

AUGUST 2022 UTI FUND WATCH



QUALITY THAT HELPS
YOU GROW YOUR WEALTH.

INVEST IN UTI FLEXI CAP FUND



Contact your mutual fund distributor or
give a missed call on 8655019940.

While investing in quality businesses helps you create wealth, flexibility to invest across market caps may enhance the return outcome. Give your investments the best of both worlds with UTI Flexi Cap Fund. **Invest Today!**

- Invests in Quality Stocks
- Flexibility to invest across the market capitalisation
- Follows a well-set investment strategy and framework

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UTI FLEXI CAP FUND

Follow us on

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

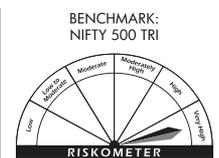
UTI Flexi Cap Fund

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



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

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

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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



When it rains, it pours

The southwest monsoon descended on the city of Mumbai with all its fury this July. Thankfully though, there were only a few tales of traffic jams, flooding or disruptions to life. And that it rained very hard where we need it the most — near lakes that supply year-long water to the city — was even more fortunate.

As per the municipal corporation, the collective water stock in the seven reservoirs that supply drinking water to Mumbai climbed to 88.73% of capacity on July 31. The stock was just over 10% of capacity even till the end of June. During the same time last year, water level in the lakes was 74.98%, while in 2020 the lakes were at 34.49% of capacity. On July 11, when the city received one of the heaviest rainfalls this year, the lakes' capacity climbed by 5%.

The distribution of rains in Mumbai during Monsoon can be quite uneven. As mentioned above, while July 2020 saw low water level, the deficit was balanced in August when the city received significant rains. And, by early September 2020, the lakes were at 98.18% of capacity. The megacity has not experienced any significant water deficit over the past decade, even though the distribution of rain

during Monsoon has been erratic. And, we have to thank the rain gods for that.

Just like the distribution of rains, stock market returns can be random too! They are not only random in their distribution but also stochastic, a pattern that may be analysed statistically but not predicted precisely.

In the month of July this year, the Nifty-50 index climbed 8.91% and the Nifty 500 index climbed 9.73%. Could this have been predicted by the sequence of returns in the preceding months of this year? We could argue that intelligent investors took advantage of the swing of the pendulum in favor of equities that we highlighted here and there. However, in statistical terms, the outcome experienced in July by such wise investors counts as a lucky outcome.

The wise investor does not invest because the distribution of returns in equities are even or predictable. In fact, equity returns are mostly never evenly distributed over time nor are they predictable. Over the past 42 years, ending July 2022, the average 10 years rolling returns was 15.07% and the median return was 15.03%. But the averages hide variations, which can be significant, as indicated by the standard deviation of 7.38%!

Out of the 8025 rolling 10-year periods (daily frequency) during this 42-year period, returns were negative less than 1% of the time. Returns were above 8% CAGR over 10-year rolling periods 81% of the time. In other words, distribution of returns can be erratic and prediction is not of much value because it is stochastic. Yet, the odds tilt meaningfully in favor of the wise, long-term investor. Thinking long term raises the odds in your favour.

Looking back at the data we have for the Sensex's over 42 years or 172 quarters, we find that the market delivered negative returns 40% of the time i.e., in 69 quarters, and positive returns in 103 quarters i.e., 60% of the time. From the start of this period to the end, however, the S&P BSE Sensex delivered 15.21% returns Compound Annual Growth Rate (CAGR). In other words, drawdowns have always been a part of the market cycle. They cannot be predicted in advance and hence, they contribute to the erratic distribution of returns.

The discipline that the investment process drills in us is that we do not focus on the distribution of returns. Our focus is on businesses, portfolio construction and risk management. One of the variables we deal with is change.

Change is the only constant

I was reminded of this by the recent news of BSNL, the government owned telecom company receiving a bailout package Rs 1.64 lakh crores from the Centre. For the companies in which we invest, change is both good and bad. The value of a company arises from its operations well into the future — at the minimum 10-20 years explicitly — followed by terminal value. Terminal value is the value that we expect a business to create during the rest of its life, after the explicit 10-20 years.

But do all businesses actually have a life of more than 20 or 30 years? Think MTNL, once India's premier fixed line telephone company, a member of the Sensex, which fell victim to the transition from fixed line telephones to mobile telephones. The company is now a loss-making business and is likely to be merged with the government's larger telecom company BSNL, which itself is the recipient of the aforementioned rescue.

The world of business is like being on a treadmill; once you stop moving, you start heading backwards.

The example of telecoms is instructive: as the demands of customers change, businesses have to pivot to meet these needs. And, that calls for investment in capacities, brands, technology and people. Often this investment may be necessary just to retain customers and the market share.

Let's think of a commodity company that mines ores or drills for oil; with both the mine or oil well having a limited production life. During the initial 10–20-year period the company should use its profits to invest in finding new mines or wells. Otherwise, it would reach a point where there would be no revenues but only costs.

Every profit-making company needs to reinvest in its business or in an adjacency that could use its existing infrastructure, brands, network etc. This could be something as simple as a personal product company (manufacturing soap and shampoo) adding a deodorant to its range. In order to grow, a business must reinvest for the future and if the investment delivers rising returns on capital, even better. The business is now moving even faster on the same treadmill.

That in turn brings us back to the two pillars that underpin the equity investment process at UTI – ScoreAlpha. The process emphasises Operating Cash Flow and Return on Capital Employed. The key to wealth creation in all businesses is the ability to generate cash (as different from accounting profit) from operations. Then, the business must reinvest for growth either in its core business or in adjacencies; from the cash available after meeting its operational needs. Alternatively it would need to borrow money or raise equity from shareholders to invest. When the return on such capital invested is higher than cost of capital, the business grows and creates wealth.

We deal with the stochastic nature of the market by keeping our focus on the investment process and by not getting distracted by volatility, news flows and feedback loops. The distribution of returns in the market may be erratic, but we should not be erratic in our investing discipline.

Source : Internal

Vetri Subramaniam

Chief Investment Officer

UTI Asset Management Company Ltd

म्यूचुअल फंड निवेश बाजार जोखिमों के अधीन होते हैं, योजना संबंधी सभी दस्तावेजों को ध्यानपूर्वक पढ़ लें।

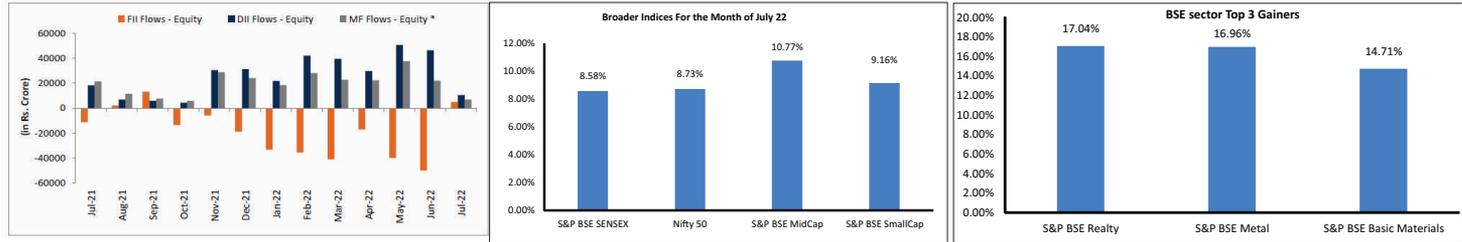
Equity Market

Post a 3-month decline, markets pivoted in July 2022 owing to the US Fed policy outcome, robust domestic large caps' earnings and resurgence in foreign fund flows.

The bellwether indices S&P BSE Sensex and Nifty 50 climbed 8.58% and 8.73% respectively, while S&P BSE Mid-Cap and S&P BSE Small-Cap surged 10.77% and 9.16% respectively.

On the BSE sectorial front, S&P BSE Realty (up 17.04%) S&P Metal (16.96%), S&P BSE Basic Materials (14.71%) were the leaders.

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



*Data till 27th July 2022

Debt Market

Retail inflation eased to 7.01% in June 2022 (7.04% in May 2022). Food inflation at 7.75% (7.97% previous month) remained a key contributor to overall inflation. Hardening of global commodity prices owing to Russia-Ukraine war and crude oil prices were other factors. This is the sixth successive month retail inflation has exceeded the RBI's upper tolerance limit of 6%.

Wholesale price-based inflation (WPI) in June 2022 eased slightly to 15.18% (15.88% last month, a three-decade high). A near 7% depreciation in the rupee against the dollar has been decisive in pushing up prices of imports. WPI has stayed in double digits for a 15th straight month.

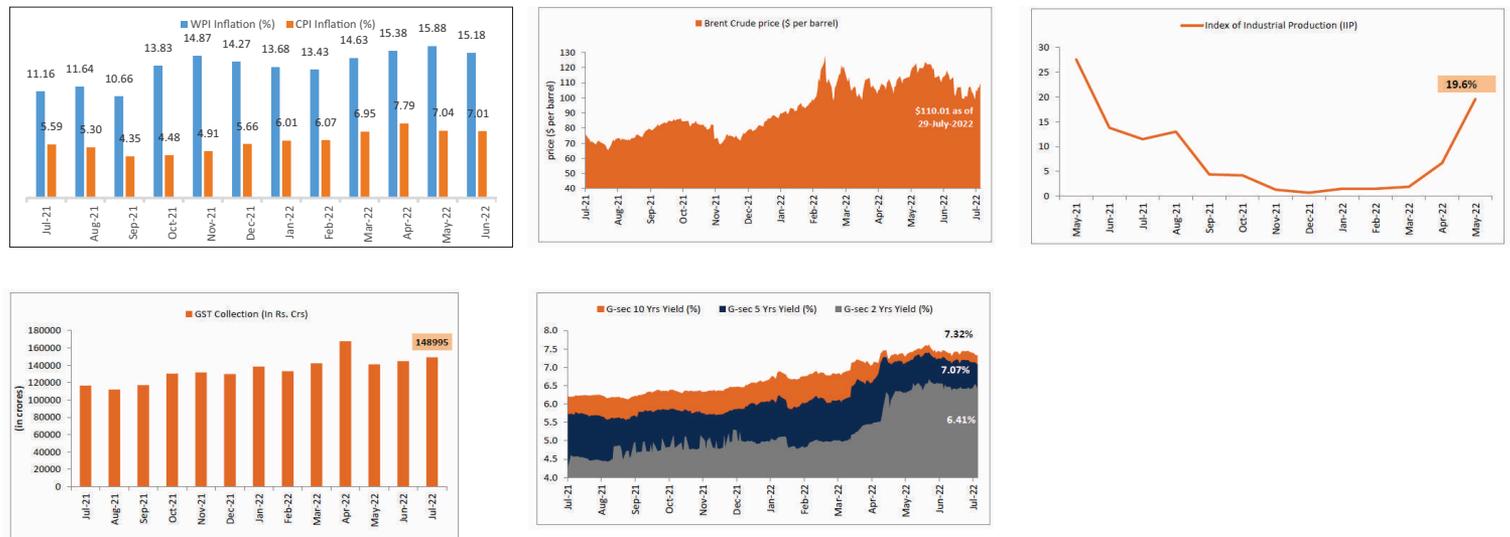
The country's industrial output (IIP) expanded sharply to 19.6% in May 2022 (up 7.1% in April 2022) from gains in mining output (up 10.9%), manufacturing (20.6%), power generation (23.5%).

India's merchandise exports rose 23.5% in June 2022 (15.5% in May 2022) to USD40.1bn. Imports grew 57.6% YoY to USD66.3bn in June 2022. Trade deficit ballooned to a record USD26.2bn (USD9.6bn in June 2021).

GST collections in June 2022 climbed more than 50% YoY to over Rs 1.49 lakh crores on economic recovery and better anti-evasion measures. Overall, this is the fifth instance that monthly GST collections crossed the Rs 1.40-lakh-crore mark since inception and fourth month since March 2022.

Over the near term, markets could be influenced by indicators like inflation and global macroeconomics since global recession concerns continue to loom large. USDINR movement and quarterly earnings are other factors. Food prices will likely remain high owing to erratic monsoon. With the economy still on the edge and inflation showing no signs of abating, the central bank's policy rate hike response will be watched closely.

Source for numbers: Leading business dailies (July 2022)



DATE	18.07.2022
WEBSITE	Moneycontrol
LINK	https://www.moneycontrol.com/news/photos/business/personal-finance/mc30-scheme-review-uti-flexicap-fund-and-why-it-is-an-all-weather-equity-mutual-fund-scheme-8841161-2.html

MC30 Scheme Review | UTI Flexicap fund; an all-weather equity mutual fund scheme

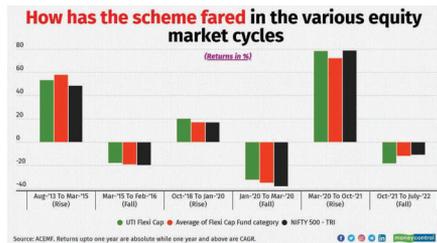
Fresh investors in capital markets who wish to invest in basic and simple equity funds to begin with, can look at *flexi-cap* fund like UTI Flexicap Fund to begin their investment journeys

Those new to the capital markets who wish to put money in basic and simple equity funds to begin with can look at flexi-cap or multi-cap funds to begin their investment journeys. UTI Flexicap Fund (UFF; earlier known as UTI Equity Fund) is one such scheme you could look at. This scheme is part of MC30, Moneycontrol's curated basket of 30 investment-worthy mutual fund schemes. According to Securities and Exchange Board of India (SEBI) guidelines, a flexi-cap fund has the leeway to invest across large-cap, mid-cap and small-cap stocks. Depending on the fund manager's reading of the market, she can choose her asset allocation between these three broad asset classes. UFF is the third largest flexi-cap fund, with assets worth over Rs 22,657 crore. **Ajay Tyagi has been managing the fund since 2016.**

Earlier, the scheme was part of the multi-cap category. After SEBI carved out the new flexi-cap class in 2021, the scheme converted itself into a flexi-cap fund. UFF follows a bottom-up approach of identifying growth stocks to invest in. Tyagi says: **"The philosophy of the fund is to buy high-quality businesses that generate high return on capital employed, having strong balance sheets with little or zilch debt and high cash flows that are creating economic value."** Tyagi likes high-growth stocks and follows a buy and hold strategy.



This helped the scheme to deliver a better risk-adjusted return over the long term. Performance as measured by 10-year rolling returns calculated over the last 20 years shows that UFF delivered a compound annual growth of 15.8 percent while the Nifty 500 TRI (Total Returns Index) gave 13.5 percent. UFF delivered low returns between 2015 and 2018 because at the time, growth stocks underperformed value stocks. But it has made a comeback since.

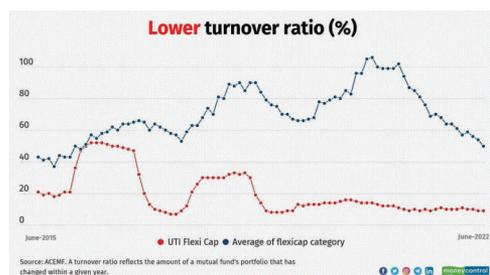


UFF has participated reasonably during market rallies while containing downsides quite well during bearish phases. However, UFF was one of laggards within the category in the current market fall that started in October 2021. Tyagi attributes that the expected increase in interest rates impacted growth stocks much more. Tyagi also attributes his underperformance partly to cyclical stocks like commodities, real estate, metals, energy and state-owned banks doing well in this period; UFF had stayed away from them.

Software, banks, finance and pharma have been the fund's top preferred sectors. However, Tyagi explains that since he follows a bottom-up philosophy, sectoral weightages are an outcome of his stock selection rather than any view on sectors. He prefers to focus on secular growth businesses rather than cyclical.

Prudent stock selection helped the scheme. Most of Tyagi's long-term holdings have paid off well. UFF is well-diversified. Stocks like Divi's Laboratories, Mindtree, Jubilant FoodWorks, Grindwell Norton and Astral more than tripled in value in the last few years.

One-third of the portfolio has been allocated to mid- and small-cap stocks. Tyagi says that UFF is truly agnostic towards investing in large-, mid- or small-caps. The scheme does not take a call on which market-cap bucket will do well and he builds exposure in the best businesses across market-cap buckets.



UFF has not traded much and follows a buy and hold strategy. This is reflected in its turnover ratio, which was just 9 percent (as of June 2022), the second lowest in the category. Many of its long-term holdings were multi-baggers and rewarded investors well. A low turnover shows fund manager conviction.

UFF can be part of your core portfolio with a time horizon of five years and more.

Publication: MoneyControl

Date : 18.07.2022

Key Features	UTI MASTERSHARE UNIT SCHEME			UTI CORE EQUITY FUND			UTI FLEXI CAP FUND			UTI VALUE OPPORTUNITIES FUND		
Fund Category	Large Cap Fund			Large & Mid Cap Fund			UTI Flexi Cap Fund			Value Fund		
Type of Scheme	An open ended equity scheme predominantly investing in large cap stocks			An open ended equity scheme investing in both large cap and mid cap stocks			An open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks			An open ended equity scheme following a value investment strategy		
Investment Objective	The objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of large cap companies. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.			The objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of large cap and mid cap companies. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.			The primary objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of companies in a flexible manner across the market capitalization spectrum. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.			The primary objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of companies across market capitalization spectrum. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.		
Entry Load/ Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load
	Please refer to pg. 11			Please refer to pg. 12			Please refer to pg. 13			Please refer to pg. 14		
Plans/Options(Regular/Direct)	Growth option IDCW option with Payout and Reinvestment CanServe facility available			Growth option IDCW option with Payout and Reinvestment			Growth option IDCW option with Payout and Reinvestment			Growth option IDCW option with Payout and Reinvestment		
SIP/SWP/STRIP	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Fund Size ~	9688.40 Cr			1331.38 Cr			23973.68 Cr			6383.38 Cr		
Expense Ratio@ (%)	Regular: 1.79, Direct : 1.04			Regular: 2.38, Direct : 1.79			Regular: 1.66, Direct : 0.95			Regular: 1.88, Direct :1.23		
Benchmark Index	S&P BSE 100 TRI			Nifty Large Midcap 250 TRI			Nifty 500 TRI			Nifty 500 TRI		

Key Features	UTI MID CAP FUND			UTI DIVIDEND YIELD FUND			UTI MNC FUND			UTI INDIA CONSUMER FUND		
Fund Category	Mid Cap			Dividend Yield Fund			Thematic - MNC			Thematic – Consumption		
Type of Scheme	An open ended equity scheme predominantly investing in mid cap stocks			An open ended equity scheme predominantly investing in Dividend Yielding stocks			An open ended equity scheme following the theme of investing predominantly in equity and equity related securities of Multi-National Companies			An open ended equity scheme following the theme of changing consumer aspirations, changing lifestyle and growth of consumption		
Investment Objective	The objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of mid cap companies. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.			The objective of the scheme is to generate long term capital appreciation and income by investing predominantly in Dividend yielding equity and equity related securities. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.			The primary objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of multinational companies. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.			The objective of the scheme is to generate long term capital appreciation by investing predominantly in companies that are expected to benefit from the growth of consumption, changing demographics, consumer aspirations and lifestyle. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.		
Entry Load/ Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load
	Please refer to pg. 15			Please refer to pg. 18			Please refer to pg. 19			Please refer to pg. 20		
Plans/Options(Regular/Direct)	Growth option IDCW option with Payout and Reinvestment			Growth option IDCW option with Payout and Reinvestment			Growth option IDCW option with Payout and Reinvestment			Growth option IDCW option with Payout and Reinvestment		
SIP/SWP/STRIP	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Fund Size ~	6573.22 Cr			2756.87 Cr			2446.49 Cr			412.79 Cr		
Expense Ratio@ (%)	Regular: 1.84, Direct : 1.02			Regular: 2.06, Direct : 1.48			Regular: 2.05, Direct : 1.23			Regular: 2.61, Direct : 2.03		
Benchmark Index TIER I	Nifty Midcap 150 TRI			Nifty 500 TRI			Nifty MNC TRI			Nifty India Consumption TRI		
Benchmark Index TIER II	-			Nifty Dividend Opportunities 50 TRI			-			-		

Key Features	UTI INFRASTRUCTURE FUND			UTI BANKING AND FINANCIAL SERVICES FUND			UTI HEALTHCARE FUND			UTI TRANSPORTATION & LOGISTICS FUND		
Fund Category	Thematic – Infrastructure			Sectoral – Banking & Financial Services			Sectoral – Healthcare			Sectoral – Transportation & Logistics		
Type of Scheme	An open ended equity scheme following the Infrastructure theme			An open ended equity scheme investing in Banking and Financial Services Sector			An open ended equity scheme investing in the Healthcare Services Sector			An open ended equity scheme investing in transportation and logistics sector		
Investment Objective	The investment objective of the Scheme is to provide long term capital appreciation by investing predominantly in equity and equity related securities of companies engaged either directly or indirectly in the infrastructure areas of the Indian economy. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.			The objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of companies/ institutions engaged in the banking and financial services activities. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.			The primary objective of the scheme is to generate long term capital appreciation by investing predominantly in equities and equity related securities of companies/ institutions engaged in the Healthcare Services Sector. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.			The objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of companies engaged in the transportation and logistics sector. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.		
Entry Load/ Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load
	Please refer to pg. 21			Please refer to pg. 22			Please refer to pg. 23			Please refer to pg. 24		
Plans/Options(Regular/Direct)	Growth option IDCW option with Payout and Reinvestment			Growth option IDCW option with Payout and Reinvestment			Growth option IDCW Option with Payout and Reinvestment			Growth option IDCW Option with Payout and Reinvestment		
SIP/SWP/STRIP	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Fund Size ~	1365.61 Cr			721.76 Cr			705.53 Cr			1830.88 Cr		
Expense Ratio@ (%)	Regular: 2.28, Direct : 1.97			Regular: 2.65, Direct : 1.41			Regular: 2.39, Direct : 1.42			Regular: 2.13, Direct : 1.03		
Benchmark Index	Nifty Infrastructure TRI			Nifty Financial Services TRI			S&P BSE Healthcare TRI			Nifty Transportation & Logistics TRI		

~(Monthly Average as on 29th July 2022)

Minimum Investment Amount refer page No. 66

Asset Allocation refer page no. 62-65 *Benchmark change w.e.f January 1, 2022.

FUNDS AT A GLANCE



Haq, ek behtar zindagi ka.

Key Features	UTI LONG TERM EQUITY FUND (TAX SAVING)			UTI SMALL CAP FUND			UTI NIFTY200 MOMENTUM 30 INDEX FUND			UTI NIFTY 50 INDEX FUND		
Fund Category	ELSS			Small Cap Fund			Index Fund			Index Fund		
Type of Scheme	An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit			An open-ended equity scheme predominantly investing in small cap stocks			UTI Nifty 200 Momentum 30 TRI Fund is an open-ended scheme replicating/tracking the Nifty200 Momentum 30 Index			An open ended scheme replicating/ tracking Nifty 50 index		
Investment Objective	The primary objective of the scheme is to invest predominantly in equity and equity related securities of companies across the market capitalization spectrum. securities shall also include fully/partly convertible debentures/bonds.			The objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of small cap companies. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.			The investment objective of the scheme is to provide returns that, before expenses, closely correspond to the total returns of the securities as represented by the underlying index, subject to tracking error. However, there is no guarantee or assurance that the investment objective of the scheme will be achieved.			The principal investment objective of the scheme is to invest in stocks of companies comprising Nifty 50 index and endeavour to achieve return equivalent to Nifty 50 Index by "passive" investment. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.		
Entry Load/ Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load
	Please refer to pg. 25			Please refer to pg. 16			Please refer to pg. 28			Please refer to pg. 26		
Plans/Options(Regular/Direct)	Growth option IDCW Option with Payout			Growth option IDCW option with Payout			Growth option			Growth option IDCW option with Payout and Reinvestment		
SIP/SWP/STRIP	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Fund Size ~	2756.28 Cr			2083.03 Cr			1592.60 Cr			7457.59 Cr		
Expense Ratio@ (%)	Regular: 1.97, Direct : 1.06			Regular: 2.24, Direct : 0.51			Regular: 0.92, Direct : 0.42			Regular: 0.31, Direct : 0.21		
Benchmark Index	Nifty 500 TRI			Nifty Small Cap 250 TRI			Nifty 200 Momentum 30 TRI			NIFTY 50 TRI		

Key Features	UTI NIFTY NEXT 50 INDEX FUND			UTI HYBRID EQUITY FUND			UTI MULTI ASSET FUND			UTI ARBITRAGE FUND		
Fund Category	Index Fund			Aggressive Hybrid Fund			Multi Asset Allocation			Arbitrage		
Type of Scheme	An open ended scheme replicating / tracking Nifty Next 50 Index.			An open ended hybrid scheme investing predominantly in equity and equity related instruments			An open ended scheme investing in equity, debt and Gold ETFs			An open ended scheme investing in arbitrage opportunities		
Investment Objective	The principal investment objective of the scheme is to invest in stocks of companies comprising the underlying index and endeavor to achieve return equivalent to underlying index by "passive" investment. The scheme will be managed by replicating the index in the same weightages in the underlying Index with the intention of minimizing the performance differences between the scheme and the underlying Index in capital terms, subject to market liquidity, costs of trading, management expenses and other factors which may cause tracking error. The scheme would alter the scripts/weights as and when the same are altered in the underlying index.			The primary objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of companies across the market capitalization spectrum. The fund also invests in debt and money market instruments with a view to generate regular income. However, there is no assurance or guarantee that the investment objective of the Scheme would be achieved.			The objective of the Scheme is to achieve long term capital appreciation by investing predominantly in a diversified portfolio of equity and equity related instruments. The fund also invests in debt and money market instruments with a view to generate regular income. The fund also invests in Gold ETFs. The portfolio allocation is managed dynamically. However, there is no assurance or guarantee that the investment objective of the Scheme would be achieved.			The objective of the scheme is to generate capital appreciation through arbitrage opportunities between cash and derivatives market and arbitrage opportunities within the derivative segment and by deployment of surplus cash in debt securities and money market instruments. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.		
Entry Load/ Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load
	Please refer to pg. 27			Please refer to pg. 33			Please refer to pg. 34			Please refer to pg. 35		
Plans/Options(Regular/Direct)	Growth option			Growth option IDCW option with Payout and Reinvestment Can Serve facility available			Growth option IDCW option with Payout and Reinvestment			Growth option IDCW option with Payout and Reinvestment CanServe facility available		
SIP/SWP/STRIP	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Fund Size ~	1763.49 Cr			4217.21 Cr			840.52 Cr			5069.00 Cr		
Expense Ratio@ (%)	Regular: 0.79, Direct : 0.33			Regular: 1.96, Direct : 1.37			Regular: 1.86, Direct : 1.09			Regular: 0.92, Direct : 0.36		
Benchmark Index	Nifty Next 50 TRI			CRISIL Hybrid 35+65 Aggressive Index			65% S&P BSE 200 TRI 25% CRISIL Composite Bond Fund 10% Prices of Gold			Nifty 50 Arbitrage Index		

Key Features	UTI REGULAR SAVINGS FUND			UTI UNIT LINKED INSURANCE PLAN* <small>*Temporary discontinuation of fresh subscription under UTI Unit Linked Insurance Plan (UTI ULIP) (w.e.f July 01, 2022)</small>			UTI EQUITY SAVINGS FUND			UTI CHILDREN'S CAREER FUND - SAVINGS PLAN		
Fund Category	Conservative Hybrid Fund			Dynamic Asset Allocation*			Equity Savings			Children's Fund		
Type of Scheme	An open ended hybrid scheme investing predominantly in debt instruments			An open ended tax saving cum insurance scheme.			An open ended scheme investing in equity, arbitrage and debt			An open ended fund for investment for children having a lock-in for at least 5 years or till the child attains age of majority (whichever is earlier)		
Investment Objective	The primary objective of the scheme is to invest predominantly in debt and money market instruments and part of the portfolio into equity/equity related securities with a view to generating income and aim for capital appreciation. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.			Investment objective of the scheme is primarily to provide return through growth in the NAV or through dividend distribution (IDCW) and reinvestment thereof. Amounts collected under the scheme shall generally be invested as follows: (a) Not less than 60% of the funds in debt instruments with low to medium risk profile. (b) Not more than 40% of the funds in equities and equity related instruments.			The investment objective of the Scheme is to provide capital appreciation and income distribution to the investors using arbitrage opportunities, investment in equity / equity related instruments and debt / money market instruments. However, there is no assurance or guarantee that the investment objective of the Scheme would be achieved.			The primary objective of the scheme is to invest predominantly in debt and money market instruments and part of the portfolio into equity & equity related securities with a view to generating income and aim for capital appreciation. However, there is no assurance or guarantee that the investment objective of the Scheme would be achieved.		
Entry Load/ Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load
	Please refer to pg. 36			Please refer to pg. 37			Please refer to pg. 38			Please refer to pg. 39		
Plans/Options(Regular/Direct)	Monthly IDCW Option, Flexi IDCW Option, Monthly Payment Plan, Growth Plan, Default Plan Growth Plan			10 year Plan / 15 year Plan			(i) Growth Option (ii) IDCW Option with Payout & Reinvestment Facility (iii) Monthly IDCW Option with Payout Facility (iv) Monthly IDCW Option with Reinvestment Facility (v) Quarterly IDCW Option with Payout Facility (vi) Quarterly IDCW Option with Reinvestment Facility			(i) Scholarship Option (ii) Growth Option		
SIP/SWP/STRIP	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input 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 ~	1572.45 Cr			5119.63 Cr			249.63 Cr			4054.67 Cr		
Expense Ratio@ (%)	Regular: 1.80, Direct : 1.20			Regular: 1.63, Direct : 0.96			Regular: 1.50, Direct : 0.69			Regular: 1.74, Direct : 1.53		
Benchmark Index	NIFTY 50 Hybrid Composite Debt 15:85 Index			NIFTY 50 Hybrid Composite Debt 50:50 Index			Crisil Equity Savings Index			CRISIL Short Term Debt Hybrid 60+40 Fund Index		

~(Monthly Average as on 29th July 2022)
Minimum Investment Amount refer page No. 66
Asset Allocation refer page no. 62-65 *Proposed Category

FUNDS AT A GLANCE



Haq, ek behtar zindagi ka.

Low Duration Fund	UTI RETIREMENT BENEFIT PENSION FUND			UTI CHILDREN'S CAREER FUND - INVESTMENT PLAN			UTI OVERNIGHT FUND			UTI LIQUID CASH PLAN		
Fund Category	Retirement Fund			Children's Fund			Overnight Fund			Liquid Fund		
Type of Scheme	An open ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier)			An open ended fund for investment for children having a lock-in for at least 5 years or till the child attains age of majority (whichever is earlier)			An open ended debt scheme investing in overnight securities. Relatively low interest rate risk and Relatively low credit risk.			An open ended liquid scheme. Relatively low interest rate risk and Moderate credit risk.		
Investment Objective	The investment objective of the scheme is primarily to generate a corpus to provide for pension in the form of periodical income / cash flow to the unit holders to the extent of redemption value of their holding after the age of 58 years by investing in a mix of securities comprising of debt & money market instruments and equity & equity related instruments. However, there is no assurance or guarantee that the investment objective of the Scheme would be achieved.			The primary objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of companies across the market capitalization spectrum. However, there is no assurance or guarantee that the investment objective of the Scheme would be achieved.			The investment objective of the scheme is to generate reasonable income, with low risk and high level of liquidity from a portfolio of overnight securities having a maturity of one day. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee /indicate any returns.			The investment objective of the scheme is to generate steady and reasonable income, with low risk and high level of liquidity from a portfolio of debt & money market instruments. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee /indicate any returns.		
Entry Load/ Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load
	Please refer to pg. 40			Please refer to pg. 41			Please refer to pg. 43			Please refer to pg. 44		
Plans/Options(Regular/Direct)	Growth Option			Growth option IDCW option Scholarship Option			Growth Option, Periodic Option with payout & reinvestment of IDCW Daily Reinvestment of IDCW Option			Growth option IDCW option		
SIP/SWP/STRIP	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Fund Size ~	3565.31 Cr			615.03 Cr			8168.32 Cr			31588.17 Cr		
Expense Ratio@ (%)	Regular: 1.69, Direct : 1.07			Regular: 2.46, Direct : 1.60			Regular: 0.12, Direct : 0.07			Regular: 0.24, Direct : 0.15		
Benchmark Index	CRISIL Short Term Debt Hybrid 60+40 Fund Index			Nifty 500 TRI			CRISIL Overnight Fund A-I Index			CRISIL Liquid Fund AI Index		

Key Features	UTI MONEY MARKET FUND			UTI ULTRA SHORT TERM FUND			UTI TREASURY ADVANTAGE FUND			UTI FLOATER FUND		
Fund Category	Money Market Fund			Ultra Short Duration Fund			Low Duration Fund			Floater		
Type of Scheme	An open ended debt scheme investing in money market instruments. Relatively low interest rate risk and Moderate credit risk.			An open ended ultra-short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 months and 6 months. Moderate interest rate risk and Moderate credit risk.			An open ended low duration debt scheme investing in instruments such that the Macaulay duration of the portfolios is between 6 months and 12 months. Moderate interest rate risk and Moderate credit risk.			An open ended debt scheme predominantly investing in floating rate instruments. (including fixed rate instruments converted to floating rate exposures using swaps/derivatives. Relatively High interest rate risk and Moderate Credit Risk.		
Investment Objective	The investment objective of the scheme is to generate reasonable income with high level of liquidity in a portfolio of money market instruments. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.			The investment objective of the scheme is to generate reasonable income with low volatility through investment in a portfolio comprising of debt & money market instruments. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.			The investment objective is to generate reasonable income for its investors consistent with high liquidity by investing in a portfolio of debt & money market instruments. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee /indicate any returns.			The investment objective of the scheme is to generate reasonable returns and reduce interest rate risk by investing in a portfolio comprising predominantly of floating rate instruments and fixed rate instruments swapped for floating rate returns. The Scheme may also invest a portion of its net assets in fixed rate debt securities and money market instruments. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.		
Entry Load/ Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load
	Please refer to pg. 45			Please refer to pg. 46			Please refer to pg. 47			Please refer to pg. 48		
Plans/Options (Regular/Direct)	Growth option IDCW option			Growth Option /Daily IDCW /Reinvestment Option/ Weekly IDCW /Reinvestment Option /Flexi IDCW Option Fortnightly/Monthly/Quarterly/Half Yearly/Annual Payout & Reinvestment IDCW Option			(Daily/Weekly/Fortnightly/ Monthly/Quarterly/Half-Yearly/ Annual/Flexi) and Growth Option			Growth Option /Quarterly IDCW Option Half Yearly IDCW Option /Annual IDCW Option Flexi IDCW Option both payout & reinvestment facilities		
SIP/SWP/STRIP	<input checked="" type="checkbox"/>	<input 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 ~	8347.38 Cr			2057.12 Cr			2736.16 Cr			2243.20 Cr		
Expense Ratio@ (%)	Regular: 0.28, Direct : 0.21			Regular: 0.95, Direct : 0.43			Regular: 0.43, Direct : 0.32			Regular: 0.84, Direct : 0.34		
Benchmark Index	CRISIL Money Market Fund A-I Index			CRISIL Ultra Short Duration Fund B-I Index			CRISIL Low Duration Fund A-I Index			CRISIL Low Duration Debt Index		

Key Features	UTI SHORT TERM INCOME FUND			UTI BANKING AND PSU DEBT FUND			UTI CORPORATE BOND FUND			UTI CREDIT RISK FUND		
Fund Category	Short Duration Fund			Banking and PSU Fund			Corporate Bond Fund			Credit Risk Fund		
Type of Scheme	UTI Short Term Income Fund is an open ended short term debt scheme investing in instruments such that the Macaulay duration of portfolio is between 1 year and 3 years. Relatively high interest rate risk and Moderate credit risk.			An open ended debt scheme predominantly investing in debt instruments of Banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds. Relatively High interest rate risk and Moderate Credit Risk.			UTI Corporate Bond Fund is an open ended debt scheme predominantly investing in AA+ and above rated corporate bonds. Relatively High interest rate risk and Relatively Low Credit Risk.			UTI Credit Risk Fund is an open ended debt scheme predominantly investing in AA and below rated corporate bonds (excluding AA+ rated corporate bonds). Relatively High interest rate risk and Relatively High Credit Risk.		
Investment Objective	The investment objective of the scheme is to generate reasonable income, with low risk and high level of liquidity from a portfolio of debt & money market instruments. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.			The investment objective of the scheme is to generate reasonable income, with low risk and high level of liquidity from a portfolio of predominantly debt & money market securities issued by Banks, Public Sector Undertakings (PSUs), Public Financial Institutions (PFIs) and Municipal Bonds. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.			The investment objective of the scheme is to generate optimal returns by investing predominantly in AA+ and above rated corporate bonds. However, there can be no assurance that the investment objective of the scheme will be realized. The Scheme does not guarantee / indicate any returns.			The investment objective of the scheme is to generate reasonable income and capital appreciation by investing minimum of 65% of total assets in AA and below rated corporate bonds (excluding AA+ rated corporate bonds). However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.		
Entry Load/ Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load
	Please refer to pg. 49			Please refer to pg. 50			Please refer to pg. 51			Please refer to pg. 52		
Plans/Options(Regular/Direct)	Growth Option, Monthly IDCW Option, Quarterly IDCW Option, Half Yearly IDCW Option, Annual IDCW Option Flexi IDCW Option			Growth option Mthly/Qtly/HalfYearly/Annual/Flexi Payout & Reinvestment IDCW Option			Growth Option /Quarterly IDCW Option/ Half Yearly IDCW Option/ Annual IDCW Option/ Flexi IDCW Option both payout & reinvestment facilities			Growth Option /IDCW Option (with Payout and Reinvestment Facilities)/ Default Option - Growth Option		
SIP/SWP/STRIP	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Fund Size ~	2311.87 Cr			370.92 Cr			3048.54 Cr			501.93 Cr		
Expense Ratio@ (%)	Regular: 0.95, Direct : 0.34			Regular: 0.57, Direct : 0.24			Regular: 0.57, Direct : 0.27			Regular: 1.63, Direct : 0.84		
Benchmark Index	CRISIL Short Duration Fund A-II Index			CRISIL Banking and PSU Debt Index			CRISIL Corporate Bond Fund B-II Index			CRISIL Credit Risk Fund C-II Index		

~(Monthly Average as on 29th July 2022)
Minimum Investment Amount refer page No. 66
Asset Allocation refer page no. 62-65

Key Features	UTI MEDIUM TERM FUND			UTI DYNAMIC BOND FUND			UTI BOND FUND			UTI GILT FUND		
Fund Category	Medium Duration Fund			Dynamic Bond			Medium to Long Duration Fund			Gilt Fund		
Type of Scheme	An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 years and 4 years. Relatively High interest rate risk and Relatively High Credit Risk.			An open ended dynamic debt scheme investing across duration. Relatively High interest rate risk and moderate Credit Risk.			An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 4 years and 7 years. Relatively high interest rate risk and Moderate credit risk.			UTI Gilt Fund is an open ended debt scheme investing in government securities across maturities. Relatively high interest rate risk and Relatively low credit risk.		
Investment Objective	The investment objective of the scheme is to generate reasonable income by investing in debt & money market securities such that the Macaulay duration of the portfolio is between 3 to 4 years. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee /indicate any returns			The investment objective of the scheme is to generate optimal returns with adequate liquidity through active management of the portfolio, by investing in debt and money market instruments across duration. However, there can be no assurance that the investment objective of the scheme will be realized. The Scheme does not guarantee / indicate any returns.			The investment objective of the scheme is to generate optimal returns with adequate liquidity by investing in debt and money market instruments such that the Macaulay duration of the portfolio is between 4 years and 7 years. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.			The investment objective of the scheme is to generate credit risk-free return through investment in sovereign securities issued by the Central Government and/ora State Government and / or any security unconditionally guaranteed by the Central Government and / or a State Government for repayment of principal and interest. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.		
Entry Load/ Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load
	Please refer to pg. 53			Please refer to pg. 54			Please refer to pg. 55			Please refer to pg. 56		
Plans/Options(Regular/Direct)	Options: (a)Growth Option (b) Monthly IDCW Option (c) Quarterly IDCW Option (d) Half Yearly IDCW Option (e) Annual IDCW Option (f) Flexi IDCW Option with both payout and reinvestment facilities			Growth option IDCW option with Payout and Reinvestment Qrtly/Half Yearly/Annual/Flexi IDCW with Payout and Re-investment			(a) Quarterly IDCW Option (b) Half Yearly IDCW Option (c) Annual IDCW Option (d) Flexi IDCW Option with both payout an reinvestment facilities.			Growth Plan - IDCW (with payout & reinvestment facilities)		
SIP/SWP/STRIP	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input 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 ~	60.07 Cr			377.38 Cr			295.01 Cr			517.24 Cr		
Expense Ratio@ (%)	Regular: 1.59, Direct : 1.08			Regular: 1.59, Direct : 0.92			Regular: 1.62, Direct : 1.29			Regular: 0.92, Direct : 0.65		
Benchmark Index	CRISIL Medium Duration Fund B-III Index			CRISIL Dynamic Bond Fund A-III Index			CRISIL Medium to Long Duration Fund A-III Index			CRISIL Dynamic Gilt Index		
Key Features	UTI FOCUSED EQUITY FUND			UTI S&P BSE SENSEX INDEX FUND			UTI NIFTY MIDCAP 150 QUALITY 50 INDEX FUND			UTI S&P BSE LOW VOLATILITY INDEX FUND		
Fund Category	Focused Fund			Index Fund			Index Fund			Index Fund		
Type of Scheme	An open-ended equity scheme investing in maximum 30 stocks across market caps			An open-ended scheme replicating/tracking the S&P BSE Sensex Total Return Index (TRI)			An open-ended scheme replicating/tracking Nifty Midcap 150 Quality 50 Total Return Index (TRI)			An open-ended scheme replicating/tracking S&P BSE Low Volatility Total Return Index(TRI)		
Investment Objective	The investment objective of the scheme is to generate long term capital appreciation by investing in equity & equity related instruments of maximum 30 stocks across market caps. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.			The investment objective of the scheme is to provide returns that, before expenses, closely correspond to the total returns of the securities as represented by the underlying index, subject to tracking error. However, there is no guarantee or assurance that the investment objective of the scheme will be achieved.			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 investment objective of the scheme is to provide returns that, before expenses, closely correspond to the total returns of the securities as represented by the underlying index, subject to tracking error. However, there is no guarantee or assurance that the investment objective of the scheme will be achieved.		
Entry Load/ Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load
	Please refer to pg. 17			Please refer to pg. 29			Please refer to pg. 30			Please refer to pg. 31		
Plans/Options(Regular/Direct)	(i) Growth Option (ii) Payout of Income Distribution cum capital withdrawal option In case no option is indicated in the application form, then the default option will be the Growth Option			(i) Growth Option.			(i) Growth Option.			(i) Growth Option.		
SIP/SWP/STRIP	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<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 ~	2718.95 Cr			122.16 Cr			104.30 Cr			90.93 Cr		
Expense Ratio@ (%)	Regular: 1.87, Direct : 0.15			Regular: 0.30, Direct : 0.20			Regular: 0.90, Direct : 0.43			Regular: 0.90, Direct : 0.44		
Benchmark Index	Nifty 500 TRI Index TRI			S&P BSE Sensex TRI			Nifty Midcap 150 Quality 50 TRI			S&P BSE Low Volatility TRI		

~(Monthly Average as on 29th July 2022)

Minimum Investment Amount refer page No. 66

Asset Allocation refer page no. 62-65

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

'Expense Ratio' represents the Total Expenses (TER) as on 29th July 2022.

Investment Objective

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

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

Date of inception/allotment

15th October, 1986

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 9688.40 Crore
Closing AUM : ₹ 10136.28 Crore

High/Low NAV in the month

High Growth Option : ₹ 187.6982
Low Growth Option : ₹ 173.6442

Total Expense Ratio

Regular : 1.79
Direct : 1.04

Minimum Investment Amount

Growth: ₹ 100/-
IDCW: ₹ 5000/-

Load Structure

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

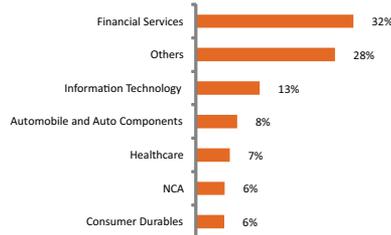
NAV per unit as on 29th July, 2022

Regular Growth Option : ₹ 187.6982
Regular IDCW Option : ₹ 41.1608
Direct Growth Option : ₹ 200.5245
Direct IDCW Option : ₹ 46.7303

Portfolio as on 29th July, 2022

Equity	% to NAV	Equity	% to NAV
ICICI Bank Ltd	9.66	Bajaj Finance Ltd.	1.86
Infosys Ltd.	7.47	Tata Motors Ltd.	1.74
HDFC Bank Ltd.	6.75	Tech Mahindra Ltd	1.45
Bharti Airtel Ltd.	4.47	ITC Ltd.	1.43
Reliance Industries Ltd.	4.26	Pidilite Industries Ltd.	1.41
HDFC Ltd.	3.57	Aditya Birla Fashion & Retail Ltd.	1.40
Tata Consultancy Services Ltd.	3.55	Balkrishna Industries Ltd.	1.40
Larsen & Toubro Ltd.	2.60	Havells India Ltd.	1.39
Axis Bank Ltd.	2.55	Shree Cement Ltd.	1.37
Kotak Mahindra Bank Ltd.	2.52	Godrej Consumer Products Ltd	1.27
SKF India Ltd.	2.49	Dr Reddy's Laboratories Ltd.	1.27
State Bank Of India	2.39	Jubilant Food Works Ltd	1.25
Maruti Suzuki India Ltd.	2.03	Cipla Ltd.	1.21
Eicher Motors Ltd	1.98	Others	13.67
Asian Paints Ltd.	1.97	Net Current Assets	5.83
Titan Company Ltd.	1.92	TOTAL	100.00
Sun Pharmaceuticals Industries Ltd.	1.88		

Sectoral Breakdown



Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
ICICI Bank Ltd	3.2	Reliance Industries Ltd.	-5.5
Bharti Airtel Ltd.	2.6	Hindustan Unilever Ltd.	-2.7
SKF India Ltd.	2.5	ITC Ltd.	-1.6
Eicher Motors Ltd	1.5	HDFC Ltd.	-1.3
Aditya Birla Fashion & Retail Ltd.	1.4	Mahindra & Mahindra Ltd.	-1.3

Market Capitalisation (%)

	Large	Mid	Small
Fund	88	10	3
Benchmark	95	5	0

Quantitative Indicators Fund Benchmark

Indicator	Fund	Benchmark
Beta	0.93	1
Standard Deviation (Annual)	21.09%	22.39%
Sharpe Ratio	0.55%	
Portfolio Turnover Ratio (Annual)	0.29	
P/B	7.30	8.02
P/E	35.98	31.94
ROE	17.38	18.63

As on 29th July, 2022

Portfolio Details

% of Top 10 Stocks	47.41
Median Market Cap (₹ Cr)	3,63,772
Weighted Average Market Cap	4,18,542
Number of Securities	51

All figures given are provisional and unaudited.

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

Period	NAV Growth (%)	S&P BSE 100 TRI (%)	S&P BSE Sensex TRI (%)	NAV Growth (₹)	S&P BSE 100 TRI (₹)	S&P BSE Sensex TRI (₹)
1 Year	5.64	10.34	10.75	10,564	11,034	11,075
3 Years	16.87	17.57	16.68	15,970	16,258	15,892
5 Years	11.35	12.37	13.40	17,123	17,922	18,759
Since inception*	15.60	14.26	14.97	17,98,552	11,82,962	14,77,812

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

Assuming all IDCWs were reinvested at the immediate ex-div. NAV, till the growth option was not available and considering NAVs under growth option thereafter.

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

S&P BSE 100 TRI since 01st Jan 1990. Prior period Sensex returns. * Compounded annualized Growth Rate.

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 67 in 'Fund Manager Summary'.

Schemes Managed by Mrs. Swati Kulkarni.

