



 Snapshot
 • Fund Performance
 • Volatility Measures
 • Active Stock Positions

 • Portfolio
 • Sectoral Breakdown
 • Credit Profile
 • Dividend History

# A 3 In 1 Combination to Wealth Creation. UTI Multi Asset Fund

Equity | Debt | Gold



UTI Multi Asset Fund provides investors an opportunity to invest across equity, debt and gold through one single fund. It is dynamically managed and helps investors form a well-diversified portfolio.



Easy & Convenient way to invest in a dynamically managed portfolio



Exposure across diverse asset classes



Disciplined and valuation driven asset allocation strategy



Tax Efficient way to generate optimal returns<sup>#</sup>

Contact your mutual fund distributor or give a missed call on 8655019940. SMS "UTIMAF" to 5676756 | www.utimf.com

#Subject to prevailing tax laws.

#### UTI Multi Asset Fund

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

This product is suitable for investors who are seeking:  $\!\!\!\!\!*$ 

Long term capital appreciation

 $\bullet$  Investment in equity, debt and Gold ETFs with a minimum allocation of 10% in each asset class.

\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

The Risk-o-meter of the fund is 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.

**FUND FINDER** 



FUNDS	CATEGORY	
Schemes	Category Of Scheme	Page No.
Equity Ready Reckoner	•	14
UTI Mastershare Unit Scheme	Large Cap Fund	16
UTI Core Equity Fund	Large & Mid Cap Fund	17
UTI Flexi Cap Fund	Flexi Cap Fund	18
UTI Value Opportunities Fund	Value Fund	19
UTI Mid Cap Fund	Mid Cap Fund	20
UTI Small Cap Fund	Small Cap Fund	21
UTI Focused Equity Fund	Focused Fund	22
UTI Long Term Equity Fund (Tax Saving)	ELSS	23
Sectoral & Thematic Equity Funds Ready Reckoner		24
UTI Dividend Yield Fund	Dividend Yield Fund	26
UTI MNC Fund	Thematic – MNC	27
UTI India Consumer Fund	Thematic – Consumption	28
UTI Infrastructure Fund	Thematic – Infrastructure	29
UTI Banking & Financial Services Fund	Sectoral - Banking & Financial Services	30
UTI Healthcare Fund	Sectoral – Healthcare	31
UTI Transportation & Logistics Fund	Sectoral – Transportation & Logistics	32
Hybrid Ready Reckoner		32
UTI Hybrid Equity Fund	Aggressive Hybrid Fund	40
UTI Multi Asset Fund	Multi Asset Allocation	42
UTI Arbitrage Fund	Arbitrage	44
UTI Regular Savings Fund	Conservative Hybrid Fund	45
UTI Unit Linked Insurance Plan		43
UTI Equity Savings Fund	Equity Savings	50
UTI Children's Career Fund - Savings Plan	Children's Fund	50
UTI Retirement Benefit Pension Fund	Retirement Fund	53
UTI Children's Career Fund - Investment Plan	Children's Fund	55
Fixed Income Ready Reckoner	Children's Fund	<u> </u>
UTI Overnight Fund	Overnight Fund	58
UTI Liquid Cash Plan	Liquid Fund	58
UTI Money Market Fund	Money Market Fund	60
UTI Ultra Short Term Fund	Ultra Short Duration Fund	61
UTI Treasury Advantage Fund	Low Duration Fund	62
UTI Floater Fund	Floater	63
UTI Short Term Income Fund	Short Duration Fund	64
UTI Banking and PSU Debt Fund	Banking and PSU Fund	65
UTI Corporate Bond Fund	-	66
	Corporate Bond Fund Credit Risk Fund	
UTI Credit Risk Fund		67
UTI Medium Term Fund	Medium Duration Fund	69
UTI Dynamic Bond Fund	Dynamic Bond	71
UTI Bond Fund	Medium to Long Duration Fund	72
UTI Gilt Fund	Gilt Fund	73
UTI Gilt Fund With 10 Year Constant Duration	Gilt Fund with 10 year constant duration	74
UTI CRISIL SDL Maturity April 2033 Index Fund	Debt Index Fund	75
UTI CRISIL SDL Maturity June 2027 Index Fund	Debt Index Fund	76
UTI NIFTY SDL Plus AAA PSU Bond Apr 2028 75:25 Index Fund	Debt Index Fund	77
UTI NIFTY SDL Plus AAA PSU Bond Apr 2026 75:25 Index Fund	Debt Index Fund	78
UTI Long Duration Fund	Long Duration Debt Fund	79
Index Funds		
UTI Nifty 50 Index Fund	Index Fund	33
UTI Nifty Next 50 Index Fund	Index Fund	34
UTI Nifty200 Momentum 30 Index Fund	Index Fund	35
UTI S&P BSE Sensex Index Fund	Index Fund	36
UTI Nifty Mid Cap 150 Quality 50 Index Fund	Index Fund	37
UTI S&P BSE Low Volatility Index Fund	Index Fund	38

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"

#### **CIO WRITEUP - AUGUST 2023**



#### Is betting on 'beta' strategies a wise option for mutual fund investors?



Vetri Subramaniam Chief Investment Officer

Have you ever noticed how the consumption of ice cream and cola drinks has a direct relationship with the prevailing temperature?

When the summer is intense and the temperature soars, consumption of ice cream and soft drinks tends to go up. Mathematically we refer to this as a positive correlation, meaning as the temperature rises so do the sales of ice cream and cola drinks, while the sales drop along with the drop in temperature during winter.

If I want to put this in context with the equity market, I must mention the impact of the US on the world. It is often said that when America sneezes the world catches a cold. This is a reference to America's outsized impact on the world, be it in geopolitics or finance. In the equity markets, many would remember the conflagration that started in the US in 2007, which we now call the GFC (Global Financial Crisis). The GFC originated in the US but the fire that started there, singed markets everywhere.

Let me remind you of the GFC statistics.

The S&P 500 Index dropped nearly 45.66% from December 31, 2007, to March 31, 2009. The GFC had its origins in the US financial markets but during this period the Indian market (represented by the Nifty 50 index) dropped

nearly 50.79%. Adding insult to injury the US Dollar strengthened against the Rupee during this period and hence in USD terms the drop in the Nifty 50 was even worse at nearly 61.77% over the same period. During the same period, the emerging markets (represented by MSCI EM Index) dropped 54.24% (in USD) and the MSCI Europe benchmark dropped 56.11% (USD). Makes you wonder what could happen if America caught something worse than just a sneeze!

In financial markets, we define the relationship between a stock and the index as beta. Similarly, we can also calculate the **beta** for one index vs another. So, in the above example India, the EM Complex and Europe would simplistically be said to have a beta of more than 1 since they dropped more than the US benchmark.

In essence, a security or index that has a beta of greater than 1 is more volatile than the underlying reference index. And a security or index that has a beta less than 1 could be said to be less volatile than the underlying benchmark index. Please note that the calculation of beta is more complex than the simplistic example I used earlier in comparing volatility in markets during the GFC. (Those interested to know more can refer to reliable sources on the internet)

In my conversations with investors, I find that many worry about the 'beta' related volatility. They worry about the impact of sharp moves in the US market, for whatever reason, on the Indian markets. This supposedly 'imported' volatility causes investors to lose sleep.

Let us use a chart to understand how valid this type of concern is.

The chart below plots the rolling 1-year beta of the Nifty 50 (USD) versus the S&P 500 Index. As you can see the beta of India versus the US market has been below 1 for some time now. You can also see the period around the GFC when our Beta did climb above 1.



Rolling 1-year beta of the Nifty 50 (USD) versus the S&P 500 Index

Source: Bloomberg

#### **CIO WRITEUP - AUGUST 2023**



Our beta was well below 1 and even dipped into negative at times in the mid-90s. The decade ending 2000 was a fantastic period for the US markets in terms of returns whereas the Indian markets were trading in a large range for nearly 10 years till 2003. At the low point in April 2003, the Nifty was 56% below the high recorded in September 1994.

The beta of the market has stayed below 1 in relation to the S&P 500 since 2014 and is currently at 0.5, which is in line with the average of the past 20 years. And it is at the lower end of the range of the past 10 years.

