refer Page no 11	<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 VALUE OPPORTUNITIES FUND Refer Page no 12	<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 INDIA CONSUMER FUND Refer Page no 16	<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 CHILDREN'S CAREER FUND - INVESTMENT PLAN Refer Page no 35	<ul style="list-style-type: none"> Long term capital appreciation Investment in equity instruments (above 70%) and debt instruments. 		
UTI LONG TERM EQUITY FUND (TAX SAVING) Refer Page no 21	<ul style="list-style-type: none"> Long term capital appreciation Investment in equity instruments of companies that are believed to have growth potential. 		
UTI DIVIDEND YIELD FUND Refer Page no 14	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in Dividend Yielding equity and equity related securities 		
UTI CORE EQUITY FUND Refer Page no 10	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in equity instruments of both large cap and mid cap companies 		
UTI INFRASTRUCTURE FUND Refer Page no 17	<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 MNC FUND Refer Page no 15	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in equity and equity related securities of Multi-National companies 		
UTI MID CAP FUND Refer Page no 13	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in mid cap companies 		
UTI SMALLCAP FUND Refer Page no 22	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly equity and equity related securities of small cap companies 		
UTI NIFTY200 MOMENTUM 30 INDEX FUND Refer Page no 25	<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 		

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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	INF789F016Z4
14	UTI Banking & PSU Debt Fund	Direct Quarterly IDCW Plan	INF789F017Z2
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	INF789F01SR4
18	UTI Contra Fund	Direct IDCW Plan	INF789F01SS2
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	INF789F01XR4
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	INF789F01T88
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	INF789F01T8
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	INF789F01TY8
66	UTI-MID CAP FUND	Direct IDCW PLAN	INF789F01TZ5
67	UTI-MNC Fund	Direct IDCW PLAN	INF789F01UB4
68	UTI-MNC Fund	Direct IDCW PLAN	INF789F01UC2
69	UTI CORE EQUITY FUND	Direct 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	INF789F01VW2
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	INF789F01V50
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	INF789F01Y88
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	INF789F01V0C
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	INF789F1AC70
119	UTI - FLOATER FUND	DIRECT PLAN	INF789F1AD81
120	UTI - FLOATER FUND	DIRECT PLAN	INF789F1AD89
121	UTI - FLOATER FUND	DIRECT PLAN	INF789F1AD77
122	UTI - FLOATER FUND	DIRECT PLAN	INF789F1AD75
123	UTI - FLOATER FUND	DIRECT PLAN	INF789F1AD73
124	UTI - FLOATER FUND	DIRECT PLAN	INF789F1AD70

Ser. No.	SCHEMEDESC	PLANDESC	ISIN
1	UTI Transportation & Logistics Fund	Regular IDCW Plan	INF789F01281
2	UTI Hybrid Equity Fund	Regular IDCW Plan	INF789F01315
3	UTI Banking & Financial Services Fund	Regular IDCW Plan	INF789F01356
4	UTI Banking & Financial Services Fund	Regular IDCW Plan	INF789F01364
5	UTI Bond Fund	Regular Quarterly IDCW Plan	INF789F01380
6	UTI Bond Fund	Regular Quarterly IDCW Plan	INF789F01398
7	UTI Banking & PSU Debt Fund	Regular Quarterly IDCW Plan	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	INF789F01B67
34	UTI LONG TERM ADVANTAGE FUND - SERIES IV	REGULAR PLAN - IDCW	INF789F01FB1
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	INF789F01S08
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	INF789F01RI2
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-a800-71111810cee/UTIContainer/Details%20of%20ISIN%20for%20Demat%20Account-Open%20Ended%20Schemes20190821-055050.xlsx)

[71111810cee/UTIContainer/Details%20of%20ISIN%20for%20Demat%20Account-Open%20Ended%20Schemes20190821-055050.xlsx](https://docs.utimf.com/v1/AUTH_5b9dd00b-8132-4a21-a800-71111810cee/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.

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2. Mr. Suhail Nathani
3. Mr. Shiva Kumar
4. Mr. Suresh Kumar Kapahi
5. Ms. Mukeeta Prami Jhaveri

UTI ASSET MANAGEMENT CO. LTD.

Directors

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2. Mr. Flemming Madsen
3. Mr. Deepak Kumar Chatterjee
4. Mr. N Seshadri
5. Mr. Edward Cage Bernard
6. Mr. Imtaiyazur Rahman
7. Mr. Rajeev Kakar
8. Mrs. Jayashree Vaidhyathanan
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10. Mr. Sanjay Varshneya

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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.

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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.

Exit Load: Exit 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 proceeds 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 historical 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 of 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 vs 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 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 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 calculates the weighted average time before a bondholder would receive the bond's cash flows. 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/D3/CR/3/2017/114 of Oct 06 2017 a definition has been provided of large cap, mid cap and small cap as follows.

1. Large Cap: 1st - 100th company in terms of full market capitalization.
2. Mid Cap: 101st - 250th company in terms of full market capitalization.
3. 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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