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

SIP Returns as on 29th July, 2022

Period	Investment Amount (₹)	Fund Value (₹)	S&P BSE 100 TRI (₹)	S&P BSE Sensex TRI (₹)	Yield (%) Fund	Yield (%) S&P BSE 100 TRI	Yield (%) S&P BSE Sensex TRI
1 Year	1,20,000	1,18,648	1,22,642	1,22,231	-2.11	4.16	3.51
3 Years	3,60,000	4,68,001	4,84,025	4,74,861	17.89	20.31	18.93
5 Years	6,00,000	8,54,780	8,83,712	8,84,062	14.17	15.53	15.54
7 Years	8,40,000	13,43,961	14,17,296	14,30,341	13.22	14.71	14.97
10 Years	12,00,000	23,70,287	24,84,258	24,82,688	13.07	13.95	13.94
15 Years	18,00,000	49,33,349	51,35,414	51,13,059	12.43	12.89	12.84
Since inception	21,20,000	71,91,223	75,63,173	75,67,383	12.52	13.00	13.01

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

For Product Label, Refer Page no. 68-71.

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

Investment Objective

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

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

Date of inception/allotment

20th May, 2009

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 1331.38 Crore
Closing AUM : ₹ 1385.33 Crore

High/Low NAV in the month

High Growth Option : ₹ 97.0875
Low Growth Option : ₹ 89.5432

Total Expense Ratio

Regular : 2.38
Direct : 1.79

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW:

Load Structure

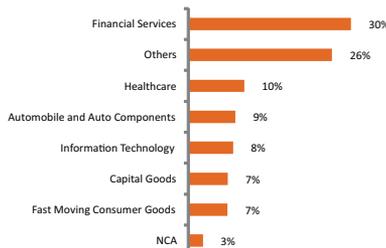
Entry Load	Nil	
Holding Period	< 1 Year	>= 1 Year
Exit Load	1%	Nil

NAV per unit as on 29th July, 2022

Regular Growth Option	₹ 97.0875
Regular IDCW Option	₹ 47.2966
Direct Growth Option	₹ 101.5885
Direct IDCW Option	₹ 49.9214

Portfolio as on 29th July, 2022

Equity	% to NAV	Equity	% to NAV
ICICI Bank Ltd	5.85	Bharti Airtel Ltd.	1.97
HDFC Bank Ltd.	5.49	Bajaj Auto Ltd.	1.68
ITC Ltd.	4.11	Hindustan Petroleum Corporation Ltd.	1.67
State Bank Of India	3.75	Oberoi Realty Ltd.	1.66
Federal Bank Ltd.	3.29	Aditya Birla Fashion & Retail Ltd.	1.66
HDFC Ltd.	2.97	Bharat Forge Ltd.	1.62
Axis Bank Ltd.	2.94	Oracle Financial Services Software Ltd.	1.61
Coromandel International Ltd.	2.90	Ashok Leyland Ltd.	1.55
Fortis Healthcare Ltd.	2.63	Dalmia Bharat Ltd	1.40
Larsen & Toubro Ltd.	2.44	Phoenix Mills Ltd	1.34
Mahindra & Mahindra Ltd.	2.42	Tata Motors Ltd.	1.32
Cummins India Ltd.	2.40	Aurobindo Pharma Ltd.	1.25
Emami Ltd.	2.39	Lupin Ltd.	1.23
HCL Technologies Ltd.	2.34	Others	25.08
Max Financial Services Ltd.	2.30	Net Current Assets	2.67
Infosys Ltd.	2.13	TOTAL	100.00
Ajanta Pharma Ltd.	1.98		

Sectoral Breakdown**Active Stock positions**

Overweight (Top 5)	%	Underweight (Top 5)	%
Federal Bank Ltd.	2.7	Reliance Industries Ltd.	-3.7
ICICI Bank Ltd	2.6	Adani Total Gas Ltd	-2.4
ITC Ltd.	2.6	Tata Consultancy Services Ltd.	-1.9
State Bank Of India	2.6	Kotak Mahindra Bank Ltd.	-1.5
Coromandel International Ltd.	2.5	Hindustan Unilever Ltd.	-1.3

Market Capitalisation (%)

	Large	Mid	Small
Fund	50	37	13
Benchmark	55	42	3

Quantitative Indicators Fund Benchmark

Beta	0.96	1
Standard Deviation (Annual)	21.10%	21.42%
Sharpe Ratio	0.62%	
Portfolio Turnover Ratio (Annual)	0.39	
P/B	3.82	11.41
P/E	22.72	34.37
ROE	15.63	18.98

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

% of Top 10 Stocks	36.36
Median Market Cap (₹ Cr)	55,162
Weighted Average Market Cap	2,14,003
Number of Securities	59

All figures given are provisional and unaudited.

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

Period	NAV Growth (%)	Nifty Large Mid 250 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty Large Mid 250 TRI (₹)	Nifty 50 TRI (₹)
1 Year	3.73	8.83	10.24	10,373	10,883	11,024
3 Years	18.28	21.50	16.94	16,555	17,946	15,998
5 Years	9.95	12.94	12.61	16,073	18,382	18,114
Since inception*	12.05	15.14	12.48	44,927	64,346	47,258

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

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

SIP Returns as on 29th July, 2022

Period	Investment Amount (₹)	Fund Value (₹)	Nifty Large Mid 250 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty Large Mid 250 TRI	Yield (%) Nifty 50 TRI
1 Year	1,20,000	1,21,191	1,22,304	1,22,098	1.87	3.63	3.30
3 Years	3,60,000	5,02,866	5,09,215	4,78,696	23.07	23.99	19.51
5 Years	6,00,000	8,77,565	9,22,518	8,80,182	15.24	17.28	15.36
7 Years	8,40,000	13,41,790	14,86,404	14,12,893	13.17	16.05	14.62
10 Years	12,00,000	23,23,241	27,82,740	24,51,348	12.70	16.07	13.70
15 Years	NA	NA	NA	NA	NA	NA	NA
Since inception	15,80,000	36,96,328	45,79,638	38,98,136	12.12	15.02	12.84

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

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 : ₹ 23973.68 Crore
Closing AUM : ₹ 25448.00 Crore

High/Low NAV in the month

High Growth Option : ₹ 236.6138
Low Growth Option : ₹ 214.2282

Total Expense Ratio

Regular : 1.66
Direct : 0.95

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW:

Load Structure

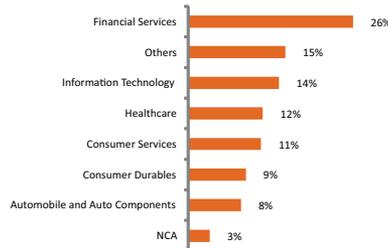
Entry Load : Nil
Exit Load : (A) Redemption / Switch out within 1 year from the date of allotment –
(I) upto 10% of the allotted Units – NIL
(ii) beyond 10% of the allotted Units - 1.00%
(B) Redemption / Switch out after 1 year from the date of allotment – NIL

NAV per unit as on 29th July, 2022

Regular Growth Option : ₹ 236.6138
Regular IDCW Option : ₹ 160.7147
Direct Growth Option : ₹ 248.3635
Direct IDCW Option : ₹ 169.5591

Portfolio as on 29th July, 2022

Equity	% to NAV	Equity	% to NAV
Bajaj Finance Ltd.	6.11	P I Industries Ltd.	1.53
ICICI Bank Ltd	5.05	Jubilant Food Works Ltd	1.53
HDFC Bank Ltd.	4.57	Endurance Technologies Ltd.	1.48
Infosys Ltd.	4.51	IPCA Laboratories Ltd.	1.44
Larsen & Toubro Infotech Ltd	4.00	Berger Paints India Ltd.	1.44
Kotak Mahindra Bank Ltd.	4.00	Ajanta Pharma Ltd.	1.42
Avenue Supermarts Ltd.	3.76	Grindwell Norton Ltd.	1.41
Info-Edge (India) Ltd.	3.16	Marico Ltd.	1.40
HDFC Ltd.	3.15	Aavas Financiers Ltd	1.39
Coforge Ltd	2.97	Divis Laboratories Ltd.	1.39
Mindtree Ltd.	2.87	Havells India Ltd.	1.38
Astral Ltd.	2.51	Crompton Greaves Consumer Electricals Ltd.	1.36
Maruti Suzuki India Ltd.	2.19	Pidilite Industries Ltd.	1.28
Titan Company Ltd.	2.08	Others	22.17
AU Small Finance Bank Ltd	1.83	Net Current Assets	3.41
Schaeffler India Ltd	1.63	TOTAL	100.00
Shree Cement Ltd.	1.59		

Sectoral Breakdown**Active Stock positions**

Overweight (Top 5)	%	Underweight (Top 5)	%
Bajaj Finance Ltd.	4.4	Reliance Industries Ltd.	-7.6
Larsen & Toubro Infotech Ltd	3.8	Tata Consultancy Services Ltd.	-3.0
Avenue Supermarts Ltd.	3.2	ITC Ltd.	-2.3
Info-Edge (India) Ltd.	2.9	Hindustan Unilever Ltd.	-2.1
Coforge Ltd	2.8	Larsen & Toubro Ltd.	-1.9

Market Capitalisation (%)

	Large	Mid	Small
Fund	66	25	9
Benchmark	78	15	7

Quantitative Indicators

	Fund	Benchmark
Beta	0.90	1
Standard Deviation (Annual)	20.31%	21.75%
Sharpe Ratio	0.77%	
Portfolio Turnover Ratio (Annual)	0.09	
P/B	10.88	8.92
P/E	44.17	32.64
ROE	23.90	18.51

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

% of Top 10 Stocks	41.28
Median Market Cap (₹ Cr)	79,819
Weighted Average Market Cap	2,12,751
Number of Securities	54

All figures given are provisional and unaudited.

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

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)
1 Year	-1.73	8.63	10.24	9,827	10,863	11,024
3 Years	20.85	18.79	16.94	17,659	16,770	15,998
5 Years	13.78	12.05	12.61	19,076	17,668	18,114
Since inception*	12.60	11.75	NA	3,61,067	2,86,899	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 67 in "Fund Manager Summary". N.A - Not Available. Schemes Managed by Mr. Ajay Tyagi.

As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of Nifty 500 TRI. PRI & TRI values are not available from the

inception date of UTI FLEXI CAP FUND i.e. 18th May 1992 to 31st December 1996.

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

SIP Returns as on 29th July, 2022

Period	Investment Amount (₹)	Fund Value (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty 500 TRI	Yield (%) Nifty 50 TRI
1 Year	1,20,000	1,14,622	1,21,640	1,22,098	-8.31	2.58	3.30
3 Years	3,60,000	4,72,065	4,90,876	4,78,696	18.51	21.32	19.51
5 Years	6,00,000	8,94,728	8,89,409	8,80,182	16.03	15.79	15.36
7 Years	8,40,000	14,36,837	14,21,995	14,12,893	15.09	14.80	14.62
10 Years	12,00,000	26,18,201	25,35,886	24,51,348	14.93	14.33	13.70
15 Years	18,00,000	59,74,635	52,36,664	50,14,583	14.65	13.12	12.62
Since inception	21,20,000	89,45,633	75,95,719	73,87,096	14.60	13.04	12.78

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

For Product Label, Refer Page no. 68-71.

An open ended equity scheme following a value investment strategy.

Investment Objective

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

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

Date of inception/allotment

20th July, 2005

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 6383.38 Crore
Closing AUM : ₹ 6670.68 Crore

High/Low NAV in the month

High Growth Option : ₹ 98.4670
Low Growth Option : ₹ 90.0796

Total Expense Ratio

Regular : 1.88
Direct : 1.23

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW: ₹ 5000/-

Load Structure

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

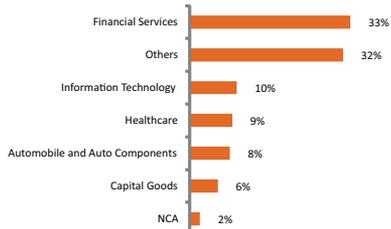
NAV per unit as on 29th July, 2022

Regular Growth Option : ₹ 98.4670
Regular IDCW Option : ₹ 28.6959
Direct Growth Option : ₹ 105.5336
Direct IDCW Option : ₹ 34.4183

Portfolio as on 29th July, 2022

Equity	% to NAV	Equity	% to NAV
HDFC Bank Ltd.	9.14	Hindalco Industries Ltd.	1.56
ICICI Bank Ltd	8.04	Sun Pharmaceuticals Industries Ltd.	1.56
Infosys Ltd.	7.20	Bharat Forge Ltd.	1.54
Axis Bank Ltd.	4.35	Ajanta Pharma Ltd.	1.43
State Bank Of India	3.80	Crompton Greaves Consumer Electricals Ltd.	1.42
Bharti Airtel Ltd.	3.79	Jubilant Food Works Ltd	1.40
ITC Ltd.	2.63	Coromandel International Ltd.	1.31
Bajaj Auto Ltd.	2.49	Brigade Enterprises Ltd.	1.29
Eicher Motors Ltd	2.02	Dalmia Bharat Ltd	1.26
Aditya Birla Fashion & Retail Ltd.	2.01	Fortis Healthcare Ltd.	1.25
Cipla Ltd.	1.90	ICICI Prudential Life Insurance Company Ltd.	1.24
Maruti Suzuki India Ltd.	1.83	Phoenix Mills Ltd	1.20
IndusInd Bank Ltd.	1.80	Shree Cement Ltd.	1.17
AIA Engineering Ltd.	1.73	Others	22.73
Tata Steel Ltd.	1.62	Net Current Assets	2.13
KEC International Ltd.	1.59	TOTAL	100.00
Tech Mahindra Ltd	1.57		

Sectoral Breakdown



Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
HDFC Bank Ltd.	3.6	Reliance Industries Ltd.	-7.6
ICICI Bank Ltd	3.0	Tata Consultancy Services Ltd.	-3.0
Axis Bank Ltd.	2.7	HDFC Ltd.	-2.9
Bharti Airtel Ltd.	2.3	Kotak Mahindra Bank Ltd.	-2.3
Infosys Ltd.	2.2	Hindustan Unilever Ltd.	-2.1

Market Capitalisation (%)

	Large	Mid	Small
Fund	69	18	13
Benchmark	78	15	7

Quantitative Indicators Fund Benchmark

Indicator	Fund	Benchmark
Beta	0.94	1
Standard Deviation (Annual)	20.90%	21.75%
Sharpe Ratio	0.67%	
Portfolio Turnover Ratio (Annual)	0.23	
P/B	5.11	8.92
P/E	32.04	32.64
ROE	16.66	18.51

As on 29th July, 2022

Portfolio Details

% of Top 10 Stocks	45.47
Median Market Cap (₹ Cr)	1,04,008
Weighted Average Market Cap	2,63,220
Number of Securities	59

All figures given are provisional and unaudited.

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

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)
1 Year	4.75	8.63	10.24	10,475	10,863	11,024
3 Years	19.18	18.79	16.94	16,936	16,770	15,998
5 Years	12.17	12.05	12.61	17,763	17,668	18,114
Since inception*	14.36	13.82	14.09	98,414	90,788	94,528

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 67 in 'Fund Manager Summary'. Schemes Managed by Mr. Amit Premchandani.

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

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

SIP Returns as on 29th July, 2022

Period	Investment Amount (₹)	Fund Value (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty 500 TRI	Yield (%) Nifty 50 TRI
1 Year	1,20,000	1,21,034	1,21,640	1,22,098	1.62	2.58	3.30
3 Years	3,60,000	4,85,211	4,90,876	4,78,696	20.48	21.32	19.51
5 Years	6,00,000	8,85,645	8,89,409	8,80,182	15.61	15.79	15.36
7 Years	8,40,000	13,82,684	14,21,995	14,12,893	14.01	14.80	14.62
10 Years	12,00,000	23,59,467	25,35,886	24,51,348	12.99	14.33	13.70
15 Years	18,00,000	52,22,712	52,36,664	50,14,583	13.09	13.12	12.62
Since inception	20,40,000	70,20,079	67,81,512	65,57,512	13.18	12.84	12.50

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.

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 : ₹ 6573.22 Crore
Closing AUM : ₹ 6891.04 Crore

High/Low NAV in the month

High Growth Option : ₹ 182.7731
Low Growth Option : ₹ 165.5481

Total Expense Ratio

Regular : 1.84
Direct : 1.02

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW:

Load Structure

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

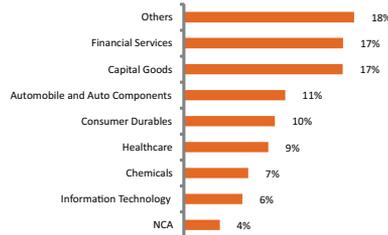
NAV per unit as on 29th July, 2022

Regular Growth Option	₹ 182.7731
Regular IDCW Option	₹ 86.4899
Direct Growth Option	₹ 198.1726
Direct IDCW Option	₹ 97.5211

Portfolio as on 29th July, 2022

Equity	% to NAV	Equity	% to NAV
Tube Investments Of India Ltd	3.71	Astral Ltd.	1.73
Cholamandalam Investment & Finance Company Ltd	3.53	Page Industries Ltd	1.72
P I Industries Ltd.	3.07	Voltas Ltd.	1.72
Federal Bank Ltd.	2.55	Jubilant Food Works Ltd	1.66
Shriram Transport Finance Co.Ltd.	2.55	Praj Industries Ltd.	1.64
Schaeffler India Ltd	2.51	Polycab India Ltd	1.61
Mphasis Ltd	2.26	United Breweries Ltd.	1.57
Crompton Greaves Consumer Electricals Ltd.	2.01	Kajaria Ceramics Ltd.	1.56
Bharat Forge Ltd.	2.00	Creditaccess Grameen Ltd	1.47
City Union Bank Ltd	1.91	Bharat Electronics Ltd.	1.46
Ashok Leyland Ltd.	1.88	Indian Hotels Company Ltd.	1.46
APL Apollo Tubes Ltd	1.88	Coromandel International Ltd.	1.46
Alkem Laboratories Ltd	1.85	Endurance Technologies Ltd.	1.40
L&T Technology Services Ltd	1.81	Whirlpool Of India Ltd.	1.40
J.K.Cement Ltd.	1.79	Others	37.17
Max Financial Services Ltd.	1.77	Net Current Assets	3.88
		TOTAL	100.00

Sectoral Breakdown



Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Cholamandalam Inv & Fin Company Ltd	3.5	Adani Total Gas Ltd	-4.8
P I Industries Ltd.	3.1	Tata Power Company Ltd.	-2.1
Tube Investments Of India Ltd	2.5	Tata Elxsi Ltd.	-1.7
City Union Bank Ltd	1.9	Trent Ltd.	-1.6
Schaeffler India Ltd	1.9	AU Small Finance Bank Ltd	-1.5

Market Capitalisation (%)

	Large	Mid	Small
Fund	12	70	18
Benchmark	13	82	5

Quantitative Indicators Fund Benchmark

Indicator	Fund	Benchmark
Beta	0.92	1
Standard Deviation (Annual)	20.50%	21.77%
Sharpe Ratio	1.03%	
Portfolio Turnover Ratio (Annual)	0.18	
P/B	8.18	14.75
P/E	39.51	36.88
ROE	17.46	19.27

As on 29th July, 2022

Portfolio Details

% of Top 10 Stocks	26.10
Median Market Cap (₹ Cr)	30,420
Weighted Average Market Cap	31,325
Number of Securities	71

All figures given are provisional and unaudited.

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

Period	NAV Growth (%)	Nifty Midcap 150 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty Midcap 150 TRI (₹)	Nifty 50 TRI (₹)
1 Year	4.52	7.69	10.24	10,452	10,769	11,024
3 Years	26.39	25.85	16.94	20,203	19,945	15,998
5 Years	12.42	13.52	12.61	17,962	18,859	18,114
Since inception*	17.77	17.43	14.41	2,00,346	1,89,763	1,17,872

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 67 in 'Fund Manager Summary'.

Schemes Managed by Mr Ankit Agarwal.

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

SIP Returns as on 29th July, 2022

Period	Investment Amount (₹)	Fund Value (₹)	Nifty Midcap 150 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty Midcap 150 TRI	Yield (%) Nifty 50 TRI
1 Year	1,20,000	1,21,194	1,22,476	1,22,098	1.88	3.90	3.30
3 Years	3,60,000	5,29,418	5,40,579	4,78,696	26.86	28.42	19.51
5 Years	6,00,000	9,51,211	9,69,791	8,80,182	18.54	19.34	15.36
7 Years	8,40,000	14,66,587	15,64,499	14,12,893	15.67	17.48	14.62
10 Years	12,00,000	29,93,355	31,06,844	24,51,348	17.42	18.12	13.70
15 Years	18,00,000	75,73,985	70,92,209	50,14,583	17.37	16.62	12.62
Since inception	21,20,000	1,08,31,781	97,42,203	73,87,096	16.40	15.90	12.78

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

For Product Label, Refer Page no. 68-71.

Investment Objective

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

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

Date of inception/allotment

23rd December, 2020

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 2083.03 Crore
Closing AUM : ₹ 2177.12 Crore

High/Low NAV in the month

High Growth Option : ₹ 14.9606
Low Growth Option : ₹ 13.7870

Total Expense Ratio

Regular : 2.24
Direct : 0.51

Minimum Investment Amount

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

Load Structure

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

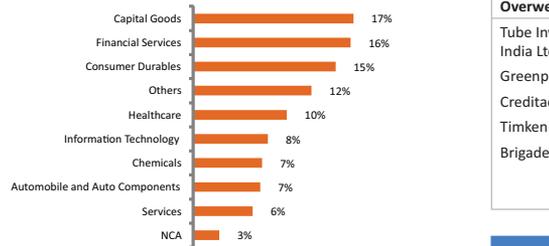
NAV per unit as on 29th July, 2022

Regular Growth Option : ₹ 14.9606
Regular IDCW Option : ₹ 14.9605
Direct Growth Option : ₹ 15.4374
Direct IDCW Option : ₹ 15.4374

Portfolio as on 29th July, 2022

Equity	% to NAV	Equity	% to NAV
Timken India Ltd.	3.04	Cera Sanitaryware Ltd.	1.59
Creditaccess Grameen Ltd	2.71	KEC International Ltd.	1.59
Brigade Enterprises Ltd.	2.47	APL Apollo Tubes Ltd	1.58
Tube Investments Of India Ltd	2.22	Eclerx Services Ltd.	1.57
Greenpanel Industries Ltd	2.22	KNR Constructions Ltd	1.56
Computer Age Management Services Ltd	2.12	Grindwell Norton Ltd.	1.48
Canfin Homes Ltd.	1.90	Teamlease Services Ltd.	1.47
V.I.P.Industries Ltd.	1.83	Suven Pharmaceuticals Ltd	1.45
Praj Industries Ltd.	1.77	Fine Organic Ind Ltd	1.42
Chalet Hotels Ltd	1.75	Coforge Ltd	1.42
IIFL Wealth Management Ltd	1.70	Krishna Institute Of Medical Science Ltd	1.39
City Union Bank Ltd	1.65	Affle India Ltd	1.39
Karur Vysya Bank Ltd.	1.64	Prince Pipes And Fittings Ltd	1.33
Asahi India Glass Ltd.	1.64	Others	44.54
J.B.Chemicals & Pharmaceuticals Ltd	1.62	Net Current Assets	2.70
Cholamandalam Financial Holdings Ltd	1.62	TOTAL	100.00
Navin Fluorine International Ltd.	1.60		

Sectoral Breakdown



Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Tube Investments Of India Ltd	2.2	PVR Ltd.	-1.2
Greenpanel Industries Ltd	2.2	Central Depository Services (India) Ltd	-1.2
Creditaccess Grameen Ltd	2.2	BSE Ltd	-1.2
Timken India Ltd.	2.1	Elgi Equipments Ltd.	-1.0
Brigade Enterprises Ltd.	1.6	Radico Khaitan Ltd.	-1.0

Market Capitalisation (%)

	Large	Mid	Small
Fund	-	17	83
Benchmark	-	4	96

Portfolio Details

% of Top 10 Stocks	22.03
Median Market Cap (₹ Cr)	11,277
Weighted Average Market Cap	12,234
Number of Securities	76

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

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

Period	NAV Growth (%)	Nifty Small Cap 250 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty Small Cap 250 TRI (₹)	Nifty 50 TRI (₹)
1 Year	7.86	-2.69	10.24	10,786	9,731	11,024
Since inception*	28.51	31.92	17.84	14,959	15,601	13,015

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 67 in 'Fund Manager Summary'. Schemes Managed by Mr. Ankit Agarwal. *Compounded annualized Growth Rate. The performance of the benchmark is calculated using total return index variant of the benchmark index.

SIP Returns as on 29th July, 2022

Period	Investment Amount (₹)	Fund Value (₹)	Nifty Smallcap 250 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty Smallcap 250 TRI	Yield (%) Nifty 50 TRI
1 Year	1,20,000	1,21,819	1,15,130	1,22,098	2.86	-7.54	3.30
Since inception	1,90,000	2,15,132	2,02,889	2,04,737	15.95	8.21	9.38

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 long term capital appreciation by investing in equity & equity related instruments of maximum 30 stocks across market caps.

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

Date of inception/allotment

26th Aug, 2021

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 2718.95 Crore
Closing AUM : ₹ 2841.93 Crore

High/Low NAV in the month

High Growth Option : ₹ 10.0270
Low Growth Option : ₹ 9.1383

Total Expense Ratio

Regular : 1.87
Direct : 0.15

Minimum Investment Amount

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

Load Structure

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

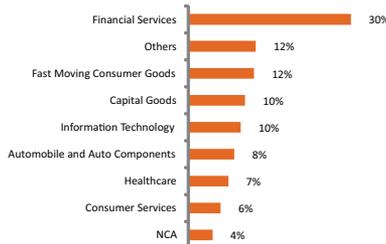
NAV per unit as on 29th July, 2022

Regular Growth Option	₹ 10.0270
Regular IDCW Option	₹ 10.0270
Direct Growth Option	₹ 10.1932
Direct IDCW Option	₹ 10.1930

Portfolio as on 29th July, 2022

Equity	% to NAV	Equity	% to NAV
ICICI Bank Ltd	7.94	IndusInd Bank Ltd.	2.94
HDFC Bank Ltd.	7.35	Cipla Ltd.	2.92
Tata Consultancy Services Ltd.	5.52	Max Financial Services Ltd.	2.91
ABB India Ltd.	4.09	Jubilant Food Works Ltd	2.90
Larsen & Toubro Infotech Ltd	4.04	Havells India Ltd.	2.77
Bharti Airtel Ltd.	3.64	Bharat Forge Ltd.	2.77
Ashok Leyland Ltd.	3.50	ICICI Lombard General Insurance Company Ltd	2.73
Tata Motors Ltd.	3.48	Divis Laboratories Ltd.	2.56
Bajaj Finance Ltd.	3.29	Aavas Financiers Ltd	2.52
Bajaj Auto Ltd.	3.10	Ultratech Cement Ltd.	2.42
Trent Ltd.	3.01	Ajanta Pharma Ltd.	1.87
Marico Ltd.	3.01	Tube Investments Of India Ltd	1.83
Godrej Consumer Products Ltd	3.00	V-Guard Industries Ltd	0.52
United Breweries Ltd.	3.00	Net Current Assets	4.42
Dabur India Ltd.	2.98	TOTAL	100.00
Phoenix Mills Ltd	2.98		

Sectoral Breakdown



Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
ABB India Ltd.	4.0	Reliance Industries Ltd.	-7.6
Larsen & Toubro Infotech Ltd	3.8	Infosys Ltd.	-5.0
Ashok Leyland Ltd.	3.3	HDFC Ltd.	-3.8
ICICI Bank Ltd	2.9	Kotak Mahindra Bank Ltd.	-2.3
United Breweries Ltd.	2.9	ITC Ltd.	-2.3

Market Capitalisation (%)

	Large	Mid	Small
Fund	67	31	2
Benchmark	78	15	7

Portfolio Details

% of Top 10 Stocks	45.95
Median Market Cap (₹ Cr)	84,594
Weighted Average Market Cap	2,57,849
Number of Securities	29

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

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

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)
Since inception*	0.26	5.26	4.41	10,026	10,526	10,441

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

Investment Objective

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

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

Date of inception/allotment

3rd May, 2005

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 2756.87 Crore
Closing AUM : ₹ 2877.84 Crore

High/Low NAV in the month

High Growth Option : ₹ 101.2718
Low Growth Option : ₹ 93.5302

Total Expense Ratio

Regular : 2.06
Direct : 1.48

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW:

Load Structure

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

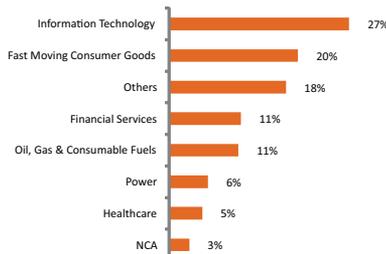
NAV per unit as on 29th July, 2022

Regular Growth Option	₹ 101.2718
Regular IDCW Option	₹ 21.1056
Direct Growth Option	₹ 107.3576
Direct IDCW Option	₹ 24.5585

Portfolio as on 29th July, 2022

Equity	% to NAV	Equity	% to NAV
Infosys Ltd.	8.43	Hindustan Petroleum Corporation Ltd.	2.13
ITC Ltd.	8.25	Bharat Electronics Ltd.	2.01
Tech Mahindra Ltd	5.54	Coromandel International Ltd.	1.99
NTPC Ltd.	5.23	Procter & Gamble Hygiene & Hel Care Ltd.	1.59
Mphasis Ltd	5.18	Sanofi India Ltd.	1.51
Hindustan Unilever Ltd.	4.62	ICICI Prudential Life Insurance Company Ltd.	1.35
Tata Consultancy Services Ltd.	3.87	Coal India Ltd.	1.34
Larsen & Toubro Infotech Ltd	3.21	ICICI Securities Ltd.	1.34
Marico Ltd.	3.07	State Bank Of India	1.24
ICICI Bank Ltd	3.05	Oil & Natural Gas Corporation Ltd.	1.22
Tata Steel Ltd.	2.96	Computer Age Management Services Ltd	1.06
Torrent Pharmaceuticals Ltd.	2.87	Indus Towers Ltd.	1.02
Bharat Petroleum Corporation Ltd.	2.41	Jyothy Labs Ltd.	0.97
Great Eastern Shipping Co. Ltd.	2.39	Others	10.44
GAIL (India) Ltd.	2.26	Net Current Assets	3.07
Bajaj Auto Ltd.	2.25	TOTAL	100.00
Cummins India Ltd.	2.15		

Sectoral Breakdown



Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
ITC Ltd.	5.9	Reliance Industries Ltd.	-7.6
Mphasis Ltd	5.0	HDFC Bank Ltd.	-5.0
Tech Mahindra Ltd	5.0	HDFC Ltd.	-3.0
NTPC Ltd.	4.6	Kotak Mahindra Bank Ltd.	-2.3
Infosys Ltd.	3.4	ICICI Bank Ltd	-2.0

Market Capitalisation (%)

	Large	Mid	Small
Fund	76	13	11
Benchmark	78	15	7

Quantitative Indicators Fund Benchmark

Indicator	Fund	Benchmark
Beta	0.82	1
Standard Deviation (Annual)	19.18%	21.75%
Sharpe Ratio	0.65%	
Portfolio Turnover Ratio (Annual)	0.15	
P/B	7.24	8.92
P/E	27.04	32.64
ROE	25.56	18.51

As on 29th July, 2022

Portfolio Details

% of Top 10 Stocks	50.45
Median Market Cap (₹ Cr)	1,05,098
Weighted Average Market Cap	2,44,818
Number of Securities	48

All figures given are provisional and unaudited.

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

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty Dividend Opportunities 50 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty Dividend Opportunities 50 TRI (₹)
1 Year	1.64	8.63	9.67	10.24	10,164	10,863	10,967
3 Years	17.74	18.79	16.28	16.94	16,329	16,770	15,729
5 Years	11.41	12.05	11.38	12.61	17,169	17,668	17,146
Since inception*	14.36	14.73	16.70	NA	1,01,277	1,07,082	1,43,646

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 67 in 'Fund Manager Summary'.

Schemes Managed by Mrs. Swati Kulkarni.

Benchmark for UTI Dividend Yield Fund has been changed from Nifty Dividend Opportunities 50 TRI to Nifty 500 TRI Benchmark change w.e.f January 1, 2022.

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

SIP Returns as on 29th July, 2022

Period	Investment Amount (₹)	Fund Value (₹)	Nifty 500 TRI (₹)	Nifty Dividend Opportunities 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty 500 TRI	Yield (%) Nifty Dividend Opportunities 50 TRI
1 Year	1,20,000	1,17,455	1,21,640	1,22,527	-3.96	2.58	3.98
3 Years	3,60,000	4,76,261	4,90,876	4,87,611	19.14	21.32	20.84
5 Years	6,00,000	8,61,147	8,89,409	8,62,254	14.47	15.79	14.52
7 Years	8,40,000	13,55,462	14,21,995	13,71,736	13.46	14.80	13.79
10 Years	12,00,000	23,27,757	25,35,886	23,13,991	12.73	14.33	12.62
15 Years	18,00,000	48,78,107	52,36,664	51,62,966	12.29	13.12	12.96
Since inception	20,60,000	68,23,301	69,74,924	74,48,018	12.67	12.89	13.54

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.

Investment Objective

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

Date of inception/allotment

29th May, 1998

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 2446.49 Crore
Closing AUM : ₹ 2528.76 Crore

High/Low NAV in the month

High Growth Option : ₹ 274.6032
Low Growth Option : ₹ 253.2957

Total Expense Ratio

Regular : 2.05
Direct : 1.23

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW:

Load Structure

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

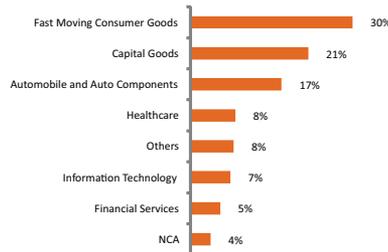
NAV per unit as on 29th July, 2022

Regular Growth Option	₹ 274.6032
Regular IDCW Option	₹ 141.5812
Direct Growth Option	₹ 298.1931
Direct IDCW Option	₹ 154.6826

Portfolio as on 29th July, 2022

Equity	% to NAV	Equity	% to NAV
Maruti Suzuki India Ltd.	8.18	Gland Pharma Ltd	2.36
Hindustan Unilever Ltd.	6.95	Bayer Cropscience Ltd.	2.26
Nestle India Ltd.	6.75	Sanofi India Ltd.	2.01
Mphasis Ltd	5.54	3M India Ltd.	1.86
Schaeffler India Ltd	4.90	Oracle Financial Services Software Ltd.	1.72
Honeywell Automation India Ltd.	4.73	Timken India Ltd.	1.48
United Spirits Ltd.	4.05	CRISIL Ltd	1.34
Britannia Industries Ltd.	3.89	Escorts Kubota Ltd	1.17
Procter & Gamble Hygiene & Hel Care Ltd.	3.82	HDFC Asset Management Company Ltd	1.11
Cummins India Ltd.	3.76	ICICI Prudential Life Insurance Company Ltd	1.08
SKF India Ltd.	3.61	Mahindra CIE Automotive Ltd	1.06
United Breweries Ltd.	3.61	Aavas Financiers Ltd	1.02
Grindwell Norton Ltd.	3.60	Nippon Life India Asset Management Ltd	0.89
Whirlpool Of India Ltd.	3.34	Others	2.24
Abbott India Ltd.	2.86	Net Current Assets	3.63
Siemens India Ltd.	2.74	TOTAL	100.00
Bosch Ltd.	2.44		

Sectoral Breakdown



Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Schaeffler India Ltd	4.9	Vedanta Ltd	-5.1
Grindwell Norton Ltd.	3.6	Ambuja Cements Ltd.	-4.9
Honeywell Automation India Ltd.	3.1	Britannia Industries Ltd.	-4.3
Whirlpool Of India Ltd.	2.3	Ashok Leyland Ltd.	-3.8
Bayer Cropscience Ltd.	2.3	Colgate Palmolive India Ltd.	-3.8

Market Capitalisation (%)

	Large	Mid	Small
Fund	43	51	6
Benchmark	62	35	2

Quantitative Indicators Fund Benchmark

Indicator	Fund	Benchmark
Beta	0.89	1
Standard Deviation (Annual)	17.80%	19.52%
Sharpe Ratio	0.57%	
Portfolio Turnover Ratio (Annual)	0.04	
P/B	18.10	20.72
P/E	56.85	55.46
ROE	27.31	31.56

As on 29th July, 2022

Portfolio Details

% of Top 10 Stocks	52.56
Median Market Cap (₹ Cr)	43,333
Weighted Average Market Cap	1,11,016
Number of Securities	36

All figures given are provisional and unaudited.

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

Period	NAV Growth (%)	Nifty MNC TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty MNC TRI (₹)	Nifty 50 TRI (₹)
1 Year	6.18	9.88	10.24	10,618	10,988	11,024
3 Years	15.32	18.32	16.94	15,342	16,572	15,998
5 Years	9.00	9.91	12.61	15,390	16,043	18,114
Since inception*	15.93	13.40	NA	3,57,136	2,09,428	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 67 in 'Fund Manager Summary'.

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

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

SIP Returns as on 29th July, 2022

Period	Investment Amount (₹)	Fund Value (₹)	Nifty MNC TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty MNC TRI	Yield (%) Nifty 50 TRI
1 Year	1,20,000	1,23,867	1,25,205	1,22,098	6.11	8.26	3.30
3 Years	3,60,000	4,51,456	4,65,903	4,78,696	15.35	17.57	19.51
5 Years	6,00,000	7,92,775	8,22,370	8,80,182	11.12	12.60	15.36
7 Years	8,40,000	12,20,751	13,31,737	14,12,893	10.52	12.96	14.62
10 Years	12,00,000	23,39,042	25,08,248	24,51,348	12.82	14.13	13.70
15 Years	18,00,000	61,31,529	59,90,637	50,14,583	14.95	14.68	12.62
Since inception	21,20,000	92,49,069	90,53,447	73,87,096	14.91	14.71	12.78

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

For Product Label, Refer Page no. 68-71.

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

Investment Objective

The objective of the scheme is to generate long term capital appreciation by investing predominantly in companies that are expected to benefit from the growth of consumption, changing demographics, consumer aspirations and lifestyle. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.

Date of inception/allotment

30th July, 2007

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 412.79 Crore
Closing AUM : ₹ 429.65 Crore

High/Low NAV in the month

High Growth Option : ₹ 38.5865
Low Growth Option : ₹ 35.3799

Total Expense Ratio

Regular : 2.61
Direct : 2.03

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW:

Load Structure

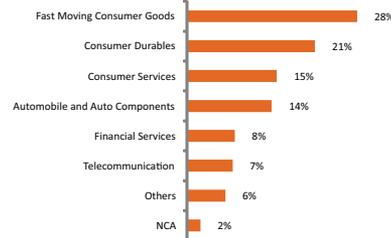
Entry Load : Nil
Exit Load : < 30 days – 1%; ≥ 30 days – Nil

NAV per unit as on 29th July, 2022

Regular Growth Option : ₹ 38.5865
Regular IDCW Option : ₹ 33.7299
Direct Growth Option : ₹ 40.6899
Direct IDCW Option : ₹ 35.7212

Portfolio as on 29th July, 2022

Equity	% to NAV	Equity	% to NAV
Bharti Airtel Ltd.	7.38	HDFC Bank Ltd.	2.30
Maruti Suzuki India Ltd.	6.95	Phoenix Mills Ltd	2.04
Asian Paints Ltd.	6.21	Tata Motors Ltd.	2.03
ITC Ltd.	6.08	Bajaj Finance Ltd.	2.01
Hindustan Unilever Ltd.	4.60	Aditya Birla Fashion & Retail Ltd.	1.88
Nestle India Ltd.	4.33	Havells India Ltd.	1.86
Avenue Supermarkets Ltd.	4.17	FSN E-Commerce Ventures (Nykaa) Ltd	1.79
Godrej Consumer Products Ltd	3.48	Page Industries Ltd	1.71
Titan Company Ltd.	3.39	Bajaj Auto Ltd.	1.64
Eicher Motors Ltd	3.10	Sheela Foam Ltd.	1.56
Metro Brands Ltd	2.83	Procter & Gamble Hygiene & Hel Care Ltd.	1.38
Dabur India Ltd.	2.79	Whirlpool Of India Ltd.	1.36
ICICI Bank Ltd	2.57	Astral Ltd.	1.27
Jubilant Food Works Ltd	2.56	Others	7.20
United Breweries Ltd.	2.49	Net Current Assets	2.14
Crompton Greaves Consumer Electricals Ltd.	2.48	TOTAL	100.00
Marico Ltd.	2.41		

Sectoral Breakdown**Active Stock positions**

Overweight (Top 5)	%	Underweight (Top 5)	%
Metro Brands Ltd	2.8	Mahindra & Mahindra Ltd.	-5.9
ICICI Bank Ltd	2.6	Hindustan Unilever Ltd.	-5.6
United Breweries Ltd.	2.5	Adani Transmission Ltd.	-4.6
HDFC Bank Ltd.	2.3	ITC Ltd.	-4.0
Phoenix Mills Ltd	2.0	Tata Consumer Products Ltd	-2.6

Market Capitalisation (%)

	Large	Mid	Small
Fund	71	21	8
Benchmark	91	9	-

Quantitative Indicators

	Fund	Benchmark
Beta	0.93	1
Standard Deviation (Annual)	19.10%	19.94%
Sharpe Ratio	0.65%	
Portfolio Turnover Ratio (Annual)	0.20	
P/B	16.46	15.76
P/E	58.73	56.56
ROE	20.54	23.54

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

% of Top 10 Stocks	49.70
Median Market Cap (₹ Cr)	1,92,195
Weighted Average Market Cap	2,17,121
Number of Securities	37

All figures given are provisional and unaudited.

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

Period	NAV Growth (%)	Nifty India Consumption TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty India Consumption TRI (₹)	Nifty 50 TRI (₹)
1 Year	7.87	19.44	10.24	10,787	11,944	11,024
3 Years	17.70	20.21	16.94	16,313	17,380	15,998
5 Years	9.88	12.22	12.61	16,022	17,803	18,114
Since inception*	9.41	13.11	10.74	38,583	63,569	46,257

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 67 in 'Fund Manager Summary'.

Schemes Managed by Mr. Vishal Chopda.

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

SIP Returns as on 29th July, 2022

Period	Investment Amount (₹)	Fund Value (₹)	Nifty India Consumption TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty India Consumption TRI	Yield (%) Nifty 50 TRI
1 Year	1,20,000	1,22,298	1,31,562	1,22,098	3.62	18.61	3.30
3 Years	3,60,000	4,63,099	4,94,188	4,78,696	17.15	21.81	19.51
5 Years	6,00,000	8,27,801	8,86,022	8,80,182	12.87	15.63	15.36
7 Years	8,40,000	12,85,537	14,10,210	14,12,893	11.97	14.57	14.62
10 Years	12,00,000	21,78,520	25,48,617	24,51,348	11.49	14.43	13.70
Since inception	17,90,000	45,73,505	59,22,613	49,67,331	11.67	14.70	12.64

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

For Product Label, Refer Page no. 68-71.

Investment Objective

The investment objective of the Scheme is to provide long term capital appreciation by investing predominantly in equity and equity related securities of companies engaged either directly or indirectly in the infrastructure areas of the Indian economy. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.

Date of inception/allotment

7th April, 2004

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 1365.61 Crore
Closing AUM : ₹ 1429.11 Crore

High/Low NAV in the month

High Growth Option : ₹ 77.2436
Low Growth Option : ₹ 69.4152

Total Expense Ratio

Regular : 2.28
Direct : 1.97

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW:

Load Structure

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

NAV per unit as on 29th July, 2022

Regular Growth Option : ₹ 77.2436
Regular IDCW Option : ₹ 40.3709
Direct Growth Option : ₹ 80.3189
Direct IDCW Option : ₹ 42.0311

Portfolio as on 29th July, 2022

Equity	% to NAV	Equity	% to NAV
Larsen & Toubro Ltd.	8.62	KNR Constructions Ltd	1.98
Bharti Airtel Ltd.	8.53	Torrent Power Ltd.	1.94
ICICI Bank Ltd	5.99	ABB India Ltd.	1.91
State Bank Of India	5.78	Brigade Enterprises Ltd.	1.86
NTPC Ltd.	5.41	PNC Infratech Ltd	1.78
Ultratech Cement Ltd.	5.06	Mahindra Logistics Ltd	1.63
Axis Bank Ltd.	4.43	Blue Star Ltd.	1.56
Adani Ports And Special Economic Zone Ltd	4.25	Crompton Greaves Consumer Electricals Ltd.	1.51
Container Corporation Of India Ltd	2.90	J. Kumar Infraprojects Ltd.	1.50
Bharat Electronics Ltd.	2.79	Oberoi Realty Ltd.	1.44
SKF India Ltd.	2.65	Indraprastha Gas Ltd	1.44
Gujarat Gas Ltd	2.43	3M India Ltd.	1.32
Shree Cement Ltd.	2.37	AIA Engineering Ltd.	1.25
Siemens India Ltd.	2.18	Others	7.24
Bharat Forge Ltd.	2.10	Net Current Assets	2.01
H G Infra Engineering Ltd.	2.09	TOTAL	100.00
Cummins India Ltd.	2.04		

Sectoral Breakdown



Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
ICICI Bank Ltd	6.0	Reliance Industries Ltd.	-18.8
State Bank Of India	5.8	Larsen & Toubro Ltd.	-5.6
Axis Bank Ltd.	4.4	Power Grid	
Bharat Electronics Ltd.	2.8	Corporation Of India Ltd	-4.7
SKF India Ltd.	2.7	Grasim Industries Ltd.	-3.8
		Oil & Natural Gas Corporation Ltd.	-3.4

Market Capitalisation (%)

	Large	Mid	Small
Fund	58	26	16
Benchmark	90	10	-

Quantitative Indicators

	Fund	Benchmark
Beta	0.90	1
Standard Deviation (Annual)	22.45%	22.80%
Sharpe Ratio	0.43%	
Portfolio Turnover Ratio (Annual)	0.08	
P/B	4.76	3.81
P/E	35.82	35.76
ROE	13.66	12.15

As on 29th July, 2022

Portfolio Details

% of Top 10 Stocks	53.77
Median Market Cap (₹ Cr)	1,19,388
Weighted Average Market Cap	1,69,231
Number of Securities	41

All figures given are provisional and unaudited.

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

Period	NAV Growth (%)	Nifty Infrastructure TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty Infrastructure TRI (₹)	Nifty 50 TRI (₹)
1 Year	5.34	12.07	10.24	10,534	11,207	11,024
3 Years	14.86	18.50	16.94	15,159	16,648	15,998
5 Years	7.42	9.46	12.61	14,306	15,717	18,114
Since inception*	12.36	9.50	14.41	84,627	52,760	1,17,872

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 67 in 'Fund Manager Summary'. Schemes Managed by Mr Sachin Trivedi. As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of S&P BSE 100 TRI. PRI values from 7th April 2004 to 31st July 2006. TRI Value From 1st August 2006. The performance of the benchmark is calculated using total return index variant of the benchmark index.

SIP Returns as on 29th July, 2022

Period	Investment Amount (₹)	Fund Value (₹)	Nifty Infrastructure TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty Infrastructure TRI	Yield (%) Nifty 50 TRI
1 Year	1,20,000	1,22,386	1,20,779	1,22,098	3.76	1.22	3.30
3 Years	3,60,000	4,86,647	4,90,942	4,78,696	20.70	21.33	19.51
5 Years	6,00,000	8,35,965	8,76,077	8,80,182	13.27	15.17	15.36
7 Years	8,40,000	12,67,638	13,32,075	14,12,893	11.58	12.97	14.62
10 Years	12,00,000	21,62,869	20,93,824	24,51,348	11.35	10.74	13.70
15 Years	18,00,000	36,85,980	31,96,871	50,14,583	8.98	7.27	12.62
Since inception	21,20,000	50,56,371	41,45,020	73,87,096	9.10	7.12	12.78

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

For Product Label, Refer Page no. 68-71.