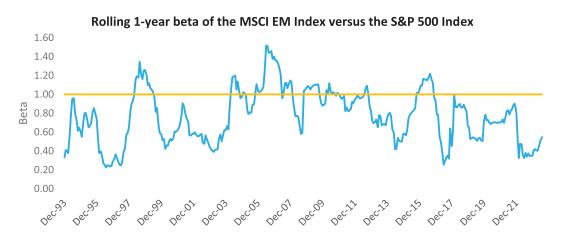
It could be argued that this low beta reflects many of the well-known indicators of the Indian equity market:

- I) healthy macro-economic fundamentals
- II) superior growth
- III) a domestically driven economy, less impacted by global economic cycles

You can also see that India's beta has largely been in line with or lower than the EM index.



Source: Bloomberg



The crux is that despite concerns of 'imported volatility', the beta of India is quite low compared to the S&P 500, the MSCI World Index or the MSCI EM Index. In a global context, India is now a relatively low beta market. And the volatility is quite modest. The charts suggest that beta does fluctuate, and we should not think of any value — high or low — as a constant.

Beta is calculated using historical data points and is hence a historical measure. It does not have any predictive value as to what may occur in the future.

There is no reason for an investor to prefer a stock with a low beta over a stock with a high beta. Consider the possibility of a stock in a steady and consistent decline over a long period of time. It could have a low beta but that tells you nothing about the desirability of owning the stock. Similarly, a stock that is consistently trending higher may exhibit higher volatility, mostly in an upward direction, but this does not make it riskier.

#### Rolling 1-year beta of the Nifty 50 (USD) versus the MSCI EM Index



#### Should you be betting on beta?

Some market participants tell me that they like to invest in high-beta strategies. Their inspiration likely flows from the Ramesh Sippy multistarrer movie Sholay in which Veeru (played by Dharmendra) famously says, "Tum agar ek maaroge toh hum char maarenge".

That is typical high beta behaviour! But it is also a double-edged sword, profitable on the way up and painful on the way down.

As an investor in an equity scheme, you would want to be invested in a scheme with a high beta strategy when the market is rising and in a low beta strategy when the market is falling. But for this tactic to be successful you would have to identify the inflection point in the market when the direction changes. This would require impeccable timing skills at your end. You would also have to ensure that the fund's beta is in line with the historical trend after you make such an investment. This, however, is prone to the risk disclaimer that past patterns may not necessarily be repeated.

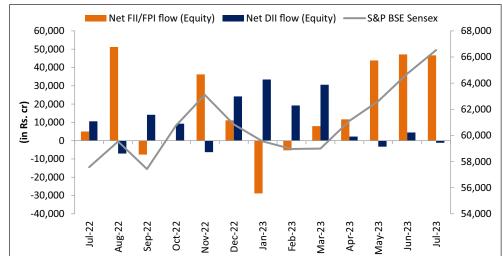
This approach also presumes that the underlying scheme has chosen beta positioning, which is not necessarily the case. In our investment process ScoreAlpha, we do not target a specific beta. Instead, we treat beta as an outcome.

As seen in the charts above, the beta can fluctuate, much like the temperature and like ice cream sales. Since there is no constant, one should not take beta for granted. We agree that risk — when quantitatively defined as volatility — does have a positive correlation with beta. However, if you think about the risk in investing as the potential for loss of capital then beta is not the most important criterion.

#### **MARKET REVIEW - AUGUST 2023**

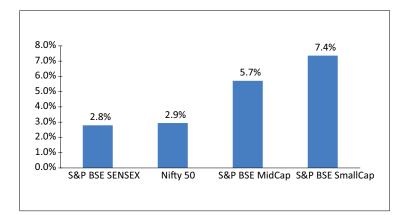


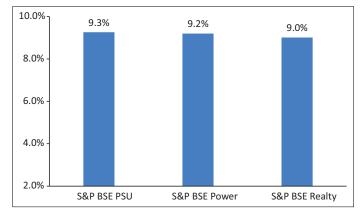
#### **Equity Market**



Indian stock markets in July 2023 continued their blistering, record breaking run for the fifth straight month on the back of sustained FII buying (Rs 46,618 crores). The large cap indices S&P BSE Sensex and Nifty 50 climbed 2.8% and 2.9% respectively in July 2023. S&P BSE MidCap and S&P BSE SmallCap jumped 5.7% and 7.4% respectively.

On the S&P BSE sectorial front, S&P BSE Power (9.2%), S&P BSE PSU (9.3%) and S&P BSE Realty (9.0%) led the list of gainers.



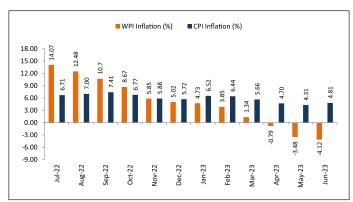


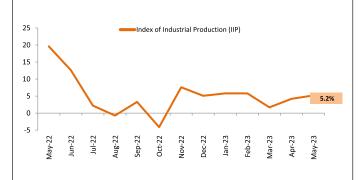
Sector Indices	Month End Value	% Change (MoM)	% Change (YoY)
S&P BSE Auto	36,017.44	3.1	25.4
S&P BSE Bankex	51,432.39	1.8	19.2
S&P BSE CD	42,752.52	-0.3	8.0
S&P BSE CG	44,045.93	8.2	48.2
S&P BSE FMCG	18,986.42	1.6	22.6
S&P BSE HC	27,736.45	7.4	21.1
S&P BSE IT	30,276.57	1.3	2.7
S&P BSE Metal	22,180.72	7.9	21.9
S&P BSE Oil & Gas	19,424.13	6.7	2.2
S&P BSE Power	4,379.71	9.2	-3.9
S&P BSE PSU	11,730.28	9.3	35.5
S&P BSE Realty	4,536.14	9.0	26.3
S&P BSE Teck	13,674.87	1.9	1.8

#### **MARKET REVIEW - AUGUST 2023**

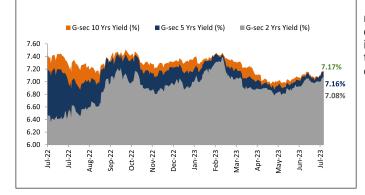


#### **Debt Market**







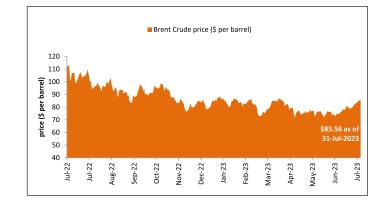


In a reversal, India's retail inflation (CPI) hardened for the first time in five months to 4.81% in June 2023 (4.31% in May 2023). CPI rose on account of a less supportive base and resurgence in vegetable prices as food inflation jumped to 4.49% in June 2023.

Wholesale inflation (WPI) declined to -4.12% for June 2023 (-3.48% for May 2023). WPI softened owing to fall in input prices as also food products.

Factory output as represented by the index of industrial production (IIP) grew by 5.2% in May 2023 (4.2% in April 2023). The power generation output inched higher by 0.9% in May 2023 year on year (1.1% decline in April 2023). Mining output grew by 6.4% in May 2023 from 5.1% in the previous month.

The eight core industries index grew by 8.2% in June 2023, the highest in five months. During June 2023, seven out of the eight sectors (Steel, Coal, Cement, Refinery Products, Natural Gas, Fertilizers, Electricity) saw an increase in output, while crude oil output declined by 0.6%.



The gross GST revenue collections for July 2023 saw a 11% YoY rise to over Rs 1.65 lakh crore (Rs 1.61 lakh crore in June 2023), on better compliance and robust business growth. This is the fifth time gross GST collection has crossed Rs 1.60 lakh crore mark.

Stock markets will continue to thrive on positive news related to domestic macros and corporate performance. However, at current valuations we could see an abatement in the buying frenzy. Other factors that could impact FII activity in domestic markets is the hawkish stance of the US and the EU central banks. Rising inflation from hardening crude prices and earnings surprises are other monitorables.

Source for numbers: BSE and NSE and leading business dailies

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



#### **Rate Action**

The Monetary Policy Committee today (on August 10, 2023) voted unanimously to keep the policy reporate unchanged at 6.5% and retained its stance of "withdrawal of accommodation" by a 5-1 majority. Committee member Prof. Jayanth R. Varma voted against the stance.

The rate and the stance decision were largely in line with market participants' expectations and were similar to the June MPC policy.

The RBI, however, introduced an incremental cash reserve ratio (I-CRR) on all scheduled banks of 10% of their Net Demand and Time Liabilities (NDTL) accrued between May 19 and July 28. This is a temporary measure to manage surplus liquidity.

#### **Monetary Policy Stance**

While the RBI has been understandably patient in the transition towards its 4% inflation target and was looking to achieve the same in the medium term, the RBI's decision was slightly complicated this time due to two factors

- 1. a surge in food prices due to erratic monsoon and the possibilities of second round effects
- 2. easy financial conditions due to abundant surplus liquidity caused by a fall in currency in circulation on account of the Rs. 2000 note withdrawal exercise and the RBI's FX intervention on strong FPI inflows

While market participants weren't expecting a rate action, there was a widespread expectation of a hawkish undertone to the policy. However, the policy was dovish at the margin with the RBI Governor shrugging off the vegetable price shocks and characterising them as temporary and taking comfort from the declining core inflation and recovery in Kharif sowing.

The Governor added in the press conference that they will be more measured in their approach and avoid "knee-jerk" reactions.

Below are key RBI estimates on the evolution of growth/inflation trajectory into the next year compared to their previous forecasts:

		CPI			GDP (%)	
	06-Apr-23	08-Jun-23	10-Aug-23	06-Apr-23	08-Jun-23	10-Aug-23
Q1FY24	5.1	4.6	4.6 (A)	7.8	8.0	8.0
Q2FY24	5.4	5.2	6.2	6.2	6.5	6.5
Q3FY24	5.4	5.4	6.1	6.1	6.0	6.0
Q4FY24	5.2	5.2	5.9	5.9	5.7	5.7
FY24 AVG	5.2	5.1	6.5	6.5	6.5	6.5
Q1FY25						6.6
Source: RBI						

Source: RBI

#### **Assessment of Inflation**

The MPC revised its FY24 CPI inflation forecast to 5.4% from 5.1% previously due to a spike in vegetable prices. Notably, the RBI acknowledged that the upcoming inflation prints will be on the higher side. Deputy Governor Dr. Michael Patra also mentioned in the press conference that the RBI is hopeful that food price shocks will be transitory reflecting the RBI's patience with near term rise in inflation.

In fact, the projection of 6.2% CPI for Q2FY24 and 5.7% in Q3FY24 provides a reasonable buffer to the RBI and should push back against expectations of any hasty reaction from the RBI.

#### Assessment of Growth

The RBI kept its GDP growth projection unchanged for the current fiscal year at 6.5%. The RBI's optimistic economic outlook was on the back of:

- 1. the recovery in kharif sowing and rural incomes
- 2. the buoyancy in services and consumer optimism

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



#### **Forward Guidance**

Given the concerns of a skewed Monsoon, possible El Nino and still fragile external conditions, the RBI appropriately retained its policy Optionality and refrained from giving any specific forward guidance.

#### Liquidity

The RBI announced a temporary CRR i.e. (I-CRR) hike of 10% on incremental NDTL between May 19 to July 28. The measure was undertaken in response to the surge in the system liquidity surplus due to the Rs. 2000 note withdrawal exercise and the RBI's FX intervention on account of FPI inflows.

In the post-policy press conference, RBI officials clarified that the I-CRR will absorb a little more than INR 1 trn of liquidity from the system and that the requirement for the I-CRR will be reviewed on September 8 or earlier. The RBI also noted that despite surplus liquidity, the market response to the RBI's 14-day variable rate reverse repo (VRRR) auctions was lukewarm.

Given that liquidity could temporarily move out with the upcoming festive season and various tax-related outflows, we see the current I-CRR measure as a stop-gap replacement for VRRR than a blunt liquidity measure.

#### Outlook: Portfolios with moderate duration\*\* preferable in a 'long pause' regime

Today's policy was the optimum outcome that the bond market could have hoped for. The RBI acknowledged the spike in food prices in its inflation projections without sounding very hawkish and decided to largely look through these temporary disruptions. Moreover, it avoided using any direct measure on liquidity by introducing a creative tool like I-CRR to address the surplus liquidity with minimum disruption.

As we had laid out in our post policy review in June 2023 (https://www.utimf.com/articles/rbi-monetary-policy-updates-june-23), global central banks, including the RBI, would only sincerely pivot once they see a durable correction in inflation or a major headwind to growth.

Moreover, barring an economic shock, the policy easing cycle is likely to be shallower in India compared to advanced economies given that policy rates in India are closer to neutral than restrictive.

Given the current macro back drop and reasonable valuations, portfolios with moderate duration seem more appropriate as they provide reasonable accrual with an opportunity to participate in the easing cycle.

With the steepness opening up on the money market curve, investors with 6-12 months horizon can consider an allocation to low duration/ money market strategies. Investors with more than 12 months investment horizon can consider allocation towards moderate duration (one-to-four year) categories.

\*\* (1-4 years)



# Market not overbought; comfortable on valuations of large banks: UTI AMC's Vetri

Foreign investors, says chief investment officer of UTI AMC, remain upbeat on India's structural growth story, but are no longer looking at it as a high-beta play

Vetri is positive on auto, banks, pharma and IT, and feels the animal spirits among businessmen needs to be unleashed if the capex cycle has to take off in a big way

The market may be at an all-time high, but it is still not overvalued the way it was it was in October 2021 when share prices were shooting through the roof, says Vetri Subramaniam, Chief Investment Officer, UTI AMC. In an interview with Moneycontrol, he said foreign institutional investors were bullish on India's structural growth story, but no longer looking at it as a high-beta play they used to till recently.

"Last year we argued that India is getting decoupled from the world because the world is worried about a slowdown and we won't get badly impacted. The year-to-date rally is telling you exactly that; we don't get impacted on the upside as well," Subramaniam said.

He is positive on auto, banks, pharma and IT, and feels the animal spirits among businessmen needs to be unleashed if the capex cycle has to take off in a big way.

#### Markets at a record high, FIIs bullish, local funds bullish, retail investors bullish. Is it time to get worried since every class of investor is buying?

Yes, the market is at an all-time high, but it is not a valuation high as yet. Many valuation metrics are in fact lower than what they were in September-October of



2021. The market is only up 5-6 percent from October '21, but the valuations are actually cheaper than

direction.

parameters you are referring to?



Vetri Subramaniam Chief Investment Officer

Nifty price to earnings, price to book and dividend yield. Maybe the bond yield versus equity yield is at par with what it was in 2021.

#### How would you place India's performance in the global context What explains foreign investors suddenly turning bullish on India after a long spell of selling?

India has done well in 2023, but the question is how do you define "well." To me, the most significant trend is the strength in global equities, and the resilience of the US economy. Nasdaq is up 40 percent this year, Nikkei is up 24 percent, S&P is up 20, Daxx 15 percent...when I stack these indices, India is somewhere middle of the class, or slightly above the average. And that seems to make sense. Last year we argued that India is getting decoupled from the world because

what they were then. As an investor I worry the world is worried about a slowdown and more about valuation highs than price highs. we won't get badly impacted. The year-to-Price high is to be expected if a company or a date rally is telling you exactly that. We don't sector is expected to do well. I would say that get impacted on the upside as well. Our we are not as extended as were in October growth was going to be 6-6.25 in the event of '21, but we are gradually pushing in that a US recession and looks like it will be the same even if there is no recession in the US.

When you say market is cheap, which are the We are no longer a high beta play, this is an unusual situation to find ourselves in. What global fund managers seem to be saying to India is that we like your structural story, but you are no longer our beta play. If I (global money manager) want to put money because US is not going into a recession, I will go to Brazil or Japan or Korea and all those markets are doing well year-to-date. They fell the hardest when US recessions were there, and have risen the fastest when those fears receded.

> Lot of investors are now looking at fixed income instruments. Many fund managers say that other asset classes like debt and real estate are competing with equity fund flows. Your thoughts?

> Fixed income can never beat equity in terms of absolute returns. I don't mean 3 months or 6 months, but over longer periods like 5 years, 10 years, 20 years. What every investor needs to keep in mind that there needs to be diversification not just in the equity portfolio. but across asset classes. The question you then need to ask is whether the asset class is attractive. The mid-tenure (2-3 years) bonds are definitely attractive at this point. For a reasonably. high quality portfolio, the yields are above 7 percent, and RBI is saying inflation for the full year will be 5.25 percent. So the spread that you are getting for taking low risk in fixed income is actually quite attractive.