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

Investment Objective

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

Date of inception/allotment

7th April, 2004

Fund Manager

Mr. Amit Premchandani, PGDM (IIM Indore), CA, CFA
Managing the scheme since June-2014 &
Ms. Preethi R S, MBA, IIM Kozhikode BE, Computer Science
RVCE, Bengaluru Managing the scheme since May 2022

Fund AUM

Fund Size Monthly Average : ₹ 721.76 Crore
Closing AUM : ₹ 770.18 Crore

High/Low NAV in the month

High Growth Option : ₹ 115.5684
Low Growth Option : ₹ 102.5235

Total Expense Ratio

Regular : 2.65
Direct : 1.41

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW:

Load Structure

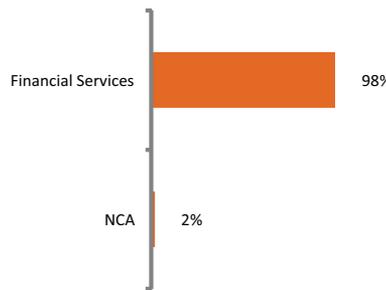
Entry Load : Nil
Exit Load : < 30 days – 1%; ≥ 30 days – Nil

NAV per unit as on 29th July, 2022

Regular Growth Option : ₹ 115.5684
Regular IDCW Option : ₹ 44.9786
Direct Growth Option : ₹ 127.6245
Direct IDCW Option : ₹ 49.9499

Portfolio as on 29th July, 2022

Equity	% to NAV	Equity	% to NAV
HDFC Bank Ltd.	19.18	DCB Bank Ltd	1.74
ICICI Bank Ltd	18.71	City Union Bank Ltd	1.67
State Bank Of India	9.60	Canfin Homes Ltd.	1.57
Axis Bank Ltd.	8.66	Federal Bank Ltd.	1.38
HDFC Ltd.	6.48	Equitas Holdings Ltd	0.92
Kotak Mahindra Bank Ltd.	4.35	Computer Age Management Services Ltd	0.72
SBI Life Insurance Company Ltd.	3.36	PB Fintech Ltd	0.61
IndusInd Bank Ltd.	2.95	Aditya Birla Sun Life Amc Ltd	0.55
ICICI Prudential Life Insurance Company Ltd.	2.52	Prudent Corporate Advisory Services Ltd	0.43
Bajaj Finance Ltd.	2.34	LIC Of India	0.41
Bajaj Finserv Ltd.	2.25	Muthoot Finance Ltd	0.20
ICICI Lombard General Insurance Company Ltd	1.98	ICICI Securities Ltd.	0.00
SBI Cards And Payment Services Pvt Ltd.	1.86	Creditaccess Grameen Ltd	0.00
Karur Vysya Bank Ltd.	1.83	Net Current Assets	1.91
Cholamandalam Investment & Finance Company Ltd	1.82	TOTAL	100.00

Sectoral Breakdown**Active Stock positions**

Overweight (Top 5)	%	Underweight (Top 5)	%
IndusInd Bank Ltd.	3.0	HDFC Ltd.	-8.4
State Bank Of India	2.6	Kotak Mahindra Bank Ltd.	-4.9
Axis Bank Ltd.	2.0	Bajaj Finance Ltd.	-4.3
Karur Vysya Bank Ltd.	1.8	HDFC Bank Ltd.	-2.6
ICICI Prudential Life Insurance Company Ltd.	1.8	HDFC Life Insurance Company Ltd.	-1.8

Market Capitalisation (%)

	Large	Mid	Small
Fund	88	2	10
Benchmark	98	2	-

Quantitative Indicators

	Fund	Benchmark
Beta	0.98	1
Standard Deviation (Annual)	29.71%	29.89%
Sharpe Ratio	0.07%	
Portfolio Turnover Ratio (Annual)	0.21	
P/B	3.79	3.72
P/E	25.17	26.93
ROE	15.08	14.95

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

% of Top 10 Stocks	78.15
Median Market Cap (₹ Cr)	4,48,224
Weighted Average Market Cap	4,06,503
Number of Securities	26

All figures given are provisional and unaudited.

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

Period	NAV Growth (%)	Nifty Financial Services TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty Financial Services TRI (₹)	Nifty 50 TRI (₹)
1 Year	4.80	6.71	10.24	10,480	10,671	11,024
3 Years	7.22	11.71	16.94	12,328	13,945	15,998
5 Years	3.64	11.79	12.61	11,959	17,464	18,114
Since inception*	14.29	17.76	14.41	1,15,627	2,00,035	1,17,872

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 67 in 'Fund Manager Summary'. Schemes Managed by Mr. Amit Premchandani & Ms. Preethi R.S.

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

SIP Returns as on 29th July, 2022

Period	Investment Amount (₹)	Fund Value (₹)	Nifty Financial Services TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty Financial Services TRI	Yield (%) Nifty 50 TRI
1 Year	1,20,000	1,22,233	1,21,736	1,22,098	3.52	2.73	3.30
3 Years	3,60,000	4,46,139	4,52,720	4,78,696	14.51	15.54	19.51
5 Years	6,00,000	7,35,065	8,38,096	8,80,182	8.08	13.37	15.36
7 Years	8,40,000	11,36,197	14,17,105	14,12,893	8.51	14.70	14.62
10 Years	12,00,000	19,90,473	26,62,658	24,51,348	9.78	15.25	13.70
15 Years	18,00,000	43,26,758	63,07,120	50,14,583	10.89	15.27	12.62
Since inception	21,20,000	66,98,760	1,03,03,027	73,87,096	11.84	15.93	12.78

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

For Product Label, Refer Page no. 68-71.

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

Investment Objective

The primary objective of the scheme is to generate long term capital appreciation by investing predominantly in equities and equity related securities of companies/institutions engaged in the Healthcare Services Sector.

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

Date of inception/allotment

28th June, 1999

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 705.53 Crore
Closing AUM : ₹ 718.68 Crore

High/Low NAV in the month

High Growth Option : ₹ 147.3973
Low Growth Option : ₹ 140.4422

Total Expense Ratio

Regular : 2.39
Direct : 1.42

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW:

Load Structure

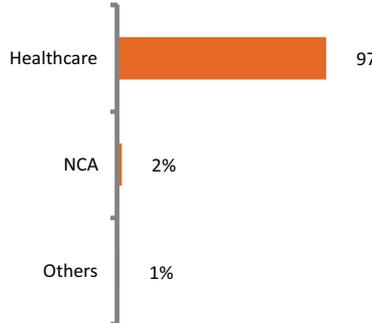
Entry Load : Nil
Exit Load : < 30 days – 1%; ≥ 30 days – Nil

NAV per unit as on 29th July, 2022

Regular Growth Option : ₹ 147.3973
Regular IDCW Option : ₹ 113.9174
Direct Growth Option : ₹ 161.3531
Direct IDCW Option : ₹ 124.7153

Portfolio as on 29th July, 2022

Equity	% to NAV	Equity	% to NAV
Sun Pharmaceuticals Industries Ltd.	11.92	Suven Pharmaceuticals Ltd	2.20
Dr Reddy's Laboratories Ltd.	8.43	J.B.Chemicals & Pharmaceuticals Ltd	2.12
Cipla Ltd.	7.66	Abbott India Ltd.	2.08
Fortis Healthcare Ltd.	4.99	Proctor & Gamble Health Ltd	1.70
Apollo Hospitals Enterprise Ltd.	4.75	Poly Medicare Ltd.	1.53
Divis Laboratories Ltd.	4.58	Alembic Pharmaceuticals Ltd.	1.51
Aurobindo Pharma Ltd.	4.44	AMI Organics Ltd	1.40
IPCA Laboratories Ltd.	3.92	Pfizer Ltd.	1.37
Ajanta Pharma Ltd.	3.69	Rainbow Childrens Medicare Ltd	1.37
ERIS Lifesciences Ltd	3.52	Metropolis Healthcare Ltd	1.37
Krishna Institute Of Medical Science Ltd	3.17	Sequent Scientific Ltd	1.10
Zydus Lifesciences Ltd	3.09	Narayana Hrudayalaya Ltd	1.07
Torrent Pharmaceuticals Ltd.	2.70	Advanced Enzyme Technologies Ltd	0.92
Lupin Ltd.	2.68	Others	1.63
Biocon Ltd.	2.55	Net Current Assets	2.04
Gland Pharma Ltd	2.29	TOTAL	100.00
Alkem Laboratories Ltd	2.22		

Sectoral Breakdown**Active Stock positions**

Overweight (Top 5)	%	Underweight (Top 5)	%
ERIS Lifesciences Ltd	3.2	Sun Pharmaceuticals Industries Ltd.	-5.2
Ajanta Pharma Ltd	2.9	Divis Laboratories Ltd.	-3.6
Krishna Institute Of Medical Science Ltd	2.9	Laurus Labs Ltd.	-3.4
Fortis Healthcare Ltd.	2.6	Max Healthcare Institute Ltd	-2.9
Aurobindo Pharma Ltd.	1.9	Apollo Hospitals Enterprise Ltd-2.4	

Market Capitalisation (%)

	Large	Mid	Small
Fund	43	28	29
Benchmark	53	28	18

Quantitative Indicators

	Fund	Benchmark
Beta	0.90	1
Standard Deviation (Annual)	18.66%	20.25%
Sharpe Ratio	0.98%	
Portfolio Turnover Ratio (Annual)	0.36	
P/B	5.45	6.30
P/E	38.33	42.13
ROE	15.92	15.79

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

% of Top 10 Stocks	57.90
Median Market Cap (₹ Cr)	36,908
Weighted Average Market Cap	60,835
Number of Securities	33

All figures given are provisional and unaudited.

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

Period	NAV Growth (%)	S&P BSE Healthcare TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	S&P BSE Healthcare TRI (₹)	Nifty 50 TRI (₹)
1 Year	-12.52	-11.93	10.24	8,748	8,807	11,024
3 Years	23.51	22.49	16.94	18,852	18,388	15,998
5 Years	11.42	10.75	12.61	17,177	16,666	18,114
Since inception*	13.72	13.99	NA	1,95,079	2,06,067	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 67 in 'Fund Manager Summary'.
N.A Not Available. Schemes Managed by Mr. V Srivatsa & Mr. Kamal Gada. As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of Nifty Pharma. TRI values from 28th June 1999 to 3rd April 2006. TRI Value From 4th April 2006.
The performance of the benchmark is calculated using total return index variant of the benchmark index.

SIP Returns as on 29th July, 2022

Period	Investment Amount (₹)	Fund Value (₹)	S&P BSE Healthcare TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) S&P BSE Healthcare TRI	Yield (%) Nifty 50 TRI
1 Year	1,20,000	1,11,576	1,12,307	1,22,098	-12.92	-11.82	3.30
3 Years	3,60,000	4,45,158	4,49,191	4,78,696	14.36	14.99	19.51
5 Years	6,00,000	8,60,675	8,50,965	8,80,182	14.45	13.99	15.36
7 Years	8,40,000	12,49,673	12,11,571	14,12,893	11.18	10.31	14.62
10 Years	12,00,000	21,36,641	20,55,708	24,51,348	11.12	10.39	13.70
15 Years	18,00,000	53,24,440	53,63,310	50,14,583	13.31	13.40	12.62
Since inception	21,20,000	77,36,385	79,39,675	73,87,096	13.22	13.47	12.78

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

For Product Label, Refer Page no. 68-71.

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 : ₹ 1830.88 Crore
Closing AUM : ₹ 1886.21 Crore

High/Low NAV in the month

High Growth Option : ₹ 148.4796
Low Growth Option : ₹ 137.2200

Total Expense Ratio

Regular : 2.13
Direct : 1.03

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW:

Load Structure

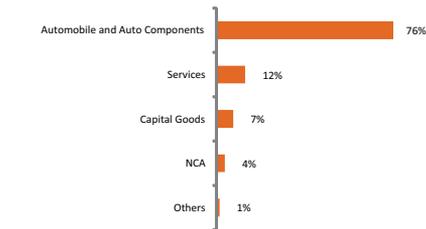
Entry Load : Nil
Exit Load : < 30 days – 1%; ≥ 30 days – Nil

NAV per unit as on 29th July, 2022

Regular Growth Option : ₹ 147.6344
Regular IDCW Option : ₹ 68.0756
Direct Growth Option : ₹ 163.5865
Direct IDCW Option : ₹ 75.6584

Portfolio as on 29th July, 2022

Equity	% to NAV	Equity	% to NAV
Maruti Suzuki India Ltd.	17.47	Mahindra & Mahindra Fin.Ser.Ltd.	1.12
Mahindra & Mahindra Ltd.	12.98	TVS Motor Company Ltd	1.07
Tata Motors Ltd.	10.47	Jamna Auto Industries Ltd.	0.98
Eicher Motors Ltd	8.75	Samvardhana Motherson International Ltd	0.97
Bajaj Auto Ltd.	8.56	Sundram Fasteners Ltd.	0.96
Adani Ports And Special Economic Zone Ltd	6.20	Motherson Sumi Wiring India Ltd	0.96
Ashok Leyland Ltd.	5.22	Subros Ltd.	0.81
Bosch Ltd.	2.43	Mahindra CIE Automotive Ltd	0.69
Hero Motocorp Ltd.	2.36	Endurance Technologies Ltd.	0.68
Container Corporation Of India Ltd	1.94	MRF Ltd.	0.45
Apollo Tyres Ltd.	1.85	Sandhar Technologies Ltd	0.40
Bharat Forge Ltd.	1.60	Gujarat Pipavav Port Ltd.	0.37
Schaeffler India Ltd	1.49	Escorts Kubota Ltd	0.31
Minda Corporation Ltd	1.31	Others	0.38
Mahindra Logistics Ltd	1.28	Net Current Assets	3.58
Interglobe Aviation Ltd	1.24	TOTAL	100.00
VRL Logistics Ltd	1.12		

Sectoral Breakdown**Active Stock positions**

Overweight (Top 5)	%	Underweight (Top 5)	%
Eicher Motors Ltd	2.0	Mahindra & Mahindra Ltd.	-4.4
Ashok Leyland Ltd.	1.9	Hero Motocorp Ltd.	-3.4
Schaeffler India Ltd	1.5	Adani Ports And Special Economic Zone Ltd	-2.4
Minda Corporation Ltd	1.3	MRF Ltd.	-2.3
Mahindra Logistics Ltd	1.3	Tata Motors Ltd.	-2.1

Market Capitalisation (%)

	Large	Mid	Small
Fund	71	19	10
Benchmark	80	16	4

Quantitative Indicators

Quantitative Indicators	Fund	Benchmark
Beta	0.94	1
Standard Deviation (Annual)	26.40%	27.97%
Sharpe Ratio	0.65%	
Portfolio Turnover Ratio (Annual)	0.11	
P/B	4.69	4.06
P/E	36.91	32.97
ROE	8.08	8.04

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

% of Top 10 Stocks	76.39
Median Market Cap (₹ Cr)	1,38,266
Weighted Average Market Cap	1,22,840
Number of Securities	34

All figures given are provisional and unaudited.

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

Period	NAV Growth (%)	Nifty Transportation & Logistics TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty Transportation & Logistics TRI (₹)	Nifty 50 TRI (₹)
1 Year	23.58	24.59	10.24	12,358	12,459	11,024
3 Years	22.39	23.65	16.94	18,343	18,916	15,998
5 Years	5.30	5.14	12.61	12,948	12,850	18,114
Since inception*	17.63	14.28	10.68	1,02,159	67,560	42,730

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 67 in 'Fund Manager Summary'.

Schemes Managed by Mr Sachin Trivedi.

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

SIP Returns as on 29th July, 2022

Period	Investment Amount (₹)	Fund Value (₹)	Nifty Transportation & Logistics TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty Transportation & Logistics TRI	Yield (%) Nifty 50 TRI
1 Year	1,20,000	1,36,671	1,36,991	1,22,098	27.14	27.68	3.30
3 Years	3,60,000	5,32,763	5,36,532	4,78,696	27.33	27.85	19.51
5 Years	6,00,000	8,56,855	8,69,537	8,80,182	14.27	14.87	15.36
7 Years	8,40,000	12,38,330	12,58,682	14,12,893	10.92	11.38	14.62
10 Years	12,00,000	24,93,150	21,71,833	24,51,348	14.02	11.43	13.70
Since inception	17,10,000	64,43,664	50,14,715	46,55,170	17.02	13.95	13.03

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

Date of inception/allotment

15th December, 1999

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 2756.28 Crore
Closing AUM : ₹ 2873.08 Crore

High/Low NAV in the month

High Growth Option : ₹ 138.2219
Low Growth Option : ₹ 126.8572

Total Expense Ratio

Regular : 1.97
Direct : 1.06

Minimum Investment Amount

Growth: ₹ 500/-
IDCW:

Load Structure

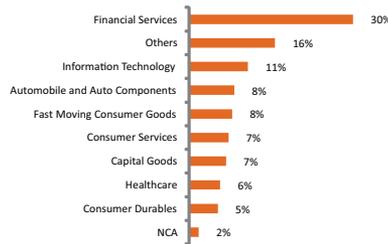
Entry Load : Nil
Exit Load : Nil (Lock-in-Period of 3 years for each investment)

NAV per unit as on 29th July, 2022

Regular Growth Option : ₹ 138.2219
Regular IDCW Option : ₹ 26.4060
Direct Growth Option : ₹ 150.1148
Direct IDCW Option : ₹ 35.3765

Portfolio as on 29th July, 2022

Equity	% to NAV	Equity	% to NAV
ICICI Bank Ltd	8.11	Eicher Motors Ltd	1.65
HDFC Bank Ltd.	7.56	Hindalco Industries Ltd.	1.59
Infosys Ltd.	6.65	Godrej Consumer Products Ltd	1.57
Axis Bank Ltd.	3.86	Aditya Birla Fashion & Retail Ltd.	1.53
Bharti Airtel Ltd.	3.66	Nestle India Ltd.	1.47
State Bank Of India	2.80	CESC Ltd	1.47
Bajaj Finance Ltd.	2.79	Canfin Homes Ltd.	1.34
ITC Ltd.	2.37	Ajanta Pharma Ltd.	1.32
Crompton Greaves Consumer Electricals Ltd.	2.04	Carborandum Universal Ltd.	1.28
Maruti Suzuki India Ltd.	1.96	ICICI Lombard General Insurance Company Ltd	1.28
Larsen & Toubro Infotech Ltd	1.91	Tech Mahindra Ltd	1.26
Ultratech Cement Ltd.	1.90	Tube Investments Of India Ltd	1.25
Phoenix Mills Ltd	1.78	Gujarat Gas Ltd	1.24
Cholamandalam Investment & Finance Company Ltd	1.77	ABB India Ltd.	1.24
Avenue Supermarts Ltd.	1.70	Others	26.16
Jubilant Food Works Ltd	1.67	Net Current Assets	1.80
		TOTAL	100.00

Sectoral Breakdown**Active Stock positions**

Overweight (Top 5)	%	Underweight (Top 5)	%
ICICI Bank Ltd	3.1	Reliance Industries Ltd.	-7.6
Bharti Airtel Ltd.	2.2	HDFC Ltd.	-3.8
Axis Bank Ltd.	2.2	Tata Consultancy Services Ltd.	-3.0
HDFC Bank Ltd.	2.0	Kotak Mahindra Bank Ltd.	-2.3
Crompton Greaves Consumer Electricals Ltd.	1.8	Hindustan Unilever Ltd.	-2.1

Market Capitalisation (%)

	Large	Mid	Small
Fund	64	20	17
Benchmark	78	15	7

Quantitative Indicators

	Fund	Benchmark
Beta	0.94	1
Standard Deviation (Annual)	20.87%	21.75%
Sharpe Ratio	0.67%	
Portfolio Turnover Ratio (Annual)	0.28	
P/B	7.96	8.92
P/E	36.02	32.64
ROE	17.60	18.51

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

% of Top 10 Stocks	41.79
Median Market Cap (₹ Cr)	98,297
Weighted Average Market Cap	2,49,911

All figures given are provisional and unaudited.

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

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)
1 Year	2.51	8.63	10.24	10,251	10,863	11,024
3 Years	19.12	18.79	16.94	16,911	16,770	15,998
5 Years	11.01	12.05	12.61	16,863	17,668	18,114
Since inception*	14.56	13.81	13.25	2,17,056	1,87,062	1,67,296

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 67 in 'Fund Manager Summary'. Schemes Managed by Mr. Vishal Chopda.

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

SIP Returns as on 29th July, 2022

Period	Investment Amount (₹)	Fund Value (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty 500 TRI	Yield (%) Nifty 50 TRI
1 Year	1,20,000	1,18,174	1,21,640	1,22,098	-2.85	2.58	3.30
3 Years	3,60,000	4,76,326	4,90,876	4,78,696	19.15	21.32	19.51
5 Years	6,00,000	8,66,447	8,89,409	8,80,182	14.72	15.79	15.36
7 Years	8,40,000	13,54,998	14,21,995	14,12,893	13.45	14.80	14.62
10 Years	12,00,000	23,96,452	25,35,886	24,51,348	13.28	14.33	13.70
15 Years	18,00,000	48,61,561	52,36,664	50,14,583	12.25	13.12	12.62
Since inception	21,20,000	66,85,556	75,95,719	73,87,096	11.82	13.04	12.78

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

For Product Label, Refer Page no. 68-71.

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

AUGUST 2022

An open ended scheme replicating/ tracking Nifty 50 index.

Investment Objective

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

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

Date of inception/allotment

6th March, 2000

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 7457.59 Crore
Closing AUM : ₹ 7941.05 Crore

High/Low NAV in the month

High Growth Option : ₹ 115.0641
Low Growth Option : ₹ 105.5062

Total Expense Ratio

Regular : 0.31
Direct : 0.21

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW:

Load Structure

Entry Load : Nil
Exit Load : Nil

NAV per unit as on 29th July, 2022

Regular Growth Option ₹ 115.0641
Regular IDCW Option ₹ 57.9691
Direct Growth Option ₹ 116.2761
Direct IDCW Option ₹ 58.5816

Tracking error as on 31st July, 2022

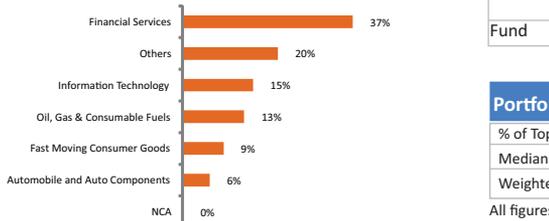
Tracking Error	Non Annualised	Annualised
Over last 1 year	0.0022	0.0344
Over last 3 year	0.0071	0.1126
Over last 5 year	0.0070	0.1102
Since Inception	0.0984	1.5554

Past performance may or may not be sustained in future.

Portfolio as on 29th July, 2022

Equity	% to NAV	Equity	% to NAV
Reliance Industries Ltd.	11.49	Sun Pharmaceuticals Industries Ltd.	1.35
HDFC Bank Ltd.	8.35	HCL Technologies Ltd.	1.33
ICICI Bank Ltd	7.56	Titan Company Ltd.	1.30
Infosys Ltd.	7.53	Bajaj Finserv Ltd.	1.21
HDFC Ltd.	5.72	Tata Steel Ltd.	1.15
Tata Consultancy Services Ltd.	4.54	Tata Motors Ltd.	1.07
Kotak Mahindra Bank Ltd.	3.53	Ultratech Cement Ltd.	1.00
ITC Ltd.	3.52	Power Grid Corporation Of India Ltd	0.97
Hindustan Unilever Ltd.	3.13	NTPC Ltd.	0.96
Larsen & Toubro Ltd.	2.90	Nestle India Ltd.	0.92
State Bank Of India	2.69	IndusInd Bank Ltd.	0.90
Bajaj Finance Ltd.	2.55	Tech Mahindra Ltd	0.88
Axis Bank Ltd.	2.54	Wipro Ltd.	0.83
Bharti Airtel Ltd.	2.17	Others	12.75
Asian Paints Ltd.	2.00	Net Current Assets	0.11
Maruti Suzuki India Ltd.	1.55	TOTAL	100.00
Mahindra & Mahindra Ltd.	1.48		

Sectoral Breakdown



Market Capitalisation (%)

Fund	Large	Mid	Small
Fund	100	-	-

Portfolio Details

% of Top 10 Stocks	58.27
Median Market Cap (₹ Cr)	4,34,616
Weighted Average Market Cap	5,75,749

All figures given are provisional and unaudited.

Quantitative Indicators Fund Benchmark

Beta	1.00	1
Standard Deviation (Annual)	22.68%	22.68%
Sharpe Ratio	0.50%	
Portfolio Turnover Ratio (Annual)	0.05	

As on 29th July, 2022

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

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

Period	NAV Growth (%)	Nifty 50 TRI (%)	S&P BSE Sensex TRI (%)	NAV Growth (₹)	Nifty 50 TRI (₹)	S&P BSE Sensex TRI (₹)
1 Year	9.84	10.24	10.75	10,984	11,024	11,075
3 Years	16.50	16.94	16.68	15,818	15,998	15,892
5 Years	12.24	12.61	13.40	17,819	18,114	18,759
Since inception*	11.51	12.45	12.75	1,14,976	1,38,780	1,47,321

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 67 in "Fund Manager Summary".

Schemes Managed by Mr. Sharwan Kumar Goyal & Mr Ayush Jain.

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

SIP Returns as on 29th July, 2022

Period	Investment Amount (₹)	Fund Value (₹)	Nifty 50 TRI (₹)	S&P BSE Sensex TRI (₹)	Yield (%) Fund	Yield (%) Nifty 50 TRI	Yield (%) S&P BSE Sensex TRI
1 Year	1,20,000	1,21,867	1,22,098	1,22,231	2.94	3.30	3.51
3 Years	3,60,000	4,75,814	4,78,696	4,74,861	19.08	19.51	18.93
5 Years	6,00,000	8,71,547	8,80,182	8,84,062	14.96	15.36	15.54
7 Years	8,40,000	13,92,481	14,12,893	14,30,341	14.21	14.62	14.97
10 Years	12,00,000	23,92,688	24,51,348	24,82,688	13.25	13.70	13.94
15 Years	18,00,000	47,39,430	50,14,583	51,13,059	11.96	12.62	12.84
Since inception	21,20,000	67,84,110	73,87,096	75,67,383	11.96	12.78	13.01

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

For Product Label, Refer Page no. 68-71.

Investment Objective

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

Date of inception/allotment

28th June, 2018

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 1763.49 Crore
Closing AUM : ₹ 1863.92 Crore

High/Low NAV in the month

High Growth Option : ₹ 14.6027
Low Growth Option : ₹ 13.1601

Total Expense Ratio

Regular : 0.79
Direct : 0.33

Minimum Investment Amount

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

Load Structure

Entry Load : Nil
Exit Load : Nil

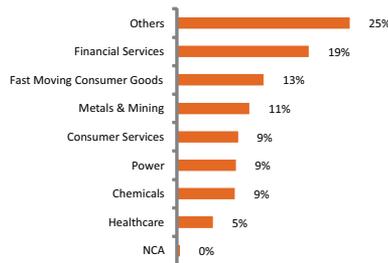
NAV per unit as on 29th July, 2022

Regular Growth Option : ₹ 14.6027
Direct Growth Option : ₹ 14.9340

Portfolio as on 29th July, 2022

Equity	% to NAV	Equity	% to NAV
Adani Enterprises Ltd.	6.13	GAIL (India) Ltd.	2.33
Adani Transmission Ltd.	4.63	P I Industries Ltd.	2.17
Adani Green Energy Ltd	4.05	Siemens India Ltd.	2.09
Avenue Supermarts Ltd.	3.38	SBI Cards And Payment Services Pvt Ltd.	2.09
Pidilite Industries Ltd.	3.26	DLF Ltd.	2.08
SRF Ltd.	3.08	Piramal Enterprises Ltd.	2.06
Dabur India Ltd.	2.98	United Spirits Ltd.	2.02
Info-Edge (India) Ltd.	2.93	Mindtree Ltd.	1.91
Godrej Consumer Products Ltd	2.82	Bank Of Baroda	1.89
Havells India Ltd.	2.73	Larsen & Toubro Infotech Ltd	1.88
ICICI Lombard General Insurance Company Ltd	2.72	ICICI Prudential Life Insurance Company Ltd.	1.87
Vedanta Ltd	2.47	Colgate Palmolive India Ltd.	1.84
Indian Oil Corporation Ltd.	2.43	Jubilant Food Works Ltd	1.84
Cholamandalam Investment & Finance Company Ltd	2.41	Indus Towers Ltd.	1.67
Ambuja Cements Ltd.	2.40	Others	21.04
Marico Ltd.	2.34	Net Current Assets	0.44
		TOTAL	100.00

Sectoral Breakdown



Market Capitalisation (%)

Fund	Large	Mid	Small
	83	17	-

Portfolio Details

% of Top 10 Stocks	35.99
Median Market Cap (₹ Cr)	72,461
Weighted Average Market Cap	1,12,307

All figures given are provisional and unaudited.

Quantitative Indicators

Quantitative Indicators	Fund	Benchmark
Beta	1.00	1
Standard Deviation (Annual)	21.43%	21.46%
Sharpe Ratio	0.52%	
Portfolio Turnover Ratio (Annual)	0.29	

As on 29th July, 2022

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

Period	NAV Growth (%)	Nifty Next 50 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty Next 50 TRI (₹)	Nifty 50 TRI (₹)
1 Year	4.26	5.19	10.24	10,426	10,519	11,024
3 Years	16.33	17.33	16.94	15,749	16,159	15,998
Since inception*	9.69	11.11	13.92	14,602	15,391	17,048

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 67 in 'Fund Manager Summary'.

Schemes Managed by Mr. Sharwan Kumar Goyal & Mr Ayush Jain.
The performance of the benchmark is calculated using total return index variant of the benchmark index. The above scheme is in existence for less than 5 years.

SIP Returns as on 29th July, 2022

Period	Investment Amount (₹)	Fund Value (₹)	Nifty Next 50 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty Next 50 TRI	Yield (%) Nifty 50 TRI
1 Year	1,20,000	1,20,117	1,20,667	1,22,098	0.18	1.05	3.30
3 Years	3,60,000	4,66,234	4,73,448	4,78,696	17.63	18.72	19.51
Since inception	4,90,000	6,57,608	6,70,846	6,87,006	14.53	15.54	16.75

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 2022

Investment Objective

The investment objective of the scheme is to provide returns that, before expenses, closely correspond to the total returns of the securities as represented by the underlying index, subject to tracking error. However, there is no guarantee or assurance that the investment objective of the scheme will be achieved.

Date of inception/allotment

12th Mar, 2021

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 1592.60 Crore
Closing AUM : ₹ 1711.31 Crore

High/Low NAV in the month

High Growth Option : ₹ 12.0597
Low Growth Option : ₹ 10.8966

Total Expense Ratio

Regular : 0.92
Direct : 0.42

Minimum Investment Amount

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

Load Structure

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

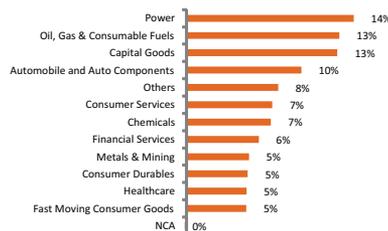
NAV per unit as on 29th July, 2022

Regular Growth Option : ₹ 12.0597
Direct Growth Option : ₹ 12.1456

Portfolio as on 29th July, 2022

Equity	% to NAV	Equity	% to NAV
Adani Enterprises Ltd.	5.39	Indian Hotels Company Ltd.	2.91
Titan Company Ltd.	5.28	Trent Ltd.	2.42
Sun Pharmaceuticals Industries Ltd.	5.17	Cholamandalam Investment & Finance Company Ltd	2.40
ITC Ltd.	5.14	AU Small Finance Bank Ltd	2.05
NTPC Ltd.	5.05	Siemens India Ltd.	2.01
Tata Motors Ltd.	4.96	Bank Of Baroda	1.76
Mahindra & Mahindra Ltd.	4.92	Cummins India Ltd.	1.69
SRF Ltd.	4.83	ABB India Ltd.	1.55
Tata Power Company Ltd.	4.71	Indian Railway Catering & Tourism Ltd	1.33
Power Grid Corporation Of India Ltd	4.63	Coromandel International Ltd.	1.27
Reliance Industries Ltd.	4.61	Tata Chemicals Ltd.	1.16
Bharti Airtel Ltd.	4.54	Polycab India Ltd	0.92
Coal India Ltd.	4.43	Aditya Birla Fashion & Retail Ltd.	0.73
Oil & Natural Gas Corporation Ltd.	4.11	Others	0.00
Bharat Electronics Ltd.	3.84	Net Current Assets	-0.14
Page Industries Ltd	3.35	TOTAL	100.00
Hindustan Aeronautics Ltd	2.98		

Sectoral Breakdown



Portfolio Details

% of Top 10 Stocks	50.07
Median Market Cap (₹ Cr)	1,47,446
Weighted Average Market Cap	2,19,374

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

Market Capitalisation (%)

	Large	Mid	Small
Fund	82	18	-

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

Period	NAV Growth (%)	Nifty200 Momentum 30 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty200 Momentum 30 Index TRI (₹)	Nifty 50 TRI (₹)
1 Year	-4.43	-3.38	10.24	9,557	9,662	11,024
Since inception*	14.40	15.99	10.76	12,059	12,293	11,528

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 67 in 'Fund Manager Summary'. No of Schemes Managed by Mr. Sharwan Kumar Goyal & Mr Ayush Jain.
The performance of the benchmark is calculated using total return index variant of the benchmark index.

SIP Returns as on 29th July, 2022

Period	Investment Amount (₹)	Fund Value (₹)	Nifty200 Momentum 30 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty 200 Momentum 30 TRI	Yield (%) Nifty 50 TRI
1 Year	1,20,000	1,11,385	1,11,094	1,22,098	-13.20	-13.64	3.30
Since inception	1,60,000	1,54,389	1,54,123	1,68,109	-5.01	-5.24	7.27

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.**

Investment Objective



The investment objective of the scheme is to provide returns that, before expenses, closely correspond to the total returns of the securities as represented by the underlying index, subject to tracking error. However, there is no guarantee or assurance that the investment objective of the scheme will be achieved.

Date of inception/allotment



24th Jan, 2022

Fund Manager



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

Fund AUM



Fund Size Monthly Average : ₹ 122.16 Crore
Closing AUM : ₹ 126.47 Crore

High/Low NAV in the month



High Growth Option : ₹ 10.0128
Low Growth Option : ₹ 9.1939

Total Expense Ratio



Regular : 0.30
Direct : 0.20

Minimum Investment Amount



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

Load Structure



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

NAV per unit as on 29th July, 2022



Regular Growth Option ₹ 10.0128
Direct Growth Option ₹ 10.0178

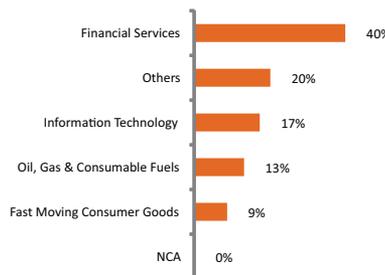
*In terms of SEBI circular no. SEBI/IMD/CIR No.4/168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009.

Portfolio as on 29th July, 2022



Equity	% to NAV	Equity	% to NAV
Reliance Industries Ltd.	13.30	Mahindra & Mahindra Ltd.	1.71
HDFC Bank Ltd.	9.67	HCL Technologies Ltd.	1.58
ICICI Bank Ltd	8.74	Sun Pharmaceuticals Industries Ltd.	1.57
Infosys Ltd.	8.71	Titan Company Ltd.	1.51
HDFC Ltd.	6.63	Bajaj Finserv Ltd.	1.40
Tata Consultancy Services Ltd.	5.20	Tata Steel Ltd.	1.31
ITC Ltd.	4.07	Ultratech Cement Ltd.	1.16
Kotak Mahindra Bank Ltd.	3.64	Power Grid Corporation Of India Ltd	1.12
Hindustan Unilever Ltd.	3.62	NTPC Ltd.	1.12
Larsen & Toubro Ltd.	3.36	Nestle India Ltd.	1.06
State Bank Of India	3.11	Tech Mahindra Ltd	1.00
Axis Bank Ltd.	3.04	Indusind Bank Ltd.	0.97
Bajaj Finance Ltd.	2.95	Wipro Ltd.	0.96
Bharti Airtel Ltd.	2.52	Dr Reddy's Laboratories Ltd.	0.76
Asian Paints Ltd.	2.31	Net Current Assets	0.10
Maruti Suzuki India Ltd.	1.79	TOTAL	100.00

Sectoral Breakdown



Portfolio Details



% of Top 10 Stocks	66.94
Median Market Cap (₹ Cr)	5,46,955
Weighted Average Market Cap	6,47,401

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

Market Capitalisation (%)



	Large	Mid	Small
Fund	100	-	-

Investment Objective

The investment objective of the scheme is to provide returns that, before expenses, closely correspond to the total returns of the securities as represented by the underlying index, subject to tracking error. However there is no guarantee or assurance that the investment objective of the scheme will be achieved.

Date of inception/allotment

11th Apr, 2022

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 104.30 Crore
Closing AUM : ₹ 108.55 Crore

High/Low NAV in the month

High Growth Option : ₹ 9.4921
Low Growth Option : ₹ 8.7310

Total Expense Ratio

Regular : 0.90
Direct : 0.43

Minimum Investment Amount

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

Load Structure

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

NAV per unit as on 29th July, 2022

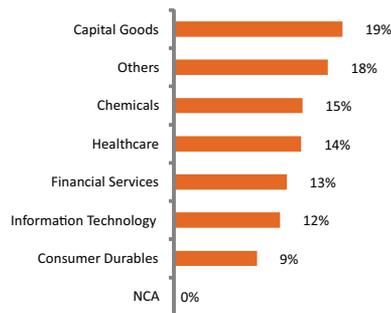
Regular Growth Option ₹ 9.4921
Direct Growth Option ₹ 9.5060

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

Portfolio as on 29th July, 2022

Equity	% to NAV	Equity	% to NAV
Page Industries Ltd	4.60	Abbott India Ltd.	2.21
Tata Elxsi Ltd.	4.35	Atul Ltd.	2.21
Crompton Greaves Consumer Electricals Ltd.	3.46	Mphasis Ltd	2.18
Indian Energy Exchange Ltd	3.29	Coforge Ltd	2.09
Bharat Electronics Ltd.	3.10	APL Apollo Tubes Ltd	2.08
ICICI Securities Ltd.	2.91	Emami Ltd.	1.93
Laurus Labs Ltd.	2.68	Navin Fluorine International Ltd.	1.85
AU Small Finance Bank Ltd	2.66	SKF India Ltd.	1.81
Supreme Industries Ltd.	2.50	Alkyl Amines Chemicals Ltd.	1.76
Hindustan Aeronautics Ltd	2.49	Dr. Lal Pathlabs Ltd.	1.76
IPCA Laboratories Ltd.	2.43	Oracle Financial Services Software Ltd.	1.73
Astral Ltd.	2.42	Grindwell Norton Ltd.	1.73
Balkrishna Industries Ltd.	2.37	L&T Technology Services Ltd	1.69
Coromandel International Ltd.	2.34	Honeywell Automation India Ltd.	1.65
Voltas Ltd.	2.27	Others	27.22
Deepak Nitrite Ltd.	2.23	Net Current Assets	-0.03
		TOTAL	100.00

Sectoral Breakdown



Portfolio Details

% of Top 10 Stocks	32.05
Median Market Cap (₹ Cr)	25,342
Weighted Average Market Cap	31,453

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

Market Capitalisation (%)

	Large	Mid	Small
Fund	9	81	10

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

Period	NAV Growth (%)	Nifty Midcap 150 Quality 50 (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty Midcap 150 Quality 50 (₹)	Nifty 50 TRI (₹)
Since inception	-5.08	-4.93	-2.20	9,492	9,507	9,780

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 67 in 'Fund Manager Summary'. No of Schemes Managed by Mr. Sharwan Kumar Goyal & Mr Ayush Jain. The performance of the benchmark is calculated using total return index variant of the benchmark index.

Investment Objective

The investment objective of the scheme is to provide returns that, before expenses, closely correspond to the total returns of the securities as represented by the underlying index, subject to tracking error. However, there is no guarantee or assurance that the investment objective of the scheme will be achieved.

Date of inception/allotment

03rd Mar, 2022

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 90.93 Crore
Closing AUM : ₹ 93.60 Crore

High/Low NAV in the month

High Growth Option : ₹ 10.6269
Low Growth Option : ₹ 9.9409

Total Expense Ratio

Regular : 0.90
Direct : 0.44

Minimum Investment Amount

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

Load Structure

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

NAV per unit as on 29th July, 2022

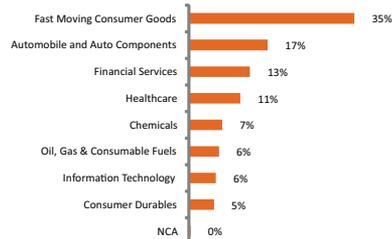
Regular Growth Option ₹ 10.6269
Direct Growth Option ₹ 10.6482

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

Portfolio as on 29th July, 2022

Equity	% to NAV	Equity	% to NAV
Hindustan Unilever Ltd.	4.52	HDFC Bank Ltd.	3.11
Britannia Industries Ltd.	4.50	Exide Industries Ltd.	3.05
Nestle India Ltd.	4.37	Tata Consultancy Services Ltd.	2.98
Colgate Palmolive India Ltd.	4.30	Marico Ltd.	2.98
Dabur India Ltd.	4.09	Indian Railways Fin Corpn Ltd.	2.96
MRF Ltd.	3.94	Dr Reddy's Laboratories Ltd.	2.95
Bayer Cropsience Ltd.	3.82	Castrol India Ltd.	2.94
ITC Ltd.	3.66	Berger Paints India Ltd.	2.80
Hero Motocorp Ltd.	3.64	Cipla Ltd.	2.80
SBI Life Insurance Company Ltd.	3.55	Infosys Ltd.	2.72
Bajaj Auto Ltd.	3.42	Alkem Laboratories Ltd	2.68
Petronet LNG Ltd.	3.42	Amarraja Batteries Ltd.	2.57
Procter & Gamble Hygiene & Hel Care Ltd.	3.28	Kansai Nerolac Paints Ltd.	2.47
Tata Consumer Products Ltd	3.27	Glaxosmithkline Pharmaceuticals Ltd.	2.42
HDFC Life Insurance Company Ltd	3.26	Net Current Assets	0.33
Pidilite Industries Ltd.	3.22	TOTAL	100.00

Sectoral Breakdown



Portfolio Details

% of Top 10 Stocks	40.39
Median Market Cap (₹ Cr)	73,943
Weighted Average Market Cap	1,76,916

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

Market Capitalisation (%)

	Large	Mid	Small
Fund	62	29	9

HYBRID READY RECKONER AUGUST 2022

Parameters	UTI Hybrid Equity Fund	UTI Equity Savings Fund	UTI Multi Asset Fund	UTI Arbitrage Fund	UTI CCF - Investment Plan	UTI CCF - Savings Plan	UTI Regular Savings Fund	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/Allocation	2nd January 1995	30th August 2018	19th November 2008	22nd June 2006	30th January 2008	12th July 1993	16th December 2003	26th December 1994	1st October 1971
AUM (Month end in Cr.)	4337	254	668	4738	644	4125	1588	3624	5247
Fund Manager	V Sivasata (Equity) & Sunil Parit (Debt)	V Sivasata (Equity) & Sunil Parit (Debt)	Shrawan Kumar Goyal (Equity/Gold Portfolios) & Sunil Parit (Debt)	Shrawan Goyal (Equity) & Amit Sharma (Debt)	Vishal Chogda	*Sunil Parit (Debt) & Vishal Chogda (Equity)	Ananddeep Chopra (Debt) & *Amit Premchandani (Equity)	*Sunil Parit (Debt) & V Sivasata (Equity)	*Sunil Parit (Debt) & Ajay Tyagi (Equity)
Exit Investment Horizon	3 yrs. plus	3 yrs. plus	3 yrs. plus	6 months & above	5 yr. plus	5 yr. plus	3 yrs. plus	5 yr. plus	10 year / 15 year
Benchmark	CRISIL Hybrid 35+65 Aggressive Index*	CRISIL Equity Savings TRI	Customized benchmark S&P 500, Gold & Crisil Composite Bond Fund Index	Nifty 50 Arbitrage TRI Index	Nifty 500 TRI	CRISIL Short Term Debt Hybrid 60+40 Fund Index	NIFTY 50 Hybrid Composite Debt 15:85 Index*	CRISIL Short Term Debt Hybrid 60+40 Fund Index	NIFTY 50 Hybrid Composite Debt 50:50 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 (%)	72.42	69.23**	67.18**	69.47***	97.92	39.77	25.17	39.31	40.02
Large Cap (%)	71	59	48	-	64	64	69	72	67
Mid Cap (%)	17	1	36	-	20	20	18	17	25
Small Cap (%)	12	-	16	-	17	17	13	11	8
Arbitrage/Derivatives (%)	-	25.50	-	69.73	-	-	-	-	-
C1	77	81	83	-	96	96	92	78	95
C2	20	19	17	-	3	3	6	20	4
C3	2	-	-	-	1	1	2	2	1
R1	46	43	51	-	56	56	54	45	86
R2	38	36	23	-	27	27	26	37	13
R3	16	21	26	-	17	17	20	17	1
Long Term Debt (%)	8.59	2.85	-	0.08	-	19.00	23.51	17.01	15.38
Short Term Debt (%)	-	3.84	3.39	16.85	-	-	-	2.66	1.84
G-Sec (%)	11.42	7.73	8.58	11.92	0.13	29.20	34.32	28.58	30.38
TREPS (%)	5.85	10.52	3.45	0.82	2.07	11.01	14.01	11.98	14.15
MCA (%)	1.718	5.83	2.50	0.86	-0.12	0.66	3.51	0.44	-3.53
Securitized Debt (%)	-	-	-	-	-	0.36	1.48	-	0.76
Gold ETF	-	-	14.91	-	-	-	-	-	-
Funds Top Sector Holdings [Top 5]									
FINANCIAL SERVICES:35.51	FINANCIAL SERVICES:36.37	FINANCIAL SERVICES:36.37	IT:24.34	FINANCIAL SERVICES:30.79	SOY:60.13	SOY:57.86	SOY:57.86	SOY:59.23	SOY:61.55
IT:11.20	IT:12.88	CAPITAL GOODS:8.54	IT:11.05	FINANCIAL SERVICES:22.24	AAA/AA+: 27.88	AAA/AA+: 21.77	AAA/AA+: 21.77	AAA/AA+: 29.06	AAA/AA+: 26.52
AUTOMOBILE:9.96	AUTOMOBILE:11.82	CHEMICALS:8.48	AUTO:8.09	SERVICES:13.13	AA+: 10.30	AA+: 12.77	AA+: 8.53	AA+: 8.53	AA+: 8.74
FMCG:7.57	FMCG:7.01	CONSUMER DURABLES:8.30	METALS:11.72	FMCG:8.04	AA: 0.97	AA: 2.06	AA: 1.21	AA: 1.21	AA: 1.28
HEALTHCARE:7.49	POWER:6.19	AUTOMOBILE:7.30	OIL&GAS:8.30	CONSUMER SERVICES:7.34	Below AA: 0.92	Below AA: 5.54	Below AA: 5.54	Below AA: 1.98	Below AA: 1.90
Key Statistics									
Standard Deviation (Annual %)	16.15	7.66	13.63	1.08	20.87	8.74	6.10	8.64	8.24
Beta	1.11	0.73	0.90	0.36	0.94	0.96	1.15	0.95	0.68
Sharpe Ratio (%)	0.63	0.56	0.31	-1.11	0.64	0.62	0.55	0.71	0.61
Yield to Maturity (%)	6.99	5.64	6.08	5.68	-	6.85	6.89	6.76	6.86
Average Maturity (Years)	5.11	1.70	3.28	0.41	-	5.52	4.98	4.90	4.95
Modified Duration (years)	3.24	0.88	2.43	0.41	-	3.36	3.18	3.16	3.17
Expense Ratio (%)	Regular:2.00 Direct:1.36	Regular:1.50 Direct:0.69	Regular:1.88 Direct:1.09	Regular:0.92 Direct:0.36	Regular:2.76 Direct:1.60	Regular:1.75 Direct:1.53	Regular:1.80 Direct:1.20	Regular:1.75 Direct:1.07	Regular:1.70 Direct:0.96
<p>Date as of July 31, 2022. SD: of daily returns. *SQR (2.50). 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 past three years.</p> <p>Change of Fund Manager effective from 12th Nov 2021 for UTI Multi Asset Fund. Change of Fund Manager effective from 01st Dec 2021 for UTI - CCF - Savings Plan, UTI - Retirement Benefit Pension Fund and UTI - Unit Linked Insurance Plan. *Change of Fund Manager effective from 08th Jan 2022 for UTI Regular Savings Fund. Benchmark changed with effect from 01st Dec 2021. **Gross Equity/Cash Equity + Arbitrage. CCF & RICE are calculated on Net Equity Exposure for Multi Asset Fund & Equity Savings Fund. S&CA includes Non current Assets, Money Market Pool, Repo and Reverse Repo. #0.78 Invit exposure in UTI Hybrid Equity Fund.</p> <p># Average Equity Holding is 67.15% for the past 12 months against the requirement of minimum 65%. Top five allocation Sector) - rebased values.</p>									

UTI HYBRID EQUITY FUND (Erstwhile UTI Balanced Fund)

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

Investment Objective

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

Date of inception/allotment

2nd January, 1995

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 4217.21 Crore
Closing AUM : ₹ 4336.90 Crore

High/Low NAV in the month

High Growth Option : ₹ 249.2811
Low Growth Option : ₹ 234.7493

Total Expense Ratio

Regular : 1.96
Direct : 1.37

Minimum Investment Amount

Growth: ₹ 1000/-
IDCW: ₹ 5000/-

Load Structure

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

NAV per unit as on 29th July, 2022

Regular Growth Option : ₹ 249.2811
Regular IDCW Option : ₹ 32.5307
Direct Growth Option : ₹ 263.1230
Direct IDCW Option : ₹ 35.0549

Portfolio Parameters

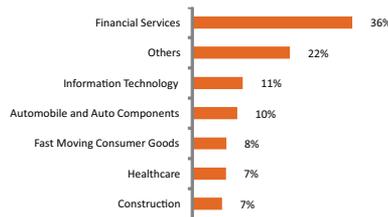
Weighted Average Maturity : 5.11 Yrs
Yield to Maturity : 6.99%
Modified Duration : 3.24 Yrs

Portfolio as on 29th July, 2022

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Equity			7.26% GSEC 14/01/29	1.85	SOV
ICICI Bank Ltd	6.63		6.45% GSEC MAT - 07/10/2029	1.65	SOV
HDFC Bank Ltd.	5.76		GOI FRB - MAT 22/09/2033	1.25	SOV
ITC Ltd.	4.29		7.19% GJ SDL MAT - 25/01/2027	1.15	SOV
State Bank Of India	4.00		INVIT		
Infosys Ltd.	3.46		INVIT - Powergrid Infra Invst Trust	0.74	
Larsen & Toubro Ltd.	3.42		Long Term Debt		
HDFC Ltd.	3.04		Indian Oil Corporation Ltd.	1.14	CRISIL AAA/A1+
Mahindra & Mahindra Ltd.	2.45		Jamnagar Utilities & Power Pvt Ltd.^\	1.10	CRISIL AAA/A1+
Axis Bank Ltd.	2.35		Canara Bank	0.93	CRISIL AA+
HCL Technologies Ltd.	2.24		Summit Digital Infrastructure Ltd	0.67	CRISIL AAA/A1+
Bajaj Auto Ltd.	1.85		Indiabulls Housing Finance Ltd.	0.67	CARE AA
Reliance Industries Ltd.	1.32		Shriram Transport Finance Co.Ltd.	0.59	IND AA+
Power Grid Corporation Of India Ltd	1.20		Power Finance Corporation Ltd.	0.58	CRISIL AAA/A1+
Bharti Airtel Ltd.	1.13		Union Bank Of India	0.57	CRISIL AA+
IndusInd Bank Ltd.	1.02		Citicorp Finance India Ltd.	0.57	CRISIL AAA/A1+
Others	28.26		India Grid Trust	0.56	CRISIL AAA/A1+
Govt Securities			Others	1.22	
Others	2.79		Net Current assets	6.83	
6.54% GSEC MAT - 17/01/2032	2.73	SOV	Total	100.00	

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

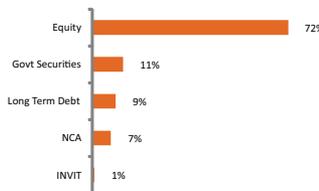
Sectoral Breakdown



Credit Profile of Debt as on 29th July, 2022



Asset Allocation of Debt as on 29th July, 2022



Market Capitalisation (%)

	Large	Mid	Small
Fund	70	17	13

Portfolio Details

Median Market Cap (₹ Cr)	2,31,964
Weighted Average Market Cap	3,02,488
Number of Securities	60

All figures given are provisional and unaudited.