> There are signs of private sector investments (capital expenditure) picking up. The market has also rewarded the stocks that benefit from an uptick in the capex cycle. Weak



#### private capex was one of the major concerns. Do you think the tide has turned decisively for the better?

The two essentials ingredients for capex are there. Corporate balances are at their best in 20 years, and so is the case with bank balance sheets. Companies have the ability to invest, banks have the ability to lend. The other two ingredients are capacity utilization levels and animal spirits in businessmen. Capacity utilization levels are getting to a point where companies are thinking about expanding capacity, but it is not a slam dunk in terms of being visible. One reason is that there is a splintering of supply chains because of the tension between the US and China, and businesses are wondering how to invest without being caught in the crossfire.

Also, the nominal economic growth over the last four years is still nothing to write home about. So you have not yet reached the inflexion point where companies are feeling the pressure on capacity and feel the need to invest. They are investing, but the rate of pick up in investment is not high. It needs a spark. But the bigger issue is that of animal spirits, which I don't see with a large cross section of corporate India. One, many people in corporate India have a sense of 'been there done that'. They spend heavily in the previous capex cycle and then spend a decade cleaning it all. What's changed between a decade ago and now is IBC, because now if you run into financial trouble, the company can be taken away from you. Even good companies went through serious trouble over the last decade, so nobody wants to find themselves stretched. The honourable FM too has been asking corporate India why they are not investing aggressively now that the government has done its bit in terms of tax cuts. The good part is that the basic ingredients are there, without which animal spirits along would be of little help.

What is your view of the banking sector? The rally we saw late last year and during the early part of 2023 has moderated because of concerns that banks net interest margins may be under pressure. Are the worries justified?

private sector and one public sector-now years ago, a bank would sit down with an auto account for 70-75 percent of the incremental company, understand who its 30 top suppliers credit and deposit. This kind of consolidation are and then try to build a relationship with has not happened in a very long time in India. them. I am not sure if it can be said that SMEs There is a long tail of private and PSU banks, are not able to access credit from the banking. but on the corporate side, it becomes very Of course, credit is more expensive for the difficult for anybody to compete with these smaller firms, but that is a trend even in the six banks because these banks have a far US. superior deposit base. I am not so much worried about the pressure on margins NBFCs have managed to do well in a high are unsustainably low (meaning banks are space evolving? extending loans at rates that do not fully factor in potential risk of default). What we Most NBFCs have liability access but they do are seeing today is the 180 degree opposite of not have a liability franchise (meaning they what we were seeing in 2015-16-17 when can source funds from various sources, but do credit costs were unsustainably high as banks not have a deposit base for a steady source of were in the midst of cleaning up their balance funds). And some of them are doing sheets. Assuming the credit cycle continues wholesale borrowing and wholesale lending, for the next 3 or 4 years, then the credit costs like corporate lending, developer funding. that we are seeing now is unlikely to sustain, if That business model is risky because of I am thinking 10 years out. But we are potential asset-liability mismatch. The strong comfortable with the valuations which are point of NBFC is that they are the point of sale still mid-cycle, though there could be some and hence they can originate loans very well. I margin pressure, because they still have may be sitting at the dealer who is seller a car, pricing power.

### banking sector other than the top 6?

significant challenge for the smaller and midsized players because they don't have the profit buffer to either invest in technology or You have been bullish on the auto sector for building out their branch network.

#### What about small and mid-sized companies, isn't that a big enough market for second line We are bullish on automobiles as they are still banks?

The trouble with small and medium sized 2019, commercial vehicles will do that corporates is that many of the arguments sometime next year, two-wheelers are still revolve around labels than data. Compared to running 20 percent below their 2019 peak. So 20 years ago, who is a small and mid-sized autos are just recovering lost ground. The entity is well-known to the banking system, cycle still has more to run, and as they grow because in one way or the other, you are part there is scope for operating leverage. of a supply chain, so somebody has identified you. The economy is far more data rich today, thanks to the GST... anybody who is part of the

Banks are well placed. The top 6 banks—five organized system is being picked up. Twenty

because they have the deposit base to interest rate scenario, defying concerns that manage that. My concern is that credit costs they would struggle. How do you see this

and so may be able to get the customer easily. Lot of them have relied on their ability to be at Where does that leave the rest of the the point of sale and use that as a driver of their credit. We think some of the NBFCs will continue to do that well and coexist with the Increasingly challenging is how I see it. banks, but the moment an NBFC becomes Whenever we meet the top six players, they very big, there will be the question coming are either investing in technology or ramping from both the company as well as the RBI if up their branch network. And that's creating a they should be converting themselves into bank.

#### a while now. What are the triggers you are seeing there?

in the very early stages of the growth cycle. Car sales have crossed their previous peak of



transition to electric vehicles? You are already seeing that in the two-wheeler segment where many new players have entered the field.

In two-wheelers the entry barriers are lower because it was possible for new entrant buy the components and launch. In fourwheelers that is not Option because it is a far more complex product. Even in two-wheeler, new entrants were able to survive because of subsidy. And consumers are not switching to electric to reduce pollution, but because it makes economic sense because of the subsidy. Without the subsidy, it is not clear if consumers would still go for electric. Also, the new brands don't inspire the kind of trust that the well-established players do, because people in India own two-wheelers for 8-10 years and they must have the confidence that they will get the spare parts till the end.

The challenge in automobiles is not the issue of EVs, of course there may be one or two disruptors who may become successful, but many of the incumbents would play a significant role in the future as well... not every one of them. The challenge, for fourwheeler makers, particularly is how do they produce good internal combustion engine (ICE) models, hybrids models that are bridge between ICE and EVs, and at the same also invest in top-of-the-line EVs. Indian companies throw up a lot of cash. Now if you have to simultaneously support this entire spectrum, the demands on your cash are going to go up quite dramatically. You had a well-established product like ICE on which you were not doing any great research. But if you want to be a leader in EVs, you will need to put money into some serious research because technology is still evolving. When the demand on cash flow goes up, that will have valuation implications.

IT stocks have underperformed in the recent rally, and unlike the situation last year when the majority view was bearish, there are more investors willing to look at the sector favourably. What is your strategy for the IT sector?

cutting back on their spending plans, which in turn is hurting Indian IT companies. We have seen this time and again in IT. At the slightest sign of weakness in the economy, companies do curtail their spending in the very short term. When that happens, Indian companies tries to figure ways to adapt to the changed happen, but when that happens, it will give scenario by becoming more competitive, and the offshoring trend has only grown stronger every time. Our sense is that the valuation correction is almost fully done. The structural growth is inherent in the sector because of A lot of money is now flowing into passively global competitiveness they have demonstrated over the last 20-25 years. So, every time there is a global slowdown, Indian IT companies quickly see a slowdown in spending, but they are equally quick to ramp up when things start looking up. You could use In US, the entire net flows into mutual funds a combination of news and valuations over the next six months to buy into the companies vou like.

#### Pharma has been the other big underperformer. Do you see any opportunities there?

Pharma and healthcare services is a heterogeneous sector with each business just three percent, but factors like innovation, distinct from the other-like products creativity and competitivity drive far superior companies, diagnostics, hospital chains, CRAM. Lot of the challenges that the sector has faced are in the price, and I find that stretch to co-relate economic growth with companies in this space are increasingly talking about how to put their house in shape, get their financials in shape, and start be an argument to be made about under generating a decent ROC and reasonable cash flow. And that is a good time to get invested in a sector, instead of companies giving a -wewill-change-the-world spiel. That's an area that we like. I have liked it for the last one year, but it has not done much, but that does not change my view. What the sector lacks now is a spark, but who knows, that could come when nobody is expecting it.

# economy?

disappointment in terms of not emerging from COVID in any degree of strength. So far,

What about disruption because of the We are yet to see a recession in the US, but the (Chinese) government has not given concerns about that has led to US companies indication of wanting to support growth. China already has a debt problem and so policy makers may not want to complicate things further. At the same time, they would also not want China to go into deflation, so they may use some fiscal response to provide support. We don't know when that will some balance to the Chinese economy and also to commodity prices. I don't expect them to do anything dramatic.

#### managed funds like index funds and exchange traded funds. The market is divided on whether this is the best strategy. Where do you stand in that debate?

going all the way back to the global financial crisis is into passive funds. Active funds have now seen an outflow for 15 years now. That tells you how dramatic the swing has been in the US.