Quantitative Indicators Fund Benchmark

Beta	1.11	1
Standard Deviation (Annual)	16.15%	14.25%
Sharpe Ratio	0.63%	
Portfolio Turnover Ratio (Annual)	0.36	

As on 29th July, 2022

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

Period	NAV Growth (%)	CRISIL Hybrid 35+65 Aggressive Index (%)	Nifty 50 TRI (%)	NAV Growth (₹)	CRISIL Hybrid 35+65 Aggressive Index (₹)	Nifty 50 TRI (₹)
1 Year	6.67	7.31	10.24	10,667	10,731	11,024
3 Years	15.35	14.87	16.94	15,354	15,163	15,998
5 Years	8.95	10.96	12.61	15,355	16,825	18,114
Since inception*	14.49	NA	NA	4,18,467	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 67 in 'Fund Manager Summary'.

N.A - Not Available. Schemes Managed by Mr. V Srivatsa & Mr. Sunil Madhukar Patil.

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

SIP Returns as on 29th July, 2022

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Hybrid 35+65 Aggressive Index (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) CRISIL Hybrid 35+65 Aggressive Index	Yield (%) Nifty 50 TRI
1 Year	1,20,000	1,22,265	1,22,035	1,22,098	3.57	3.20	3.30
3 Years	3,60,000	4,75,484	4,51,057	4,78,696	19.03	15.28	19.51
5 Years	6,00,000	8,33,009	8,32,263	8,80,182	13.12	13.09	15.36
7 Years	8,40,000	12,74,802	13,16,476	14,12,893	11.74	12.64	14.62
10 Years	12,00,000	21,94,053	22,96,302	24,51,348	11.62	12.48	13.70
15 Years	18,00,000	44,59,457	46,62,557	50,14,583	11.24	11.76	12.62
Since inception	21,20,000	62,35,185	66,41,336	73,87,096	11.15	11.76	12.78

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

For Product Label, Refer Page no. 68-71.

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

Investment Objective

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

Date of inception/allotment

19th November, 2008

Fund Manager

Mr. Sharwan Kumar Goyal, CFA, MMS (Equity/Gold Portion) & Mr. Sunil Madhukar Patil, M.com.,MFM (Debt Portion)

Fund AUM

Fund Size Monthly Average : ₹ 840.52 Crore
Closing AUM : ₹ 867.88 Crore

High/Low NAV in the month

High Growth Option : ₹ 43.3901
Low Growth Option : ₹ 40.7144

Total Expense Ratio

Regular : 1.86
Direct : 1.09

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW:

Load Structure

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

NAV per unit as on 29th July, 2022

Regular Growth Option : ₹ 43.3901
Regular IDCW Option : ₹ 19.0705
Direct Growth Option : ₹ 46.7688
Direct IDCW Option : ₹ 21.1499

Portfolio Parameters

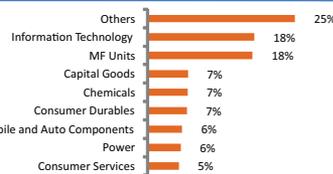
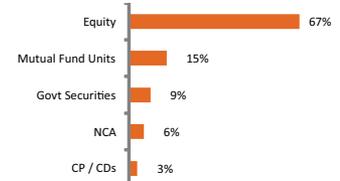
Weighted Average Maturity : 3.28 Yrs
Yield to Maturity : 6.08%
Modified Duration : 2.43 Yrs

WBINDEX4 Returns

Monthly Returns : 6.69%
Quarterly Returns : 0.25%
half Yearly Returns : 1.27%
Annual Returns - Absolute : 8.02%
2 Year CAGR : 18.64%
3 Year CAGR : 15.56%
5 Year CAGR : 11.55%
10 Year CAGR : 12.66%
YTD : 0.92%

Portfolio as on 29th July, 2022

Portfolio	% to NAV	Rating	Futures	Portfolio	% to NAV	Rating	Futures
Equity				GHCL Ltd.	0.83		
Infosys Ltd.	3.59			Aditya Birla Fashion & Retail Ltd.	0.82		
Tata Elxsi Ltd.	3.44			Narayana Hrudayalaya Ltd	0.81		
Bharti Airtel Ltd.	3.30			Fine Organic Ind Ltd	0.81		
Sun Pharmaceuticals Industries Ltd.	3.03			Borosil Renewables Ltd	0.81		
Titan Company Ltd.	2.91			RHI Magnesita India Ltd	0.77		
Schaeffler India Ltd	2.55			L&T Technology Services Ltd	0.75		
Tata Power Company Ltd.	2.41			National Aluminium Company Ltd.	0.75		
Tata Motors Ltd.	2.36			V.I.P.Industries Ltd.	0.74		
SRF Ltd.	2.35			Brigade Enterprises Ltd.	0.73		
Power Grid Corporation Of India Ltd	2.32			Balrampur Chini Mills Ltd.	0.71		
CG Power And Industrial Solutions Ltd.	2.11			Chambal Fertilisers & Chemicals Ltd	0.70		
Page Industries Ltd	2.07			CRISIL Ltd	0.66		
Indian Hotels Company Ltd.	1.89			Eclerx Services Ltd.	0.53		
Trent Ltd.	1.76			DCM Shriram Ltd.	0.44		
Tech Mahindra Ltd	1.75			CP / CDs			
Hindalco Industries Ltd.	1.75			EXIM Bank	2.28	CRISIL AAA/A1+	
KPIIT Technologies Ltd	1.66			Canara Bank	1.11	CRISIL AAA/A1+	
Persistent Systems Ltd.	1.66			Govt Securities			
Oil & Natural Gas Corporation Ltd.	1.59			7.38% GSEC 20/06/2027	2.92	SOV	
Bank Of Baroda	1.38			6.54% GSEC MAT - 17/01/2032	2.73	SOV	
Mindtree Ltd.	1.20			6.67% GS MAT - 15/12/2035	1.07	SOV	
United Spirits Ltd.	1.14			8.92% KL SDL MAT - 08/08/2022	0.58	SOV	
Mphasis Ltd	1.13			182D BILL MAT 25/08/2022	0.57	SOV	
K.P.R. Mill Ltd	1.06			5.63% GS MAT - 12/04/26	0.55	SOV	
Grindwell Norton Ltd.	1.04			364 D TBILL MAT - 01/06/2023	0.15	SOV	
Greenpanel Industries Ltd	1.02			Mutual Fund Units			
Solar Industries India Ltd.	1.01			UTI MF- Gold Exchange Traded Fund	14.91		
Thermax Ltd.	1.00			Net Current assets	5.95		
Canara Bank	0.94			Total	100.00		
Sheela Foam Ltd.	0.90						

Sectoral Breakdown**Asset Allocation of Debt as on 29th July, 2022****Active Stock positions**

Overweight (Top 5)	%	Underweight (Top 5)	%
Tata Elxsi Ltd.	3.1	Reliance Industries Ltd.	-8.6
Schaeffler India Ltd	2.5	HDFC Bank Ltd.	-6.2
CG Power And Industrial Solutions Ltd	2.1	ICICI Bank Ltd	-5.6
Tata Power Company Ltd.	2.0	HDFC Ltd.	-4.3
Sun Pharmaceuticals Industries Ltd.	2.0	Tata Consultancy Services Ltd.	-3.3

Market Capitalisation (%)

	Large	Mid	Small
Fund	48	36	16
Benchmark	87	13	0

Portfolio Details

% of Top 10 Stocks	28.26
Median Market Cap (₹ Cr)	1,17,023
Weighted Average Market Cap	54,446

All figures given are provisional and unaudited.

Quantitative Indicators

Quantitative Indicators	Fund	Benchmark
Beta	0.90	1
Standard Deviation (Annual)	13.63%	14.50%
Sharpe Ratio	0.31%	
Portfolio Turnover Ratio (Annual)	3.34	

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

Period	NAV Growth (%)	Benchmark@ (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Benchmark@ (₹)	Nifty 50 TRI (₹)
1 Year	2.76	8.02	10.24	10,276	10,802	11,024
3 Years	9.50	15.54	16.94	13,133	15,430	15,998
5 Years	6.12	11.54	12.61	13,460	17,270	18,114
Since inception*	11.30	14.65	16.05	43,369	65,113	76,896

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

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

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 67 in 'Fund Manager Summary'.

N.A - Not Available. Schemes Managed by Mr. Sunil Madhukar Patil, Mr. Sharwan Kumar Goyal.

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

SIP Returns as on 29th July, 2022

Period	Investment Amount (₹)	Fund Value (₹)	Benchmark@ (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Benchmark@	Yield (%) Nifty 50 TRI
1 Year	1,20,000	1,20,469	1,22,062	1,22,098	0.74	3.25	3.30
3 Years	3,60,000	4,12,710	4,52,231	4,78,696	9.12	15.47	19.51
5 Years	6,00,000	7,24,701	8,41,720	8,80,182	7.51	13.54	15.36
7 Years	8,40,000	10,88,499	13,33,068	14,12,893	7.30	12.99	14.62
10 Years	12,00,000	17,33,008	23,03,950	24,51,348	7.15	12.54	13.70
Since inception	16,30,000	28,32,161	39,38,591	42,34,550	7.75	12.15	13.10

Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. Past performance may or may not be sustained in future.
@Equity: 65% S&P BSE 200 Debt & Money Market Instruments: 25% CRISIL Composite Bond Fund: Gold ETFs: 10% Prices of Gold

For Product Label, Refer Page no. 68-71.

Investment Objective

The objective of the scheme is to generate capital appreciation through arbitrage opportunities between cash and derivatives market and arbitrage opportunities within the derivative segment and by deployment of surplus cash in debt securities and money market instruments.

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

Date of inception/allotment

22nd June, 2006

Fund Manager

Mr. Sharwan Kumar Goyal (For Equity Portion)
Mr. Amit Sharma (For Debt Portion)

Fund AUM

Fund Size Monthly Average : ₹ 5069.00 Crore
Closing AUM : ₹ 4738.14 Crore

High/Low NAV in the month

High Growth Option : ₹ 28.7327
Low Growth Option : ₹ 28.6756

Total Expense Ratio

Regular : 0.92
Direct : 0.36

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW: ₹ 5000/-

Load Structure

Entry Load : Nil
Exit Load : (A) Redemption / Switch out within 21 days from the date of allotment-
(i) upto 10% of the allotted Units - NIL
(ii) beyond 10% of the allotted Units - 0.25 %
(B) Redemption / Switch out after 21 days from the date of allotment - NIL
Any redemption/switchout of units would be done on First in First out (FIFO) basis

NAV per unit as on 29th July, 2022

Regular Growth Option : ₹ 28.6987
Regular IDCW Option : ₹ 16.2126
Direct Growth Option : ₹ 30.0688
Direct IDCW Option : ₹ 17.5889

Portfolio Parameters

Weighted Average Maturity : 0.41 Yrs
Yield to Maturity : 5.68%
Modified Duration : 0.41 Yrs

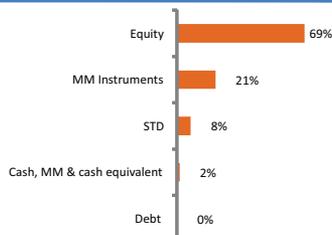
Portfolio as on 29th July, 2022

Portfolio	% to NAV	Hedged	Portfolio	% to NAV	Hedged
Equity	69.47		Cash, MM & cash equivalent	1.67	
MM Instruments	21.16		Debt	0.08	
STD	7.61		Total	100.00	

All figures given are provisional and unaudited.

*Average Equity holding is 67.15% for the past 12 months against the requirement of minimum 65%.
(Annual average of the monthly average opening and closing figures)

Asset Allocation of Debt as on 29th July, 2022



Quantitative Indicators Fund Benchmark

Beta	0.36	1
Standard Deviation (Annual)	1.08%	1.88%
Sharpe Ratio	-1.11%	
Portfolio Turnover Ratio (Annual)	11.12	

As on 29th July, 2022

Portfolio Details

Median Market Cap (₹ Cr)	2,51,004
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All figures given are provisional and unaudited.

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

Period	NAV Growth (%)	Nifty 50 Arbitrage TRI (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	Nifty 50 Arbitrage TRI (₹)	CRISIL 1 Year T-Bill Index (₹)
1 Year	3.14	3.23	3.01	10,314	10,323	10,301
3 Years	4.05	3.54	4.66	11,266	11,101	11,466
5 Years	4.97	4.30	5.57	12,746	12,344	13,115
Since inception*	6.76	6.11	6.10	28,700	26,010	25,970

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 67 in 'Fund Manager Summary'. Schemes Managed by Mr. Sharwan Kumar Goyal & Mr. Amit Sharma. The performance of the benchmark is calculated using total return index variant of the benchmark index.

SIP Returns as on 29th July, 2022

Period	Investment Amount (₹)	Fund Value (₹)	Nifty 50 Arbitrage TRI (%)	CRISIL 1 Year T-Bill Index (%)	Yield (%) Fund	Yield (%) Nifty 50 Arbitrage TRI	Yield (%) CRISIL 1 Year T-Bill Index
1 Year	1,20,000	1,21,917	1,22,084	1,21,902	3.02	3.28	2.99
3 Years	3,60,000	3,80,518	3,79,508	3,81,159	3.65	3.47	3.76
5 Years	6,00,000	6,69,448	6,63,300	6,78,104	4.34	3.97	4.85
7 Years	8,40,000	9,94,611	9,76,390	10,14,691	4.77	4.25	5.33
10 Years	12,00,000	15,78,524	15,42,365	16,23,852	5.36	4.91	5.90
15 Years	18,00,000	28,90,395	20,81,439	29,16,911	6.03	5.36	6.15
Since inception	19,20,000	32,20,815	20,81,439	32,19,670	6.15	5.36	6.14

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

UTI REGULAR SAVINGS FUND (Erstwhile UTI MIS Advantage Plan)

An open ended hybrid scheme investing predominantly in debt instruments.

Investment Objective

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

Date of inception/allotment

16th December, 2003

Fund Manager

Mr. Amandeep S. Chopra - B.Sc. MBA [FMS Delhi] (Debt Portfolio)
Mr. Amit Premchandani, PGDM (IIM Indore), CA, CFA (Equity Portfolio)

Fund AUM

Fund Size Monthly Average : ₹ 1572.45 Crore
Closing AUM : ₹ 1588.02 Crore

High/Low NAV in the month

High Growth Option : ₹ 51.8750
Low Growth Option : ₹ 50.4035

Total Expense Ratio

Regular : 1.80
Direct : 1.20

Minimum Investment Amount

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

Load Structure

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

NAV per unit as on 29th July, 2022

Regular Growth Option : ₹ 51.8690
Regular IDCW Option : ₹ 15.6323
Direct Growth Option : ₹ 55.1343
Direct IDCW Option : ₹ 16.9906

Portfolio Parameters

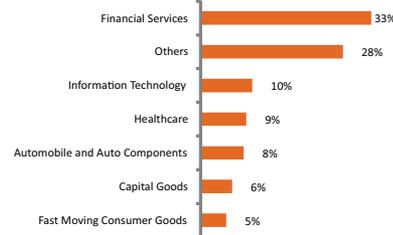
Weighted Average Maturity : 4.98 Yrs
Yield to Maturity : 6.89%
Modified Duration : 3.18 Yrs
Securitized Debt Average Maturity : 0.29 Yrs.
First Business Receivable Trust

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

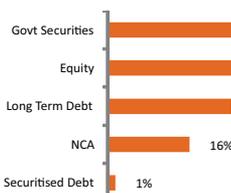
Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Equity			8.21% W B SDL MAT - 24/06/25	0.65	SOV
HDFC Bank Ltd.	2.35		364 D TBILL MAT - 01/06/2023	0.15	SOV
ICICI Bank Ltd.	2.01		7.17% GSEC 08/01/2028	0.05	SOV
Infosys Ltd.	1.85		Long Term Debt		
Axis Bank Ltd.	1.14		Jammagar Utilities & Power Pvt Ltd ^	3.06	CRISIL AAA/A1+
State Bank Of India	0.96		Cholamandalam Investment & Finance Company Ltd	2.24	ICRA AA+
Bharti Airtel Ltd.	0.96		Summit Digital Infrastructure Ltd	1.84	CRISIL AAA/A1+
ITC Ltd.	0.67		Yes Bank Ltd.	1.73	CARE BBB+
Bajaj Auto Ltd.	0.59		Shriram Transport Finance Co.Ltd.	1.61	IND AA+
Aditya Birla Fashion & Retail Ltd.	0.55		HDFC Ltd.	1.58	ICRA AAA/A1+
Eicher Motors Ltd	0.52		Union Bank Of India	1.56	CRISIL AA+
Others	13.56		Tata Motors Finance Ltd.	1.55	CRISIL AA-
Govt Securities			Canfin Homes Ltd.	1.54	ICRA AA+
6.45% GSEC MAT - 07/10/2029	6.02	SOV	India Grid Trust	1.52	CRISIL AAA/A1+
6.54% GSEC MAT - 17/01/2032	5.97	SOV	Power Finance Corporation Ltd.	1.51	CRISIL AAA/A1+
7.26% GSEC 14/01/29	5.05	SOV	Piramal Capital & Housing Finance Ltd	1.22	ICRA AA
GOI FRB - MAT 22/09/2033	4.64	SOV	REC Ltd	0.97	CRISIL AAA/A1+
7.19% GI SDL MAT - 25/01/2027	3.14	SOV	L&T Finance Ltd.	0.95	CRISIL AAA/A1+
5.63% GS MAT - 12/04/26	3.02	SOV	Canara Bank	0.63	CRISIL AA+
7.38% GSEC 20/06/2027	1.60	SOV	Securitized Debt		
5.22% GS 15/06/2025	1.51	SOV	First Business Receivable Trust\$	1.48	IND AAA/A1+
6.67% GS MAT - 15/12/2035	1.47	SOV	Net Current assets	15.52	
7.82% GI SDL 2032 - 29/06/2032	1.06	SOV	Total	100.00	

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

Sectoral Breakdown (%)



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



Market Capitalisation (%)

Fund	Large	Mid	Small
Fund	69	18	13

Segregated AUM & NAV

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

Portfolio Details

Median Market Cap (₹ Cr)	1,00,172
Weighted Average Market Cap	2,61,006
Number of Securities	56

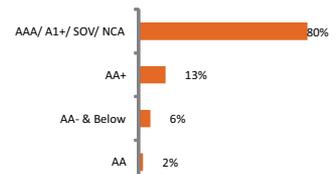
All figures given are provisional and unaudited.

Quantitative Indicators Fund Benchmark

Beta	1.15	1
Standard Deviation (Annual)	6.10%	4.41%
Sharpe Ratio	0.55%	
Portfolio Turnover Ratio (Annual)	0.93	

As on 29th July, 2022

Credit Profile of Debt as on 29th July, 2022



Excluding Net Current Assets

UTI Regular Savings Fund (Segregated - 17022020) Segregated Portfolio as on 29th July, 2022

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

* Percentage to NAV Less Than 0.01

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

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

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

Period	NAV Growth (%)	NIFTY 50 Hybrid Composite Debt 15:85 TRI (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	NIFTY 50 Hybrid Composite Debt 15:85 TRI (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	6.98	3.38	-1.29	10,698	10,338	9,871
3 Years	8.57	8.20	2.82	12,800	12,670	10,871
5 Years	6.37	7.72	4.25	13,620	14,507	12,315
Since inception*	9.24	8.37	5.42	51,912	44,725	26,741

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 67 in 'Fund Manager Summary'. Schemes Managed by Mr. Amandeep S. Chopra & Mr. Amit Premchandani. *The Scheme returns are inclusive of the impact of segregation of the portfolio Debt instruments of Vodafone Idea Ltd. have been segregated from the Main Portfolio on 17th Feb, 2020.

SIP Returns as on 29th July, 2022

Period	Investment Amount (₹)	Fund Value (₹)	NIFTY 50 Hybrid Composite Debt 15:85 TRI (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) NIFTY 50 Hybrid Composite Debt 15:85 TRI	Yield (%) CRISIL 10 Year Gilt Index
1 Year	1,20,000	1,21,756	1,20,938	1,19,104	2.77	1.47	-1.40
3 Years	3,60,000	4,16,391	3,98,456	3,66,590	9.74	6.74	1.19
5 Years	6,00,000	7,29,305	7,33,839	6,63,841	7.76	8.01	4.01
7 Years	8,40,000	10,98,116	11,24,667	9,91,345	7.55	8.22	4.67
10 Years	12,00,000	18,30,560	18,70,402	16,03,221	8.20	8.61	5.66
15 Years	18,00,000	35,68,350	36,03,892	28,77,681	8.59	8.71	5.98
Since inception	21,20,000	48,94,686	48,69,444	37,36,919	8.78	8.73	6.06

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. 68-71.

UTI UNIT LINKED INSURANCE PLAN*

An open ended tax saving cum insurance scheme.

AUGUST 2022

Investment Objective

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

Date of inception/allotment

1st October, 1971

Fund Manager

Mr. Sunil Madhukar Patil , M.com.,MFM (Debt portion)
Mr. Ajay Tyagi - Master in Finance, CFA Charterholder (Equity Portfolio)

Fund AUM

Fund Size Monthly Average : ₹ 5119.63 Crore
Closing AUM : ₹ 5247.20 Crore

High/Low NAV in the month

High Growth Option : ₹ 32.2185
Low Growth Option : ₹ 30.7867

Total Expense Ratio

Existing : 1.63
Direct : 0.96

Minimum Investment Amount

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

Load Structure

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

NAV per unit as on 29th July, 2022

Existing Growth Option : ₹ 32.2158
Direct Growth Option : ₹ 34.1279

Portfolio Parameters

Weighted Average Maturity : 4.95 Yrs
Yield to Maturity : 6.86%
Modified Duration : 3.17 Yrs
Securitized Debt Average Maturity : 1.43 Yrs.
First Business Receivable Trust : 1.43 Yrs.

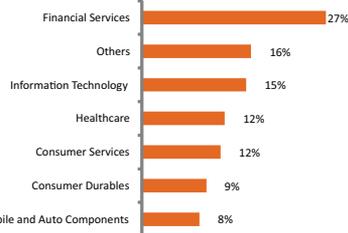
*Temporary discontinuation of fresh subscription (w.e.f July 01, 2022)

Portfolio as on 29th July, 2022

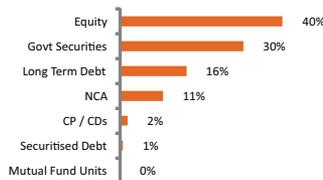
Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
CP / CDs			6.45% GSEC MAT - 07/10/2029	4.65	SOV
Canara Bank	1.84	CRISIL AAA/A1+	5.63% GS MAT - 12/04/26	2.74	SOV
Equity			GOI FRB - MAT 22/09/2033	2.71	SOV
Bajaj Finance Ltd.	2.53		6.82% RJ SDL-18/09/2024	1.90	SOV
ICICI Bank Ltd	2.02		Long Term Debt		
Infosys Ltd.	1.88		State Bank Of India	1.94	CRISIL AA+
HDFC Bank Ltd.	1.87		HDFC Ltd.	1.91	CRISIL AAA/A1+
Larsen & Toubro Infotech Ltd	1.75		Jamnagar Utilities & Power Pvt Ltd.^	1.36	CRISIL AAA/A1+
Avenue Supermarts Ltd.	1.69		National Housing Bank	1.24	CRISIL AAA/A1+
Kotak Mahindra Bank Ltd.	1.64		REC Ltd	1.24	CRISIL AAA/A1+
Info-Edge (India) Ltd.	1.38		Shriram Transport Finance Co.Ltd.	0.97	IND AA+
HDFC Ltd.	1.30		L&T Finance Ltd.	0.96	CRISIL AAA/A1+
Coforge Ltd	1.27		National Bank For Agriculture & Rural Development	0.96	CRISIL AAA/A1+
Mindtree Ltd.	1.23		Citicorp Finance India Ltd.	0.94	CRISIL AAA/A1+
Astral Ltd.	1.04		Tata Motors Finance Ltd.	0.94	CRISIL AA-
Maruti Suzuki India Ltd.	0.91		Others	3.91	
Titan Company Ltd.	0.85		Mutual Fund Units		
AU Small Finance Bank Ltd	0.83		UTI Bank Exchange Traded Fund	0.03	
Others	17.82		Securitized Debt		
Govt Securities			First Business Receivable Trust\$	0.76	IND AAA/A1+
Others	11.60	SOV	Net Current assets	10.63	
6.54% GSEC MAT - 17/01/2032	6.77		Total	100.00	

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

Sectoral Breakdown (%)



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



Market Capitalisation (%)

	Large	Mid	Small
Fund	67	25	8

Portfolio Details

Median Market Cap (₹ Cr)	82,978
Weighted Average Market Cap	2,15,004
Number of Securities	55

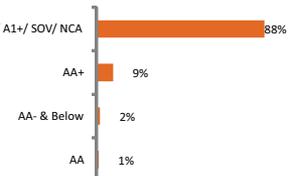
All figures given are provisional and unaudited.

Quantitative Indicators Fund Benchmark

Indicator	Fund	Benchmark
Beta	0.68	1
Standard Deviation (Annual)	8.24%	11.20%
Sharpe Ratio	0.61%	
Portfolio Turnover Ratio (Annual)	0.30	

As on 29th July, 2022

Credit Profile of Debt as on 29th July, 2022



Excluding Net Current Assets

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

Period	NAV Growth (%)	NIFTY 50 Hybrid Composite Debt 50:50 Index (%)	Nifty 50 (%)	NAV Growth (₹)	NIFTY 50 Hybrid Composite Debt 50:50 Index (₹)	Nifty 50 (₹)
1 Year	3.95	6.35	10.24	10,395	10,635	11,024
3 Years	10.30	12.35	16.94	13,423	14,186	15,998
5 Years	6.33	10.15	12.61	13,594	16,219	18,114
Since inception*	10.48	NA	NA	15,90,956	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 67 in 'Fund Manager Summary'. N.A - Not Available. Schemes Managed by Mr. Sunil Madhukar Patil & Mr. Ajay Tyagi.

SIP Returns as on 29th July, 2022

Period	Investment Amount (₹)	Fund Value (₹)	NIFTY 50 Hybrid Composite Debt 50:50 Index (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) NIFTY 50 Hybrid Composite Debt 50:50 Index	Yield (%) Nifty 50
1 Year	1,20,000	1,19,860	1,21,545	1,22,098	-0.22	2.43	3.30
3 Years	3,60,000	4,17,143	4,31,207	4,78,696	9.86	12.14	19.51
5 Years	6,00,000	7,27,825	7,99,180	8,80,182	7.68	11.44	15.36
7 Years	8,40,000	10,99,647	12,52,875	14,12,893	7.59	11.25	14.62
10 Years	12,00,000	18,28,458	21,28,574	24,51,348	8.17	11.05	13.70
15 Years	18,00,000	36,32,333	42,46,055	50,14,583	8.81	10.66	12.62
Since inception	21,20,000	50,95,964	60,02,288	73,87,096	9.17	10.78	12.78

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

For Product Label, Refer Page no. 68-71.

Investment Objective

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

Date of inception/allotment

30th August, 2018

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 249.63 Crore
Closing AUM : ₹ 254.13 Crore

High/Low NAV in the month

High Growth Option : ₹ 13.3186
Low Growth Option : ₹ 12.8840

Total Expense Ratio

Regular : 1.50
Direct : 0.69

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW: ₹ 5000/-

Load Structure

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

NAV per unit as on 29th July, 2022

Regular Growth Option : ₹ 13.3186
Regular IDCW Option : ₹ 13.3186
Direct Growth Option : ₹ 13.8014
Direct IDCW Option : ₹ 13.8021

Portfolio Parameters

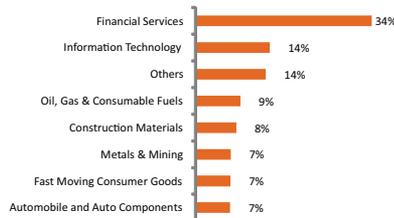
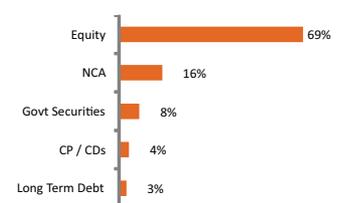
Weighted Average Maturity : 1.70 Yrs
Yield to Maturity : 5.64%
Modified Duration : 0.88 Yrs
Portfolio Turnover Ratio (Annual) : 3.99

Portfolio as on 29th July, 2022

Portfolio	% to NAV	Rating	Futures	Portfolio	% to NAV	Rating	Futures
Equity				Power Grid Corporation Of India Ltd	1.18		
Infosys Ltd.	7.44		-4.92	Cipla Ltd.	1.04		
HDFC Ltd.	6.83		-4.91	Maruti Suzuki India Ltd.	0.97		
Grasim Industries Ltd.	5.50		-4.69	GAIL (India) Ltd.	0.90		
Reliance Industries Ltd.	4.63		-3.64	Wipro Ltd.	0.80		
Axis Bank Ltd.	3.94		-1.99	Indus Towers Ltd.	0.78		
ICICI Bank Ltd.	3.52			Tata Motors Ltd.	0.70		
HDFC Bank Ltd.	3.36			Oil & Natural Gas Corporation Ltd.	0.54		-0.36
ITC Ltd.	2.79			Tata Steel Ltd.	0.48		
State Bank Of India	2.53			Dr Reddy's Laboratories Ltd.	0.41		
SBI Life Insurance Company Ltd.	2.52		-2.53	Dabur India Ltd.	0.26		-0.26
JSW Steel Ltd.	2.44		-2.45	CP / CDs			
Larsen & Toubro Ltd.	2.13			EXIM Bank	1.95	CRISIL AAA/A1+	
Hindalco Industries Ltd.	1.86		-1.17	Canara Bank	1.89	CRISIL AAA/A1+	
HCL Technologies Ltd.	1.79			Govt Securities			
Mahindra & Mahindra Ltd.	1.78			5.63% GS MAT - 12/04/26	5.66	SOV	
Hindustan Unilever Ltd.	1.68		-1.69	GOI FRB - MAT 22/09/2033	1.93	SOV	
Aurobindo Pharma Ltd.	1.36		-0.89	364 D TBILL MAT - 01/06/2023	0.13	SOV	
Bharti Airtel Ltd.	1.35			Long Term Debt			
NTPC Ltd.	1.28			NTPC Ltd.	2.06	CRISIL AAA/A1+	
Bajaj Auto Ltd.	1.25			Jamnagar Utilities & Power Pvt Ltd [^]	0.79	CRISIL AAA/A1+	
IndusInd Bank Ltd.	1.18			Net Current assets	16.35		
				Total	100.00		

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

Sectoral Breakdown

Asset Allocation of Debt as on 29th July, 2022

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
ICICI Bank Ltd	3.5	JSW Steel Ltd.	0.0
HDFC Bank Ltd.	3.4	SBI Life Insurance Company Ltd.	0.0
ITC Ltd.	2.8	Hindustan Unilever Ltd.	0.0
State Bank Of India	2.5	Dabur India Ltd.	0.0
Infosys Ltd.	2.5	Oil & Natural Gas Corporation Ltd.	0.2

Market Capitalisation (%)

	Large	Mid	Small
Fund	97	1	2

As on 29th July, 2022Credit Profile of Debt as on 29th July, 2022

Excluding Net Current Assets

Portfolio Details

% of Top 10 Stocks	24.30
Median Market Cap (₹ Cr)	2,64,865
Weighted Average Market Cap	3,71,792
Number of Securities	29

All figures given are provisional and unaudited.

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

Period	NAV Growth (%)	CRISIL Equity Savings Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Equity Savings Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	6.38	6.72	-1.29	10,638	10,672	9,871
3 Years	9.54	10.83	2.82	13,147	13,617	10,871
Since inception*	7.58	9.19	6.36	13,317	14,115	12,735

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 67 in 'Fund Manager Summary'. Schemes Managed by Mr. V Srivatsa & Mr. Sunil Madhukar Patil.

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

SIP Returns as on 29th July, 2022

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Equity Savings Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Equity Savings Index	Yield (%) CRISIL 10 Year Gilt Index
1 Year	1,20,000	1,22,749	1,23,019	1,19,056	4.34	22.14	-1.48
3 Years	3,60,000	4,22,543	4,22,478	3,66,451	10.74	12.41	1.16
Since inception	4,70,000	5,68,606	5,76,400	4,99,170	9.73	11.37	3.04

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. 68-71.

UTI CHILDREN'S CAREER FUND - SAVINGS PLAN

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

Investment Objective

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

Date of inception/allotment

12th July, 1993

Fund Manager

Mr. Vishal Chopda, CFA, BE, PGDM (Equity Portfolio)
Mr. Sunil Madhukar Patil, M.com.,MFM (Debt portion)

Fund AUM

Fund Size Monthly Average : ₹ 4054.67 Crore
Closing AUM : ₹ 4124.87 Crore

High/Low NAV in the month

High Growth Option : ₹ 30.2780
Low Growth Option : ₹ 29.1089

Total Expense Ratio

Regular : 1.74
Direct : 1.53

Minimum Investment Amount

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

Load Structure

Entry Load : Nil
Exit Load : Nil

Lock In Period

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

NAV per unit as on 29th July, 2022

Regular Growth Option : ₹ 30.2758
Direct Growth Option : ₹ 30.7657

Portfolio Parameters

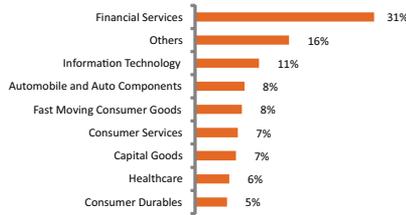
Weighted Average Maturity : 5.52 Yrs
Yield to Maturity : 6.85%
Modified Duration : 3.36 Yrs
Securitized Debt Average Maturity : 2.43 Yrs.
First Business Receivable Trust

Portfolio as on 29th July, 2022

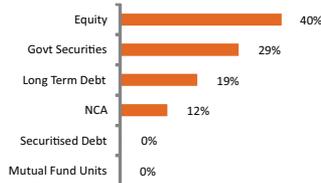
Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Equity			GOI FRB - MAT 22/09/2033	4.05	SOV
ICICI Bank Ltd	3.29		7.89% GJ SDL MAT - 15/05/2025	2.47	SOV
HDFC Bank Ltd.	3.11		5.22% GS 15/06/2025	1.75	SOV
Infosys Ltd.	2.66		Long Term Debt		
Axis Bank Ltd.	1.53		HDFC Ltd.	3.58	CRISIL AAA/A1+
Bharti Airtel Ltd.	1.46		State Bank Of India	2.47	CRISIL AA+
State Bank Of India	1.12		REC Ltd	2.16	CRISIL AAA/A1+
Bajaj Finance Ltd.	1.12		Shriram Transport Finance Co.Ltd.	1.24	IND AA+
ITC Ltd.	0.95		National Bank For Agriculture & Rural Development	1.22	CRISIL AAA/A1+
Crompton Greaves Consumer Electricals Ltd.	0.83		NTPC Ltd.	1.21	CRISIL AAA/A1+
Maruti Suzuki India Ltd.	0.78		Citicorp Finance India Ltd.	1.20	CRISIL AAA/A1+
Larsen & Toubro Infotech Ltd	0.77		Indian Oil Corporation Ltd.	1.19	CRISIL AAA/A1+
Ultratech Cement Ltd.	0.76		Jamnagar Utilities & Power Pvt Ltd.ª	1.15	CRISIL AAA/A1+
Phoenix Mills Ltd	0.72		Power Finance Corporation Ltd.	0.86	CRISIL AAA/A1+
Cholamandalam Investment & Finance Company Ltd	0.72		Others	2.72	
Avenue Supermarts Ltd.	0.68		Mutual Fund Units		
Others	19.25		UTI Bank Exchange Traded Fund	0.04	
Govt Securities			Securitized Debt		
Others	6.53		First Business Receivable Trust\$	0.36	IND AAA/A1+
6.54% GSEC MAT - 17/01/2032	8.61	SOV	Net Current assets	11.67	
6.45% GSEC MAT - 07/10/2029	5.80	SOV	Total	100.00	

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

Sectoral Breakdown (%)



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



Market Capitalisation (%)

Fund	Large	Mid	Small
	64	20	17

Portfolio Details

Median Market Cap (₹ Cr)	97,197
Weighted Average Market Cap	2,49,627

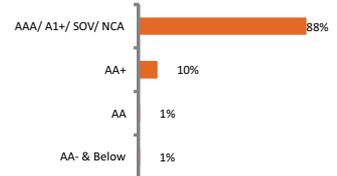
All figures given are provisional and unaudited.

Quantitative Indicators Fund Benchmark

Beta	0.96	1
Standard Deviation (Annual)	8.74%	8.77%
Sharpe Ratio	0.62%	
Portfolio Turnover Ratio (Annual)	0.44	

As on 29th July, 2022

Credit Profile of Debt as on 29th July, 2022



Excluding Net Current Assets

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

Period	NAV Growth (%)	CRISIL Short Term Debt Hybrid 60+40 Fund Index (%)	Nifty 50 TRI (%)	NAV Growth (₹)	CRISIL Short Term Debt Hybrid 60+40 Fund Index (₹)	Nifty 50 TRI (₹)
1 Year	5.91	6.02	10.24	10,591	10,602	11,024
3 Years	10.68	12.01	16.94	13,562	14,057	15,998
5 Years	6.57	9.62	12.61	13,748	15,833	18,114
Since inception*	10.89	NA	NA	2,01,872	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 67 in 'Fund Manager Summary'.

N.A. - Not Available. Schemes Managed by Mr. Sunil Madhukar Patil & Mr Vishal Chopda

SIP Returns as on 29th July, 2022

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Short Term Debt Hybrid 60+40 Fund Index (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) CRISIL Short Term Debt Hybrid 60+40 Fund Index	Yield (%) Nifty 50 TRI
1 Year	1,20,000	1,21,894	1,22,175	1,22,098	2.98	3.43	3.30
3 Years	3,60,000	4,26,156	4,27,356	4,78,696	11.33	11.52	19.51
5 Years	6,00,000	7,46,305	7,85,089	8,80,182	8.69	10.72	15.36
7 Years	8,40,000	11,25,470	12,23,205	14,12,893	8.24	10.58	14.62
10 Years	12,00,000	19,25,686	20,83,065	24,51,348	9.16	10.64	13.70
15 Years	18,00,000	39,02,975	41,37,161	50,14,583	9.66	10.36	12.62
Since inception	21,20,000	53,70,827	57,75,071	73,87,096	9.69	10.40	12.78

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

For Product Label, Refer Page no. 68-71.

Investment Objective

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

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

Date of inception/allotment

26th December, 1994

Fund Manager

Mr. V Srivatsa - B.Com., PGDM (IIM-I), CA & ICWA (Equity Portion)

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

Fund AUM

Fund Size Monthly Average : ₹ 3565.31 Crore
Closing AUM : ₹ 3624.16 Crore

High/Low NAV in the month

High Growth Option : ₹ 34.6352
Low Growth Option : ₹ 33.4060

Total Expense Ratio

Regular : 1.69
Direct : 1.07

Minimum Investment Amount

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

Load Structure

Entry Load : Nil
Exit Load : Nil

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

NAV per unit as on 29th July, 2022

Regular Growth Option : ₹ 34.6327
Direct Growth Option : ₹ 36.6633

Portfolio Parameters

Weighted Average Maturity : 4.90 Yrs
Yield to Maturity : 6.76%
Modified Duration : 3.16 Yrs

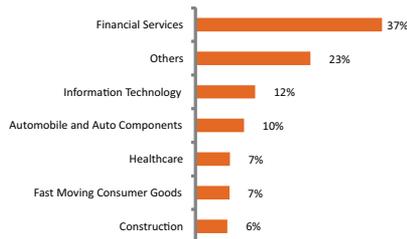
Portfolio as on 29th July, 2022

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
CP / CDs			6.45% GSEC MAT - 07/10/2029	5.94	SOV
Canara Bank	2.66	CRISIL AAA/A1+	6.54% GSEC MAT - 17/01/2032	5.88	SOV
Equity			5.22% GS 15/06/2025	2.65	SOV
ICICI Bank Ltd	3.72		GOI FRB - MAT 22/09/2033	2.57	SOV
HDFC Bank Ltd.	3.49		8.25% MH SL- 13/05/2025	2.13	SOV
ITC Ltd.	1.99		Long Term Debt		
State Bank Of India	1.98		HDFC Ltd.	2.67	CRISIL AAA/A1+
Infosys Ltd.	1.83		EXIM Bank	2.35	CRISIL AAA/A1+
HDFC Ltd.	1.79		Union Bank Of India	1.38	CRISIL AA+
Larsen & Toubro Ltd.	1.76		State Bank Of India	1.38	CRISIL AA+
Axis Bank Ltd.	1.42		Indian Oil Corporation Ltd.	1.36	CRISIL AAA/A1+
Mahindra & Mahindra Ltd.	1.37		Power Finance Corporation Ltd.	1.33	CRISIL AAA/A1+
HCL Technologies Ltd.	1.30		Jamnagar Utilities & Power Pvt Ltd. ^	1.31	CRISIL AAA/A1+
Bharti Airtel Ltd.	1.13		L&T Finance Ltd.	0.97	CRISIL AAA/A1+
Bajaj Auto Ltd.	0.80		Tata Motors Finance Ltd.	0.82	CRISIL AA-
Reliance Industries Ltd.	0.78		Power Grid Corporation Of India Ltd	0.70	CRISIL AAA/A1+
Power Grid Corporation Of India Ltd	0.71		Others	2.75	
Firstsource Solutions Ltd.	0.56		Mutual Fund Units		
Others	14.69		UTI Bank Exchange Traded Fund	0.002	
Govt Securities			Net Current assets	12.43	
Others	9.41		Total	100.00	

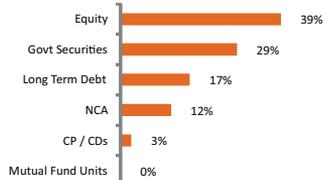
Top 10 scrips in the portfolio

^ Mukesh Ambani promoter Group company

Sectoral Breakdown (%)



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



Market Capitalisation (%)

	Large	Mid	Small
Fund	70	17	13

Excluding Net Current Assets

Portfolio Details

Median Market Cap (₹ Cr)	2,54,192
Weighted Average Market Cap	3,14,488
Number of Securities	59

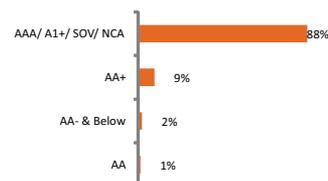
All figures given are provisional and unaudited.

Quantitative Indicators Fund Benchmark

Beta	0.95	1
Standard Deviation (Annual)	8.64%	8.77%
Sharpe Ratio	0.71%	
Portfolio Turnover Ratio (Annual)	0.49	

As on 29th July, 2022

Credit Profile of Debt as on 29th July, 2022



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

Period	NAV Growth (%)	CRISIL Short Term Debt Hybrid 60+40 Fund Index (%)	Nifty 50 TRI (%)	NAV Growth (₹)	CRISIL Short Term Debt Hybrid 60+40 Fund Index (₹)	Nifty 50 TRI (₹)
1 Year	6.53	6.02	10.24	10,653	10,602	11,024
3 Years	11.41	12.01	16.94	13,832	14,057	15,998
5 Years	6.71	9.62	12.61	13,839	15,833	18,114
Since inception*	10.41	NA	NA	1,54,036	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 67 in 'Fund Manager Summary'.