I would love to see research showing that market returns are connected to growth. The US is a classic example; the economy grows market returns. So let us not make a virtue of our growth. It is a virtue no doubt, but it is a passive or active fund returns, one way or the other. I don't buy that argument. There could researched versus over researched, but even that is tenuous.

Just look at the 42 mutual funds all running their own investment teams. My team may have a certain thought process, but I am not going to argue that the other teams don't have people as well qualified, well trained and good thinkers as my team is. To the 42 AMCs, add 20 insurance firms, 150 PMS providers Your thoughts on the commodities sector in and all the global investors, many of whom the context of the weakness in the Chinese have been investing in India for the last 20 years or more...they have discovered many multi-baggers in India before we Indians In commodities, China has been the one big discovered them. I don't think anyone can argue that the Indian market is dramatically under researched. You can have an impact



based on the portfolio size. Someone managing a Rs 50 crore will be able to create a portfolio that is very different from someone managing Rs 5000 crore. A large fund can never create a very differentiated portfolio because size creates restrictions in terms of the stocks it can buy. So a size difference may be there, but not knowledge difference.

#### Some industry players say that actively managed funds have better scope in a market like India as it is still evolving. Do you buy that argument?

Active fund managers may have an edge since a large number of individual investors are now rushing in to the market. History, and my own experience tells me that whenever there is a burst of retail activity like there was in the 90s. pre-global financial crisis, these new investors learn some hard lessons. That could create alpha for active fund managers (the retail investors' loss being the fund houses'

gain). But I don't think they manage funds at a thought process. Somebody can have a mix of scale that can completely capture the benefits. But I think the knowledge and research edge is largely eroded. Which is why I don't the buy the argument that the US is different and we are different. For everything else we take US as the example and here we say, no India is different.

#### Are you saying passive is a good strategy and maybe even better than active?

I think there is great scope in passive. Passive is an acceptable form of investing. All passive is telling you is that I will deliver you market returns. And I don't see any fund manager in India saying that the market return is not a great return. If the market is doing great, then a retail investor may think: hey why do I need to pay a fund house 2 percent more, when I can get market returns for a low cost? Plus, you do not have to worry about so many other things, like has my fund manager changed his

passive and active in the hope that the combined portfolio will give me better returns.

Santosh Nair is Executive Editor, Special Projects, Moneycontrol. He has been writing on the financial markets for over two decades, having previously worked with Business Standard, myiris.com, Crisil Market Wire and The Economic Times. He is also the author of the popular book on Indian markets, Bulls, Bears and Other Beasts.

Discover the latest business news, Sensex, and Nifty updates. Obtain Personal Finance insights, tax queries, and expert opinions on Moneycontrol or download the Moneycontrol App to stay updated!



# We remain positive on the financial sector: Vetri Subramaniam

over many-many years and decades in which picked up in this quarter's numbers last year what markets will do in the very short to where is it from a valuation perspective," says conflict broke out and then you had this huge is not our focus, our focus is to try and Vetri Subramaniam, CIO, UTI AMC.

Let us just begin by discussing market itself. It is no longer the fact that we are very cheap. So, I think while revenue growth itself will be So, I do not have a view on that but in terms of We are trading very close to the long-term quite moderate, earnings growth because of the sectors where I think you have valuations averages. We are at the cusp of the earning those supply chain problems being behind us, which are still mid-cycle so they are not sort of season which could go either way, in fact it is because EBITDA margins are now coming blinking red as yet at this point of time, more skewed towards downside than upside back closer to where they used to be, your financials would certainly count as one. for a lot of sectors. Do you see a bit of a risk for profit growth itself will look quite strong for the market at this point of time?

Yes, interesting question. I think two things to think about. A lot of people are reacting I think purely to the fact that the market is at an all-time high, obviously we are talking about the Nifty 50, Nifty 500; but really looking at it as an all-time high has no meaning in any investor's journey.

You are going to see multiple all-time highs over many-many years and decades in which you invest, what is more important to see is where is it from a valuation perspective.

I would tend to sort of agree with you the market was in a much better place maybe three or four months ago. Today it is sort of But I do think when you think about the full-time I talked about pharmaceuticals, getting close to territory where we would year earnings growth for March 24, then that healthcare as being an area which has gone start to call it rich again, but it is not as sort of 20% plus consensus number on expensive as it was 18 months ago.

So, if I take you back to October of 21, nominal growth for the economy, high from companies in that area in terms of remember the market is up just in about 3-4% interest rates and a global context which has setting their house in order, getting return on from those levels of October 21, but earnings still not fully settled down. have moved up quite significantly and therefore on PE basis which is the right way to Net-net what are you saying in terms of I think the valuations there are now quite it was at that point.

Your second question on earnings, I actually there was a worry of contracting NIMs? think this quarter will still look quite good because remember a lot of the chaos related

You are going to see multiple all-time highs to the Russia-Ukraine conflict actually got I am not the best person to talk to in terms of disruptions.

the current quarter.



Vetri Subramaniam Chief Investment Officer

Bloomberg that I see I think that is at a little bit through a lot of adverse sort of developments of risk because of all the factors such as weak but bottom-up I am seeing a lot more focus

look at the market, choose your own valuation yes we are not close to the peaks supportive so that is the contrarian area we valuation metric that you are most that we saw 18 months ago, so net-net do would tend to go back. Again not a comment comfortable with, it is not as overextended as you still see an upside and if yes, which are on what any of these sectors might do in the the sectors that will lead it, will it continue to next one to three months but I think that is be financials because then there as well where the context of both earnings and

you invest, what is more important to see is because that was February of 22 when the medium term, anyway as fund managers that spike in commodity prices, supply chain outperform the index not necessarily predict where it will go in the very short term.

The earnings over there are still coming in quite strongly and I mean core lending businesses when I talk about financials so that would be an area where we would remain positive.

The same I would say for automobiles where I think the whole recovery of volumes in automobiles to the levels that we had seen in 2019 prior to a very significant downturn are yet to be achieved in some categories.

So, I think auto still have the benefit of earning cycle which looks powerful, but again both financials and auto I would say valuations are now more in the mid-cycle and I might sound like a stuck record but perhaps even the last

capital back on trajectory.

valuations are slightly more supportive.



I do not know whether you are a biker or you one, I think the low end of the market is yet to battle to other companies, but in the medium much rather prefer MPVs or SUVs but the fully recover in terms of volume so I think to long term I actually think three companies action or competition is clearly heating up in some companies in the two-wheeler sector battling there will actually broaden and widen the space with the Invicto launch from will benefit from that. Maruti, now Harley-Hero combine also giving Eicher a stiff one as well as, of course, I think certainly Eicher has gone from being Bajaj Auto too. As an investor though what the only player in the sort of premium high We know that the upper income groups are would you prefer?

We actually own a little bit of some of all these readjustment in the near term in terms of doing better than the lower end and I actually companies. I think obviously it is Eicher which has come under the most pressure recently because of the entry of two new very strong competitors, but I think our case for two-

that when you have more people come in the market quite significantly. market actually tends to develop quite well so in the short term there could be concerns

Since you flagged off autos one is wondering, wheeler premise would rest on two factors – about the individual company now having to the market for premium motorbikes and all of them can potentially benefit from it.

> engine capacity motorbikes to now having doing quite well, we can see this in most three companies, so there could be some categories where the top end of spending is how people view growth prospects, but I also think so much supply coming into a premium think that what we have historically seen is category can actually widen and broaden that

D)		
5		
Ω		
3		
2		
2		
5		
ź		
Ē		
3		
ļ		
ð		
2	, 2023	
Ş	8	
2	3	
	2	
Dee	Ļ	
5	SO	
5	0	
5	All data as of July 31,	
D	5	
D D	∢	
ž		
ž		
, ,		

positive operating cash flows in the previous 5 years (for manufacturing companies). RoCE/ Implied RoE Tiers (R) - 3 Tiers based on the previous 5 year average return on capital (for manufacturing companies & non-lending non banking finance companies (NBFCs)) & based on the previous 5 year average return on asset for banks & NBFCs (including housing finance companies).

		,		Market Cap Based Funds	Market Cap Based Funds	d Funds				
				ž						
	UTI Maste	UTI Mastershare Unit Scheme		UTI Mid Cap Fund		UTI Small	UTI Small Cap Fund		UTI Core Equity Fund	ity Fund
Category	Γα	Large Cap Fund		Mid Cap Fund		Small C	Small Cap Fund		Large & Mid Cap Fund	Cap Fund
Month End AuM (7 in Crores)		11,507		8,606		2,9	2,972		1,88,	
Benchmark Index	SS	S&P BSE 100 TRI		Nifty Midcap 150 TRI		Nifty Small	Nifty Smallcap 250 TRI		Nifty LargeMidcap 250 TRI	cap 250 TRI
			Market Capitaliza	Market Capitalization of Fund vis-à-vis Benchmark Index	Inchmark Index	Ę.				
Fund Large Cap			95%	14%	88	1%		101	48%	52%
Benchmark Mid Cdp	•	0% 2%	2% 0%	00% 18%	07% 3%	21%7		1%	45% 9%	40% 7%
		Oper	ating Cash Flow (C	ating Cash Flow (OCF) Tiers of Fund vis-à-vis Benchmark Index	vis Benchmark I					ì
Fund		91%	87%	88%	77%			64%	83%	829
hmark	-	6%	10%	12%	19%	28%		31%	15%	15%
<u> </u>	-		3% Conital Family		4%	3%		5%	2%	37
		Keturn on	capital Employed (KUCE) Ilers of		rund vis-a-vis Benchmark Index			r 107	βCL	
Fund		55% 20%	50% 35%	6 % 21%	46% 28%	6/% 939		54% 07%	5.2% 5.2%	219
Benchmark R3			15%	8%	26%			19%	21%	20%
		Port	Itolio Characterist	Portfolio Characteristics of Fund vis-à-vis Benchmark Index (%)	nchmark Index (	%)				
Fund     Fund								U		
Benchmark	9			7.89		0.9			3.97 7.05	
	J	31.36 23 78	ļ	40.96	<b>)</b> .	33.70	01 14	IJ	25.07 36.06	
Scale is only for representation and not for Return on Equity	Į		l				ļ	U	0	
	18			17.93 18.11			15.46 16.93		16.81 18.92	
Sactor	NAV (97)	Sector weights/	Active weights of Fu	Active weights of Funds vis-à-vis Benchmark Index مطلبت المعالم المعالية المعالية المعالمة مسلما المعالمة الم		(Highlighted +/-2%)	Active WH (97)			Active Wit 1071
		ACIIVE WI. (70)			VI. (/0)	[%] (%)			AV (%)	ALINE WI. (/0)
	0.0/	0.63	18.58	22 2.00 5.06	0 ~0	17.51	2.06		10./4 2.45	-4.65
CHEMICALS	1	-1.30	4.13		2	4.57	-1.23		3.09	-0.91
CONSTRUCTION	2.65	-0.50	0.73		e	3.39	-0.68		3.77	2.24
CONSTRUCTION MATERIALS	2.17	-0.16	2.78		1	1.13	-0.22		2.20	00.00
CONSUMER DURABLES	5.70	2.33	8.18		2	12.31	8.04			-4.14
CONSUMER SERVICES	5.65	3.27	3.01		4	5.23	0.06		1	-3.57
	0./9	0./9	1.45				-0.36		, L	-0.27
	3.22	-6./5	1.96			1, 97	-3.04		5.54 21.00	-0.44
HEALTHCARE	5.40	- 1 29	11.51	-0.23	• 0	11.02	1 48	, .	10.41	2.99
INFORMATION TECHNOLOGY	14.37	2.92	6.80		2 4	6.29	-0.69		8.90	0.26
MEDIA, ENTMT. & PUBLICATIONS		-0.23	1		9	ı	-1.57		1	-0.49
METALS & MINING	0.93	-2.40	0.37		6	0.20	-2.83		2.79	-0.21
OIL, GAS & CONSUMABLE FUELS	4.12	-6.57	1.12		<b>∞</b> 9	ı	-2.50		4.23	-3.01
POWER	1.98	-0.51	0.97		∞ ς	- 0	-0.94		2.01	-0.65
SERVICES		1.0-0	2.2/	/ -1.27	~ ~	2.18 5.05	0.30		3.3/ 2.72	50.1 21.12
TELECOMMUNICATION	0.0/	0.0/	,		< oc	1.36	-0.32		2.72	0.15
TEXTILES		-0.22	2.03		0.6	1.31	-0.40		0.62	0.27
		-	-	Portfolio Composition				-		
Top 10 Holdings (%)		52		24			21		35	
STOCK COUNT Active Share (%)		4/		01			50		60 70	
		F		Fund Manager/s			)		10	
Fund Manager/s	Karthi	Karthikraj Lakshmanan		Ankit Agarwal		Ankit A	Ankit Agarwal		V Srivatsa	sa
Manaaina Since		Sen-22		01-01-0		Ъ.	000		- L L A	7