N.A - Not Available. Schemes Managed by Mr. Sunil Madhukar Patil & Mr V. Srivatsa

SIP Returns as on 29th July, 2022

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Short Term Debt Hybrid 60+40 Fund Index (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) CRISIL Short Term Debt Hybrid 60+40 Fund Index	Yield (%) Nifty 50 TRI
1 Year	1,20,000	1,22,600	1,22,175	1,22,098	4.10	3.43	3.30
3 Years	3,60,000	4,35,969	4,27,356	4,78,696	12.90	11.52	19.51
5 Years	6,00,000	7,57,606	7,85,089	8,80,182	9.29	10.72	15.36
7 Years	8,40,000	11,42,360	12,23,205	14,12,893	8.66	10.58	14.62
10 Years	12,00,000	19,05,039	20,83,065	24,51,348	8.95	10.64	13.70
15 Years	18,00,000	36,89,778	41,37,161	50,14,583	8.99	10.36	12.62
Since inception	21,20,000	50,26,289	57,75,071	73,87,096	9.04	10.40	12.78

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

For Product Label, Refer Page no. 68-71.

UTI CHILDREN'S CAREER FUND - INVESTMENT PLAN

AUGUST 2022

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

Investment Objective

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

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

Date of inception/allotment

30th January, 2008

Fund Manager

Mr. Vishal Chopda, CFA, BE, PGDM (Equity Portfolio)

Fund AUM

Fund Size Monthly Average : ₹ 615.03 Crore
Closing AUM : ₹ 644.40 Crore

High/Low NAV in the month

High Growth Option : ₹ 57.4489
Low Growth Option : ₹ 52.7591

Total Expense Ratio

Regular : 2.46
Direct : 1.60

Minimum Investment Amount

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

Load Structure

Entry Load : Nil
Exit Load : Nil

Lock In Period

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

NAV per unit as on 29th July, 2022

Regular Growth Option : ₹ 57.4489
Regular IDCW Option : ₹ 57.4522
Direct Growth Option : ₹ 61.8089
Direct IDCW Option : ₹ 61.9146

Portfolio Parameters

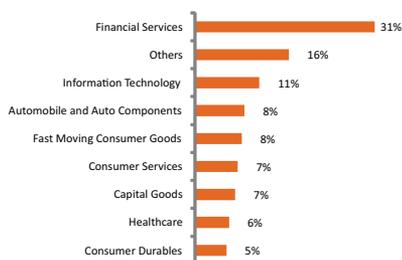
Weighted Average Maturity :-
Yield to Maturity :-
Modified Duration :-

Portfolio as on 29th July, 2022

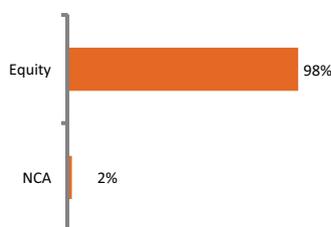
Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Equity			Phoenix Mills Ltd	1.78	
ICICI Bank Ltd	8.10		Cholamandalam Investment & Finance Company Ltd	1.77	
HDFC Bank Ltd.	7.55		Avenue Supermarts Ltd.	1.69	
Infosys Ltd.	6.64		Jubilant Food Works Ltd	1.67	
Axis Bank Ltd.	3.86		Eicher Motors Ltd.	1.65	
Bharti Airtel Ltd.	3.66		Hindalco Industries Ltd.	1.58	
State Bank Of India	2.79		Godrej Consumer Products Ltd	1.57	
Bajaj Finance Ltd.	2.79		Aditya Birla Fashion & Retail Ltd.	1.53	
ITC Ltd.	2.34		Others	39.12	
Crompton Greaves Consumer Electricals Ltd.	2.04		Govt Securities		
Maruti Suzuki India Ltd.	1.95		364 D TBILL MAT - 01/06/2023	0.13	SOV
Larsen & Toubro Infotech Ltd	1.91		Net Current assets	1.95	
Ultratech Cement Ltd.	1.90		Total	100.00	

Top 10 scrips in the portfolio

Sectoral Breakdown (%)



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



Portfolio Details

Median Market Cap (₹ Cr)	98,626
Weighted Average Market Cap	2,50,293

All figures given are provisional and unaudited.

Quantitative Indicators Fund Benchmark

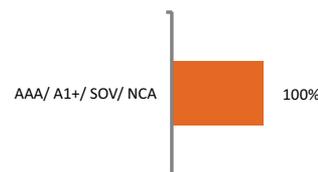
Indicator	Fund	Benchmark
Beta	0.94	1
Standard Deviation (Annual)	20.87%	21.75%
Sharpe Ratio	0.64%	
Portfolio Turnover Ratio (Annual)	0.28	

As on 29th July, 2022

Market Capitalisation (%)

	Large	Mid	Small
Fund	64	20	16
Benchmark	78	15	7

Credit Profile of Debt as on 29th July, 2022



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

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)
1 Year	1.95	8.63	10.24	10,195	10,863	11,024
3 Years	18.50	18.79	16.94	16,648	16,770	15,998
5 Years	10.43	12.05	12.61	16,427	17,668	18,114
Since inception*	11.51	9.96	9.95	48,585	39,655	39,603

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 67 in 'Fund Manager Summary'.

Schemes Managed by Mr. Vishal Chopda.

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

SIP Returns as on 29th July, 2022

Period	Investment Amount (₹)	Fund Value (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty 500 TRI	Yield (%) Nifty 50 TRI
1 Year	1,20,000	1,17,875	1,21,640	1,22,098	-3.31	2.58	3.30
3 Years	3,60,000	4,73,030	4,90,876	4,78,696	18.66	21.32	19.51
5 Years	6,00,000	8,47,623	8,89,409	8,80,182	13.83	15.79	15.36
7 Years	8,40,000	13,44,087	14,21,995	14,12,893	13.22	14.80	14.62
10 Years	12,00,000	23,96,273	25,35,886	24,51,348	13.28	14.33	13.70
Since inception	17,40,000	46,65,703	49,96,921	47,77,969	12.61	13.44	12.90

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 2022

Fund Name	AUM (in Rs. Cr)	Portfolio Parameters				Asset Allocation				Credit Rating Profile					TER		Exit Load	
		YTM	Average Maturity	Macraly Duration	Modified Duration	CP/CD	F Bils/G-sec	Bonds	Cash	NEFC (%)	HFC (%)	AAA/AA+ /Saw/ICA	AA+	AA	Below AA	Direct		Regular
UTI Overnight Fund	8,679	4.91%	1 Day	NA	NA	0.00%	0.00%	0.00%	100.00%	0.00%	0.00%	100.00%	0.00%	0.00%	0.00%	0.07%	0.12%	NI
UTI Liquid Cash Plan	27,533	5.62%	36 Days	NA	0.10 Yrs	58.66%	26.63%	4.59%	18.02%	2.89%	100.00%	0.00%	0.00%	0.00%	0.15%	0.24%	\$\$\$	
UTI Money Market Fund	7,211	6.15%	143 Days	NA	0.40 Yrs	75.52%	26.35%	-1.87%	20.17%	11.20%	100.00%	0.00%	0.00%	0.00%	0.21%	0.28%	NI	
UTI Ultra Short Term Fund	2,059	6.13%	141 Days	140 Days	135 Days	37.50%	9.36%	39.84%	18.21%	8.55%	81.48%	11.43%	5.46%	1.63%	0.43%	0.95%	NI	
UTI Treasury Advantage Fund	2,696	6.18%	0.67 Yrs	0.65 Yrs	0.62 Yrs	30.86%	23.89%	25.66%	13.33%	13.12%	93.39%	6.61%	0.00%	0.00%	0.32%	0.43%	NI	
UTI Banking & PSU Debt Fund	403	7.24%	4.52 Yrs	3.84 Yrs	3.63 Yrs	0.00%	28.55%	68.34%	0.00%	0.00%	100.00%	0.00%	0.00%	0.00%	0.24%	0.57%	NI	
UTI Short Term Income Fund	2,315	6.72%	1.66 Yrs	1.37 Yrs	1.28 Yrs	6.19%	17.84%	68.09%	7.88%	14.19%	85.18%	8.33%	3.94%	2.55%	0.34%	0.95%	NI	
UTI Corporate Bond Fund	2,950	6.74%	2.34 Yrs	1.97 Yrs	1.87 Yrs	6.55%	10.50%	70.06%	12.49%	6.18%	100.00%	0.00%	0.00%	0.00%	0.27%	0.57%	NI	
UTI Floater Fund	2,212	6.13%	1.35 Yrs	0.66 Yrs	0.63 Yrs	25.59%	28.33%	37.98%	7.10%	13.34%	100.00%	0.00%	0.00%	0.00%	0.34%	0.84%	NI	
UTI Dynamic Bond Fund	396	6.15%	3.98 Yrs	1.93 Yrs	1.86 Yrs	6.08%	67.65%	9.51%	16.72%	1.25%	92.62%	4.94%	2.44%	0.00%	0.92%	1.59%	NI	
UTI Bond Fund	295	6.73%	6.82 Yrs	3.81 Yrs	3.66 Yrs	0.00%	74.60%	13.94%	11.46%	0.00%	91.73%	4.99%	3.28%	0.00%	1.29%	1.62%	NI	
UTI Gilt Fund	519	5.94%	5.8 Yrs	2.38 Yrs	2.30 Yrs	0.00%	84.22%	0.00%	15.78%	0.00%	100.00%	0.00%	0.00%	0.00%	0.65%	0.92%	NI	
UTI Credit Risk Fund	490	7.79%	2.55 Yrs	1.89 Yrs	1.80 Yrs	0.00%	15.74%	78.98%	5.28%	10.31%	39.32%	1.03%	42.03%	17.62%	0.84%	1.63%	\$	
UTI Medium Term Fund	61	7.45%	3.45 Yrs	2.81 Yrs	2.70 Yrs	0.00%	42.12%	48.70%	9.18%	5.01%	68.87%	8.23%	14.67%	8.23%	1.08%	1.59%	\$	

Total Expense Ratio as on July 31, 2022. Fund Manager details w.e.f. December 01, 2021.

\$ Exit load is applicable if investor exits within 12 months from the date of allotment; applicable exit load 0.007% (F) within 2 days from the date of allotment; applicable exit load 0.0065% (A) within 3 days from the date of allotment; applicable exit load 0.0060% (V) within 4 days from the date of allotment; applicable exit load 0.0055% (M) within 5 days from the date of allotment; applicable exit load 0.0050% (W) within 6 days from the date of allotment; applicable exit load 0.0045% (NI) Nil from day 7

NI: Nil; \$: Exit load is applicable if investor exits within 12 months from the date of allotment - NI; <= 365 days : 1.00 %

Investment Objective

The investment objective of the scheme is to generate reasonable income, with low risk and high level of liquidity from a portfolio of overnight securities having a maturity of one day. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.

Date of inception/allotment

24th November, 2003

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 8168.32 Crore
Closing AUM : ₹ 8681.05 Crore

High/Low NAV in the month

High Growth Option : ₹ 2923.7283
Low Growth Option : ₹ 2912.3674

Total Expense Ratio

Regular : 0.12
Direct : 0.07

Minimum Investment Amount

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

Load Structure

Entry Load : Nil
Exit Load : Nil

NAV per unit as on 31st July, 2022

Regular Growth Option : ₹ 2923.7283
Regular IDCW Option : ₹ 1370.8617
Direct Growth Option : ₹ 2951.1384
Direct IDCW Option : ₹ 1371.6621

Portfolio Parameters

Weighted Average Maturity : 1 Day
Yield to Maturity (Refer Page no. 78) : 4.91%
Modified Duration :-
Macaulay Duration :-

Portfolio as on 29th July, 2022

Portfolio	% of Nav	Rating
NCA	100.00	
Total	100.00	

Asset Allocation as on 29th July, 2022**Fund Performance Vs Benchmark (CAGR) as on 29th July, 2022 Growth of ₹ 10000**

Period	NAV Growth (%)	CRISIL Overnight Fund A-I Index (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	CRISIL Overnight Fund A-I Index (₹)	CRISIL 1 Year T-Bill Index (₹)
1 Year	3.58	3.70	3.01	10,358	10,370	10,301
3 Years	3.61	3.71	4.66	11,124	11,156	11,466
5 Years	4.37	4.67	5.57	12,386	12,565	13,115
Since inception*	5.91	5.84	5.84	29,256	28,897	28,897

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

SIP Returns as on 29th July, 2022

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Overnight Fund A-I Index (₹)	CRISIL 1 Year T-Bill Index (₹)	Yield (%) Fund	Yield (%) CRISIL Overnight Fund A-I Index	Yield (%) CRISIL 1 Year T-Bill Index
1 Year	1,20,000	1,22,465	1,22,517	1,21,902	3.84	3.92	2.96
3 Years	3,60,000	3,79,470	3,80,083	3,81,159	3.45	3.56	3.75
5 Years	6,00,000	6,62,898	6,65,194	6,78,095	3.94	4.08	4.84
7 Years	8,40,000	9,83,742	9,86,504	10,14,654	4.45	4.53	5.32
10 Years	12,00,000	15,72,151	15,66,934	16,23,804	5.28	5.21	5.90
15 Years	18,00,000	28,57,336	28,35,155	29,16,792	5.89	5.79	6.14
Since inception	21,20,000	37,03,497	36,64,191	37,57,517	5.97	5.86	6.12

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

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 : ₹ 31588.17 Crore
Closing AUM : ₹ 27541.74 Crore

High/Low NAV in the month

High Growth Option : ₹ 3514.5523
Low Growth Option : ₹ 3501.5541

Total Expense Ratio

Regular : 0.24
Direct : 0.15

Minimum Investment Amount

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

Load Structure

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

NAV per unit as on 31st July, 2022

Regular Growth Option : ₹ 3514.5523
Regular IDCW Option : ₹ 1042.5581
Direct Growth Option : ₹ 3537.2733
Direct IDCW Option : ₹ 1053.6175

Portfolio Parameters

Weighted Average Maturity : 36 Days
Yield to Maturity (Refer Page no. 78) : 5.62%
Modified Duration : 35 days
Macaulay Duration : 35 days

Portfolio as on 29th July, 2022

Portfolio	% of NAV	Rating
CP / CDs		
National Bank For Agriculture & Rural Development	6.86	CRISIL AAA/A1+
Canara Bank	4.87	CRISIL AAA/A1+
Reliance Retail Ventures Ltd.	4.86	CRISIL AAA/A1+
HDFC Ltd.	2.90	CRISIL AAA/A1+
HDFC Bank Ltd.	2.89	CARE AAA/A1+
Bajaj Finance Ltd.	2.71	CRISIL AAA/A1+
Punjab & Sind Bank Ltd.	1.81	ICRA AAA/A1+
Tata Steel Ltd.	1.80	ICRA AAA/A1+
EXIM Bank	1.80	CRISIL AAA/A1+
Godrej & Boyce Manufacture Ltd.	1.80	ICRA AAA/A1+
Indian Bank	1.62	CRISIL AAA/A1+
Kotak Securities Ltd.	1.62	CRISIL AAA/A1+
ICICI Securities Ltd.	1.54	CRISIL AAA/A1+
Tata Power Company Ltd.	1.54	CRISIL AAA/A1+
Indian Oil Corporation Ltd.	1.27	ICRA AAA/A1+
Larsen & Toubro Ltd.	1.26	CRISIL AAA/A1+
L&T Finance Ltd.	1.09	CRISIL AAA/A1+
Tata Power Renewable Energy Ltd	1.08	CRISIL AAA/A1+
Aditya Birla Finance Ltd.	1.08	IND AAA/A1+
Chambal Fertilisers & Chemicals Ltd	1.08	CRISIL AAA/A1+
HDFC Securities Ltd	1.08	CRISIL AAA/A1+
Kotak Mahindra Prime Ltd.	0.99	CRISIL AAA/A1+
Godrej Industries Ltd.	0.99	CRISIL AAA/A1+
Tata Cleantech Capital Ltd.	0.72	CRISIL AAA/A1+
Piramal Enterprises Ltd.	0.72	CRISIL AAA/A1+
Godrej Agrovet Ltd.	0.72	CRISIL AAA/A1+
Birla Group Holdings Private Ltd.	0.72	CRISIL AAA/A1+
Sikka Ports & Terminals Ltd.	0.72	CRISIL AAA/A1+
Julius Baer Capital (India) Pvt Ltd	0.72	CRISIL AAA/A1+
IDFC First Bank Ltd	0.63	CRISIL AAA/A1+
ICICI Bank Ltd	0.54	ICRA AAA/A1+
KEC International Ltd.	0.54	CRISIL AAA/A1+
TVS Credit Services Limited	0.54	CRISIL AAA/A1+
Vedanta Ltd	0.36	CRISIL AAA/A1+
Barclays Investments & Loans (India) Pvt Ltd.	0.36	CRISIL AAA/A1+
Shree Cement Ltd.	0.36	CARE AAA/A1+
Bharti Airtel Ltd.	0.36	CRISIL AAA/A1+
Reliance Jio Infocomm Ltd	0.36	CRISIL AAA/A1+
Cholamandalam Investment & Finance Company Ltd	0.36	CRISIL AAA/A1+
Axis Securities Ltd	0.36	CARE AAA/A1+
Jubilant Ingrevia Ltd.	0.27	CRISIL AAA/A1+
Mahindra & Mahindra Fin.Ser.Ltd.	0.27	CRISIL AAA/A1+
Astec Lifesciences Ltd	0.18	ICRA AAA/A1+
Fedbank Financial Services Ltd.	0.18	CRISIL AAA/A1+
Infina Finance Pvt Ltd.	0.11	CRISIL AAA/A1+
NCDs		
Bajaj Finance Ltd.	2.85	CRISIL AAA/A1+
Govt Securities		
91 D TBILL MAT - 22/09/2022	4.63	SOV
91 D TBILL MAT 29/09/2022	3.71	SOV
91 D TBILL MAT 27/10/2022	3.58	SOV
91 D TBILL MAT- 25/08/2022	3.08	SOV
91 D TBILL MAT 20/10/2022	2.33	SOV
91 D TBILL MAT - 11/08/22	1.83	SOV
91 D TBILL MAT - 18/08/2022	1.81	SOV
91 D TBILL MAT - 01/09/2022	1.81	SOV
91 D TBILL MAT-15/09/2022	1.80	SOV
182 D TBILL MAT - 08/09/2022	0.36	SOV
8.93% UP SDL - 05/09/2022	0.33	SOV
8.91% HR SDL MAT- 08/08/2022	0.29	SOV
8.93% UP SDL MAT -08/08/2022	0.28	SOV
8.91% RJ SDL -05/09/2022	0.18	SOV
8.92% TN SDL 08/08/2022	0.18	SOV
8.92% HP SDL 08/08/2022	0.12	SOV
8.95% AS SDL MAT - 05/09/2022	0.11	SOV
8.92% RJ SDL 08/08/2022	0.09	SOV
8.92% RJ SDL MAT - 22/08/2022	0.05	SOV
8.92% TN SDL - 05/09/2022	0.04	SOV
8.91% MH SDL -05/09/2022	0.02	SOV
Net Current assets	11.83	
Total	100.00	

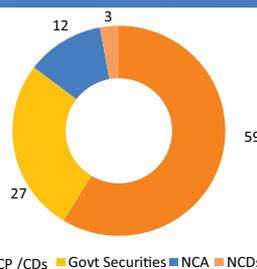
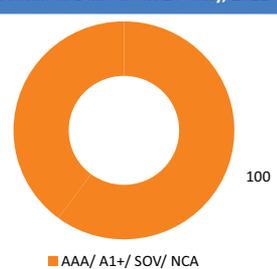
Top 10 scrips in this portfolio

NAV per unit as on 31st July, 2022

Regular Growth Option : ₹ 3514.5523
Regular IDCW Option : ₹ 1042.5581
Direct Growth Option : ₹ 3537.2733
Direct IDCW Option : ₹ 1053.6175

Portfolio Parameters

Weighted Average Maturity : 36 Days
Yield to Maturity (Refer Page no. 78) : 5.62%
Modified Duration : 35 days
Macaulay Duration : 35 days

Asset Allocation as on 29th July, 2022Credit Profile of Debt as on 29th July, 2022Fund Performance Vs Benchmark (CAGR) as on 29th July, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Liquid Fund AI Index (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	CRISIL Liquid Fund AI Index (₹)	CRISIL 1 Year T-Bill Index (₹)
1 Year	3.69	3.86	3.01	10,369	10,386	10,301
3 Years	4.03	4.16	4.66	11,260	11,302	11,466
5 Years	5.30	5.26	5.57	12,948	12,923	13,115
Since inception*	6.97	6.51	5.84	35,140	32,426	28,825

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 67 in 'Fund Manager Summary'. Schemes Managed by Mr. Amandeep S. Chopra & Mr. Amit Sharma.

Investment Objective

The investment objective of the scheme is to generate reasonable income with high level of liquidity by investing in a portfolio of money market instruments.

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

Date of inception/allotment

23rd April, 1997

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 8347.38 Crore
Closing AUM : ₹ 7213.43 Crore

High/Low NAV in the month

High Growth Option : ₹ 2498.1076
Low Growth Option : ₹ 2488.2180

Total Expense Ratio

Regular : 0.28
Direct : 0.21

Minimum Investment Amount

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

Load Structure

Entry Load : Nil
Exit Load : Nil

NAV per unit as on 29th July, 2022

Regular Growth Option : ₹ 2497.2446
Regular IDCW Option : ₹ 1040.7215
Direct Growth Option : ₹ 2521.6196
Direct IDCW Option : ₹ 1234.3338

Portfolio Parameters

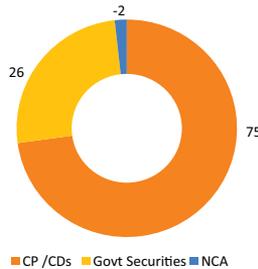
Weighted Average Maturity : 145 Days
Yield to Maturity (Refer Page no. 78) : 6.15%
Modified Duration : 145 days
Macaulay Duration : 145 days

Portfolio as on 29th July, 2022

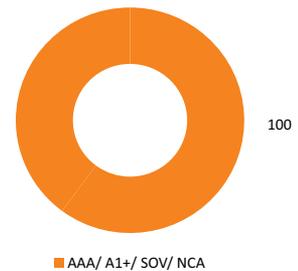
Portfolio	% of NAV	Rating
CP / CDs		
Canara Bank	9.90	CRISIL AAA/A1+
HDFC Bank Ltd.	8.74	CARE AAA/A1+
HDFC Ltd.	7.12	CRISIL AAA/A1+
IDFC First Bank Ltd	6.07	CRISIL AAA/A1+
National Bank For Agriculture & Rural Development	5.03	CRISIL AAA/A1+
Larsen & Toubro Ltd.	4.76	CRISIL AAA/A1+
Tata Motors Finance Ltd.	3.99	ICRA AAA/A1+
Piramal Enterprises Ltd.	3.41	CARE AAA/A1+
Kotak Mahindra Bank Ltd.	3.28	CRISIL AAA/A1+
Canfin Homes Ltd.	2.73	ICRA AAA/A1+
Hero Fincorp Ltd.	2.66	CRISIL AAA/A1+
EXIM Bank	1.87	CRISIL AAA/A1+
JM Financial Credit Solutions Ltd.	1.79	ICRA AAA/A1+
Network 18 Media & Investments Ltd.	1.72	CARE AAA/A1+
Axis Securities Ltd	1.37	ICRA AAA/A1+
ICICI Securities Ltd.	1.37	CRISIL AAA/A1+
IndusInd Bank Ltd.	1.36	CRISIL AAA/A1+
Motilal Oswal Financial Services Ltd.	1.35	ICRA AAA/A1+
Bajaj Housing Finance Ltd	1.34	CRISIL AAA/A1+
AU Small Finance Bank Ltd	1.33	IND AAA/A1+
Tata Capital Financial Services Ltd	1.33	CRISIL AAA/A1+
IIFL Wealth Management Ltd	1.17	CARE AAA/A1+
Credit Suisse Finance (India) Pvt Ltd	0.69	CRISIL AAA/A1+
Fedbank Financial Services Ltd.	0.67	CRISIL AAA/A1+
HSBC Investdirect Financial Services (I) Ltd.	0.34	CRISIL AAA/A1+
Crompton Greaves Consumer Electricals Ltd.	0.07	CRISIL AAA/A1+
Govt Securities		
182 D TBILL MAT- 24/11/2022	2.72	SOV
182 D TBILL MAT - 01/12/2022	2.72	SOV
182 D TBILL MAT - 22/12/2022	2.71	SOV
182D T BILL MAT 29/12/2022	2.71	SOV
GS - C STRIP MAT- 15/12/2022	2.51	SOV
182 D TBILL MAT - 08/09/2022	2.07	SOV
7.97 KARNATAKA SDL 2019-05/12/2022	1.74	SOV
182D T BILL MAT 15/09/2022	1.72	SOV
182 D TBILL MAT - 22/09/2022	1.38	SOV
182D T BILL MAT 10/11/2022	1.37	SOV
364 D TBILL MAT - 01/06/2023	1.12	SOV
8.90% TN SDL 20/09/2022	0.70	SOV
7.02% MH SDL-27/09/2022	0.69	SOV
364 D TBILL MAT - 08/06/2023	0.66	SOV
182 D TBILL MAT - 01/09/2022	0.55	SOV
8.62 MH SDL 2023	0.49	SOV
182 DT BILL MAT 18/08/2022	0.35	SOV
182 D TBILL MAT - 29/09/2022	0.14	SOV
Net Current assets	-1.82	
Total	100.00	

Top 10 scrips in this portfolio

Asset Allocation as on 29th July, 2022



Credit Profile of Debt as on 29th July, 2022



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

Period	NAV Growth (%)	CRISIL Money Market Fund A-I Index (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	CRISIL Money Market Fund A-I Index (₹)	CRISIL 1 Year T-Bill Index (₹)
1 Year	3.88	3.95	3.01	10,388	10,395	10,301
3 Years	5.00	4.68	4.66	11,578	11,472	11,466
5 Years	6.11	5.76	5.57	13,454	13,233	13,115
Since inception*	7.26	7.02	6.05	24,986	24,265	21,544

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 67 in 'Fund Manager Summary'. No of Schemes Managed by Mr. Anurag Mittal & Mr. Amit Sharma. **The Institution plan (Growth Option) launch on 10th July 2009.

SIP Returns as on 29th July, 2022

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Money Market Fund A-I Index (₹)	CRISIL 1 Year T-Bill Index (₹)	Yield (%) Fund	Yield (%) CRISIL Money Market Fund A-I Index	Yield (%) CRISIL 1 Year T-Bill Index
1 Year	1,20,000	1,22,509	1,22,609	1,21,895	3.96	4.12	2.99
3 Years	3,60,000	3,84,308	3,83,472	3,81,144	4.31	4.17	3.76
5 Years	6,00,000	6,86,268	6,81,190	6,78,084	5.33	5.03	4.85
7 Years	8,40,000	10,33,360	10,23,132	10,14,670	5.84	5.56	5.33
10 Years	12,00,000	16,73,266	16,54,254	16,23,832	6.48	6.26	5.90
Since inception	15,60,000	24,97,632	24,62,484	23,62,831	6.95	6.74	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 ULTRA SHORT TERM FUND (Erstwhile UTI Floating Rate Fund STP)

An open ended ultra-short term debt scheme investing in instruments such that the macaulay duration of the portfolio is between 3 months and 6 months. Moderate interest rate risk and Moderate Credit Risk.

Investment Objective

The investment objective of the scheme is to generate reasonable income with low volatility through investment in a portfolio comprising of debt & money market instruments. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.

Date of inception/allotment

29th August, 2003

Fund Manager

Mr. Ritesh Nambiar [BMS (Fin), CFA, FRM, MMS (Finance)]

Fund AUM

Fund Size Monthly Average : ₹ 2057.12 Crore
Closing AUM : ₹ 2059.35 Crore

High/Low NAV in the month

High Growth Option : ₹ 3496.7661
Low Growth Option : ₹ 3483.2828

Total Expense Ratio

Regular : 0.95
Direct : 0.43

Minimum Investment Amount

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

Load Structure

Entry Load : Nil
Exit Load : Nil

NAV per unit as on 29th July, 2022

Regular Growth Option : ₹ 3495.7974
Regular IDCW Option : ₹ 1028.1982
Direct Growth Option : ₹ 3689.8993
Direct IDCW Option : ₹ 1099.1974

Portfolio Parameters

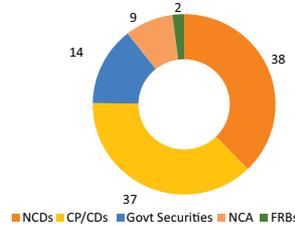
Weighted Average Maturity : 141 Days
Yield to Maturity (Refer Page no. 78) : 6.13%
Modified Duration : 140 days
Macaulay Duration : 135 days

Portfolio as on 29th July, 2022

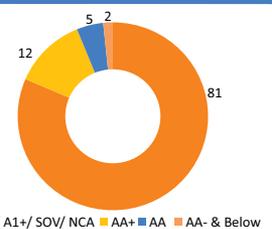
Portfolio	% of NAV	Rating
CP / CDs		
HDFC Bank Ltd.	9.39	CARE AAA/A1+
Reliance Retail Ventures Ltd.	4.83	CRISIL AAA/A1+
Canara Bank	4.69	CRISIL AAA/A1+
Motilal Oswal Financial Services Ltd.	2.43	ICRA AAA/A1+
Piramal Enterprises Ltd.	2.42	CRISIL AAA/A1+
Indian Bank	2.40	CRISIL AAA/A1+
HDFC Ltd.	2.38	CRISIL AAA/A1+
Larsen & Toubro Ltd.	2.37	CRISIL AAA/A1+
National Bank For Agriculture & Rural Development	2.35	IND AAA/A1+
KEC International Ltd.	1.20	CRISIL AAA/A1+
IDFC First Bank Ltd	1.19	CRISIL AAA/A1+
Kotak Mahindra Bank Ltd.	1.15	CRISIL AAA/A1+
Crompton Greaves Consumer Electricals Ltd.	0.70	CRISIL AAA/A1+
FRBs		
Shriram Transport Finance Co.Ltd.	2.06	CRISIL AA+
Govt Securities		
91 D TBILL MAT - 22/09/2022	3.61	SOV
91 D TBILL MAT 29/09/2022	3.61	SOV
182D TBILL MAT 15/12/2022	2.38	SOV
182 D TBILL MAT - 04/08/2022	1.21	SOV
182 D TBILL MAT - 22/12/2022	1.19	SOV
182D T BILL MAT 29/12/2022	1.19	SOV
8.91% MH SDL -05/09/2022	0.97	SOV
NCDs		
Cholamandalam Investment & Finance Company Ltd	4.89	ICRA AA+
REC Ltd	3.93	CRISIL AAA/A1+
Tata Power Company Ltd.	3.41	CARE AA
Power Finance Corporation Ltd.	3.41	CRISIL AAA/A1+
Bajaj Finance Ltd.	3.10	CRISIL AAA/A1+
LIC Housing Finance Ltd.	2.41	CARE AAA/A1+
HDFC Ltd.	1.93	CRISIL AAA/A1+
TMF Holdings Ltd	1.63	ICRA AA-
Mahindra & Mahindra Fin.Ser.Ltd.	1.43	IND AAA/A1+
Reliance Industries Ltd.	1.22	CRISIL AAA/A1+
Hindustan Petroleum Corporation Ltd.	1.22	CRISIL AAA/A1+
National Bank For Agriculture & Rural Development	1.22	CRISIL AAA/A1+
Ramco Cements Ltd.	1.21	ICRA AA+
Mahindra Rural Housing Finance Ltd	1.21	IND AA+
Telesonic Networks Ltd	1.20	CRISIL AA+
Tata Projects Ltd	1.12	IND AA
Godrej Properties Ltd.	0.93	ICRA AA+
EXIM Bank	0.69	CRISIL AAA/A1+
Canfin Homes Ltd.	0.62	ICRA AA+
Housing And Urban Development Corpn	0.49	ICRA AAA/A1+
Power Grid Corporation Of India Ltd	0.25	CRISIL AAA/A1+
Muthoot Finance Ltd	0.24	CRISIL AA+
Net Current assets	8.55	
Total	100.00	

Top 10 scrips in this portfolio

Asset Allocation as on 29th July, 2022



Credit Profile of Debt as on 29th July, 2022



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

Period	NAV Growth (%)	CRISIL Ultra Short Duration Fund B-I Index (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	CRISIL Ultra Short Duration Fund B-I Index (₹)	CRISIL 1 Year T-Bill Index (₹)
1 Year	6.10	4.24	3.01	10,610	10,424	10,301
3 Years	5.39	5.28	4.66	11,707	11,671	11,466
5 Years	5.18	6.19	5.57	12,874	13,505	13,115
Since inception*	6.83	7.24	5.83	34,937	37,565	29,238

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

SIP Returns as on 29th July, 2022

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Ultra Short Duration Fund B-I Index (₹)	CRISIL 1 Year T-Bill Index (₹)	Yield (%) Fund	Yield (%) CRISIL Ultra Short Duration Fund B-I Index	Yield (%) CRISIL 1 Year T-Bill Index
1 Year	1,20,000	1,22,691	1,22,777	1,21,895	4.25	4.38	2.99
3 Years	3,60,000	3,88,915	3,86,207	3,81,144	5.11	4.64	3.76
5 Years	6,00,000	6,80,390	6,89,664	6,78,074	4.99	5.53	4.85
7 Years	8,40,000	10,15,300	10,39,240	10,14,633	5.35	6.00	5.33
10 Years	12,00,000	16,37,364	16,86,825	16,23,783	6.06	6.63	5.90
15 Years	18,00,000	30,59,075	31,84,459	29,16,799	6.73	7.22	6.15
Since inception	21,20,000	40,39,343	42,37,126	37,57,629	6.85	7.34	6.12

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

For Product Label, Refer Page no. 68-71.

Potential Risk Class Matrix Refer page no.76

UTI TREASURY ADVANTAGE FUND

An open ended low duration debt scheme investing in instruments such that the Macaulay duration of the portfolios is between 6 months and 12 months. Moderate interest rate risk and Moderate Credit Risk.

Investment Objective

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

Date of inception/allotment

12th July, 1999

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 2736.16 Crore
Closing AUM : ₹ 2696.73 Crore

High/Low NAV in the month

High Growth Option : ₹ 2887.8740
Low Growth Option : ₹ 2874.8234

Total Expense Ratio

Regular : 0.43
Direct : 0.32

Minimum Investment Amount

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

Load Structure

Entry Load : Nil
Exit Load : Nil

NAV per unit as on 29th July, 2022

Regular Growth Option : ₹ 2887.0056
Regular IDCW Option : ₹ 1134.9941
Direct Growth Option : ₹ 2924.6774
Direct IDCW Option : ₹ 1141.8768

Portfolio Parameters

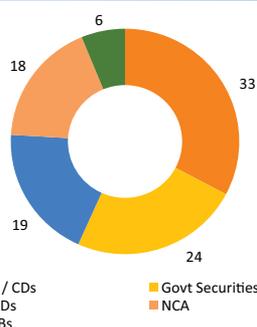
Weighted Average Maturity : 0.67 Yrs
Yield to Maturity (Refer Page no. 78) : 6.18%
Modified Duration : 0.62 Yrs
Macaulay Duration : 0.65 Yrs
Securitized Debt : Shining Metal Trust II : 0.62 Years

Portfolio as on 29th July, 2022

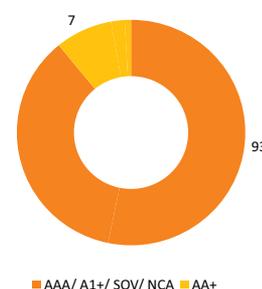
Portfolio	% of NAV	Rating
CP / CDs		
HDFC Bank Ltd.	8.09	CARE AAA/A1+
Canara Bank	7.16	CRISIL AAA/A1+
Canfin Homes Ltd.	3.63	ICRA AAA/A1+
National Bank For Agriculture & Rural Development	3.59	CRISIL AAA/A1+
HDFC Ltd.	3.50	CRISIL AAA/A1+
Tata Steel Ltd.	1.82	ICRA AAA/A1+
EXIM Bank	1.78	ICRA AAA/A1+
IIFL Wealth Management Ltd	1.11	ICRA AAA/A1+
Kotak Mahindra Bank Ltd.	1.05	CRISIL AAA/A1+
JM Financial Credit Solutions Ltd.	0.92	ICRA AAA/A1+
FRBs		
Axis Finance Ltd	4.28	CRISIL AAA/A1+
Shriram Transport Finance Co.Ltd.	1.90	IND AA+
Govt Securities		
182 D TBILL MAT - 08/09/2022	9.22	SOV
182 D TBILL MAT - 22/12/2022	7.25	SOV
7.02% MH SDL-27/09/2022	3.72	SOV
182 D TBILL MAT - 29/09/2022	2.76	SOV
7.38% GSEC 20/06/2027	0.94	SOV
NCDs		
Mahindra Rural Housing Finance Ltd	2.90	CRISIL AA+
REC Ltd	2.79	CRISIL AAA/A1+
Tata Capital Ltd.	2.20	CRISIL AAA/A1+
L&T Finance Ltd.	1.87	CRISIL AAA/A1+
National Housing Bank	1.87	CRISIL AAA/A1+
National Bank For Agriculture & Rural Development	1.86	CRISIL AAA/A1+
Canfin Homes Ltd.	1.81	ICRA AA+
Housing And Urban Development Corpn	0.93	ICRA AAA/A1+
Indian Oil Corporation Ltd.	0.92	CRISIL AAA/A1+
HDFC Ltd.	0.91	CRISIL AAA/A1+
Mahindra & Mahindra Fin.Ser.Ltd.	0.74	IND AAA/A1+
LIC Housing Finance Ltd.	0.37	CRISIL AAA/A1+
Securitized Debt		
Shining Metal Trust II	0.31	CRISIL AAA/A1+
Net Current assets	17.80	
Total	100.00	

Top 10 scrips in this portfolio

Asset Allocation as on 29th July, 2022



Credit Profile of Debt as on 29th July, 2022



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

Period	NAV Growth (%)	CRISIL Low Duration Fund A-I Index (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	CRISIL Low Duration Fund A-I Index (₹)	CRISIL 1 Year T-Bill Index (₹)
1 Year	8.77	3.56	3.01	10,877	10,356	10,301
3 Years	7.16	5.37	4.66	12,308	11,701	11,466
5 Years	4.68	6.25	5.57	12,571	13,543	13,115
Since inception*	7.19	7.36	6.15	28,890	29,598	24,891

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

SIP Returns as on 29th July, 2022

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Low Duration Fund A-I Index (₹)	CRISIL 1 Year T-Bill Index (₹)	Yield (%) Fund	Yield (%) CRISIL Low Duration Fund A-I Index	Yield (%) CRISIL 1 Year T-Bill Index
1 Year	1,20,000	1,23,351	1,22,275	1,21,895	5.30	3.59	2.99
3 Years	3,60,000	3,99,424	3,84,922	3,81,144	6.90	4.42	3.76
5 Years	6,00,000	6,84,339	6,90,337	6,78,074	5.22	5.57	4.85
7 Years	8,40,000	10,12,205	10,43,565	10,14,633	5.26	6.12	5.33
10 Years	12,00,000	16,24,158	17,05,409	16,23,783	5.91	6.84	5.90
15 Years	18,00,000	30,43,688	31,84,913	29,16,772	6.67	7.22	6.15
Since inception	18,30,000	31,29,467	32,72,409	29,90,944	6.69	7.23	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.

For Product Label, Refer Page no. 68-71.

Potential Risk Class Matrix Refer page no.76

UTI FLOATER FUND

An open ended debt scheme predominantly investing in floating rate instruments. (including fixed rate instruments converted to floating rate exposures using swaps/derivatives. Relatively High interest rate risk and Moderate Credit Risk.

Investment Objective

The investment objective of the scheme is to generate reasonable returns and reduce interest rate risk by investing in a portfolio comprising predominantly of floating rate instruments and fixed rate instruments swapped for floating rate returns. The Scheme may also invest a portion of its net assets in fixed rate debt securities and money market instruments. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.

Date of inception/allotment

30th October, 2018

Fund Manager

Mr. Sudhir Agarwal (MCom, PGDBA(Finance), CFA)

Fund AUM

Fund Size Monthly Average : ₹ 2243.20 Crore
Closing AUM : ₹ 2212.32 Crore

High/Low NAV in the month

High Growth Option : ₹ 1231.1200
Low Growth Option : ₹ 1226.4520

Total Expense Ratio

Regular : 0.84
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/-

Load Structure

Entry Load : Nil
Exit Load : Nil

NAV per unit as on 29th July, 2022

Regular Growth Option : ₹ 1230.7900
Regular IDCW Option : ₹ 1125.1607
Direct Growth Option : ₹ 1270.2807
Direct IDCW Option : ₹ 1196.7026

Portfolio Parameters

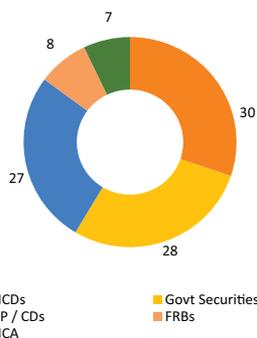
Weighted Average Maturity : 1.35 Yrs
Yield to Maturity (Refer Page no. 78) : 6.13%
Modified Duration : 0.63 Yrs
Macaulay Duration : 0.66 Yrs

Portfolio as on 29th July, 2022

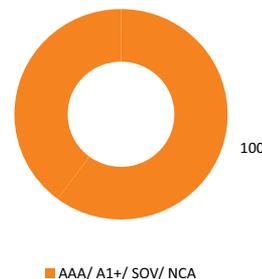
Portfolio	% of NAV	Rating
CP / CDs		
EXIM Bank	6.96	CRISIL AAA/A1+
Canara Bank	6.54	CRISIL AAA/A1+
HDFC Bank Ltd.	5.45	CARE AAA/A1+
Kotak Mahindra Bank Ltd.	4.33	CRISIL AAA/A1+
HDFC Ltd.	3.32	CRISIL AAA/A1+
FRBs		
Axis Finance Ltd	5.00	CRISIL AAA/A1+
Tata Cleantech Capital Ltd.	2.74	CRISIL AAA/A1+
Govt Securities		
182D T BILL MAT 10/11/2022	7.79	SOV
182D T BILL MAT 03/11/2022	6.46	SOV
364 D TBILL MAT - 22/06/2023	4.28	SOV
6.84% G S MAT - 19/12/2022	3.40	SOV
FRB GOI 07.12.31	2.22	SOV
GOI FRB - MAT 22/09/2033	1.78	SOV
6.54% GSEC MAT - 17/01/2032	1.07	SOV
182 D TBILL MAT - 29/09/2022	0.67	SOV
5.39% GUJARAT SDL MAT - 31/03/2024	0.66	SOV
NCDs		
REC Ltd	6.81	CRISIL AAA/A1+
National Bank For Agriculture & Rural Development	4.97	CRISIL AAA/A1+
Citicorp Finance India Ltd.	3.35	CRISIL AAA/A1+
Power Finance Corporation Ltd.	2.26	CRISIL AAA/A1+
Indian Oil Corporation Ltd.	2.25	CRISIL AAA/A1+
HDFC Ltd.	2.25	CRISIL AAA/A1+
India Grid Trust	2.24	CRISIL AAA/A1+
Small Indst. Dev. Bank Of India	1.58	ICRA AAA/A1+
National Housing Bank	1.36	CRISIL AAA/A1+
Tata Capital Ltd.	1.34	CRISIL AAA/A1+
Sikka Ports & Terminals Ltd.	0.91	CRISIL AAA/A1+
L&T Finance Ltd.	0.91	CRISIL AAA/A1+
Net Current assets	7.10	
Total	100.00	

Top 10 scrips in this portfolio

Asset Allocation as on 29th July, 2022



Credit Profile of Debt as on 29th July, 2022



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

Period	NAV Growth (%)	CRISIL Low Duration Debt Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Low Duration Debt Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	2.75	3.93	-1.29	10,275	10,393	9,871
3 Years	4.89	5.71	2.82	11,541	11,814	10,871
Since inception*	5.70	6.47	6.11	12,313	12,653	12,493

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

SIP Returns as on 29th July, 2022

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Low Duration Debt Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Low Duration Debt Index	Yield (%) CRISIL 10 Year Gilt Index
1 Year	1,20,000	1,21,600	1,22,507	1,21,895	2.52	3.96	2.99
3 Years	3,60,000	3,81,545	3,87,218	3,81,144	3.83	4.82	3.76
Since inception	4,50,000	4,89,594	4,97,585	4,87,687	4.46	5.33	4.25

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

UTI SHORT TERM INCOME FUND

UTI Short Term Income Fund is an open ended short term debt scheme investing in instruments such that the Macaulay duration of portfolio is between 1 year and 3 years (Please refer to page no.15 of SID on which the concept of Macaulay duration has been explained). Relatively High interest rate risk and Moderate Credit Risk.

Investment Objective

The investment objective of the scheme is to generate reasonable income, with low risk and high level of liquidity from a portfolio of debt & money market instruments. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.

Date of inception/allotment

23rd June, 2003

Fund Manager

Mr. Sudhir Agarwal (MCom, PGDBA(Finance), CFA)
Managing the scheme since July-2012

Fund AUM

Fund Size Monthly Average : ₹ 2311.87 Crore
Closing AUM : ₹ 2315.41 Crore

High/Low NAV in the month

High Growth Option : ₹ 25.6969
Low Growth Option : ₹ 25.5818

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/-

Load Structure

Entry Load : Nil
Exit Load : Nil

NAV per unit as on 29th July, 2022

Regular Growth Option : ₹ 36.4458
Regular IDCW Option : ₹ 11.5743
Direct Growth Option : ₹ 26.9075
Direct IDCW Option : ₹ 10.4890

Portfolio Parameters

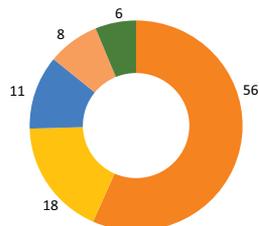
Weighted Average Maturity : 1.66 Yrs
Yield to Maturity (Refer Page no. 78) : 6.72%
Modified Duration : 1.28 Yrs
Macaulay Duration : 1.37 Yrs
Securitized Debt
Shining Metal Trust II : 0.62 Years

Portfolio as on 29th July, 2022

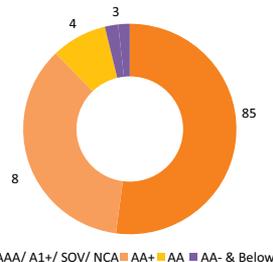
Portfolio	% of NAV	Rating
CP / CDs		
HDFC Bank Ltd.	5.13	CARE AAA/A1+
HDFC Ltd.	1.06	CRISIL AAA/A1+
FRBs		
Axis Finance Ltd	6.94	CRISIL AAA/A1+
Shriram Transport Finance Co. Ltd.	2.21	IND AA+
REC Ltd	2.17	CRISIL AAA/A1+
Govt Securities		
GOI FRB - MAT 22/09/2033	4.45	SOV
6.54% GSEC MAT - 17/01/2032	3.27	SOV
7.68% G S 15/12/23	2.20	SOV
7.38% GSEC 20/06/2027	2.19	SOV
7.16% G-Sec-mat 20.05.2023	2.17	SOV
7.68% M P SPL SDL- 22/03/2023	1.31	SOV
182 D TBILL MAT - 29/09/2022	1.07	SOV
5.39% GUJARAT SDL MAT - 31/03/2024	1.06	SOV
05.15 GS 09/11/2025	0.12	SOV
8.19% RAJASTHAN SPL SDL -23/06/2026	0.00	SOV
NCDs		
National Bank For Agriculture & Rural Development	9.04	CRISIL AAA/A1+
REC Ltd	6.23	CRISIL AAA/A1+
Indian Oil Corporation Ltd.	5.32	CRISIL AAA/A1+
Small Indst. Dev. Bank Of India	3.89	ICRA AAA/A1+
HDFC Ltd.	3.24	ICRA AAA/A1+
Power Finance Corporation Ltd.	3.24	CRISIL AAA/A1+
India Grid Trust	3.21	CRISIL AAA/A1+
Mahindra Rural Housing Finance Ltd	2.95	CRISIL AA+
Canfin Homes Ltd.	2.74	ICRA AA+
Sikka Ports & Terminals Ltd.	2.62	CRISIL AAA/A1+
Tata Motors Finance Ltd.	2.55	CRISIL AA-
Kirloskar Ferrous Industries Ltd.	2.12	ICRA AA
Indian Railways Fin Corpn Ltd.	1.94	CRISIL AAA/A1+
Piramal Capital & Housing Finance Ltd	1.82	ICRA AA
Tata Capital Ltd.	1.71	CRISIL AAA/A1+
EXIM Bank	1.56	CRISIL AAA/A1+
NATIONAL Housing Bank	1.07	CRISIL AAA/A1+
L&T Metro Rail(Hyderabad)Ltd.	0.75	CRISIL AAA/A1+
Cholamandalam Investment & Finance Company Ltd	0.43	ICRA AA+
Securitized Debt		
Shining Metal Trust II	0.35	CRISIL AAA/A1+
Net Current assets	7.87	
Total	100.00	

Top 10 scrips in this portfolio

Asset Allocation as on 29th July, 2022



Credit Profile of Debt as on 29th July, 2022



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

Period	NAV Growth (%)	CRISIL Short Duration Fund A-II Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Short Duration Fund A-II Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	7.53	2.74	-1.29	10,753	10,274	9,871
3 Years	7.82	5.97	2.82	12,537	11,902	10,871
5 Years	4.61	6.47	4.25	12,529	13,684	12,315
Since inception*	7.41	7.43	5.55	25,692	25,755	20,401

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

SIP Returns as on 29th July, 2022

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Short Duration Fund A-II Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Short Duration Fund A-II Index	Yield (%) CRISIL 10 Year Gilt Index
1 Year	1,20,000	1,22,410	1,21,346	1,21,895	3.80	2.12	2.99
3 Years	3,60,000	3,98,842	3,84,650	3,81,144	6.81	4.37	3.76
5 Years	6,00,000	6,87,332	6,96,163	6,78,074	5.39	5.90	4.85
7 Years	8,40,000	10,16,703	10,54,904	10,14,633	5.38	6.42	5.33
10 Years	12,00,000	16,36,178	17,28,141	16,23,783	6.05	7.10	5.90
Since inception	16,40,000	26,61,508	28,09,922	25,49,766	6.73	7.45	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. Potential Risk Class Matrix Refer page no.76 For Product Label, Refer Page no. 68-71.

UTI BANKING AND PSU DEBT FUND*

An open ended debt scheme predominantly investing in debt instruments issued by Banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds. Relatively High interest rate risk and Moderate Credit Risk.

AUGUST 2022

Investment Objective

The investment objective of the scheme is to generate reasonable income, with low risk and high level of liquidity from a portfolio of predominantly debt & money market securities issued by Banks, Public Sector Undertakings (PSUs), Public Financial Institutions (PFIs) and Municipal Bonds.

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

Date of inception/allotment

27th January, 2014

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 370.92 Crore
Closing AUM : ₹ 403.30 Crore

High/Low NAV in the month

High Growth Option : ₹ 17.8921
Low Growth Option : ₹ 17.6930

Total Expense Ratio

Regular : 0.57
Direct : 0.24

Minimum Investment Amount

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

Load Structure

Entry Load : Nil
Exit Load : Nil

NAV per unit as on 29th July, 2022

Regular Growth Option : ₹ 17.8867
Regular IDCW Option : ₹ 12.3985
Direct Growth Option : ₹ 18.0420
Direct IDCW Option : ₹ 12.4821

Portfolio Parameters

Weighted Average Maturity : 4.52 Yrs
Yield to Maturity (Refer Page no. 78) : 7.24%
Modified Duration : 3.63 Yrs
Macaulay Duration : 3.84 Yrs

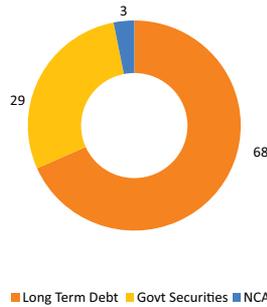
*The fund intends to follow a roll-down strategy starting June 2022, and the portfolio maturity will ordinarily reduce with time.

Portfolio as on 29th July, 2022

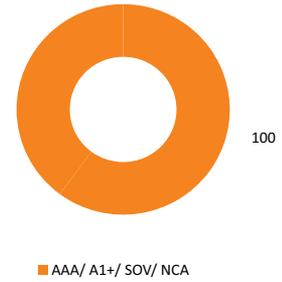
Portfolio	% of NAV	Rating
Govt Securities		
6.79% NI GSEC MAT 15/05/2027	13.48	SOV
7.38% GSEC 20/06/2027	11.32	SOV
7.17% GSEC 08/01/2028	2.48	SOV
7.85% TN SDL MAT - 15/03/2027	1.27	SOV
Long Term Debt		
National Bank For Agriculture & Rural Development	8.83	CRISIL AAA/A1+
ICICI Bank Ltd	8.34	ICRA AAA/A1+
National Housing Bank	7.49	CRISIL AAA/A1+
EXIM Bank	6.31	CRISIL AAA/A1+
Power Finance Corporation Ltd.	6.27	CRISIL AAA/A1+
Indian Railways Fin Corpn Ltd.	6.26	CRISIL AAA/A1+
REC Ltd	6.16	CRISIL AAA/A1+
HDFC Bank Ltd.	5.04	CARE AAA/A1+
Axis Bank Ltd.	4.98	CRISIL AAA/A1+
Small Indst. Dev. Bank Of India	4.97	ICRA AAA/A1+
NHPC Ltd.	3.69	IND AAA/A1+
Net Current assets	3.13	
Total	100.00	

Top 10 scrips in this portfolio

Asset Allocation as on 29th July, 2022



Credit Profile of Debt as on 29th July, 2022



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

Period	NAV Growth (%)	CRISIL Banking and PSU Debt Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Banking and PSU Debt Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	9.36	2.38	-1.29	10,936	10,238	9,871
3 Years	6.96	6.01	2.82	12,239	11,915	10,871
5 Years	5.45	6.69	4.25	13,041	13,826	12,315
Since inception*	7.09	8.17	6.92	17,892	19,484	17,652

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

SIP Returns as on 29th July, 2022

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Banking and PSU Debt Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Banking and PSU Debt Index	Yield (%) CRISIL 10 Year Gilt Index
1 Year	1,20,000	1,28,361	1,20,868	1,21,895	13.38	1.36	2.99
3 Years	3,60,000	4,05,544	3,84,176	3,81,144	7.93	4.29	3.76
5 Years	6,00,000	7,05,472	6,98,972	6,78,074	6.43	6.06	4.85
7 Years	8,40,000	10,50,055	10,63,649	10,14,633	6.29	6.65	5.33
Since inception	10,10,000	13,34,521	13,67,302	12,86,344	6.50	7.06	5.65

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

UTI CORPORATE BOND FUND

UTI Corporate Bond Fund is an open ended debt scheme predominantly investing in AA+ and above rated corporate bonds. Relatively High interest rate risk and Relatively Low Credit Risk.

AUGUST 2022

Investment Objective

The investment objective of the scheme is to generate optimal returns by investing predominantly in AA+ and above rated corporate bonds.

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

Date of inception/allotment

8th August, 2018

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 3048.54 Crore
Closing AUM : ₹ 2950.84 Crore

High/Low NAV in the month

High Growth Option : ₹ 13.2939
Low Growth Option : ₹ 13.2142

Total Expense Ratio

Regular : 0.57
Direct : 0.27

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/-

Load Structure

Entry Load : Nil
Exit Load : Nil

NAV per unit as on 29th July, 2022

Regular Growth Option : ₹ 13.2903
Regular IDCW Option : ₹ 11.7028
Direct Growth Option : ₹ 13.4592
Direct IDCW Option : ₹ 11.8628

Portfolio Parameters

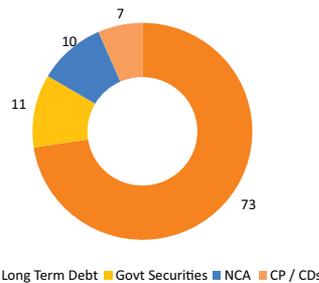
Weighted Average Maturity : 2.34 Yrs
Yield to Maturity (Refer Page no. 78) : 6.74%
Modified Duration : 1.87 Yrs
Macaulay Duration : 1.97 Yrs

Portfolio as on 29th July, 2022

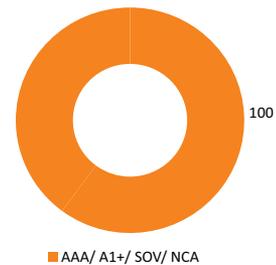
Portfolio	% of NAV	Rating
CP / CDs		
Canara Bank	3.30	CRISIL AAA/A1+
EXIM Bank	1.63	ICRA AAA/A1+
HDFC Bank Ltd.	1.62	CARE AAA/A1+
Govt Securities		
7.38% GSEC 20/06/2027	3.95	SOV
6.54% GSEC MAT - 17/01/2032	3.21	SOV
8.24% G-SEC 15/02/2027	1.77	SOV
5.74% GS 2026-MAT-15/11/2026	1.30	SOV
5.22% GS 15/06/2025	0.65	SOV
GOI FRB - MAT 22/09/2033	0.02	SOV
Long Term Debt		
National Bank For Agriculture & Rural Development	8.29	CRISIL AAA/A1+
HDFC Ltd.	6.79	CRISIL AAA/A1+
National Housing Bank	6.37	CRISIL AAA/A1+
Reliance Industries Ltd.	5.94	CRISIL AAA/A1+
Small Indst. Dev. Bank Of India	5.68	CARE AAA/A1+
Summit Digital Infrastructure Ltd	5.00	CRISIL AAA/A1+
REC Ltd	4.23	CRISIL AAA/A1+
EXIM Bank	3.99	CRISIL AAA/A1+
NTPC Ltd.	3.78	CRISIL AAA/A1+
HDFC Bank Ltd.	3.44	CARE AAA/A1+
Indian Railways Fin Corpn Ltd.	3.39	CRISIL AAA/A1+
Kotak Mahindra Prime Ltd.	3.33	CRISIL AAA/A1+
Power Finance Corporation Ltd.	2.55	CRISIL AAA/A1+
LIC Housing Finance Ltd.	2.50	CARE AAA/A1+
India Grid Trust	2.48	CRISIL AAA/A1+
Tata Capital Financial Services Ltd	1.70	ICRA AAA/A1+
Axis Finance Ltd	1.15	CRISIL AAA/A1+
ICICI Bank Ltd	1.01	ICRA AAA/A1+
NHPC Ltd.	0.38	ICRA AAA/A1+
Larsen & Toubro Ltd.	0.34	CRISIL AAA/A1+
Axis Bank Ltd.	0.17	CRISIL AAA/A1+
Britannia Industries Ltd.	0.10	CRISIL AAA/A1+
Net Current assets	9.94	
Total	100.00	

Top 10 scrips in this portfolio

Asset Allocation as on 29th July, 2022



Credit Profile of Debt as on 29th July, 2022



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

Period	NAV Growth (%)	CRISIL Corporate Bond Fund B-II Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Corporate Bond Fund B-II Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	2.70	3.74	-1.29	10,270	10,374	9,871
3 Years	6.37	7.15	2.82	12,037	12,304	10,871
Since inception*	7.41	7.65	6.12	13,292	13,410	12,668

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 67 in 'Fund Manager Summary'. Schemes Managed by Mr. Anurag Mittal. The above scheme is in existence for less than 5 years.

SIP Returns as on 29th July, 2022

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Corporate Bond Fund B-II Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Corporate Bond Fund B-II Index	Yield (%) CRISIL 10 Year Gilt Index
1 Year	1,20,000	1,21,473	1,22,232	1,19,104	2.32	3.52	-1.40
3 Years	3,60,000	3,86,100	3,91,852	3,66,590	4.62	5.61	1.19
Since inception	4,60,000	5,14,191	5,20,669	4,86,465	5.78	6.43	2.89

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

UTI CREDIT RISK FUND (Erstwhile UTI Income Opportunities Fund)

UTI Credit Risk Fund is an open ended debt scheme predominantly investing in AA and below rated corporate bonds (excluding AA+ rated corporate bonds). Relatively High interest rate risk and Relatively High Credit Risk.

Investment Objective

The investment objective of the scheme is to generate reasonable income and capital appreciation by investing minimum of 65% of total assets in AA and below rated corporate bonds (excluding AA+ rated corporate bonds).

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

Date of inception/allotment

19th November, 2012

Fund Manager

Mr. Ritesh Nambiar (CFA, FRM, MMS [Finance]), BMS (Fin)
Managing the scheme since Jul-2015

Fund AUM

Fund Size Monthly Average : ₹ 501.93 Crore
Closing AUM : ₹ 489.80 Crore

High/Low NAV in the month

High Growth Option : ₹ 13.8956
Low Growth Option : ₹ 13.8294

Total Expense Ratio

Regular : 1.63
Direct : 0.84

Minimum Investment Amount

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

Load Structure

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

NAV per unit as on 29th July, 2022

Regular Growth Option	₹ 13.8879
Regular IDCW Option	₹ 8.3399
Direct Growth Option	₹ 15.3630
Direct IDCW Option	₹ 9.1699

Portfolio Parameters

Weighted Average Maturity : 2.55 Yrs
Yield to Maturity (Refer Page no. 78) : 7.79%
Modified Duration : 1.80 Yrs
Macaulay Duration : 1.89 Yrs

Portfolio as on 29th July, 2022

Portfolio

Portfolio	% of NAV	Rating
Govt Securities		
182 D TBILL MAT - 29/09/2022	5.06	SOV
182 D TBILL MAT - 22/12/2022	4.99	SOV
6.54% GSEC MAT - 17/01/2032	3.09	SOV
7.59% NI GS - 20/03/2029	2.60	SOV
Long Term Debt		
Piramal Capital & Housing Finance Ltd	7.71	ICRA AA
Tata Power Company Ltd.	6.17	CARE AA
National Bank For Agriculture & Rural Development	5.11	CRISIL AAA/A1+
Dilip Buildcon Ltd	5.06	CRISIL A
Summit Digital Infrastructure Ltd	4.96	CRISIL AAA/A1+
Kirloskar Ferrous Industries Ltd.	4.61	ICRA AA
Godrej Industries Ltd.	4.41	CRISIL AA
Tata Motors Ltd.	4.27	ICRA AA-
Steel Authority Of India Ltd.	4.20	CARE AA-
India Grid Trust	4.15	CRISIL AAA/A1+
Aadhar Housing Finance Ltd.	4.00	CARE AA
Tata Projects Ltd	3.95	IND AA
Aditya Birla Fashion & Retail Ltd.	3.94	CRISIL AA
TMF Holdings Ltd	3.16	CRISIL AA-
Manappuram Finance Ltd.	3.08	CRISIL AA
Avanse Financial Services Ltd.	3.04	CARE A+
Axis Bank Ltd.	2.06	CRISIL AAA/A1+
Godrej Properties Ltd.	2.05	ICRA AA+
Power Finance Corporation Ltd.	2.02	CRISIL AAA/A1+
Shriram Transport Finance Co.Ltd.	1.03	CRISIL AA+
Net Current assets	5.29	
Total	100.00	

Top 10 scrips in this portfolio

Due to segregation of portfolio, the scheme performance has been impacted as given below: Note: The Return disclosed is after taking impact of creation of (Segregated -13092019)

NAV Per Unit (Regular Plan - Growth Option)		
Date	Main Portfolio	Segregated Portfolio
12/09/2019	16.4233	NA
13/09/2019	15.4829	0.2478
Reduction in NAV(%)	-5.73%	

Impact on NAV is negative on account of segregation of portfolio. Partial amount (Rs. 12.20 lakhs) recovered and accordingly distributed to investors

Zee Learn Ltd. NAV per unit (Regular Plan - Growth Option)		
Date	Main Portfolio	Segregated Portfolio
06/07/2020	12.0646	NA
06/07/2020	10.9593	0.5579
Reduction in NAV(%)	-9.16%	

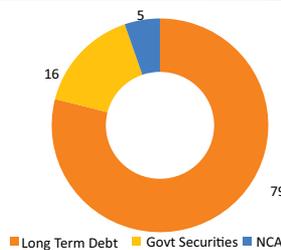
Impact on NAV is negative on account of segregation of portfolio. (Zee Learn Ltd.) Full amount (Rs. 40.8 Crores) recovered and accordingly distributed to investors

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

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

* Percentage to NAV Less Than 0.01

Asset Allocation as on 29th July, 2022



NAV Per Unit (Regular Plan - Growth Option) Segregated - 17022020		
Date	Main Portfolio	Segregated Portfolio
14/02/2020	14.0426	NA
17/02/2020	12.6557	1.3979
Reduction in NAV(%)	-9.88%	

Impact on NAV (Vodafone idea Ltd) is negative on account of segregation of portfolio. Partial amount (Rs. 12.33 lakhs) recovered and accordingly distributed to investors

Yes Bank Segregated (06032020) NAV per unit (Regular Plan - Growth Option)		
Date	Main Portfolio	Segregated Portfolio
05/03/2020	12.3694	NA
06/03/2020	11.7384	0
Reduction in NAV(%)	-5.10%	

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

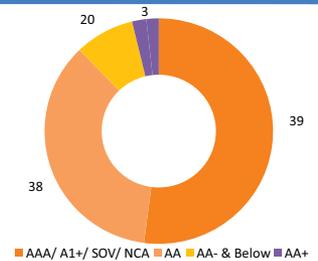
Segregated AUM & NAV

Segregated Fund Size Monthly Average - 17022020 : ₹ 0.0 Crore
Closing AUM : ₹ 0.0 Crore
Segregated Fund Size Monthly Average - 06032020 : ₹ 0.0 Crore
Closing AUM : ₹ 0.0 Crore
Segregated NAV per unit as on - 17022020 : ₹ 0.0
29th July, 2022 Growth :

UTI Credit Risk Fund (Segregated - 06032020) Segregated Portfolio as on 29 th July, 2022		
Portfolio	% of NAV	Rating
Yes Bank Ltd.	0*	ICRA-D

* Percentage to NAV Less Than 0.01

Credit Profile of Debt as on 29th July, 2022



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

Period	NAV Growth (%)	CRISIL Credit Risk Fund C-II Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Credit Risk Fund C-II Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	19.78	6.16	-1.29	11,978	10,616	9,871
3 Years	-5.48	8.67	2.82	8,443	12,836	10,871
5 Years	-1.87	8.59	4.25	9,099	15,102	12,315
Since inception*	3.45	9.30	6.31	13,897	23,696	18,105

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 67 in 'Fund Manager Summary'. Schemes Managed by Mr. Ritesh Nambiar. * The Scheme returns are inclusive of the impact of segregation of the portfolio Debt instruments of Altico Capital India Ltd, Vodafone Idea Ltd, Yes Bank Ltd and Zee Learn Ltd. have been segregated from the Main Portfolio on 13th Sep, 2019 17th Feb, 2020 6th March, 2020 and 07th July, 2020 Respectively

SIP Returns as on 29th July, 2022

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Credit Risk Fund C-II Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Credit Risk Fund C-II Index	Yield (%) CRISIL 10 Year Gilt Index
1 Year	1,20,000	1,24,866	1,23,680	1,21,895	7.72	5.82	2.99
3 Years	3,60,000	3,93,040	4,03,883	3,81,144	5.82	7.66	3.76
5 Years	6,00,000	6,01,265	7,41,976	6,78,074	0.08	8.45	4.85
7 Years	8,40,000	8,40,852	11,36,861	10,14,633	0.03	8.52	5.33
Since inception	11,60,000	12,37,883	18,07,825	15,49,776	1.33	8.91	5.86

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.

UTI MEDIUM TERM FUND (Number of Segregated portfolio in the scheme 3)

An open ended medium term debt scheme investing in instruments such that the macaulay duration of the portfolio is between 3 years and 4 years. Relatively High interest rate risk and Relatively High Credit Risk.

Investment Objective

The investment objective of the scheme is to generate reasonable income by investing in debt & money market securities such that the Macaulay duration of the portfolio is between 3 to 4 years.

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

Date of inception/allotment

25th March, 2015

Fund Manager

Mr. Ritesh Nambiar [BMS (Fin), CFA, FRM, MMS (Finance)]

Fund AUM

Fund Size Monthly Average : ₹ 60.07 Crore
Closing AUM : ₹ 60.53 Crore

High/Low NAV in the month

High Growth Option : ₹ 14.9687
Low Growth Option : ₹ 14.8615

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/-

Load Structure

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

NAV per unit as on 29th July, 2022

Regular Growth Option	₹ 14.9653
Regular IDCW Option	₹ 10.7924
Direct Growth Option	₹ 15.7516
Direct IDCW Option	₹ 10.3815

Portfolio Parameters

Weighted Average Maturity : 3.45 Yrs
Yield to Maturity (Refer Page no. 78) : 7.45%
Modified Duration : 2.70 Yrs
Macaulay Duration : 2.81 Yrs

Portfolio as on 29th July, 2022

Portfolio	% of NAV	Rating
Govt Securities		
05.15 GS 09/11/2025	15.70	SOV
7.59% NI GS - 20/03/2029	12.62	SOV
5.79% GS MAT -11/05/2030	7.54	SOV
6.54% GSEC MAT -17/01/2032	6.26	SOV
Long Term Debt		
Reliance Industries Ltd.	8.28	CRISIL AAA/A1+
Dilip Buildcon Ltd	8.23	CRISIL A
India Grid Trust	6.39	CRISIL AAA/A1+
Shriram Transport Finance Co.Ltd.	5.01	CRISIL AA+
Godrej Industries Ltd.	4.86	CRISIL AA
Tata Projects Ltd	3.31	IND AA
Kirloskar Ferrous Industries Ltd.	3.24	ICRA AA
Canfin Homes Ltd.	3.22	ICRA AA+
Power Finance Corporation Ltd.	1.71	ICRA AAA/A1+
Godrej Properties Ltd.	1.66	ICRA AA+
Piramal Capital & Housing Finance Ltd	1.60	ICRA AA
HDFC Ltd.	0.68	CRISIL AAA/A1+
EXIM Bank	0.51	CRISIL AAA/A1+
Net Current assets	9.17	
Total	100.00	

Top 10 scrips in this portfolio

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

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

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

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

* Percentage to NAV Less Than 0.01

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

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

* Percentage to NAV Less Than 0.01

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

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

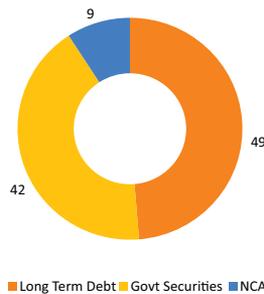
Date	Main Portfolio	Segregated Portfolio
06/07/2020	14.0932	NA
06/07/2020	13.6592	0.2211
Reduction in NAV(%)	-3.08%	

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

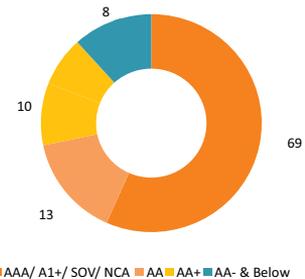
Segregated AUM & NAV

Segregated Fund Size Monthly Average - 17022020 : ₹ 0.0 Crore
Closing AUM : ₹ 0.0 Crore
Segregated Fund Size Monthly Average - 06032020 : ₹ 0.0 Crore
Closing AUM : ₹ 0.66 Crore
Segregated NAV per unit as on - 17022020 : ₹ 0.0
29th July, 2022 Growth :

Asset Allocation as on 29th July, 2022



Credit Profile of Debt as on 29th July, 2022



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

Period	NAV Growth (%)	CRISIL Medium Duration Fund B-III Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Medium Duration Fund B-III Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	5.06	3.02	-1.29	10,506	10,302	9,871
3 Years	2.62	7.82	2.82	10,808	12,537	10,871
5 Years	3.97	7.14	4.25	12,150	14,120	12,315
Since inception*	5.65	8.06	5.93	14,969	17,664	15,263

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 67 in 'Fund Manager Summary'. Schemes Managed by Mr. Ritesh Nambiar. *The Scheme returns are inclusive of the impact of segregation of the portfolio Debt instruments of Vodafone Idea Ltd, Yes Bank Ltd and Zee Learn Ltd. have been segregated from the Main Portfolio on 17th Feb, 2020 6th March, 2020 and 07th July, 2020 Respectively

SIP Returns as on 29th July, 2022

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Medium Duration Fund B-III Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Medium Duration Fund B-III Index	Yield (%) CRISIL 10 Year Gilt Index
1 Year	1,20,000	1,21,292	1,21,098	1,21,895	2.03	1.73	2.99
3 Years	3,60,000	3,78,777	3,93,075	3,81,144	3.35	5.82	3.76
5 Years	6,00,000	6,56,504	7,18,384	6,78,074	3.57	7.16	4.85
7 Years	8,40,000	9,77,650	10,94,710	10,14,633	4.28	7.46	5.33
Since inception	8,70,000	10,22,053	11,47,038	10,60,311	4.39	7.51	5.38

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

UTI DYNAMIC BOND FUND

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

AUGUST 2022

Investment Objective

The investment objective of the scheme is to generate optimal returns with adequate liquidity through active management of the portfolio, by investing in debt and money market instruments across duration.

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

Date of inception/allotment

16th June, 2010

Fund Manager

Mr. Sudhir Agarwal (MCom, PGDBA(Finance), CFA)

Fund AUM

Fund Size Monthly Average : ₹ 377.38 Crore
Closing AUM : ₹ 396.37 Crore

High/Low NAV in the month

High Growth Option : ₹ 25.1958
Low Growth Option : ₹ 25.1094

Total Expense Ratio

Regular : 1.59
Direct : 0.92

Minimum Investment Amount

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

Load Structure

Entry Load : Nil
Exit Load : Nil

NAV per unit as on 29th July, 2022

Regular Growth Option : ₹ 25.1837
Regular IDCW Option : ₹ 13.3485
Direct Growth Option : ₹ 26.7261
Direct IDCW Option : ₹ 13.4119

Portfolio Parameters

Weighted Average Maturity : 3.98 Yrs
Yield to Maturity (Refer Page no. 78) : 6.15%
Modified Duration : 1.86 Yrs
Macaulay Duration : 1.93 Yrs

Portfolio as on 29th July, 2022

Portfolio	% of NAV	Rating
CP / CDs	6.08	CARE AAA/A1+
HDFC Bank Ltd.	16.73	SOV
Govt Securities	12.45	SOV
6.54% GSEC MAT - 17/01/2032	12.33	SOV
182D T BILL MAT 27/10/2022	9.91	SOV
4.56% GS MAT - 29/11/2023	8.96	SOV
GOI FRB - MAT 22/09/2033	4.80	SOV
7.38% GSEC 20/06/2027	2.51	SOV
364 D TBILL MAT - 01/06/2023		
182D T BILL MAT 15/09/2022		
NCDs		
Punjab National Bank	2.48	CRISIL AA+
Canfin Homes Ltd.	2.46	ICRA AA+
Piramal Capital & Housing Finance Ltd	2.44	ICRA AA
Tata Capital Ltd	1.25	CRISIL AAA/A1+
L&T Metro Rail(Hyderabad)Ltd.	0.88	CRISIL AAA/A1+
Net Current assets	16.73	
Total	100.00	

Top 10 scrips in this portfolio

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

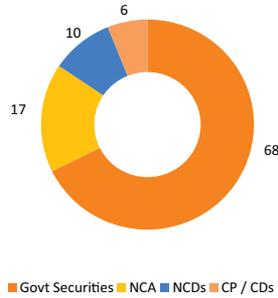
* Percentage to NAV Less Than 0.01

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

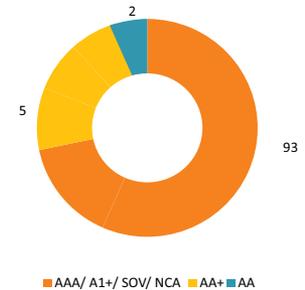
Segregated AUM & NAV

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

Asset Allocation as on 29th July, 2022



Credit Profile of Debt as on 29th July, 2022



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

Period	NAV Growth (%)	CRISIL Dynamic Bond Fund A-III Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Dynamic Bond Fund A-III Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	18.63	1.27	-1.29	11,863	10,127	9,871
3 Years	8.19	6.02	2.82	12,666	11,919	10,871
5 Years	4.82	6.33	4.25	12,655	13,594	12,315
Since inception*	7.91	7.94	6.07	25,182	25,267	20,440

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 67 in 'Fund Manager Summary'. Schemes Managed by Mr. Sudhir Agarwal.*The Scheme returns are inclusive of the impact of segregation of the portfolio Debt instruments of Vodafone Idea Ltd. have been segregated from the Main Portfolio on 17th Feb, 2020.

SIP Returns as on 29th July, 2022

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Dynamic Bond Fund A-III Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Dynamic Bond Fund A-III Index	Yield (%) CRISIL 10 Year Gilt Index
1 Year	1,20,000	1,30,041	1,19,880	1,19,104	16.13	-0.19	-1.40
3 Years	3,60,000	4,25,456	3,81,068	3,66,590	11.22	3.75	1.19
5 Years	6,00,000	7,26,289	6,99,822	6,63,841	7.60	6.11	4.01
7 Years	8,40,000	10,68,985	10,62,757	9,91,345	6.79	6.63	4.67
10 Years	12,00,000	17,30,312	17,59,785	16,03,221	7.12	7.44	5.66
Since inception	14,50,000	23,14,404	23,59,929	20,99,353	7.45	7.75	5.93

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.

UTI BOND FUND (Number of Segregated portfolio in the scheme 1)

An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 4 years and 7 years. Relatively High interest rate risk and Moderate Credit Risk.

Investment Objective

The investment objective of the scheme is to generate optimal returns with adequate liquidity by investing in debt and money market instruments such that the Macaulay duration of the portfolio is between 4 years and 7 years. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee/indicate any returns.

Date of inception/allotment

4th May, 1998

Fund Manager

Mr. Amandeep S. Chopra (B.Sc., MBA [FMS Delhi])
Managing the scheme since October-2003

Fund AUM

Fund Size Monthly Average : ₹ 295.01 Crore
Closing AUM : ₹ 295.05 Crore

High/Low NAV in the month

High Growth Option : ₹ 59.4115
Low Growth Option : ₹ 58.9648

Total Expense Ratio

Regular : 1.62
Direct : 1.29

Minimum Investment Amount

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

Load Structure

Entry Load Nil
Exit Load Nil

NAV per unit as on 29th July, 2022

Regular Growth Option ₹ 59.4019
Regular IDCW Option ₹ 15.2565
Direct Growth Option ₹ 64.0137
Direct IDCW Option ₹ 20.2018

Portfolio Parameters

Weighted Average Maturity : 6.82 Yrs
Yield to Maturity (Refer Page no. 78) : 6.73%
Modified Duration : 3.66 Yrs
Macaulay Duration : 3.81 Yrs

Portfolio as on 29th July, 2022

Portfolio	% of NAV	Rating
Govt Securities		
6.10% GSEC MAT-12/07/2031	15.62	SOV
GOI FRB - MAT 22/09/2033	14.97	SOV
6.54% GSEC MAT - 17/01/2032	14.45	SOV
5.22% GS 15/06/2025	11.39	SOV
182D T BILL MAT 10/11/2022	8.34	SOV
6.67% GS MAT - 15/12/2035	4.74	SOV
182 D TBILL MAT - 29/09/2022	3.36	SOV
8.0% ARUNACHAL PR SDL 08/04/2030	1.73	SOV
Long Term Debt		
Punjab National Bank	4.99	CRISIL AA+
Food Corporation Of India	4.88	CRISIL AAA/A1+
Piramal Capital & Housing Finance Ltd	3.28	ICRA AA
L&T Metro Rail(Hyderabad)Ltd.	0.79	CRISIL AAA/A1+
Net Current assets	11.46	
Total	100.00	

Top 10 scrips in this portfolio

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

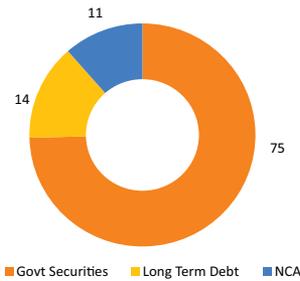
* Percentage to NAV Less Than 0.01

NAV Per Unit (Regular Plan - Growth Option) Segregated - 17022020		
Date	Main Portfolio	Segregated Portfolio
14/02/2020	48.8351	NA
17/02/2020	46.9540	1.9120
Reduction in NAV(%)	-3.85%	

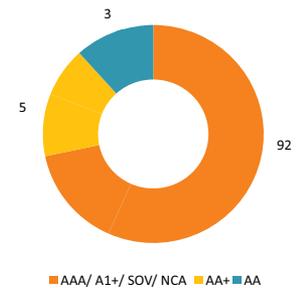
Segregated AUM & NAV

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

Asset Allocation as on 29th July, 2022



Credit Profile of Debt as on 29th July, 2022



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

Period	NAV Growth (%)	CRISIL Medium to Long Duration Fund A-III Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Medium to Long Duration Fund A-III Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	16.41	1.39	-1.29	11,641	10,139	9,871
3 Years	5.36	6.14	2.82	11,697	11,959	10,871
5 Years	2.77	6.47	4.25	11,465	13,684	12,315
Since inception*	7.62	9.48	NA	59,381	89,984	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 67 in 'Fund Manager Summary'. N.A - Not Available. Schemes Managed by Mr. Amandeep S. Chopra.

*The Scheme returns are inclusive of the impact of segregation of the portfolio Debt instruments of Vodafone Idea Ltd. have been segregated from the Main Portfolio on 17th Feb, 2020.

SIP Returns as on 29th July, 2022

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Medium to Long Duration Fund A-III Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Medium to Long Duration Fund A-III Index	Yield (%) CRISIL 10 Year Gilt Index
1 Year	1,20,000	1,29,312	1,20,034	1,19,104	14.93	0.05	-1.40
3 Years	3,60,000	4,15,757	3,81,731	3,66,590	9.63	3.86	1.19
5 Years	6,00,000	6,90,618	7,01,963	6,63,841	5.58	6.23	4.01
7 Years	8,40,000	9,98,822	10,67,411	9,91,345	4.89	6.75	4.67
10 Years	12,00,000	15,81,799	17,67,051	16,03,221	5.40	7.52	5.66
15 Years	18,00,000	29,33,370	33,60,240	28,77,441	6.22	7.87	5.98
Since inception	21,20,000	38,59,212	44,79,665	37,36,873	6.39	7.90	6.06

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

UTI GILT FUND (Erstwhile UTI Gilt Advantage Fund LTP)

UTI Gilt Fund is an open ended debt scheme investing in government securities across maturities. Relatively High interest rate risk and Relatively Low Credit Risk.

AUGUST 2022

Investment Objective

The investment objective of the scheme is to generate credit risk-free return through investment in sovereign securities issued by the Central Government and / or a State Government and / or any security unconditionally guaranteed by the Central Government and / or a State Government for repayment of principal and interest.

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

Date of inception/allotment

21st January, 2002

Fund Manager

Mr. Sudhir Agarwal (MCom, PGDBA(Finance), CFA)

Fund AUM

Fund Size Monthly Average : ₹ 517.24 Crore
Closing AUM : ₹ 519.03 Crore

High/Low NAV in the month

High Growth Option : ₹ 50.4987
Low Growth Option : ₹ 50.2483

Total Expense Ratio

Regular : 0.92
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/-

Load Structure

Entry Load : Nil
Exit Load : Nil

NAV per unit as on 29th July, 2022

Regular Growth Option	₹ 50.4843
Regular IDCW Option	₹ 31.3154
Direct Growth Option	₹ 51.8650
Direct IDCW Option	₹ 25.3089

Portfolio Parameters

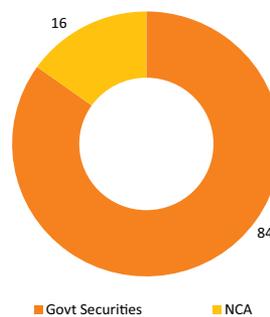
Weighted Average Maturity : 5.80 Yrs
Yield to Maturity (Refer Page no. 78) : 5.94%
Modified Duration : 2.30 Yrs
Macaulay Duration : 2.38 Yrs

Portfolio as on 29th July, 2022

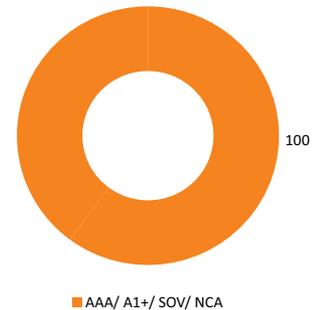
Portfolio	% of NAV	Rating
Govt Securities		
GOI FRB - MAT 22/09/2033	17.97	SOV
6.54% GSEC MAT - 17/01/2032	17.34	SOV
5.22% GS 15/06/2025	11.10	SOV
7.38% GSEC 20/06/2027	9.77	SOV
91 D TBILL MAT - 11/08/22	6.73	SOV
7.94% HR SDL 2034 - 29/06/2034	4.85	SOV
182 D TBILL MAT - 11/08/2022	4.81	SOV
182 D TBILL MAT - 29/09/2022	4.77	SOV
8.13% GSEC 22.06.45	3.04	SOV
91 D TBILL MAT - 18/08/2022	2.88	SOV
182 D TBILL MAT - 01/09/2022	0.96	SOV
Net Current assets	15.76	
Total	100.00	

Top 10 scrips in this portfolio

Asset Allocation as on 29th July, 2022



Credit Profile of Debt as on 29th July, 2022



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

Period	NAV Growth (%)	CRISIL Dynamic Gilt Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Dynamic Gilt Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	1.57	1.18	-1.29	10,157	10,118	9,871
3 Years	4.37	5.06	2.82	11,370	11,598	10,871
5 Years	5.62	5.84	4.25	13,146	13,284	12,315
Since inception*	8.20	7.50	6.40	50,457	44,161	35,752

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

SIP Returns as on 29th July, 2022

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Dynamic Gilt Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Dynamic Gilt Index	Yield (%) CRISIL 10 Year Gilt Index
1 Year	1,20,000	1,20,412	1,19,946	1,19,104	0.65	-0.08	-1.40
3 Years	3,60,000	3,76,608	3,89,894	3,66,590	2.97	5.28	1.19
5 Years	6,00,000	6,87,238	7,02,740	6,63,841	5.39	6.28	4.01
7 Years	8,40,000	10,47,960	10,55,774	9,91,345	6.24	6.44	4.67
10 Years	12,00,000	17,51,984	17,31,168	16,03,169	7.36	7.13	5.66
15 Years	18,00,000	33,64,735	32,40,728	28,77,388	7.89	7.43	5.98
Since inception	21,20,000	44,78,379	42,78,082	37,36,821	7.89	7.43	6.06

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

DIVIDEND/BONUS HISTORY

UTI Mastershare Unit Scheme - IDCW Declared						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
1989	1:2@Rs. 12		17.78	10	10-01-1989	10-01-1989
	18.00%	1.8	29.45	10	30-06-1989	30-06-1989
1990	18.00%	1.8	26.52	10	04-06-1990	04-06-1990
1991	18.00%	1.8	36	10	28-06-1991	28-06-1991
	1:2 bonus	42.09		10	30-07-1991	30-07-1991
1992	18.00%	1.8	50	10	24-06-1992	24-06-1992
1993	1:3 bonus	0.8	32.1	10	13-12-1993	13-12-1993
	1:1 right @15			10	20-12-1993	20-12-1993
	18.00%	1.8	57.6	10	24-11-1993	24-11-1993
1994	20.00%	2	37.97	10	27-07-1994	27-07-1994
1995	16.00%	1.6	29.78	10	14-06-1995	14-06-1995
	1:5 bonus		23.09	10	30-08-1995	30-08-1995
1996	16.00%	1.6	24.15	10	28-08-1996	28-08-1996
1997	16.00%	1.6	24.76	10	20-08-1997	20-08-1997
1998	16.00%	1.6	15.76	10	19-08-1998	19-08-1998
1999	16.00%	1.6	22.62	10	25-08-1999	25-08-1999
2000	16.00%	1.6	17.14	10	17-05-2000	17-05-2000
2001	10.00%	1	10.34	10	03-10-2001	03-10-2001
2002	10.00%	1	11.13	10	11-10-2002	11-10-2002
2003	14.00%	1.4	14.54	10	18-09-2003	18-09-2003
2004	20.00%	2	18.9	10	24-09-2004	24-09-2004
2005	25.00%	2.5	23.47	10	20-10-2005	20-10-2005
2006	30.00%	3	29.77	10	10-11-2006	10-11-2006
2007	35.00%	3.5	42.75	10	07-11-2007	07-11-2007
2008	22.00%	2.2	20.93	10	23-10-2008	23-10-2008
2009	27.00%	2.7	28.65	10	30-10-2009	30-10-2009
2010	30.00%	3	34.04	10	15-11-2010	15-11-2010
2011	22.00%	2.2	28.02	10	31-10-2011	31-10-2011
2012	22.00%	2.2	27.36	10	15-11-2012	15-11-2012
2013	22.50%	2.25	27.33	10	29-10-2013	29-10-2013
2014	27.50%	2.75	35.54	10	05-11-2014	05-11-2014
2015	28.00%	2.8	33.76	10	09-11-2015	09-11-2015
2016	30.00%	3	34.5821	10	01-11-2016	08-11-2016
2017	35.00%	3.5	34.7809	10	09-10-2017	16-10-2017
2018	27.00%	2.7	32.6933	10	05-11-2018	15-11-2018
2019	26.00%	2.6	31.5608	10	10-10-2019	17-10-2019
2020	16.00%	1.6	31.2494	10	29-10-2020	05-11-2020
2021	27.00%	2.7	46.7047	10	25-10-2021	01-11-2021

Pursuant to payment of IDCW-bonus-right, the NAV of the IDCW Option (Existing Plan- Direct Plan) of the scheme would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. Face Value per unit is Rs.10.00. # IDCW declared every year since 1987 till 2021.
 *Not Available
 # NAV at the time of Div. Declaration
 \$ IDCW % is in regular plan

UTI Flexi Cap Fund (Earlier Known as UTI EQUITY FUND) - IDCW Declared						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2000	15%	1.5	13.14	10	N-A*	02-04-2000
2004	30.00%	3	19.69	10	23-01-2004	13-02-2004
2005	20.00%	2	21.28	10	17-05-2005	09-06-2005
2006	20.00%	2	26.99	10	12-07-2006	19-07-2006
2009	10%	1	25.6	10	08-04-2009	16-04-2009
2013	14.00%	1.4	54.87	10	19-02-2013	26-02-2013
2014	17.50%	1.75	67.6094	10	20-05-2014	27-05-2014
2015	28%	2.8	83.6487	10	13-05-2015	14-05-2015
2016	28.00%	2.8	82.604	10	13-06-2016	20-06-2016
2017	28.00%	2.8	93.6715	10	13-06-2017	20-06-2017
2018	33.00%	3.3	112.6637	10	16-08-2018	23-08-2018
2019	30%	3	99.2097	10	29-07-2019	05-08-2019
2020	30.00%	3	109.9267	10	18-08-2020	25-08-2020
2021	45.00%	4.5	171.6550	10	05-08-2021	12-08-2021

UTI Core Equity Fund (Formerly known as UTI Top 100 Fund) IDCW Declared						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2013	15.00%	1.5	23.77	10	18-09-2013	25-09-2013
2015	30%	3	36.8854	10	19-03-2015	26-03-2015
2016	21.00%	2.1	29.773	10	09-03-2016	16-03-2016
2017	25.00%	2.5	33.8504	10	20-03-2017	27-03-2017
2018	27.00%	2.7	36.235	10	14-03-2018	21-03-2018
2021	35%	3.5	42.1175	10	01-03-2021	08-03-2021

UTI MNC Fund - IDCW Declared						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2005	50%	5.00	29.43	10.00	12-12-2005	19-12-2005
2007	30%	3.00	30.54	10.00	25-05-2007	01-06-2007
2008	25%	2.50	24.34	10.00	28-07-2008	04-08-2008
2010	15%	1.50	37.68	10.00	31-08-2010	07-09-2010
2012	22%	2.20	44.55	10.00	26-09-2012	03-10-2012
2014	25%	2.50	80.13	10.00	18-11-2014	25-11-2014
2015	35%	3.50	91.8144	10.00	19-10-2015	26-10-2015
2016	35%	3.50	91.4860	10.00	13-10-2016	20-10-2016
2017	36%	3.60	105.5565	10.00	29-11-2017	06-12-2017
2020	35%	3.50	106.5713	10.00	30-01-2020	06-02-2020

UTI Infrastructure Fund - IDCW Declared						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2006	30.00%	3	17.88	10	03-07-2006	10-07-2006
2007	35%	3.5	22.62	10	22-06-2007	29-06-2007
2009	15.00%	1.5	19.6	10	31-07-2009	06-08-2009
2016	9.00%	0.9	20.32	10	09-03-2016	16-03-2016
2017	10.00%	1	26.0469	10	20-03-2017	27-03-2017

UTI Dividend Yield Fund - IDCW Declared						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2009	5%	0.5	12.28	10	24-07-2009	31-07-2009
2009	5.00%	0.5	13.2	10	05-11-2009	12-11-2009
2010	5.00%	0.5	14.34	10	17-03-2010	24-03-2010
2010	5.00%	0.5	14.92	10	21-07-2010	27-07-2010
2010	7%	0.7	16.13	10	21-12-2010	28-12-2010
2011	5.00%	0.5	14.33	10	30-05-2011	06-06-2011
2011	4.00%	0.4	12.71	10	23-11-2011	29-11-2011
2012	4%	0.4	12.9	10	19-06-2012	26-06-2012
2012	5.00%	0.5	14.19	10	17-12-2012	24-12-2012
2013	5.00%	0.5	13.05	10	12-06-2013	19-06-2013
2014	4.50%	0.45	13.1011	10	07-01-2014	14-01-2014
2014	6%	0.6	15.6948	10	04-06-2014	11-06-2014
2014	8.00%	0.8	17.4039	10	22-12-2014	29-12-2014
2015	5.50%	0.55	15.9054	10	17-06-2015	24-06-2015
2015	5.50%	0.55	15.2092	10	21-12-2015	28-12-2015
2016	5.50%	0.55	15.3682	10	30-06-2016	01-07-2016
2016	5.50%	0.55	14.875	10	22-12-2016	29-12-2016
2017	7.50%	0.75	16.9767	10	13-06-2017	20-06-2017
2017	7.50%	0.75	17.8696	10	21-12-2017	28-12-2017
2018	7.50%	0.75	17.1894	10	14-03-2018	21-03-2018
2018	7.50%	0.75	16.2769	10	13-12-2018	20-12-2018
2019	6.00%	0.6	16.072	10	20-06-2019	27-06-2019
2019	7.00%	0.7	15.3871	10	16-12-2019	23-12-2019
2020	4.50%	0.45	15.3595	10	14-09-2020	21-09-2020
2021	5.00%	0.5	18.6293	10	15-03-2021	22-03-2021
2021	7.00%	0.70	23.9138	10	15-11-2021	22-11-2021

UTI Value Opportunities Fund (Formerly known as UTI Opportunities) - IDCW Declared						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2007	17.00%	1.7	13.74	10	29-06-2007	06-07-2007
2008	18%	1.8	11.54	10	01-07-2008	08-07-2008
2009	10.00%	1	11.95	10	10-07-2009	17-07-2009
2010	15.00%	1.5	14.05	10	22-01-2010	29-01-2010
2011	8.00%	0.8	14.97	10	24-04-2011	01-05-2011
2012	9%	0.9	14.39	10	12-04-2012	19-04-2012
2013	10.00%	1	15.2	10	07-05-2013	14-05-2013
2014	12.50%	1.25	16.0517	10	15-04-2014	22-04-2014
2015	15%	1.5	20.5752	10	16-04-2015	17-04-2015
2016	10.00%	1	18.6083	10	28-04-2016	05-05-2016
2017	13.00%	1.3	18.6765	10	08-05-2017	15-05-2017
2018	12.00%	1.2	19.5009	10	02-07-2018	09-07-2018
2019	11%	1.1	18.8335	10	17-07-2019	24-07-2019