uti	Mutual Fund behtar zindagi ka.
×.	uti mi ek be
	Hag,

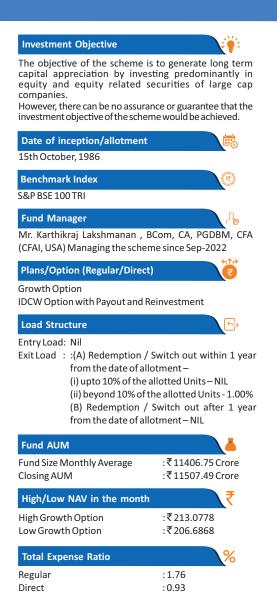
# EQUITY READY RECKONER AUGUST 2023

Fund         Unit Focused Equity Fund           Focused Fund         75%           15%         16%           15%         16%           15%         16%           15%         16%           15%         15%           15%         15%           15%         15%           15%         15%           15%         15%           15%         15%           15%         15%           15%         15%           15%         15%           15%         25%           15%         35%           15%         35%           15%         35%           15%         35%           15%         35%           15%         35%           15%         35%           15%         35%           15%         35%           15%         15%           15%         35%           15%         35%           15%         35%           15%         35%           15%         35%           15%         3349           15%         0.03 <th></th> <th></th>		
	UTI Flexi Cap Fund	nnd
(Totel)         Task	Flexi Cap	
Nig. 0018         Nig. 0018         Nig. 0018         Nig. 0018         Nig. 0018         Nig. 0018           Med Cop         Sec. 0	25,822	
Model Columnic Field         Model Col	Nifty 500 TRI	
Made Colo         Fig.		
Mid Cool         Image		76%
And Lindle         Control of the		16%
$ \begin{array}{c c c c c c c c c c c c c c c c c c c $	12%	õ
Clip (1)         Clip (1)	Ø 03Ø	ğ
C3         State         St		04%
Image: state in the set of the s		3%
El         500		
Ref         2.55         1.75         2.55		50%
R3         T25         T15         T25         T15         T15 <tht16< th=""> <tht16< th=""> <tht16< th=""></tht16<></tht16<></tht16<>	_	33
Free to book         Annotation to	∽ <mark>8</mark>	17%
Price ID stort         Price I	(	
Freduction (PIC) (P	н.	
Print         Out         Out </td <td>6.82 10.18</td> <td>0.18</td>	6.82 10.18	0.18
Return on Equity         Active wit, (3), (3), (3), (3), (3), (3), (3), (3)	32.83	42.96
NAV (%)         Action weignis active weignis of hund view (%)         Active weignis of hund	19.13 20.76	9
NAV ( $x_0$ )         Active Wit (		
3/10 $-3.84$ $0.020$ $-4.05$ $0.070$ $0.070$ $0.070$ $0.076$ <t< td=""><td></td><td>Active Wt. (%)</td></t<>		Active Wt. (%)
123 $-1.20$ $0.20$ $0.00$ $2.36$ $0.00$ 1.05 $-1.70$ $1.36$ $-1.39$ $-2.75$ $0.00$ 5.17 $1.61$ $5.05$ $-1.39$ $-2.51$ $0.02$ 5.17 $1.61$ $5.05$ $1.97$ $0.26$ $2.36$ $0.02$ 5.17 $1.61$ $5.05$ $0.011$ $-7$ $0.26$ $0.28$ 4.04 $1.55$ $5.73$ $3.24$ $7.69$ $5.20$ $2.325$ $0.011$ $-7$ $0.011$ $-7$ $0.011$ $-7$ $0.011$ $-7$ $0.011$ $-7$ $0.011$ $-7$ $0.011$ $-7$ $0.011$ $-7$ $0.011$ $-7$ $0.03$ $0.19$ $0.33$ $0.93$ $0.93$ $11.65$ $1.77$ $9.02$ $0.08$ $0.76$ $0.33$ $11.65$ $1.77$ $0.08$ $0.19$ $0.34$ $0.64$ $11.65$ $1.54$ <	0.20	-0 13
1.05 $-1.70$ $1.35$ $-1.30$ $-2.75$ $-2.75$ $0.95$ $-1.28$ $1.97$ $-0.26$ $2.51$ $0.28$ $4.01$ $1.55$ $5.53$ $3.149$ $2.74$ $0.02$ $4.01$ $1.55$ $5.53$ $3.149$ $5.08$ $0.08$ $4.16$ $0.39$ $5.61$ $0.019$ $5.74$ $0.08$ $4.16$ $0.39$ $0.49$ $5.229$ $0.046$ $8.79$ $0.043$ $1.003$ $4.161$ $5.61$ $0.19$ $5.61$ $0.19$ $5.61$ $0.19$ $1.033$ $4.61$ $5.61$ $0.19$ $5.334$ $0.43$ $1.033$ $4.161$ $1.77$ $0.02$ $0.33$ $0.33$ $1.162$ $1.77$ $9.00$ $0.81$ $0.34$ $0.35$ $1.162$ $1.172$ $0.03$ $0.19$ $0.33$ $0.33$ $1.162$ $1.54$ $1.26$ $0.33$ $0.33$ $0.33$	3.17	0.72
0.95       -1.28       1.97       0.026       2.51       0.28         5.17       1.61       5.05       1.49       2.74       0.28         4.0       1.61       5.05       1.49       2.74       0.28         5.17       1.61       5.05       1.49       2.74       0.28         4.0       1.61       5.05       0.19       7.7       0.05       8.79       0.03         9.232       0.49       7.77       0.059       8.79       0.16       0.03         9.232       0.49       32.29       0.046       33.49       1.66       0.03         9.103       1.77       9.00       0.019       6.89       0.03       0.03         9.1103       1.74       9.20       0.19       0.16       0.03       0.16         9.1033       1.74       9.03       0.142       2.33       0.03       0.03         9.1033       1.66       1.36       1.42       0.33       0.03       0.03         9.1040       1.166       1.35       1.42       0.33       0.03       0.03         9.105       1.143       1.36       1.142       0.23       0.03       0.04       0.04 </td <td>•</td> <td>-2.75</td>	•	-2.75
517         1.61         5.05         1.49 $2.74$ 0.02           4.04         1.55         5.73 <b>3.34</b> 0.02           4.05        011         .         0.011         .           4.45        011         .         0.01         .           7.77         0.59         8.79         0.01           9.404         1.55         5.61         0.19         .         0.01           9.232         0.49         32.29         0.46         33.49         1.66           10.03         4.61         5.61         0.19         6.39         0.97           11.65         1.77         9.03         9.33.49         1.66         0.97           11.65         1.77         9.03         0.33         9         1.66           9.165         1.77         9.03         0.33         9         0.97           9.165         1.64         1.33         1.40         0.35         0.93           9.165         1.65         1.40         1.33         0.93         0.93           9.165         1.66         1.40         1.40         0.35         0.93           9.232	1.49	-0.74
4.04         1.55         5.73         3.24         7.69         5.20 $\cdot$ $  -$	9.57	6.01
$\cdot$ $-0.11$ $\cdot$ $-0.11$ $\cdot$ $-0.11$ $\cdot$ $-0.11$ $1.46$ $2.390$ $0.49$ $2.777$ $0.65$ $8.79$ $0.43$ $0.14$ $32.32$ $0.49$ $32.29$ $0.04$ $33.49$ $1.66$ $0.43$ $1003$ $4.61$ $5.61$ $0.19$ $6.33$ $0.64$ $0.33$ $1.165$ $1.77$ $9.00$ $0.08$ $10.24$ $0.36$ $1.65$ $1.54$ $1.90$ $-1.42$ $2.33$ $-0.33$ $2.32$ $1.64$ $1.36$ $-1.42$ $0.36$ $0.36$ $2.32$ $1.54$ $1.90$ $-1.42$ $2.33$ $-0.33$ $-0.33$ $2.32$ $1.64$ $1.36$ $-1.42$ $2.33$ $-0.36$ $0.36$ $2.32$ $1.64$ $1.36$ $-1.42$ $2.33$ $-0.33$ $-2.69$ $2.32$ $1.64$ $1.36$ $-1.67$ $-1.67$ $-2.69$	12.07	9.58
446        0 $(1)$ $($	0.96	0.85
1.0.32 $0.47$ $0.2.27$ $0.470$ $0.2.47$ $0.007$ $0.037$ $0.027$ $0.037$ $0.027$ $0.037$ $0.027$ $0.037$ $0.027$	3.56 05.07	-4.80
$ \begin{array}{c c c c c c c c c c c c c c c c c c c $	20:2/ 11.55	6 13
$ \begin{array}{c c c c c c c c c c c c c c c c c c c $	13.26	3.38
$ \begin{array}{c c c c c c c c c c c c c c c c c c c $	,	-0.33
2.32       -6.64       1.36       -7.60       -	1	-3.32
$ \begin{array}{c c c c c c c c c c c c c c c c c c c $		-8.96
2.50     1.54     3.06     2.10     3.12     2.16       NICATION     -     -     -1.41     0.72     0.69     3.12     2.16       NICATION     -     -     -1.41     0.72     0.69     3.12     2.16       NICATION     3.61     1.49     3.55     1.43     3.58     1.44       0.8     -     -     -0.38     -     -0.38     1.46       1.8     -     -     -0.38     -     -0.38     1.46       1.8     -     -     -     0.36     -     -       0.8     -     -     -     0.38     -     -       0.8     -     -     -     -     0.38     -     -       0.8     -     -     -     -     -     0.38     -       1.45     -     -     -     -     -     0.38     -       1.5     -     -     -     -     -     -     -       1.5     -     -     -     -     -     -     -       1.5     -     -     -     -     -     -     -       1.5     -     -     -     -     -     - <td>,</td> <td>-2.69</td>	,	-2.69
NICATION     -     <	1	-0.96
MacAntow     5.01     1.47     5.33     1.40     5.30     1.40       -     -     -     -0.38     -     -     0.38     1.40       -     -     -     -     -     0.38     1.40     1.40       Most Mark     -     -     -     -     -     0.38     1.40       Most Mark     -     -     -     -     -     0.38     1.40       Most Mark     -     -     -     -     -     0.38     1.40       Most Mark     -     -     -     -     -     -     0.38       Most Mark     -     -     -     -     -     -     0.38       Most Mark     -     -     -     -     -     -     -       Most Mark     -     -     -     -     -     -     -       Most Mark     -     -     -     -     -     -     -     -       Most Mark     -     -     -     -     -     -     -     -       Most Mark     -     -     -     -     -     -     -     -       Most Mark     -     -     -     -     - <t< td=""><td>، 5 -</td><td>-1.41</td></t<>	، 5 -	-1.41
Ngs (%)     43     53     90       ngs (%)     43     53     53       (%)     64     66     71	0.03	-1.07
ngs (%) 43 43 43 55 55 64 66 Fund Manager/s		
55 55 64 66 Fund Manager/s	45	
04 00 00 Evid Manager/s	54	
	0	
Fund Manager/s Vishal Chanda Vishal Chanda Vishal Chanda Vishal Chanda	Αίαν Τνααί	
Feb-18	Jan-16	
der Management; Portfolio Characteristics are calculated based on full market cap using weighted average methodology at aggreation. Operating Cash Fic	the minuber of vecrs in which they have	iave generated

#### UTI MASTERSHARE UNIT SCHEME

An open ended equity scheme predominantly investing in large cap stocks.

#### Category Large Cap Fund



Minimum Investment Amount	Ċ
Growth:	₹100/-
IDCW:	₹5000/-

NAV per unit as on 31 <sup>st</sup> July, 2023	∖₹
Regular Growth Option	₹212.4649
Regular IDCW Option	₹45.2978
Direct Growth Option	₹228.9977
Direct IDCW Option	₹52.0644

Portfolio Details	
% of Top 10 Stocks	51.62
Median Market Cap (₹ Cr)	328,739
Weighted Average Market Cap	492,667
Number of Securities	48
All figures given are provisional and u	inaudited.