UTI Healthcare Fund (Formerly known as UTI Pharma & Healthcare Fund) IDCW Declared						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2006	25%	2.50	21.34	10.00	10-01-2006	17-01-2006
2008	15.00%	1.50	20.91	10.00	26-08-2008	02-09-2008
2010	17%	1.70	32.65	10.00	28-10-2010	04-11-2010

UTI Banking and Financial Fund (Formerly known as UTI Banking Sector Fund) IDCW Declared						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2005	25%	2.50	15.62	10.00	22-09-2005	29-09-2005
2007	35%	3.50	19.02	10.00	23-05-2007	30-05-2007
2009	22%	2.20	19.04	10.00	04-09-2009	11-09-2009
2010	10%	1.00	22.78	10.00	24-06-2010	01-07-2010
2011	25%	2.50	24.20	10.00	27-01-2011	03-02-2011
2011	25%	2.50	21.82	10.00	04-05-2011	09-05-2011
2015	25%	2.50	31.8833	10.00	16-07-2015	23-07-2015
2016						

UTI Retirement Benefit Pension Fund - Bonus Declared						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2007	1:10		19.3365	10.00	30-03-2007	05-04-2007
2009	1:10		21.1539	10.00	19-05-2009	26-05-2009
2010	1:05		22.1851	10.00	31-03-2010	07-04-2010
2011	1:10		19.8899	10.00	25-04-2011	02-05-2011
2012	1:10		18.0822	10.00	13-06-2012	20-06-2012
2013	1:10		18.4373	10.00	23-05-2013	30-05-2013
2014	1:10		19.9371	10.00	25-08-2014	01-09-2014

UTI Regular Saving Fund (Formerly known as UTI MIS Advantage Plan) - IDCW - Regular Plan declared - Last 10 Months IDCW (Recent IDCWs)						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2021	0.80%	0.080	15.6806	10.00	25-08-21	01-09-21
2021	0.80%	0.080	16.2622	10.00	23-09-21	01-10-21
2021	0.80%	0.080	16.3527	10.00	25-10-21	01-11-21
2021	0.80%	0.080	16.2792	10.00	24-11-21	01-12-21
2021	0.80%	0.080	16.1092	10.00	27-12-21	03-01-22
2022	0.80%	0.080	16.0356	10.00	24-01-22	01-02-22
2022	0.80%	0.080	15.9497	10.00	23-02-22	02-03-22
2022	0.80%	0.080	15.9006	10.00	28-03-22	04-04-22
2022	0.80%	0.080	15.7325	10.00	25-04-22	02-05-22
2022	0.80%	0.080	15.3382	10.00	25-05-22	01-06-22
2022	0.80%	0.080	15.1732	10.00	23-06-22	01-07-22
2022	0.80%	0.080	15.5388	10.00	25-07-22	01-08-22

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

UTI Short Term Income Fund - IDCW Declared - Last 10 Quarterly IDCW						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2017	1.50%	0.150	12.3826	10.00	19-12-2017	26-12-2017
2018	1.50%	0.150	12.3556	10.00	19-03-2018	26-03-2018
2018	0.30%	0.030	12.3207	10.00	19-06-2018	26-06-2018
2018	1.00%	0.100	12.4819	10.00	18-09-2018	25-09-2018
2018	1.20%	0.120	12.6444	10.00	19-12-2018	26-12-2018
2019	2.00%	0.200	12.7240	10.00	18-03-2019	25-03-2019
2020	1.50%	0.150	12.5178	10.00	17-06-2020	24-06-2020
2020	1.50%	0.150	12.6397	10.00	16-09-2020	23-09-2020
2020	1.50%	0.150	12.7588	10.00	14-12-2020	21-12-2020
2021	0.75%	0.075	12.6723	10.00	16-06-2021	23-06-2021
2021	1.25%	0.125	12.7771	10.00	15-09-2021	22-09-2021
2021	1.00%	0.100	13.3287	10.00	16-12-2021	23-12-2021
2022	1.00%	0.100	13.3034	10.00	15-03-2022	22-03-2022

UTI Bond Fund - IDCW Declared - Last 10 Quarterly IDCW						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2018	0.30%	0.030	14.3788	10.00	19-06-2018	26-06-2018
2018	0.25%	0.025	14.4843	10.00	18-09-2018	25-09-2018
2018	1.00%	0.100	14.8155	10.00	19-12-2018	26-12-2018
2019	0.25%	0.025	14.4932	10.00	18-03-2019	25-03-2019
2020	1.00%	0.100	13.5121	10.00	17-06-2020	24-06-2020
2020	1.00%	0.100	16.9457	10.00	16-09-2020	23-09-2020
2020	1.00%	0.100	13.6925	10.00	14-12-2020	21-12-2020
2021	0.75%	0.075	13.4995	10.00	16-06-2021	23-06-2021
2021	0.75%	0.075	13.5782	10.00	15-09-2021	22-09-2021
2021	0.75%	0.075	14.5804	10.00	16-12-2021	23-12-2021
2022	1.75%	0.175	14.3915	10.00	15-03-2022	22-03-2022
2022	0.50%	0.050	15.1073	10.00	15-06-2022	22-06-2022

UTI Gift Fund (Formerly known as UTI Gift Arbitrage Fund LTP) - IDCW Declared for Regular Plan						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2012	3.50%	0.350	12.7174	10.00	28-03-2012	04-04-2012
2012	0.30%	0.030	12.8605	10.00	20-09-2012	26-09-2012
2013	2.00%	0.200	15.1318	10.00	18-03-2013	25-03-2013
2014	1.00%	0.100	13.1639	10.00	19-03-2014	26-03-2014
2014	0.60%	0.060	14.1032	10.00	18-09-2014	25-09-2014
2015	0.60%	0.060	15.2249	10.00	19-03-2015	26-03-2015
2016	1.50%	0.150	17.9258	10.00	21-03-2016	28-03-2016
2016	1.25%	0.125	18.1950	10.00	20-06-2016	27-06-2016
2016	1.25%	0.125	29.2992	10.00	19-09-2016	26-09-2016
2016	1.25%	0.125	20.2216	10.00	19-12-2016	26-12-2016
2017	3.25%	0.325	20.2695	10.00	15-03-2017	22-03-2017
2017	1.50%	0.150	17.7435	10.00	21-06-2017	28-06-2017
2017	1.50%	0.150	20.9520	10.00	18-09-2017	25-09-2017
2017	1.00%	0.100	17.2889	10.00	19-12-2017	26-12-2017
2018	0.30%	0.030	20.5256	10.00	19-06-2018	26-06-2018
2018	0.30%	0.030	17.3736	10.00	18-09-2018	25-09-2018
2018	1.40%	0.140	18.1480	10.00	19-12-2018	26-12-2018
2019	2.00%	0.200	18.0782	10.00	18-03-2019	25-03-2019
2019	1.50%	0.150	19.0489	10.00	20-06-2019	27-06-2019
2019	2.00%	0.200	19.4702	10.00	18-09-2019	25-09-2019
2019	2.00%	0.200	19.2848	10.00	19-12-2019	26-12-2019
2020	2.00%	0.200	19.5270	10.00	19-03-2020	26-03-2020
2020	1.50%	0.150	20.4645	10.00	16-09-2020	23-09-2020
2020	1.00%	0.100	20.6317	10.00	14-12-2020	21-12-2020

UTI Overnight Fund (Formerly known as UTI UTI G-SEC STP) - IDCW Declaration						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2007	2.50%	0.250	10.7471	10.00	3-30-2007	4-6-2007
2007	2.75%	0.275	10.8159	10.00	9-28-2007	10-5-2007
2008	2.25%	0.225	10.8738	10.00	9-30-2008	10-7-2008
2009	3.00%	0.300	11.2318	10.00	3-30-2009	4-6-2009
2009	0.05%	0.050	10.9160	10.00	9-30-2009	10-7-2009
2012	6.00%	0.600	11.9718	10.00	3-28-2012	4-4-2012
2013	3.00%	0.300	12.0232	10.00	3-18-2013	3-25-2013
2013	2.00%	0.200	12.2042	10.00	9-19-2013	9-26-2013
2014	2.00%	0.200	12.5067	10.00	3-19-2014	3-26-2014
2015	4.00%	0.400	13.0042	10.00	3-19-2015	3-26-2015
2016	6.00%	0.600	13.7856	10.00	21-03-2016	28-03-2016
2017	7.00%	0.700	13.9920	10.00	15-03-2017	22-03-2017
2018	4.00%	0.400	14.0709	10.00	19-03-2018	26-03-2018
2019	4.00%	0.400	1448.7274	1000.00	18-03-2019	25-03-2019
2020	4.00%	0.400	1483.9871	1000.00	19-03-2020	26-03-2020
2022	3.00%	0.300	1513.2932	1000.00	15-03-2022	22-03-2022

UTI Dynamic Bond Fund - IDCW Declared - Last 10 Months IDCWs (Recent IDCWs)						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2018	0.30%	0.030	12.0737	10.00	19-06-2018	26-06-2018
2018	0.45%	0.045	12.1749	10.00	18-09-2018	25-09-2018
2018	1.25%	0.125	12.4714	10.00	19-12-2018	26-12-2018
2019	0.25%	0.025	12.1756	10.00	18-03-2019	25-03-2019
2020	1.50%	0.150	12.1334	10.00	17-06-2020	24-06-2020
2020	1.50%	0.150	12.1629	10.00	16-09-2020	23-09-2020
2020	1.50%	0.150	12.1621	10.00	14-12-2020	21-12-2020
2021	0.50%	0.050	12.0364	10.00	16-06-2021	23-06-2021
2021	0.50%	0.050	12.1056	10.00	15-09-2021	22-09-2021
2021	1.00%	0.100	13.2050	10.00	16-12-2021	23-12-2021
2022	3.00%	0.300	13.0243	10.00	15-03-2022	22-03-2022
2022	0.50%	0.050	13.6903	10.00	15-06-2022	22-06-2022

UTI Treasury Advantage Fund - IDCW Declared - Last 10 Months IDCWs (Recent IDCWs)						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2018	1.00%	0.100	1143.3918	1000.00	19-06-2018	26-06-2018
2018	1.00%	0.100	1154.0068	1000.00	18-09-2018	25-09-2018
2018	1.00%	0.100	1167.9430	1000.00	19-12-2018	26-12-2018
2019	2.00%	0.200	1179.7755	1000.00	18-03-2019	25-03-2019
2020	1.00%	0.100	1135.9063	1000.00	17-06-2020	24-06-2020
2020	1.00%	0.100	1144.9093	1000.00	16-09-2020	23-09-2020
2020	1.00%	0.100	1149.8879	1000.00	14-12-2020	21-12-2020
2021	0.50%	0.050	1141.3700	1000.00	16-06-2021	23-06-2021
2021	1.00%	0.100	1151.2855	1000.00	15-09-2021	22-09-2021
2021	1.00%	0.100	1205.2561	1000.00	16-12-2021	23-12-2021
2022	0.50%	0.050	1205.8885	1000.00	15-03-2022	22-03-2022
2022	0.25%	0.250	1208.2190	1000.00	15-06-2022	22-06-2022

UTI Unit Linked Insurance Plan - Bonus declared						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2006	2:15		17.1209	10.00	30-03-2006	06-04-2006
2007	1:10		15.4634	10.00	30-03-2007	06-04-2007
2008	1:10		15.3404	10.00	30-09-2008	07-10-2008
2010	1:10		18.2637	10.00	23-02-2010	02-03-2010
2011	1:10		18.8819	10.00	25-04-2011	02-05-2011
2012	1:10		17.6937	10.00	13-06-2012	20-06-2012
2013	1:10		18.1324	10.00	23-05-2013	30-05-2013
2014	1:10		19.2033	10.00	25-08-2014	01-09-2014

UTI Banking & PSU Debt Fund - IDCW Declared						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2017	2.50%	0.250	10.9018	10.00	15-03-2017	22-03-2017
2017	1.50%	0.150	10.9302	10.00	21-06-2017	28-06-2017
2017	1.50%	0.150	10.9452	10.00	18-09-2017	25-09-2017
2017	1.50%	0.150	10.9373	10.00	19-12-2017	26-12-2017
2018	1.50%	0.150	10.9148	10.00	19-03-2018	26-03-2018
2018	0.30%	0.030	10.8702	10.00	19-06-2018	26-06-2018
2018	1.00%	0.100	11.0165	10.00	18-09-2018	25-09-2018
2018	1.20%	0.120	11.2040	10.00	19-12-2018	26-12-2018
2019	1.50%	0.150	11.0514	10.00	18-03-2019	25-03-2019
2020	1.00%	0.100	11.3820	10.00	17-06-2020	24-06-2020

DIVIDEND/BONUS HISTORY

UTI Mid Cap Fund - IDCW Declared						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2009	20%	2.00	16.24	10.00	15-06-2009	23-06-2009
2010	22%	2.20	26.03	10.00	14-09-2010	21-09-2010
2014	40%	4.00	49.7962	10.00	26-11-2014	03-12-2014
2015	45%	4.50	50.5602	10.00	02-12-2015	09-12-2015
2017	25%	2.50	52.0223	10.00	20-02-2017	27-02-2017
2018	50%	5.00	63.2793	10.00	18-01-2018	25-01-2018
2021	40%	4.00	74.1048	10.00	08-03-2021	15-03-2021

UTI Transportation & Logistics Fund - IDCW Declared						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2009	20%	2.00	12.37	10.00	15-06-2009	22-06-2009
2009	15%	1.50	15.45	10.00	29-12-2009	05-01-2010
2010	20%	2.00	19.11	10.00	06-10-2010	13-10-2010
2011	12%	1.20	13.96	10.00	21-06-2011	27-06-2011
2016	30%	3.00	39.1639	10.00	08-02-2016	15-02-2016

UTI Nifty Index Fund						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2017	3.50%	0.350	33.4502	10.00	13-11-2017	20-11-2017

UTI Corporate Bond Fund						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2020	0.50%	0.050	10.8026	10.00	19-03-2019	26-03-2020
2020	1.00%	0.100	11.3735	10.00	17-06-2020	24-06-2020
2020	1.00%	0.100	11.5203	10.00	16-09-2020	23-09-2020
2020	1.00%	0.100	11.6996	10.00	14-12-2020	21-12-2020
2021	0.75%	0.075	11.4847	10.00	16-06-2021	23-06-2021
2021	1.50%	0.150	11.5750	10.00	15-09-2021	22-09-2021
2021	0.75%	0.075	11.4923	10.00	16-12-2021	23-12-2021
2022	2.50%	0.250	11.4110	10.00	15-03-2022	22-03-2022

UTI Credit Risk Fund (Formerly known as UTI Income Opportunities Fund) - IDCW Declared						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2014	1.50%	0.150	10.9267	10.00	22-12-2014	29-12-2014
2015	2.00%	0.200	11.0319	10.00	19-03-2015	26-03-2015
2015	1.25%	0.125	11.0580	10.00	18-06-2015	25-06-2015
2015	1.25%	0.125	11.1633	10.00	21-09-2015	28-09-2015
2015	1.25%	0.125	11.2764	10.00	21-12-2015	28-12-2015
2016	3.25%	0.325	11.3754	10.00	21-03-2016	28-03-2016
2016	1.50%	0.150	11.6493	10.00	20-06-2016	27-06-2016
2016	1.50%	0.150	11.5104	10.00	19-09-2016	26-09-2016
2016	1.50%	0.150	11.6442	10.00	19-12-2016	26-12-2016
2017	2.50%	0.250	11.6698	10.00	15-03-2017	22-03-2017
2017	1.50%	0.150	12.3492	10.00	21-06-2017	28-06-2017
2017	1.50%	0.150	11.7604	10.00	18-09-2017	25-09-2017
2017	1.50%	0.150	11.7444	10.00	19-12-2017	26-12-2017
2018	1.50%	0.150	11.7434	10.00	19-03-2018	26-03-2018
2018	0.30%	0.030	11.6753	10.00	19-06-2018	26-06-2018
2018	0.45%	0.045	11.7932	10.00	18-09-2018	25-09-2018
2018	1.25%	0.125	11.9678	10.00	19-12-2018	26-12-2018
2019	2.00%	0.200	12.0368	10.00	18-03-2019	25-03-2019

UTI Ultra Short Term Fund (Formerly known as UTI Floating Rate Fund STP) - IDCW Declared						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2018	1.00%	10.00	1054.7430	1000.00	19-06-2018	26-06-2018
2018	2.00%	20.00	1061.4925	1000.00	18-09-2018	25-09-2018
2018	1.00%	10.00	1072.5000	1000.00	19-12-2018	26-12-2018
2019	2.00%	20.00	1081.7755	1000.00	18-03-2019	25-03-2019
2019	1.00%	10.00	1078.2792	1000.00	19-12-2019	26-12-2019
2020	0.50%	5.00	1074.4063	1000.00	19-03-2020	26-03-2020
2020	0.75%	7.50	1093.4088	1000.00	17-06-2020	24-06-2020
2020	1.00%	10.00	1098.5559	1000.00	16-09-2020	23-09-2020
2020	0.75%	7.50	1101.2983	1000.00	14-12-2020	21-12-2020
2021	0.25%	2.50	1097.2161	1000.00	16-06-2021	23-06-2021
2021	0.75%	7.50	1104.1735	1000.00	15-09-2021	22-09-2021
2021	1.50%	15.00	1135.0707	1000.00	16-12-2021	23-12-2021
2022	1.50%	15.00	1129.0981	1000.00	15-03-2022	22-03-2022
2022	0.25%	2.50	1121.2537	1000.00	15-06-2022	22-06-2022

UTI Multi Asset Fund (Formerly known as UTI Wealth Builder Fund) - IDCW Declared						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2019	0.85%	0.85	17.5130	10.00	18-11-2019	25-11-2019
2019	0.85%	0.85	17.4292	10.00	16-12-2019	23-12-2019
2020	0.85%	0.85	17.6850	10.00	15-01-2020	22-01-2020
2020	0.85%	0.85	17.6864	10.00	17-02-2020	24-02-2020
2020	0.85%	0.85	15.3095	10.00	16-03-2020	23-03-2020
2020	0.85%	0.085	15.9355	10.00	15-06-2020	22-06-2020
2020	0.85%	0.085	16.8188	10.00	15-07-2020	22-07-2020
2020	0.80%	0.0850	17.7898	10.00	18-08-2020	25-08-2020
2020	0.85%	0.0850	17.7579	10.00	16-09-2020	23-09-2020
2020	0.85%	0.0850	17.7479	10.00	19-10-2020	26-10-2020
2020	0.85%	0.0850	18.3413	10.00	18-11-2020	25-11-2020
2020	0.85%	0.0850	18.6632	10.00	16-12-2020	23-12-2020
2021	0.85%	0.0850	18.9348	10.00	18-01-2021	25-01-2021
2021	0.85%	0.0850	19.2624	10.00	17-02-2021	24-02-2021
2021	0.85%	0.0850	19.0502	10.00	15-03-2021	22-03-2021
2021	0.85%	0.0850	18.7674	10.00	19-04-2021	26-04-2021
2021	0.85%	0.0850	19.5092	10.00	16-06-2021	23-06-2021
2021	0.85%	0.0850	19.6211	10.00	15-07-2021	22-07-2021
2021	0.85%	0.0850	19.8140	10.00	16-08-2021	23-08-2021
2021	0.85%	0.0850	20.3691	10.00	15-09-2021	22-09-2021
2022	2.55%	0.2550	20.5080	10.00	17-01-2022	24-01-2022
2022	2.55%	0.2550	19.5998	10.00	19-04-2022	26-04-2022
2022	2.55%	0.2550	18.7219	10.00	19-07-2022	26-07-2022

UTI India Consumer Fund (Formerly known as UTI India Lifestyle Fund)						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2015	12.00%	1.20	19.1601	10.00	16-09-2015	24-09-2015
2021	20.00%	2.00	29.4591	10.00	01-03-2021	08-03-2021

UTI Medium Term Fund						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2018	0.30%	0.030	10.7072	10.00	19-06-2018	26-06-2018
2018	0.45%	0.045	10.8140	10.00	18-09-2018	25-09-2018
2018	1.25%	0.125	10.9814	10.00	19-12-2018	26-12-2018
2019	2.00%	0.200	11.0308	10.00	18-03-2019	25-03-2019
2019	2.00%	0.200	11.2024	10.00	18-09-2019	25-09-2019
2019	1.50%	0.150	11.0929	10.00	19-12-2019	26-12-2019
2020	1.00%	0.100	10.8977	10.00	17-06-2020	24-06-2020
2020	0.50%	0.005	10.8456	10.00	14-12-2020	21-12-2020
2021	0.75%	0.075	11.4500	10.00	16-06-2021	23-06-2021
2021	2.00%	0.200	11.2677	10.00	15-09-2021	22-09-2021
2021	1.00%	0.100	11.9368	10.00	16-12-2021	23-12-2021
2022	4.00%	0.400	11.5102	10.00	15-03-2022	22-03-2022

UTI Long Term Advantage Fund Series - II						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2016	15.00%	1.500	19.9212	10.00	25-02-2016	3-03-2016

UTI Floater Fund						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2020	1.00%	10	1105.1390	1000.00	16-09-2020	23-09-2020
2020	1.00%	10	1110.3125	1000.00	14-12-2020	21-12-2020
2021	0.50%	5	1096.8314	1000.00	16-06-2021	23-06-2021
2021	1.00%	10	1106.1437	1000.00	15-09-2021	22-09-2021
2021	0.50%	5	1101.5639	1000.00	16-12-2021	23-12-2021
2022	2.00%	20	1095.5515	1000.00	15-03-2022	22-03-2022
2022	0.25%	2.50	1105.7468	1000.00	15-06-2022	22-06-2022

UTI Hybrid Equity Fund (Formerly known as UTI Balanced Fund) - IDCW History* (Recent IDCW)						
Year	IDCW	NAV	Face Value	Record Date		
2017	3%	31.21	10	20-09-2017		
2017	2.70%	30.99	10	16-10-2017		
2017	2.70%	31.47	10	20-11-2017		
2017	3%	31.55	10	18-12-2017		
2018	2.70%	32.43	10	17-01-2018		
2018	4.00%	30.46	10	26-02-2018		
2018	2.70%	32.01	10	07-02-2018		
2018	3%	29.98	10	21-03-2018		
2018	2.70%	29.85	10	19-04-2018		
2018	2.70%	29.64	10	21-05-2018		
2018	2.70%	29.29	10	21-06-2018		
2018	2.30%	29.13	10	23-08-2018		
2018	2.30%	28.96	10	25-09-2018		
2018	2.30%	27.20	10	23-10-2018		
2018	2.30%	27.02	10	22-11-2018		
2018	1.10%	27.25	10	26-12-2018		
2019	1.10%	27.16	10	22-01-2019		
2019	1.10%	25.87	10	21-02-2019		
2019	1.10%	27.29	10	25-03-2019		
2019	2.10%	27.65	10	22-04-2019		
2019	2.10%	26.13	10	22-05-2019		
2019	2.10%	26.46	10	24-06-2019		
2019	2.10%	26.71	10	24-07-2019		
2019	2.10%	25.01	10	27-08-2019		
2019	2.10%	24.82	10	25-09-2019		
2019	1.70%	24.66	10	22-10-2019		
2019	1.70%	25.27	10	25-11-2019		
2019	1.70%	25.28	10	23-12-2019		
2020	1.70%	26.05	10	22-01-2020		
2020	1.70%	25.13	10	24-02-2020		
2020	3.90%	24.11	10	27-08-2020		
2020	3.90%	24.63	10	11-11-2020		
2021	4.70%	30.12	10	15-02-2021		
2021	4.70%	30.65	10	17-05-2021		
2021	6.00%	33.03	10	18-08-2021		
2021	6.00%	35.68	10	22-11-2021		
2022	6.00%	33.65	10	22-02-2022		
2022	6.00%	31.04	10	23-05-2022		

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

Merged Schemes	Merged Into	Month & Year
MEP 93, MEP 94, MEP 95, MEP 96 & MEP 97	UTI MEPUS	March 03
UTI Growing Corpus Growing Income Plan (GCGIP)	UTI Unit Scheme 95	May 04
UTI Grihalakshmi Unit Plan (GUP)	UTI Smart Woman Savings Plan (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 50 Index Fund	March 12
UTI G-Sec Fund - Investment Plan	UTI Gilt Advantage Fund-LTP	Aug 12
UTI Master Value Fund	UTI Mid Cap Fund	Mar 14
UTI Masterplus Unit Scheme	UTI Bluechip Flexicap Fund	July 14
UTI Contra Fund & UTI Services Industries Fund	UTI Multi Cap Fund (New scheme)	August 14
UTI Energy Fund	UTI Infrastructure Fund	March 16
UTI Monthly Income Scheme, UTI Smart Woman Savings Plan, UTI Unit Scheme for Charitable & Religious Trusts & Registered Societies	UTI Regular Savings Fund	May 18
UTI Multi Cap Fund	UTI Value Opportunities Fund	May 18
UTI Bluechip Flexicap Fund	UTI Flexi Cap Fund	May 18
UTI Long Term Advantage Fund - Series III, IV, V, VI and VII	UTI Long Term Equity Fund (Tax Saving)	Aug 21
UTI FIIF - Mthly Interval Plan - I & UTI FIIF Qtly Interval Plan - III	UTI FIIF Series II - Qtly Interval Plan - VI	Apr 22
UTI FIIF - Series II - Qtly Interval Plan - IV & VII, UTI FIIF - Half Yrly Plan - I & II	UTI FIIF - Qtly Interval Plan I	Apr 22
UTI FIIF - Mthly Plan II, UTI FIIF - Annual Interval Plan II & IV	UTI FIIF - Annual Interval Plan III	Apr 22
UTI FTIF - Series XXXI-IX (1168 Days), UTI FTIF - Series XXX-XI (1169 Days), UTI FTIF - Series XXX-XII (1148 Days), UTI FTIF - Series XXX-XIII (1127 Days), UTI FTIF - Series XXXI-XIV (1111 Days), UTI FTIF - Series XXXI-XV (1099 Days), UTI FTIF - Series XXXII-I (1126 Days), UTI FTIF - Series XXXII-II (1111 Days)	UTI Corporate Bond Fund	Apr 22

Sr. No.	Old Scheme Name	New Scheme Name	W. E. F
1	UTI Master Gain - 1992(UTI EQUITY FUND)	UTI Flexi Cap Fund	Feb-21
2	UTI Equity Tax Saving Plan	UTI Long Term Equity Fund (Tax Saving)	Dec-15
3	UTI Wealth Builder Fund Series- II	UTI Wealth Builder Fund	Jun-16
4	UTI Wealth Builder Fund	UTI Multi Asset Fund	May-18
5	UTI Mahila Unit Scheme	UTI Smart Woman Saving Plan	Mar-17
6	UTI Credit Opportunities Fund	UTI Income Opportunities Fund	Sep-13
7	UTI Income Opportunities Fund	UTI Credit Risk Fund	May-18
8	UTI MIS Advantage Plan	UTI Regular Savings Fund	May-18
9	UTI Top 100 Fund	UTI Core Equity Fund	May-18
10	UTI Pharma & Healthcare Fund	UTI Healthcare Fund	May-18
11	UTI Banking Sector Fund	UTI Banking and Financial Services Fund	May-18
12	UTI G-SEC STP	UTI Overnight Fund	May-18
13	UTI Floating Rate Fund Stp	UTI Ultra Short Term Fund	May-18
14	UTI Spread Fund	UTI Arbitrage Fund	May-18
15	UTI Opportunities Fund	UTI Value Opportunities Fund	May-18
16	UTI Gilt Advantage Fund	UTI Gilt Fund	May-18
17	UTI Balanced Fund	UTI Hybrid Equity Fund	May-18
18	UTI Children's Career Balanced Plan	UTI Children's Career Fund-Saving Plan	May-18
19	UTI CCP Advantage Fund	UTI Children's Career Fund-Investment Plan	May-18
20	UTI India Lifestyle Fund	UTI India Consumer Fund	May-19
21	UTI Leadership Equity Fund	UTI Bluechip Flexicap Fund	Dec-15
22	UTI Bank ETF	UTI Nifty Bank ETF	Jul-22
23	UTI Nifty ETF	UTI Nifty 50 ETF	Jul-22
24	UTI Sensex ETF	UTI S&P BSE Sensex ETF	Jul-22
25	UTI Nifty Index Fund	UTI Nifty 50 Index Fund	Jul-22
26	UTI Sensex Index Fund	UTI S&P BSE Sensex Index Fund	Jul-22

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

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Equity and equity related instruments	65	100	Medium to high
Debt and Money Market instruments including securitized debt#	0	35	Low to medium
Units issued by REITs & InvITs	0	10	Medium to high

UTI Mastershare Unit Scheme

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Equity & equity related instruments (minimum 80% of the total assets would be in equity and equity related instruments of large cap companies)	80	100	Medium to high
Debt and Money Market instruments including securitized debt#	0	20	Low to medium
Units issued by REITs & InvITs	0	10	Medium to high

UTI Core Equity Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Equity and Equity related instruments (Minimum 35% of the total assets would be in equity and equity related instruments of large cap companies and minimum 35% of the total assets would be in equity and equity related instruments of mid cap companies)	70	100	Medium to high
Debt and Money Market instruments including securitized debt#	0	30	Low to medium
Units issued by REITs & InvITs	0	10	Medium to high

UTI Mid Cap Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Equity and equity related instruments (minimum 65% of the total assets would be in equity and equity related instruments of mid cap companies).	65	100	Medium to high
Debt and Money Market instruments including securitized debt#	0	35	Low to medium
Units issued by REITs & InvITs	0	10	Medium to high

UTI Dividend Yield Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Equity and equity related instruments (minimum 65% of the total assets would be in equity and equity related instruments of Dividend Yielding companies).	65	100	Medium to high
Debt and Money Market instruments including securitized debt#	0	35	Low to medium
Units issued by REITs & InvITs	0	10	Medium to high

UTI Value Opportunities Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Equity and equity related instruments	65	100	Medium to high
Debt and Money Market instruments including securitized debt#	0	35	Low to medium
Units issued by REITs & InvITs	0	10	Medium to high

UTI India Consumer Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Equity and equity related instruments (minimum 80% of the total assets would be in equity and equity related instruments of companies related to the theme of Indian Lifestyle & are part of benchmark sectors)	80	100	Medium to high
Debt and Money Market instruments including securitized debt#	0	20	Low to medium
Units issued by REITs & InvITs	0	10	Medium to high

UTI Infrastructure Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Equity and equity related instruments (minimum 80% of the total assets would be in equity and equity related instruments of companies related to the Infrastructure theme).	80	100	Medium to high
Debt and Money Market instruments including securitized debt#	0	20	Low to medium
Units issued by REITs & InvITs	0	10	Medium to high

UTI MNC Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Equity and equity related instruments (minimum 80% of the total assets would be in equity and equity related instruments of multi-national corporations/ companies).	80	100	Medium to high
Debt and Money Market instruments including securitized debt#	0	20	Low to medium
Units issued by REITs & InvITs	0	10	Medium to high

UTI Healthcare Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Equity and equity related instruments (minimum 80% of the total assets would be in equity and equity related instruments of companies related to the healthcare services sector).	80	100	Medium to high
Debt and Money Market instruments including securitized debt#	0	20	Low to medium
Units issued by REITs & InvITs	0	10	Medium to high

UTI Transportation & Logistics Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Equity and equity related instruments (minimum 80% of the total assets would be in equity and equity related instruments of companies engaged in the transportation and logistics sector).	80	100	Medium to high
Debt and Money Market instruments including securitised debt#	0	20	Low to medium
Units issued by REITs & InvITs	0	10	Medium to high

UTI Banking and Financial Services Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Equity and equity related instruments (minimum 80% of the total assets would be in equity and equity related instruments of companies engaged in banking and financial services activities).	80	100	Medium to high
Debt and Money Market instruments including securitised debt#	0	20	Low to medium
Units issued by REITs & InvITs	0	10	Medium to high

UTI Nifty 50 Index Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Securities covered by the Nifty 50 Index	95	100	Medium to high
Money Market instruments	0	5	Low to medium

UTI Overnight Fund

Securities/ Instruments	Indicative Allocation (% of total assets)	Risk Profile
Overnight securities (including Triparty Repo on Government Securities or treasury bill & Repo)	100	Low

UTI Money Market Fund

Securities/ Instruments	Indicative Allocation (% of total assets)	Risk Profile
Money market instruments (including Triparty Repo on Government Securities or treasury bill & Repo)	100	Low

UTI Liquid Cash Plan

Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Money market instruments (including Triparty Repo on Government Securities or treasury bill & Repo)	0	100	Low
Debt Securities (including securitised debt)*	0	100	Low to Medium

UTI Ultra Short Term Fund

Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Money market instruments (including Triparty Repo on Government Securities or treasury bill & Repo)	0	100	Low
Debt Securities (including securitised debt)*	0	100	Low to Medium

UTI Treasury Advantage Fund

Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Money market instruments (including Triparty Repo on Government Securities or treasury bill & Repo)	0	100	Low
Debt Securities (including securitised debt)*	0	100	Low to Medium

UTI Short Term Income Fund

Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Debt Securities (including securitised debt)*	0	100	Low to Medium
Money Market Instruments (Including Triparty Repo on Government Securities or treasury bill & Repo)	0	100	Low

UTI Medium Term Fund

Asset allocation under normal circumstances : The Portfolio Macaulay duration would be between 3 year to 4 years

Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Debt Instruments (including securitised debt)*	50	100	Low to Medium
Money market Instruments (including Triparty Repo on Government Securities or treasury bill & Repo)	0	50	Low
Units issued by REITs & InvITs	0	10	Medium to High

Asset allocation in light of anticipated adverse situation :

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

Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Debt Instruments (including securitised debt)*	50	100	Low to Medium
Money market Instruments (including Triparty Repo on Government Securities or treasury bill & Repo)	0	50	Low
Units issued by REITs & InvITs	0	10	Medium to High

UTI Bond Fund

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

Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Debt Instruments (including securitised debt)*	50	100	Low to Medium
Money Market Instruments (including Triparty Repo on Government Securities or treasury bill & Repo)	0	50	Low

Asset allocation in light of anticipated adverse situation :

The Portfolio Macaulay duration under anticipated adverse situation is 1 year to 7 years

Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Debt Instruments (including securitised debt)*	50	100	Low to Medium
Money Market Instruments (including Triparty Repo on Government Securities or treasury bill & Repo)	0	50	Low

UTI Dynamic Bond Fund

Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Money Market Instruments, Debentures and Securitised Debt	0	100	Low to Medium
Debt Instruments including Securitised Debt*	0	100	Medium
Units issued by REITs & InvITs	0	10	Medium to High

UTI Credit Risk Fund			
Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Debt instruments (including securitised debt)*	65	100	Low to Medium
Money market instruments (including Triparty Repo on Government Securities or treasury bill & Repo)	0	35	Low
Units issued by REITs & InvITs	0	10	Medium to High

UTI Banking & PSU Debt Fund			
Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Debt and Money Market Securities issued by Banks, Public Financial Institutions (PFIs) and Public Sector Undertakings (PSUs) and Municipal Bonds	80	100	Low to Medium
Debt and Money Market Securities (including Triparty Repo on Government Securities or treasury bill & Repo) issued by entities other than Banks, Public Financial Institutions (PFIs) and Public Sector Undertakings (PSUs) and Municipal Bonds	0	20	Low to Medium

UTI Gilt Fund			
Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Securities issued by the Central Government and / or State Government and / or any security unconditionally guaranteed by the Central Government and / or State Government	80	100	Sovereign
Triparty Repo on Government Securities or treasury bill, Repo, Reverse Repo & instruments of such nature	0	20	Low

UTI Regular Savings Fund			
Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Debt and Money Market instruments (including securitized debt)*	75%	90%	Low to Medium
Equity & equity related instruments	10%	25%	Medium to High
Units issued by REITs & InvITs	0%	10%	Medium to High

UTI Hybrid Equity Fund			
Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Equity & equity related instruments	65%	80%	Medium to High
Debt and Money Market instruments (including securitised debt)*	20%	35%	Low to Medium
Units issued by REITs & InvITs	0%	10%	Medium to High

UTI Multi Asset Fund			
Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Equity & equity related instruments	65%	80%	Medium to High
Debt and Money Market instruments (including securitised debt)*	10%	25%	Low to Medium
Gold ETFs	10%	25%	High
Units issued by REITs & InvITs	0%	10%	Medium to High

UTI Focused Equity Fund			
Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Equity & equity related instruments (Maximum 30 stocks)	65%	100%	High
Debt and Money Market instruments (including securitised debt)*	0%	25%	Low to Medium
Units issued by REITs & InvITs	0%	10%	Medium to High

UTI Arbitrage Fund[#]

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

Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Equity and equity related instruments	65	100	Medium to High
Derivatives including Index Futures, Stock Futures, Index Options and Stock Options*	65	100	Medium to High
Money Market, Debt instruments, Securitized debt# and call money.	0	35	Low to Medium

(2) The asset allocation under defensive circumstances would be as follows:

Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Equity and equity related instruments	0	65	Medium to High
Derivatives including Index Futures, Stock Futures, Index Options and Stock Options*	0	65	Medium to High
Money Market, Debt instruments, Securitized debt# and call money.	35	100	Low to Medium

UTI Retirement Benefit Pension Fund[#]

Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Debt and Money Market instruments (including securitised debt)*	60%	100%	Low to Medium
Equity & Equity related instruments	0%	40%	Medium to High
Units issued by REITs & InvITs	0%	10%	Medium to High

UTI Children's Career Fund - Savings Plan[#]

Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Debt and Money Market instruments (including securitised debt)*	60%	100%	Low to Medium
Equity & equity related instruments	0%	40%	Medium to High
Units issued by REITs & InvITs	0%	10%	Medium to High

UTI Children's Career Fund - Investment Plan[#]

Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Equity & equity related instruments	70%	100%	Medium to High
Debt and Money Market instruments (including securitized debt)*	0%	30%	Low to Medium
Units issued by REITs & InvITs	0%	10%	Medium to High

UTI Corporate Bond Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Corporate Debt rated AA+ and above (including securitized debt)*	80%	100%	Low to Medium
Corporate debt (other than stated above) and Money Market Instruments	0%	20%	Low to Medium
Units issued by REITs & InvITs	0%	10%	Medium to High

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

UTI Nifty200 Momentum 30 Index Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Securities covered by Nifty200 Momentum 30 Index	95	100	Medium to High
Debt/ Money Market instruments including Triparty Repo on Government Securities or Treasury Bills and units of Liquid Mutual Fund	0	5	Low

UTI Small Cap Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Equity and equity related instruments (minimum 65% of the total assets would be in equity and equity related instruments of small cap companies).	65	100	Medium to High
Debt and Money Market instruments including securitized debt	0	35	Low to Medium
Units issued by REITs & InvITs	0	10	Medium to High

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

UTI Long Term Equity Fund (Tax Saving)			
Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Equity & Equity related instruments	80%	100%	Medium to High
Debt and Money Market instruments and other liquid instruments	0%	20%	Low to Medium

UTI Equity Savings Fund			
Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Equity and equity related instruments Of Which	65%	90%	Medium to High
Cash future arbitrage opportunities Net long equity position	20%	75%	Low to Medium 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 S&P BSE Sensex Index Fund			
Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Max	Min	
Securities covered by S&P BSE Sensex TRI Index	100%	95%	Medium to High
Debt/ Money Market instruments including Triparty Repo on Government Securities or treasury bill and units of Liquid Mutual Fund	5%	0%	Low

UTI Nifty Midcap 150 Quality 50 Index Fund			
Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Max	Min	
Securities covered by Nifty Midcap 150 Quality 50 Index	100%	95%	Medium to High
Debt/ Money Market instruments including Triparty Repo on Government Securities or treasury bill and units of Liquid Mutual Fund	5%	0%	Low

The net assets of the scheme will be invested in stocks constituting the underlying index. This would be done by investing in the stocks comprising the index. The scheme shall endeavour to maintain the same weightage they represent in the index. The scheme may take exposure in derivative instruments upto 20% of the net assets of the scheme.

UTI Nifty Next 50 Index Fund			
Type of Instruments	Asset Allocation (% of Net Assets)		Risk profile
	Min	Max	
Securities covered by underlying index	95%	100%	Medium to High
Cash/Money Market Instruments including Triparty Repo on Government Securities or treasury bill and Units of Liquid Mutual Fund	0%	5%	Low

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

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

UTI S&P BSE Low Volatility Index Fund			
Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Max	Min	
Securities covered by S&P BSE Low Volatility Index	100%	95%	Medium to High
Debt/ Money Market instruments including Triparty Repo and units of Liquid Mutual Fund	5%	0%	Low

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

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

UTI Bond Fund

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

UTI Treasury Advantage Fund

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

UTI Gilt Fund

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

UTI Multi Asset Fund

Minimum initial investment is ₹ 5,000/-.

UTI Liquid Cash Plan (UTI LCP)

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

UTI - Money Market Fund

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

UTI Short Term Income Fund

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

UTI Ultra Short Term Fund

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

UTI Medium Term Fund

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

UTI Banking & PSU Debt Fund

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

UTI Retirement Benefit Pension Fund

(a) Minimum amount for purchase:
(I) Minimum amount to each investment is Rs.500/ (purchase value). There is no upper limit.

Benchmark Index

UTI Multi Asset Fund

S&P BSE 200 (65%) is the benchmark index for the Equity part of the Portfolio, CRISIL Composite Bond Fund Index (25%) is the benchmark for that part of the Portfolio relating to investments in Debt and Money Market Instruments and the Price of Gold (10%) as per SEBI Regulations for Gold ETFs in India is the benchmark in so far it pertains to investments in Gold ETFs).

Load Structure

UTI Hybrid Equity Fund

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

UTI Credit Risk Fund

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

UTI Regular Savings Fund

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

UTI Mastershare Unit Scheme

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

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

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

UTI Value Opportunities Fund

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

UTI Liquid Cash Plan

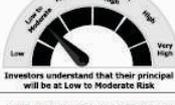
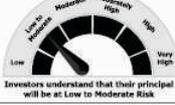
Entry Load	Investor exit upon subscription / switch-in	Load as a % of redemption proceeds
Nil	Day 1	0.0070%
	Day 2	0.0065%
	Day 3	0.0060%
	Day 4	0.0055%
	Day 5	0.0050%
	Day 6	0.0045%
	Day 7 onwards	Nil

UTI Multi Asset Fund

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

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

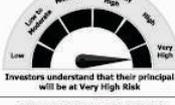
Sr. No	Name of the Fund Manager and Overall Experiences in number of year	Funds Managed	Performance data refer page no.
1	Ms. Preethi R S 10	UTI Banking and Financial Services Fund (Along with Mr. Amit Premchandani)	22
2	Mrs. Swati Kulkarni, 34	UTI Mastershare Unit Scheme UTI MNC Fund UTI Dividend Yield Fund UTI-Master Equity Plan Unit Scheme	11 17 18
3	Mr. Ajay Tyagi, 18	UTI Unit Linked Insurance Plan (Equity Portion) UTI Flexi Cap Fund (Earlier Known as UTI EQUITY FUND)	37 13
4	Mr. V Srivatsa, 19	UTI Core Equity Fund UTI Healthcare Fund (Along with Mr. Kamal Gada) UTI Hybrid Equity Fund (Along with Mr. Sunil Madhukar Patil) UTI Equity Savings Fund (Equity Portfolio) UTI Retirement Benefit Pension Fund (Equity Portion) UTI Dual Advantage Fixed Term Funds (Equity Portion);	12 23 33 38 40
5	Mr Sachin Trivedi, 20	UTI Transportation & Logistic Fund UTI Infrastructure Fund	24 21
6	Mr. Amit Premchandani, 15	UTI Banking and Financial Services Fund (Along with Ms. Preethi RS) UTI Value Opportunities Fund UTI Regular Savings Fund (Equity Portion)	22 14 36
7	Mr. Vishal Chopda, 12	UTI India Consumer Fund UTI Children's Career Fund-Savings Plan (Equity Portion) UTI Children's Career Fund - Investment Plan UTI Long Term Equity Fund (tax Saving) UTI Focused Equity Fund	20 39 41 25 17
8	Mr. Amandeep Chopra, 28	UTI Regular Savings Fund (Debt Portion) UTI Bond Fund UTI Liquid Cash Plan (along with Mr. Amit Sharma)	36 55 44
9	Mr. Sudhir Agrawal, 21	UTI Short Term Income Fund UTI Floater Fund UTI Dynamic Bond Fund UTI Gilt Fund	49 48 54 56
10	Mr. Ritesh Nambiar, 13	UTI Credit Risk Fund UTI Ultra Short Term Fund UTI Medium Term Fund	52 46 53
11	Mr. Sunil Madhukar Patil, 31	UTI Fixed Maturity Plan, UTI Fixed Term Income Funds, UTI Fixed Income Interval Fund & UTI Fixed Income Interval Fund Series II, UTI Dual Advantage Fixed Term Funds (Debt Portion), UTI Equity Savings Fund (Debt Portion), UTI Hybrid Equity Fund (Debt Portion), UTI Multi Asset Fund (Debt Portion) UTI Children's Career Fund - Savings Plan (Debt Portion) UTI Retirement Benefit Pension Fund (Debt Portion) UTI Unit Linked Insurance Plan (Debt Portion)	38 33 34 39 40 37
12	Mr. Amit Sharma, 10	UTI Money Market Fund (along with Mr. Anurag Mittal) UTI Arbitrage Fund (along with Mr Sharwan Kumar Goyal) UTI Liquid Cash Plan (along with Mr.Amandeep Chopra) UTI Overnight Fund	45 35 44 43
13	Mr Sharwan Kumar Goyal, 12	UTI Arbitrage Fund (along with Mr. Amit Sharma) UTI Nifty 50 ETF (UTI-Nifty ETF) (along with Mr Ayush Jain) UTI S&P BSE SENSEX ETF (UTI-Sensex ETF) UTI Nifty Next 50 ETF (along with Mr Ayush Jain) UTI S&P BSE Sensex Next 50 ETF (along with Mr Ayush Jain) UTI Nifty 50 Index Fund (along with Mr Ayush Jain) UTI Nifty Next 50 Index Fund (along with Mr Ayush Jain) UTI Nifty Bank ETF (along with Mr Ayush Jain) UTI Nifty200 Momentum 30 Index Fund (along with Mr Ayush Jain) UTI Multi Asset Fund (Equity/Gold Portion) UTI S&P BSE Sensex Index Fund (along with Mr Ayush Jain) UTI Nifty Midcap 150 Quality 50 Index Fund (along with Mr Ayush Jain) UTI S&P BSE Low Volatility Index Fund (along with Mr Ayush Jain)	35 26 27 28 34 29 30 31
14	Mr Ankit Agarwal	UTI Mid Cap Fund UTI Small Cap Fund	15 16
15	Mr. Anurag Mittal	UTI Money Market Fund (Along with Mr. Amit Sharma) UTI Treasury Advantage Fund UTI Banking & PSU Debt Fund UTI Corporate Bond Fund	45 47 50 51

Scheme name	This product is suitable for investors who are seeking*	Riskometer	Benchmark Riskometer
UTI ARBITRAGE FUND Refer Page no 35	<ul style="list-style-type: none"> Capital appreciation over medium to long term Takes advantage of arbitrage opportunities in cash and derivative market without taking any directional/unhedged position in either equity or derivative instruments 	UTI ARBITRAGE FUND  Investors understand that their principal will be at Low Risk	NIFTY 50 ARBITRAGE INDEX  Benchmark Riskometer is at Low Risk
UTI OVERNIGHT FUND Refer Page no 43	<ul style="list-style-type: none"> Reasonable income over one day with capital preservation. Investment in overnight securities. 	UTI OVERNIGHT FUND  Investors understand that their principal will be at Low Risk	CRISIL OVERNIGHT FUND AI INDEX  Benchmark Riskometer is at Low Risk
UTI FLOATER FUND Refer Page no 48	<ul style="list-style-type: none"> To generate reasonable returns. To invest predominantly in floating rate instruments (including fixed rate instruments converted to floating rate exposures using swaps/ derivatives). 	UTI FLOATER FUND  Investors understand that their principal will be at Low to Moderate Risk	CRISIL LOW DURATION DEBT INDEX  Benchmark Riskometer is at Moderate Risk
UTI DYNAMIC BOND FUND Refer Page no 54	<ul style="list-style-type: none"> Optimal returns with adequate liquidity over medium to long term Investment in Debt & Money Market Instruments 	UTI DYNAMIC BOND FUND  Investors understand that their principal will be at Low to Moderate Risk	CRISIL DYNAMIC BOND FUND AIII INDEX  Benchmark Riskometer is at Moderate Risk
UTI TREASURY ADVANTAGE FUND Refer Page no 47	<ul style="list-style-type: none"> Reasonable income consistent with high liquidity over short term. Investment in Debt & Money Market Instruments. 	UTI TREASURY ADVANTAGE FUND  Investors understand that their principal will be at Low to Moderate Risk	CRISIL LOW DURATION FUND AI INDEX  Benchmark Riskometer is at Low to Moderate Risk
UTI CORPORATE BOND FUND Refer Page no 51	<ul style="list-style-type: none"> Optimal returns over the medium to long term. To invest predominantly in AA+ and above rated corporate debt. 	UTI CORPORATE BOND FUND  Investors understand that their principal will be at Low to Moderate Risk	CRISIL CORPORATE BOND FUND BII INDEX  Benchmark Riskometer is at Moderate Risk
UTI GILT FUND Refer Page no 56	<ul style="list-style-type: none"> Credit risk free return over the medium to long term Investment in sovereign securities issued by the Central Government and / or a State Government and / or any security unconditionally guaranteed by the Central Government and / or a State Government. 	UTI GILT FUND  Investors understand that their principal will be at Low to Moderate Risk	CRISIL DYNAMIC GILT INDEX  Benchmark Riskometer is at Moderate Risk
UTI LIQUID CASH PLAN Refer Page no 44	<ul style="list-style-type: none"> Steady and reasonable Income over short-term with capital preservation. Investment in money market securities & high quality debt. 	UTI LIQUID CASH PLAN  Investors understand that their principal will be at Low to Moderate Risk	CRISIL LIQUID FUND AI INDEX  Benchmark Riskometer is at Low to Moderate Risk
UTI SHORT TERM INCOME FUND Refer Page no 49	<ul style="list-style-type: none"> Reasonable Income with low risk and high level of liquidity over short-term. Investment in Debt & Money Market instruments. 	UTI SHORT TERM INCOME FUND  Investors understand that their principal will be at Low to Moderate Risk	CRISIL SHORT DURATION FUND AII INDEX  Benchmark Riskometer is at Moderate Risk
UTI MONEY MARKET FUND Refer Page no 45	<ul style="list-style-type: none"> Reasonable Income with high level of liquidity over short-term. Investment in money market securities. 	UTI MONEY MARKET FUND  Investors understand that their principal will be at Moderate Risk	CRISIL MONEY MARKET FUND AI INDEX  Benchmark Riskometer is at Low to Moderate Risk
UTI ULTRA SHORT TERM FUND Refer Page no 46	<ul style="list-style-type: none"> Reasonable Income with low volatility over short term. Investment in debt & money market instruments. 	UTI ULTRA SHORT TERM FUND  Investors understand that their principal will be at Moderate Risk	CRISIL ULTRA SHORT DURATION FUND BI INDEX  Benchmark Riskometer is at Moderate Risk
UTI BANKING AND PSU DEBT FUND Refer Page no 50	<ul style="list-style-type: none"> Reasonable income, with low risk and high level of liquidity over short to medium term. Investment predominantly in Debt & Money Market Securities issued by Bank, Public Sector Undertaking (PSUs), Public Financial Institutions (PFIs) and Municipal Bonds. 	UTI BANKING AND PSU DEBT FUND  Investors understand that their principal will be at Moderate Risk	CRISIL BANKING AND PSU DEBT INDEX  Benchmark Riskometer is at Moderate Risk

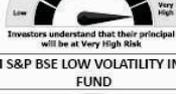
*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

Scheme name	This product is suitable for investors who are seeking*	Riskometer	Benchmark Riskometer
UTI MEDIUM TERM FUND Refer Page no 53	<ul style="list-style-type: none"> Reasonable income over the medium to long term. Investment in Debt and Money Market instruments. 	UTI MEDIUM TERM FUND  Investors understand that their principal will be at Moderate Risk	CRISIL MEDIUM DURATION FUND BIII INDEX  Benchmark Riskometer is at Moderately High Risk.
UTI BOND FUND Refer Page no 55	<ul style="list-style-type: none"> Optimal returns with adequate liquidity over medium to long term Investment in Debt & money market instruments 	UTI BOND FUND  Investors understand that their principal will be at Moderate Risk	CRISIL MEDIUM TO LONG DURATION FUND AIII INDEX  Benchmark Riskometer is at Moderate Risk.
UTI EQUITY SAVINGS FUND Refer Page no 38	<ul style="list-style-type: none"> Long-term capital appreciation and income Investment in equity & equity related instruments, arbitrage opportunities, and investments in debt money market opportunities. 	UTI EQUITY SAVINGS FUND  Investors understand that their principal will be at Moderately High Risk	CRISIL EQUITY SAVINGS INDEX  Benchmark Riskometer is at Moderately High Risk.
UTI CREDIT RISK FUND Refer Page no 52	<ul style="list-style-type: none"> Reasonable income and capital appreciation over medium to long term Investment in Debt and Money Market instruments. 	UTI CREDIT RISK FUND  Investors understand that their principal will be at Moderately High Risk	CRISIL CREDIT RISK FUND CII INDEX  Benchmark Riskometer is at High Risk.
UTI REGULAR SAVINGS FUND Refer Page no 36	<ul style="list-style-type: none"> Long-term capital appreciation and regular income over medium-term Investment in equity instruments (maximum 25%) and fixed income securities (debt and money market securities) 	UTI REGULAR SAVINGS FUND  Investors understand that their principal will be at Moderately High Risk	NIFTY 50 HYBRID COMPOSITE DEBT 15:85 INDEX  Benchmark Riskometer is at Moderately High Risk.
UTI UNIT LINKED INSURANCE PLAN Refer Page no 37	<ul style="list-style-type: none"> Long Term Capital Appreciation Investment in equity instruments (maximum-40%) and debt instruments. 	UTI UNIT LINKED INSURANCE PLAN  Investors understand that their principal will be at High Risk	NIFTY 50 HYBRID COMPOSITE DEBT 50:50 INDEX  Benchmark Riskometer is at High Risk.
UTI RETIREMENT BENEFIT PENSION FUND Refer Page no 40	<ul style="list-style-type: none"> Long Term Capital Appreciation Investment in equity instruments (maximum-40%) and debt/ Money market Instruments 	UTI RETIREMENT BENEFIT PENSION FUND  Investors understand that their principal will be at High Risk	CRISIL SHORT TERM DEBT HYBRID 60+40 FUND INDEX  Benchmark Riskometer is at High Risk.
UTI CHILDREN'S CAREER FUND - SAVINGS PLAN Refer Page no 39	<ul style="list-style-type: none"> Long Term Capital Appreciation Investment in equity instruments (maximum-40%) and debt Instruments 	UTI CHILDREN'S CAREER FUND - SAVINGS PLAN  Investors understand that their principal will be at High Risk	CRISIL SHORT TERM DEBT HYBRID 60+40 FUND INDEX  Benchmark Riskometer is at High Risk.
UTI MULTI ASSET FUND Refer Page no 34	<ul style="list-style-type: none"> Long-term capital appreciation Investment in equity, debt and Gold ETFs with a minimum allocation of 10% in each asset class 	UTI MULTI ASSET FUND  Investors understand that their principal will be at Very High Risk	65% S&P BSE 200 TRI, 25% CRISIL COMPOSITE BOND FUND INDEX & 10% Price of Gold  Benchmark Riskometer is at Very High Risk.
UTI HYBRID EQUITY FUND Refer Page no 33	<ul style="list-style-type: none"> Long term capital appreciation Investment in equity instruments (maximum-80%) and fixed income securities (debt and money market securities) 	UTI HYBRID EQUITY FUND  Investors understand that their principal will be at Very High Risk	CRISIL HYBRID 35+65 AGGRESSIVE INDEX  Benchmark Riskometer is at Very High Risk.

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Scheme name	This product is suitable for investors who are seeking*	Riskometer	Benchmark Riskometer
UTI NIFTY 50 INDEX FUND Refer Page no 26	<ul style="list-style-type: none"> Capital growth in tune with index returns Passive investment in equity instruments comprised in Nifty 50 index 	UTI NIFTY 50 INDEX FUND  Investors understand that their principal will be at Very High Risk	NIFTY 50 TRI  Benchmark Riskometer is at Very High Risk.
UTI NIFTY NEXT 50 INDEX FUND Refer Page no 27	<ul style="list-style-type: none"> Capital growth in tune with index returns Passive investment in equity instruments comprised in Nifty Next 50 index 	UTI NIFTY NEXT 50 INDEX FUND  Investors understand that their principal will be at Very High Risk	NIFTY NEXT 50 TRI  Benchmark Riskometer is at Very High Risk.
UTI BANKING AND FINANCIAL SERVICES FUND Refer Page no 22	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in equity and equity related securities of companies engaged in banking and financial services activities. 	UTI BANKING AND FINANCIAL SERVICES FUND  Investors understand that their principal will be at Very High Risk	NIFTY FINANCIAL SERVICES TRI  Benchmark Riskometer is at Very High Risk.
UTI MASTERSHARE UNIT SCHEME Refer Page no 11	<ul style="list-style-type: none"> Long term capital appreciation. Investment predominantly in equity instruments of large cap companies. 	UTI MASTERSHARE UNIT SCHEME  Investors understand that their principal will be at Very High Risk	S&P BSE 100 TRI  Benchmark Riskometer is at Very High Risk.
UTI HEALTHCARE FUND Refer Page no 23	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in equity and equity related securities in the Healthcare Service sector. 	UTI HEALTHCARE FUND  Investors understand that their principal will be at Very High Risk	S&P BSE HEALTHCARE TRI  Benchmark Riskometer is at Very High Risk.
UTI TRANSPORTATION & LOGISTICS FUND Refer Page no 24	<ul style="list-style-type: none"> Long term capital appreciation. Investment predominantly in equity and equity related securities of the companies engaged in the transportation and logistics sector. 	UTI TRANSPORTATION & LOGISTICS FUND  Investors understand that their principal will be at Very High Risk	UTI TRANSPORTATION AND LOGISTICS TRI  Benchmark Riskometer is at Very High Risk.
UTI FLEXI CAP FUND Refer Page no 13	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in equity instruments of companies with good growth prospects across the market capitalization spectrum. 	UTI FLEXI CAP FUND  Investors understand that their principal will be at Very High Risk	NIFTY 500 TRI  Benchmark Riskometer is at Very High Risk.
UTI VALUE OPPORTUNITIES FUND Refer Page no 14	<ul style="list-style-type: none"> Long term capital appreciation Investment in equity instruments following a value investment strategy across the market capitalization spectrum. 	UTI VALUE OPPORTUNITIES FUND  Investors understand that their principal will be at Very High Risk	NIFTY 500 TRI  Benchmark Riskometer is at Very High Risk.
UTI INDIA CONSUMER FUND Refer Page no 20	<ul style="list-style-type: none"> Long term capital growth Investment in equity instruments of companies that are expected to benefit from the changing consumer aspirations, changing lifestyle and growth of consumption 	UTI INDIA CONSUMER FUND  Investors understand that their principal will be at Very High Risk	NIFTY INDIA CONSUMPTION TRI  Benchmark Riskometer is at Very High Risk.
UTI CHILDREN'S CAREER FUND - INVESTMENT PLAN Refer Page no 41	<ul style="list-style-type: none"> Long term capital appreciation Investment in equity instruments (above 70%) and debt instruments. 	UTI CHILDREN'S CAREER FUND - INVESTMENT PLAN  Investors understand that their principal will be at Very High Risk	NIFTY 500 TRI  Benchmark Riskometer is at Very High Risk.
UTI LONG TERM EQUITY FUND (TAX SAVING) Refer Page no 25	<ul style="list-style-type: none"> Long term capital appreciation Investment in equity instruments of companies that are believed to have growth potential. 	UTI LONG TERM EQUITY FUND  Investors understand that their principal will be at Very High Risk	NIFTY 500 TRI  Benchmark Riskometer is at Very High Risk.

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Scheme name	This product is suitable for investors who are seeking*	Riskometer	Benchmark Riskometer
UTI DIVIDEND YIELD FUND Refer Page no 18	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in Dividend Yielding equity and equity related securities 	UTI DIVIDEND YIELD FUND  Investors understand that their principal will be at Very High Risk	NIFTY 500 TRI  Benchmark Riskometer is at Very High Risk
UTI CORE EQUITY FUND Refer Page no 12	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in equity instruments of both large cap and mid cap companies 	UTI CORE EQUITY FUND  Investors understand that their principal will be at Very High Risk	NIFTY LARGEMIDCAP 250 TRI  Benchmark Riskometer is at Very High Risk
UTI INFRASTRUCTURE FUND Refer Page no 21	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in equity and equity related securities of companies forming part of the infrastructure sector. 	UTI INFRASTRUCTURE FUND  Investors understand that their principal will be at Very High Risk	NIFTY INFRASTRUCTURE TRI  Benchmark Riskometer is at Very High Risk
UTI MNC FUND Refer Page no 19	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in equity and equity related securities of Multi-National companies 	UTI MNC FUND  Investors understand that their principal will be at Very High Risk	Nifty MNC TRI  Benchmark Riskometer is at Very High Risk
UTI MID CAP FUND Refer Page no 15	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in mid cap companies 	UTI MID CAP FUND  Investors understand that their principal will be at Very High Risk	NIFTY MIDCAP 150 TRI  Benchmark Riskometer is at Very High Risk
UTI SMALLCAP FUND Refer Page no 16	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly equity and equity related securities of small cap companies 	UTI SMALLCAP FUND  Investors understand that their principal will be at Very High Risk	NIFTY SMALLCAP 250 TRI  Benchmark Riskometer is at Very High Risk
UTI NIFTY200 MOMENTUM 30 INDEX FUND Refer Page no 28	<ul style="list-style-type: none"> Capital growth in tune with the index returns Passive investment in equity instruments comprised in Nifty200 Momentum 30 Index 	UTI NIFTY200 MOMENTUM 30 INDEX FUND  Investors understand that their principal will be at Very High Risk	NIFTY 200 MOMENTUM 30 TRI  Benchmark Riskometer is at Very High Risk
UTI FOCUSED EQUITY FUND Refer Page no 17	<ul style="list-style-type: none"> Long term capital Growth Investment in equity & equity related securities across market capitalization in maximum 30 stocks 	UTI FOCUSED EQUITY FUND  Investors understand that their principal will be at Very High Risk	NIFTY 500 TRI  Benchmark Riskometer is at Very High Risk
UTI S&P BSE SENSEX INDEX FUND Refer Page no 29	<ul style="list-style-type: none"> Capital growth in tune with the index returns Passive investment in equity instruments comprised in S&P BSE Sensex Index 	UTI S&P BSE SENSEX INDEX FUND  Investors understand that their principal will be at Very High Risk	S&P BSE SENSEX TRI  Benchmark Riskometer is at Very High Risk
UTI NIFTY MIDCAP 150 QUALITY 50 INDEX FUND Refer Page no 30	<ul style="list-style-type: none"> Capital growth in tune with the index returns Passive investment in equity instruments comprised in Nifty Midcap 150 Quality 50 Index 	UTI NIFTY MIDCAP 150 QUALITY 50 INDEX FUND  Investors understand that their principal will be at Very High Risk	NIFTY MIDCAP 150 QUALITY 50 TRI  Benchmark Riskometer is at Very High Risk
UTI S&P BSE LOW VOLATILITY INDEX FUND Refer Page no 31	<ul style="list-style-type: none"> Capital growth in tune with the index returns Passive investment in equity instruments comprised in S&P BSE Low Volatility Index 	UTI S&P BSE LOW VOLATILITY INDEX FUND  Investors understand that their principal will be at Very High Risk	S&P BSE LOW VOLATILITY TRI  Benchmark Riskometer is at Very High Risk

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Ser. No.	SCHEMEDESC	PLANDESC	ISIN
1	UTI Treasury Advantage Fund - Institutional Plan	Direct Annual IDCW Plan	INF789F01XF9
2	UTI Treasury Advantage Fund - Institutional Plan	Direct Annual IDCW Plan	INF789F01XG7
3	UTI Treasury Advantage Fund - Institutional Plan	Direct Monthly IDCW Plan	INF789F01XJ1
4	UTI Treasury Advantage Fund - Institutional Plan	Direct Monthly IDCW Plan	INF789F01XK9
5	UTI Treasury Advantage Fund - Institutional Plan	Direct Quarterly IDCW Plan	INF789F01XL7
6	UTI Treasury Advantage Fund - Institutional Plan	Direct Quarterly IDCW Plan	INF789F01XM5
7	UTI Banking & Financial Services Fund	Direct IDCW Plan	INF789F01SL7
8	UTI Banking & Financial Services Fund	Direct IDCW Plan	INF789F01SM5
9	UTI Bond Fund	Direct Quarterly IDCW Plan	INF789F01SO1
10	UTI Bond Fund	Direct Quarterly IDCW Plan	INF789F01SP8
11	UTI Bond Fund	Direct Annual IDCW Plan	INF789FA1T80
12	UTI Bond Fund	Direct Annual IDCW Plan	INF789FA1T98
13	UTI Banking & PSU Debt Fund	Direct Quarterly IDCW Plan	INF789F01624
14	UTI Banking & PSU Debt Fund	Direct Quarterly IDCW Plan	INF789F01722
15	UTI Banking & PSU Debt Fund	Direct Annual IDCW Plan	INF789FA1V03
16	UTI Banking & PSU Debt Fund	Direct Annual IDCW Plan	INF789FA1V11
17	UTI Contra Fund	Direct IDCW Plan	INF789F015R4
18	UTI Contra Fund	Direct IDCW Plan	INF789F015S2
19	UTI Credit Risk Fund	Direct Quarterly IDCW Plan	INF789F01YC4
20	UTI Credit Risk Fund	Direct Quarterly IDCW Plan	INF789F01YD2
21	UTI Credit Risk Fund	Direct Annual IDCW Plan	INF789FB1U28
22	UTI Credit Risk Fund	Direct Annual IDCW Plan	INF789FB1U36
23	UTI Credit Risk Fund	Direct Monthly IDCW Plan	INF789FB1U02
24	UTI Credit Risk Fund	Direct Monthly IDCW Plan	INF789FB1U10
25	UTI Liquid Cash Plan- Institutional	Direct Monthly IDCW Plan	INF789F01R44
26	UTI Liquid Cash Plan- Institutional	Direct Monthly IDCW Plan	INF789F01XS2
27	UTI Liquid Cash Plan- Institutional	Direct Quarterly IDCW Plan	INF789FA1K22
28	UTI Liquid Cash Plan- Institutional	Direct Quarterly IDCW Plan	INF789FA1K30
29	UTI Liquid Cash Plan- Institutional	Direct Annual IDCW Plan	INF789FA1K63
30	UTI Liquid Cash Plan- Institutional	Direct Annual IDCW Plan	INF789FA1K71
31	UTI Dynamic Bond Fund	Direct Quarterly IDCW Plan	INF789F01X88
32	UTI Dynamic Bond Fund	Direct Quarterly IDCW Plan	INF789F01XC6
33	UTI Dynamic Bond Fund	Direct Annual IDCW Plan	INF789FA1S65
34	UTI Dynamic Bond Fund	Direct Annual IDCW Plan	INF789FA1S73
35	UTI DIVIDEND YIELD FUND	Direct IDCW Option	INF789F01SU8
36	UTI DIVIDEND YIELD FUND	Direct IDCW Option	INF789F01SV6
37	UTI Energy Fund	Direct IDCW Plan	INF789F01SX2
38	UTI Energy Fund	Direct IDCW Plan	INF789F01SY0
39	UTI Flexi Cap Fund (Earlier Known as UTI EQUITY FUND)	Direct IDCW Plan	INF789F01TA8
40	UTI Flexi Cap Fund (Earlier Known as UTI EQUITY FUND)	Direct IDCW Plan	INF789F01TB6
41	UTI Long Term Equity Fund (Tax Saving)	Direct IDCW Plan	INF789F01TD2
42	UTI ULTRA SHORT TERM FUND	DIRECT MONTHLY IDCW PLAN	INF789FA1P84
43	UTI ULTRA SHORT TERM FUND	DIRECT MONTHLY IDCW PLAN	INF789FA1P92
44	UTI ULTRA SHORT TERM FUND	DIRECT QUARTERLY IDCW PLAN	INF789FA1Q00
45	UTI ULTRA SHORT TERM FUND	DIRECT QUARTERLY IDCW PLAN	INF789FA1Q18
46	UTI ULTRA SHORT TERM FUND	DIRECT ANNUAL IDCW PLAN	INF789FA1Q42
47	UTI ULTRA SHORT TERM FUND	DIRECT ANNUAL IDCW PLAN	INF789FA1Q59
48	UTI GILT FUND	Direct IDCW PLAN	INF789F01T9
49	UTI GILT FUND	Direct IDCW PLAN	INF789F01TK7
50	UTI HEALTHCARE FUND	Direct IDCW PLAN	INF789F01TM3
51	UTI HEALTHCARE FUND	Direct IDCW PLAN	INF789F01TN1
52	UTI-Services Industries Fund	Direct IDCW PLAN	INF789F01TP6
53	UTI-Services Industries Fund	Direct IDCW PLAN	INF789F01TQ4
54	UTI-Infrastructure Fund	Direct IDCW PLAN	INF789F01TS0
55	UTI-Infrastructure Fund	Direct IDCW PLAN	INF789F01TT8
56	UTI - LONG TERM ADVANTAGE FUND - SERIES III	DIRECT PLAN - IDCW	INF789FB18N3
57	UTI LONG TERM ADVANTAGE FUND - SERIES IV	DIRECT PLAN - IDCW	INF789FC1FD7
58	UTI LONG TERM ADVANTAGE FUND - SERIES V	DIRECT PLAN - IDCW	INF789FC1H51
59	UTI LONG TERM ADVANTAGE FUND - SERIES VI	DIRECT PLAN - IDCW	INF789FC1V74
60	UTI LONG TERM ADVANTAGE FUND - SERIES VII	DIRECT PLAN - IDCW	INF789FC1T74
61	UTI-BLUECHIP FLEXICAP FUND	Direct IDCW PLAN	INF789F01TV4
62	UTI-BLUECHIP FLEXICAP FUND	Direct IDCW PLAN	INF789F01TW2
63	UTI-India Lifestyle Fund	Direct IDCW PLAN	INF789F01VG1
64	UTI-India Lifestyle Fund	Direct IDCW PLAN	INF789F01VH9
65	UTI-Mid Cap Fund	Direct IDCW PLAN	INF789F01VY8
66	UTI-MID CAP FUND	Direct IDCW PLAN	INF789F01TZ5
67	UTI-MNC Fund	Direct IDCW PLAN	INF789F01UB4
68	UTI-MNC Fund	Direct IDCW PLAN	INF789F01UC2
69	UTI CORE EQUITY FUND	Direct IDCW PLAN	INF789F01UE8
70	UTI CORE EQUITY FUND	Direct IDCW PLAN	INF789F01UF5
71	UTI REGULAR SAVINGS FUND	Direct MONTHLY IDCW PLAN	INF789F01UK5
72	UTI REGULAR SAVINGS FUND	Direct MONTHLY IDCW PLAN	INF789F01UL3
73	UTI REGULAR SAVINGS FUND	Direct PLAN	INF789F01UM1
74	UTI-Money Market Fund -Institutional Plan	Direct MONTHLY IDCW PLAN	INF789FA1M46
75	UTI-Money Market Fund -Institutional Plan	Direct MONTHLY IDCW PLAN	INF789FA1M53
76	UTI-Money Market Fund -Institutional Plan	Direct QUARTERLY IDCW PLAN	INF789FA1M61
77	UTI-Money Market Fund -Institutional Plan	Direct QUARTERLY IDCW PLAN	INF789FA1M79
78	UTI-Money Market Fund -Institutional Plan	Direct ANNUAL IDCW PLAN	INF789FA1N03
79	UTI-Money Market Fund -Institutional Plan	Direct ANNUAL IDCW PLAN	INF789FA1N11
80	UTI-Mastershare Unit Scheme	Direct IDCW PLAN	INF789F01UQ2
81	UTI-Mastershare Unit Scheme	Direct IDCW PLAN	INF789F01UR0
82	UTI MEDIUM TERM FUND	Direct ANNUAL IDCW PLAN	INF789FB1KL1
83	UTI MEDIUM TERM FUND	Direct ANNUAL IDCW PLAN	INF789FB1KM9
84	UTI MEDIUM TERM FUND	Direct MONTHLY IDCW PLAN	INF789FB1KF3
85	UTI MEDIUM TERM FUND	Direct MONTHLY IDCW PLAN	INF789FB1KG1
86	UTI MEDIUM TERM FUND	Direct QUARTERLY IDCW PLAN	INF789FB1KH9
87	UTI MEDIUM TERM FUND	Direct QUARTERLY IDCW PLAN	INF789FB1K17
88	UTI Nifty 50 Index Fund	Direct IDCW PLAN	INF789F01WY2
89	UTI Nifty 50 Index Fund	Direct IDCW PLAN	INF789F01WZ9
90	UTI VALUE OPPORTUNITIES FUND	Direct IDCW PLAN	INF789F01UZ3
91	UTI VALUE OPPORTUNITIES FUND	Direct IDCW PLAN	INF789F01VA4
92	UTI-Rajiv Gandhi Equity Saving Scheme	Direct IDCW PLAN	INF789F01YS0
93	UTI ARBITRAGE FUND	Direct IDCW PLAN	INF789FB1RE1
94	UTI ARBITRAGE FUND	Direct IDCW PLAN	INF789FB1RF8
95	UTI-Short Term Income Fund- Institutional Option	Direct QUARTERLY IDCW PLAN	INF789FA1R66
96	UTI-Short Term Income Fund- Institutional Option	Direct QUARTERLY IDCW PLAN	INF789FA1R74
97	UTI-Short Term Income Fund- Institutional Option	Direct MONTHLY IDCW PLAN	INF789F01XZ7
98	UTI-Short Term Income Fund- Institutional Option	Direct MONTHLY IDCW PLAN	INF789F01YA8
99	UTI-Short Term Income Fund- Institutional Option	Direct ANNUAL IDCW PLAN	INF789FA1R33
100	UTI-Short Term Income Fund- Institutional Option	Direct ANNUAL IDCW PLAN	INF789FA1R41
101	UTI Multi Asset Fund	Direct IDCW Plan	INF789F01VC0
102	UTI Multi Asset Fund	Direct IDCW Plan	INF789F01VD8
103	UTI CORPORATE BOND FUND	Direct Plan	INF789F1A546
104	UTI CORPORATE BOND FUND	Direct Plan	INF789F1A553

105	UTI CORPORATE BOND FUND	Direct Plan	INF789F1A561
106	UTI CORPORATE BOND FUND	Direct Plan	INF789F1A579
107	UTI CORPORATE BOND FUND	Direct Plan	INF789F1A587
108	UTI CORPORATE BOND FUND	Direct Plan	INF789F1A595
109	UTI CORPORATE BOND FUND	Direct Plan	INF789F1A603
110	UTI CORPORATE BOND FUND	Direct Plan	INF789F1A611
111	UTI EQUITY SAVINGS FUND	Direct Plan	INF789F1A751
112	UTI EQUITY SAVINGS FUND	Direct Plan	INF789F1A769
113	UTI EQUITY SAVINGS FUND	Direct Plan	INF789F1A801
114	UTI EQUITY SAVINGS FUND	Direct Plan	INF789F1A819
115	UTI EQUITY SAVINGS FUND	Direct Plan	INF789F1A843
116	UTI EQUITY SAVINGS FUND	Direct Plan	INF789F1A850
117	UTI - FLOATER FUND	DIRECT PLAN	INF789F1AC73
118	UTI - FLOATER FUND	DIRECT PLAN	INF789F1AC70
119	UTI - FLOATER FUND	DIRECT PLAN	INF789F1AD01
120	UTI - FLOATER FUND	DIRECT PLAN	INF789F1ADB9
121	UTI - FLOATER FUND	DIRECT PLAN	INF789F1ADC7
122	UTI - FLOATER FUND	DIRECT PLAN	INF789F1ADD5
123	UTI - FLOATER FUND	DIRECT PLAN	INF789F1ADE3
124	UTI - FLOATER FUND	DIRECT PLAN	INF789F1ADF0

Ser. No.	SCHEMEDESC	PLANEDESC	ISIN
1	UTI Transportation & Logistics Fund	Regular IDCW Plan	INF789F01281
2	UTI Hybrid Equity Fund	Regular IDCW Plan	INF789F01315
3	UTI Banking & Financial Services Fund	Regular IDCW Plan	INF789F01356
4	UTI Banking & Financial Services Fund	Regular IDCW Plan	INF789F01364
5	UTI Bond Fund	Regular Quarterly IDCW Plan	INF789F01380
6	UTI Bond Fund	Regular Quarterly IDCW Plan	INF789F01398
7	UTI Banking & PSU Debt Fund	Regular Quarterly IDCW Plan	INF789F01223
8	UTI Banking & PSU Debt Fund	Regular Quarterly IDCW Plan	INF789F01321
9	UTI Contra Fund	Regular IDCW Plan	INF789F01414
10	UTI Contra Fund	Regular IDCW Plan	INF789F01422
11	UTI Credit Risk Fund	Regular Quarterly IDCW Plan	INF789F01RA2
12	UTI Credit Risk Fund	Regular Quarterly IDCW Plan	INF789F01RB0
13	UTI Dynamic Bond Fund	Regular Quarterly IDCW Plan	INF789F01J00
14	UTI Dynamic Bond Fund	Regular Quarterly IDCW Plan	INF789F01JP7
15	UTI DIVIDEND YIELD FUND	Regular IDCW Plan	INF789F01448
16	UTI DIVIDEND YIELD FUND	Regular IDCW Plan	INF789F01455
17	UTI Energy Fund	Regular IDCW Plan	INF789F01471
18	UTI Energy Fund	Regular IDCW Plan	INF789F01489
19	UTI FLEXI CAP FUND	Regular IDCW Plan	INF189A01053
20	UTI FLEXI CAP FUND	Regular IDCW Plan	INF789F01505
21	UTI Long Term Equity Fund (Tax Saving)	Regular IDCW Plan	INF789F01521
22	UTI ULTRA SHORT TERM FUND	REGULAR - DAILY IDCW PLAN	INF789F01554
23	UTI - GSEC-INVESTMENT PLAN	IDCW PLAN	INF789F01612
24	UTI - GSEC-INVESTMENT PLAN	IDCW PLAN	INF789F01620
25	UTI GILT FUND	REGULAR IDCW PLAN	INF789F01646
26	UTI GILT FUND	REGULAR IDCW PLAN	INF789F01653
27	UTI HEALTHCARE FUND	REGULAR IDCW PLAN	INF789F01679
28	UTI HEALTHCARE FUND	REGULAR IDCW PLAN	INF789F01687
29	UTI-Services Industries Fund	IDCW PLAN	INF789F01703
30	UTI-Services Industries Fund	IDCW PLAN	INF789F01711
31	UTI-Infrastructure Fund	IDCW PLAN	INF789F01737
32	UTI-Infrastructure Fund	IDCW PLAN	INF789F01745
33	UTI - LONG TERM ADVANTAGE FUND - SERIES III	REGULAR PLAN - IDCW	INF789F016M7
34	UTI LONG TERM ADVANTAGE FUND - SERIES IV	REGULAR PLAN - IDCW	INF789F01F81
35	UTI LONG TERM ADVANTAGE FUND - SERIES V	REGULAR PLAN - IDCW	INF789F01H05
36	UTI LONG TERM ADVANTAGE FUND - SERIES VI	REGULAR PLAN - IDCW	INF789F01V58
37	UTI LONG TERM ADVANTAGE FUND - SERIES VII	REGULAR PLAN - IDCW	INF789F01508
38	UTI-BLUECHIP FLEXICAP FUND	IDCW PLAN	INF789F01760
39	UTI-BLUECHIP FLEXICAP FUND	IDCW PLAN	INF789F01778
40	UTI-India Lifestyle Fund	IDCW PLAN	INF789F01CF3
41	UTI-India Lifestyle Fund	IDCW PLAN	INF789F01CG1
42	UTI-Mid Cap Fund	IDCW	INF789F01794
43	UTI-Mid Cap Fund	IDCW	INF789F01802
44	UTI-MNC Fund	IDCW PLAN	INF789F01828
45	UTI-MNC Fund	IDCW PLAN	INF789F01836
46	UTI CORE EQUITY FUND	REGULAR IDCW PLAN	INF189A01046
47	UTI CORE EQUITY FUND	REGULAR IDCW PLAN	INF789F01851
48	UTI-Mastershare Unit Scheme	IDCW PLAN	INF189A01038
49	UTI-Mastershare Unit Scheme	IDCW PLAN	INF789F01950
50	UTI-Nifty Index Fund	IDCW PLAN	INF789F01JL6
51	UTI-Nifty Index Fund	IDCW PLAN	INF789F01JM4
52	UTI VALUE OPPORTUNITIES FUND	REGULAR IDCW PLAN	INF789F01AE0
53	UTI VALUE OPPORTUNITIES FUND	REGULAR IDCW PLAN	INF789F01AF7
54	UTI-Rajiv Gandhi Equity Saving Scheme	RETAIL IDCW PLAN	INF789F01Y04
55	UTI ARBITRAGE FUND	REGULAR IDCW PLAN	INF789F01RH4
56	UTI ARBITRAGE FUND	REGULAR IDCW PLAN	INF789F01R12
57	UTI Multi Asset Fund	Regular IDCW Plan	INF789F01AN1
58	UTI Multi Asset Fund	Regular IDCW Plan	INF789F01A09
59	UTI CORPORATE BOND FUND	Regular Plan	INF789F1A447
60	UTI CORPORATE BOND FUND	Regular Plan -	INF789F1A454
61	UTI CORPORATE BOND FUND	Regular Plan	INF789F1A462
62	UTI CORPORATE BOND FUND	Regular Plan	INF789F1A470
63	UTI CORPORATE BOND FUND	Regular Plan	INF789F1A488
64	UTI CORPORATE BOND FUND	Regular Plan	INF789F1A496
65	UTI CORPORATE BOND FUND	Regular Plan	INF789F1A504
66	UTI CORPORATE BOND FUND	Regular Plan	INF789F1A512
67	UTI EQUITY SAVINGS FUND	Regular Plan	INF789F1A728
68	UTI EQUITY SAVINGS FUND	Regular Plan	INF789F1A736
69	UTI EQUITY SAVINGS FUND	Regular Plan	INF789F1A785
70	UTI EQUITY SAVINGS FUND	Regular Plan	INF789F1A793
71	UTI EQUITY SAVINGS FUND	Regular Plan	INF789F1A827
72	UTI EQUITY SAVINGS FUND	Regular Plan	INF789F1A835
73	UTI - FLOATER FUND	REGULAR PLAN	INF789F1AC1P
74	UTI - FLOATER FUND	REGULAR PLAN	INF789F1AC09
75	UTI - FLOATER FUND	REGULAR PLAN	INF789F1ACR7
76	UTI - FLOATER FUND	REGULAR PLAN	INF789F1ACS5
77	UTI - FLOATER FUND	REGULAR PLAN	INF789F1ACT3
78	UTI - FLOATER FUND	REGULAR PLAN	INF789F1ACU1
79	UTI - FLOATER FUND	REGULAR PLAN	INF789F1ACV9
80	UTI - FLOATER FUND	REGULAR PLAN	INF789F1ACW7

Schemes ISIN - more Plan/options wise available in UTIMF web site as per link

[https://docs.utimf.com/v1/AUTH_5b9dd00b-8132-4a21-a800-](https://docs.utimf.com/v1/AUTH_5b9dd00b-8132-4a21-a800-711111810cee/UTIContainer/Details%20of%20ISIN%20for%20Demat%20Account-Open%20Ended%20Schemes20190821-055050.xlsx)

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ATTENTION

UTI SCUP Outstanding Unit holding Accounts

Due to closure of the UTI Senior Citizens Unit Plan (UTI-SCUP) as of 18/02/2008 SCUP unitholders who have still not submitted their Membership Certificate for redeeming/switching the outstanding units, may submit the same alongwith the duly filled in Forms to our Registrar & Transfer Agent for UTI-SCUP UTI Infrastructure Technology And Services Limited, Plot No.3, Sector 11, CBD Belapur, Navi Mumbai 400614 or to our nearest UTI Financial Centre.

Members are requested to get their signature attested by their Banker where they are having their Bank account (under their official seal mentioning Name, Designation and Employee no. of the Attesting Authority), as over a period of time the Member's signature might have undergone changes.

For any assistance in this regard you may also directly contact Mr. Kishor Paunekar, Associate Vice President, Department of Operations at UTI Corporate Office over phone at 022-66786253 or mail him at kishor.paunekar@uti.co.in

Fund Manager : An employee of the asset management company such as a mutual fund or life insurer, who manages investments of the scheme. He is usually part of a larger team of fund managers and research analysts.

Application Amount for Fresh Subscription : This is the minimum investment amount for a new investor in a mutual fund scheme.

Minimum Additional Amount : This is the minimum investment amount for an existing investor in a mutual fund scheme.

Yield to Maturity : The Yield to Maturity or the YTM is the rate of return anticipated on a bond if held until maturity. YTM is expressed as an annual rate. The YTM factors in the bond's current market price, par value, coupon interest rate and time to maturity.

SIP : SIP or systematic investment plan works on the principle of making periodic investments of a fixed sum. It works similar to a recurring bank deposit. For instance, an investor may opt for an SIP that invests ₹ 500 every 15th of the month in an equity fund for a period of three years.

NAV : The NAV or the net asset value is the total asset value per unit of the mutual fund after deducting all related and permissible expenses. The NAV is calculated at the end of every business day. It is the value at which the investor enters or exits the mutual fund.

Benchmark : A group of securities, usually a market index, whose performance is used as a standard or benchmark to measure investment performance of mutual funds, among other investments. Some typical benchmarks include the Nifty, Sensex, BSE200, BSE500, 10-Year Gsec.

Entry Load : A mutual fund may have a sales charge or load at the time of entry and/or exit to compensate the distributor/agent.

Entry load is charged at the time an investor purchases the units of a mutual fund. The entry load is added to the prevailing NAV at the time of investment. For instance, if the NAV is ₹ 100 and the entry load is 1%, the investor will enter the fund at ₹ 101.

Note: SEBI, vide circular dated June 30, 2009 has abolished entry load

Exit Load : Exit load is charged at the time an investor redeems the units of a mutual fund. The exit load is reduced from the prevailing NAV at the time of redemption. The investor will receive redemption proceed at net value of NAV less Exit load. For instance if the NAV is ₹ 100 and the exit load is 1%, the investor will receive ₹ 99.

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

Standard Deviation : Standard deviation is a statistical measure of the range of an investment's performance. When a mutual fund has a high standard deviation, it means its range of performance is wide, implying greater volatility.

Sharpe Ratio : The Sharpe Ratio, named after its founder, the Nobel Laureate William Sharpe, is a measure of risk-adjusted returns. It is calculated using standard deviation and excess return to determine reward per unit of risk.

Beta : Beta is a measure of an investment's volatility vis-à-vis the market. Beta of less than 1 means that the security will be less volatile than the market. A beta of greater than 1 implies that the security's price will be more volatile than the market.

AUM : AUM or assets under management refers to the recent / updated cumulative market value of investments managed by a mutual fund or any investment firm.

Holdings : The holdings or the portfolio is a mutual fund's latest or updated reported statement of investments/securities. These are usually displayed in terms of percentage to net assets or the rupee value or both. The objective is to give investors an idea of where their money is being invested by the fund manager.

Nature of Scheme : The investment objective and underlying investments determine the nature of the mutual fund scheme. For instance, a mutual fund that aims at generating capital appreciation by investing in stock markets is an equity fund or growth fund. Likewise, a mutual fund that aims at capital preservation by investing in debt markets is a debt fund or income fund. Each of these categories may have sub-categories.

Rating Profile : Mutual funds invest in securities after evaluating their creditworthiness as disclosed by the ratings. A depiction of the mutual fund in various investments based on their ratings becomes the rating profile of the fund. Typically, this is a feature of debt funds.

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

**CRISIL Mutual Fund Ranking
For the quarter ended June 2022**

Scheme	Category	Jun - 22 Rank*
UTI Mastershare Unit Scheme	Large Cap Funds	3 (1)
UTI Core Equity Fund	Large & Mid Cap Funds	2 (3)
UTI Flexi Cap Fund	Flexi Cap Funds	4 (3)
UTI Mid Cap Fund	Mid Cap Funds	3 (3)
UTI Value Opportunities Fund	Value/Contra Funds	3 (3)
UTI Long Term Equity Fund (Tax Saving)	ELSS Funds	3 (3)
UTI Nifty 50 ETF	Index Funds	2 (2)
UTI Nifty 50 Index Fund	Index Funds	2 (2)
UTI S&P BSE Sensex ETF	Index Funds	1 (1)
UTI Hybrid Equity Fund	Aggressive Hybrid Funds	2 (3)
UTI Regular Savings Fund	Conservative Hybrid Funds	3 (3)
UTI Arbitrage Fund	Arbitrage Funds	3 (4)
UTI Gilt Fund	Gilt Funds	3 (4)
UTI Banking & PSU Debt Fund	Banking and PSU Funds	3 (5)
UTI Credit Risk Fund	Credit Risk Funds	3 (2)
UTI Corporate Bond Fund	Corporate Bond Funds	3 (3)
UTI Dynamic Bond Fund	Dynamic Bond Funds	4 (5)
UTI Bond Fund	Medium to Long Duration Funds	5 (5)
UTI Medium Term Fund	Medium Duration Funds	4 (4)
UTI Short Term Income Fund	Short Duration Funds	2 (2)
UTI Money Market Fund	Money Market Funds	1 (2)
UTI Treasury Advantage Fund	Low Duration Funds	1 (3)
UTI Ultra Short Term Fund	Ultra Short Duration Funds	3 (3)
UTI Liquid Cash Plan	Liquid Funds	3 (4)

Figures in brackets indicate previous quarter ranks

* - Regular plan for Equity, Hybrid and Index funds; Direct plan for Debt funds

**CRISIL Mutual Fund Ranking
For the quarter ended June 2022**

The following funds have moved up in ranking compared to the previous quarter:

Scheme	Category	Jun - 22 Rank*
UTI Core Equity Fund	Large & Mid Cap Funds	2 (3)
UTI Hybrid Equity Fund	Aggressive Hybrid Funds	2 (3)
UTI Arbitrage Fund	Arbitrage Funds	3 (4)
UTI Gilt Fund	Gilt Funds	3 (4)
UTI Banking & PSU Debt Fund	Banking and PSU Funds	3 (5)
UTI Dynamic Bond Fund	Dynamic Bond Funds	4 (5)
UTI Money Market Fund	Money Market Funds	1 (2)
UTI Treasury Advantage Fund	Low Duration Funds	1 (3)
UTI Liquid Cash Plan	Liquid Funds	3 (4)

Figures in brackets indicate previous quarter ranks

* - Regular plan for Equity, Hybrid and Index funds; Direct plan for Debt funds

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2. Mr. Shiva Kumar
3. Ms. Mukeeta Pramit Jhaveri

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Directors

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GLOSSARY

Fund Manager: An employee of the asset management company such as a mutual fund or life insurer, who manages investments of the scheme. He is usually part of a larger team of fund managers and research analysts.

Application Amount for Fresh Subscription: This is the minimum investment amount for an existing investor in a mutual fund scheme.

Minimum Addition Amount: This is the minimum investment amount for an existing investor in a mutual fund scheme.

Yield to Maturity: The Yield to maturity or the YTM is the rate of return anticipated on a bond if held until maturity. YTM is expressed as an annual rate and time to maturity.

SIP: SIP or systematic investment plan works on the principle of making periodic investments of a fixed sum. It works similar to a recurring bank deposit. For instance and investor may opt for a SIP that invests Rs. 500 every 15th of the month in an equity fund for a period of three years.

NAV: The NAV or the net asset value is the total assets value per unit of the mutual fund after deducting all related and permissible expenses. The NAV is calculated at the end of every business day. It is the value at which the investor enters or exits the mutual fund

Benchmark: A group of securities, usually a market index, whose performance is used as a standard or benchmark to measure investment performance of mutual funds, among other investments. Some typical benchmarks include the Nifty, Sensex, BSE200, BSE500, 10-Year Gsec.

Entry Load: A Mutual fund may have a sales charge or load at the time of entry and/or exit to compensate the distributor/agent.

Entry load is charged at the time an investor purchases the units of a mutual fund. The entry load is added to the prevailing NAV at the time of investment. For instance, if the NAV is Rs. 100 and the entry load is 1% the investor will enter the fund at Rs. 101

Exit Load: Exit load is charged at the time an investor redeems the units of a mutual fund. The exit load is reduced from the prevailing NAV at the time of redemption. The investor will receive redemption price at net value of NAV less Exit Load. For instance if the NAV is Rs.100 and the exit load is 1%, the investor will receive Rs.99.

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

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

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

Sharpe Ratio: The Sharpe Ratio, named after its founder, the Nobel Laureate William Sharpe, is a measure of risk-adjusted returns. It is calculated using standard deviation and excess return to determine reward per unit or risk.

Beta: A quantitative measure of the volatility of a given portfolio relative to the respective Benchmark. A Beta above 1 is more volatile than the Benchmark, while a Beta below 1 is less volatile. Beta is computed as 'Covariance of NAV returns v Index Returns' divided by 'Variance of index returns' based on daily returns for the past three years.

AUM: AUM or assets under management refers to the recent / updated cumulative market value of investments managed by a mutual fund or any investment firm.

Holdings: The holdings or the portfolio is a mutual fund's latest or updated reported statement or investments/securities. These are usually displayed in terms of percentage to net assets or the rupee value or both. The objective is to give investors an idea of where their money is being invested by the fund manager.

Nature of Scheme: The investment objective and underlying investments determine the nature of the mutual fund scheme. For instance, a mutual fund that aims at generating capital appreciation by investing in preservation by investing in debt markets is a debt fund or income fund. Each of these categories may have subcategories.

Rating Profile: Mutual funds invest in securities after evaluating their creditworthiness as disclosed by the ratings. A depiction of the mutual fund in various investments based on their ratings becomes the rating profile of the fund. Typically, this is a feature of debt funds.

Overweight/Underweight: Indicates the Fund Managers' active decision to hold an overweight/underweight position relative to the Benchmark. Fund Managers seek to overweight/certain positions they expect to outperform their Benchmark and underweight those they believe will underperform.

Macaulay Duration: The Macaulay duration is the weighted average term to maturity of the cash flows from a bond. The weight of each cash flow is determined by dividing the present value of the cash flow by the price. The Macaulay duration calculation equals the weighted average time before a bondholder would receive the bond's cash flows.

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

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

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

Median Market Cap vs Weighted Average Market Cap

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

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

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Debt write-up

Source for numbers: Leading business dailies

REGISTRAR & TRANSFER AGENCY

M/s. KFin Technologies Limited

UTIMF Unit | KFin Technologies Private Limited, 7th Floor, Karvy Selenium Tower| Plot Nos. 31 & 32 | Survey No. 116/22, 115/24 & 115/25
Financial District, Nanakramguda, Selingampally Mandal, Hyderabad - 500032
Tel: +91 40 6716 1801, Email: uti@kfintech.com

Designation of MF Central as Official Point of Acceptance for Schemes of UTI Mutual Fund (UTIMF)

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

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

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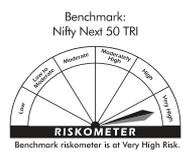
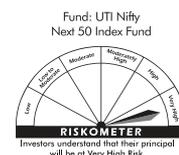
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*Investors should consult their financial advisors if indoubt about whether the product is suitable for them.

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



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