Market Capit	alisation (%	6)	
	Large	Mid	Small
Fund	90	8	1
Benchmark	95	5	-

#### Portfolio as on 31<sup>st</sup> July, 2023

Portiolio as on S1 July, 2025		N N	
Equity	% to NAV	Equity	% to NAV
HDFC Bank Ltd.	9.65	ICICI Lombard General Insurance	
ICICI Bank Ltd	9.63	Company Ltd	1.87
Infosys Ltd.	7.42	Titan Company Ltd.	1.81
Bharti Airtel Ltd.	4.44	Asian Paints Ltd.	1.75
Axis Bank Ltd.	4.21	Sun Pharmaceuticals Industries Ltd.	1.75
Reliance Industries Ltd.	4.12	Godrej Consumer Products Ltd	1.53
Tata Consultancy Services Ltd.	3.47	Tata Motors Ltd.	1.50
Maruti Suzuki India Ltd.	3.11	IndusInd Bank Ltd.	1.38
Avenue Supermarts Ltd.	2.90	Eicher Motors Ltd	1.37
Kotak Mahindra Bank Ltd.	2.67	Samvardhana Motherson International Ltd	1.33
Larsen & Toubro Ltd.	2.65	Havells India Ltd.	1.30
Bajaj Finance Ltd.	2.63	Balkrishna Industries Ltd.	1.17
Ultratech Cement Ltd.	2.17	United Breweries Ltd.	1.04
NTPC Ltd.	1.98	Divis Laboratories Ltd.	0.95
Cipla Ltd.	1.96	Others	10.90
SKF India Ltd.	1.92	Net Current Assets	3.49
LTIMindtree Ltd.	1.92	TOTAL	100.00

Active Stock positions			8	Quantitative Indicators	Fund	Benchma
Overweight (Top 5)	%	Underweight (Top 5)	%	Beta	0.95	1
ICICI Bank Ltd	2.8	Reliance Industries Ltd.	-4.4	Standard Deviation	14.63%	15.17%
Infosys Ltd.	2.7	ITC Ltd.	-4.0	(Annual)		
Avenue Supermarts Ltd.	2.4	State Bank Of India	-2.3	Sharpe Ratio	0.99%	
Bharti Airtel Ltd.	2.3	Hindustan Unilever Ltd.	-2.2	Portfolio Turnover Ratio (Annual)	0.26	
SKF India Ltd.	1.9	HDFC Bank Ltd.	-1.9	P/B	6.55	6.61
				P/E	33.78	31.36
				ROE	18.58	19.44

Fund Performance Vs Benchmark (CAGR) as on 31 <sup>st</sup> July, 2023 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 Y	13.20	16.53	17.03	11,320	11,653	11,703		
3 Y	21.10	23.40	22.38	17,760	18,791	18,329		
5 Y	11.68	13.10	13.42	17,378	18,512	18,776		
SI*	15.53	14.32	15.02	2,033,274	1,378,486	1,729,474		

#### B - Benchmark, AB - Additional Benchmark, TRI - Total Return Index

Past performance may or may not be sustained in future. Different plans shall have a different expense structure. The performance details provided herein are of regular plan (growth Option). Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). Inception of UTI Mastershare Unit Scheme - October 15, 1986. Date of allotment in the scheme/plan has been considered for inception date. The Scheme is currently managed by Mr. Karthikraj Lakshmanan since Sep 2022. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.\*Assuming all IDCWs were reinvested at the immediate ex-IDCW NAV, all bonuses were availed and all right offers were availed, if any. NAVs of IDCW Option for the period where growth Option was not available and NAVs of growth Option thereafter is considered. As TRI values are not available since inception of the scheme, benchmark performance is calculated using composite CAGR of S&P Sensex PRI values from 15-10-1986 to 31-12-1990 and S&P BSE 100 TRI values thereafter.

SIP Returns as on 31 <sup>st</sup> July, 2023								
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 Y	120,000	131,403	133,506	133,142	18.17	21.62	21.02	
3 Y	360,000	440,636	462,495	459,260	13.60	17.00	16.50	
5 Y	600,000	874,394	921,621	914,460	15.07	17.21	16.89	
7 Y	840,000	1,359,892	1,452,020	1,469,304	13.53	15.37	15.70	
10 Y	1,200,000	2,359,280	2,541,992	2,553,338	12.97	14.37	14.45	
15 Y	1,800,000	5,142,159	5,533,305	5,528,783	12.90	13.75	13.74	
SI	2,240,000	8,271,504	8,946,749	8,989,203	12.57	13.27	13.31	

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 2023 (Since SIP facility was introduced in November 2004. Past performance may or may not be sustained in future.

Top 5 Sectors	
Financial Services	33%
Information Technology	14%
Automobile and Auto Components	9%
Consumer Durables	6%
Consumer Services	6%
Others	29%

ark

# UTI CORE EQUITY FUND An open ended equity scheme investing in both large cap and mid cap stocks.

#### Category Large & Mid Cap Fund

ndicators Fund

0.96

15.16% 1.48%

0.42 3.97

25.07 16.81 Benchmark

1 15.31%

> 7.05 36.06

> 18.92

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
Benchmark Index
Nifty Large Mid cap 250 TRI
Fund Manager
Mr. V Srivatca B. Com. CA. ICWA BCDM/IIM I)

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

#### Plans/Option (Regular/Direct)

**Growth Option** 

IDCW Option with Payout and Reinvestment

Load Structure		E
Entry Load	Nil	
Holding Period	< 1 Year	>=1Year
Exit Load	1%	Nil
Fund AUM		4
Fund Size Monthly	Average :₹	1837.46 Crore
Closing AUM	:₹	1887.32 Crore
High/Low NAV ir	the month	₹
High Growth Optic	on :₹	119.9011
Low Growth Optio	n :₹	113.7667
Total Expense Ra	itio	%
Regular	: 2	.20
Direct	:1	.62
Minimum Invest	ment Amount	Ċ
Growth:		₹5000/-

IDCW:	₹5000/-
NAV per unit as on 31 <sup>st</sup> July, 2023	₹
Regular Growth Option	₹119.9011
Regular IDCW Option	₹58.4104
Direct Growth Option	₹126.2845
Direct IDCW Option	₹62.0572

Portfolio Details	
% of Top 10 Stocks	34.51
Median Market Cap (₹ Cr)	54,077
Weighted Average Market Cap	289,315
Number of Securities	59
All figures given are provisional and ι	inaudited.

Market Capitalisation (%)						
	Large Mid Sma					
Fund	49	43	9			
Benchmark	52	46	2			

Portfolio as on 31 July, 2023			
Equity	% to NAV	Equity	% to NAV
HDFC Bank Ltd.	8.06	Phoenix Mills Ltd	1.89
ICICI Bank Ltd	3.91	NMDC Ltd.	1.83
Infosys Ltd.	3.56	HCL Technologies Ltd.	1.71
Federal Bank Ltd.	3.36	Oracle Financial Services Software Ltd.	1.67
ITC Ltd.	2.87	Emami Ltd.	1.66
Larsen & Toubro Ltd.	2.75	Hindalco Industries Ltd.	1.62
Fortis Healthcare Ltd.	2.69	NHPC Ltd.	1.61
Coromandel International Ltd.	2.49	Bharti Airtel Ltd.	1.55
Max Financial Services Ltd.	2.44	Prestige Estates Projects Ltd	1.53
Reliance Industries Ltd.	2.38	Axis Bank Ltd.	1.51
Tata Motors Ltd.	2.34	Shriram Finance Ltd	1.45
IndusInd Bank Ltd.	2.25	Indian Bank	1.43
Aurobindo Pharma Ltd.	2.21	Hero Motocorp Ltd.	1.41
State Bank Of India	2.01	Gland Pharma Ltd	1.37
Dalmia Bharat Ltd	1.93	Others	25.79
Mahindra & Mahindra Ltd.	1.92	Net Current Assets	4.79
		TOTAL	100.00

Active Stock positions	;		B	Quantitative Indica
Overweight (Top 5)	%	Underweight (Top 5)	%	Beta
Federal Bank Ltd.	2.6	Reliance Industries Ltd.	-1.8	Standard Deviation
Fortis Healthcare Ltd.	2.3	Tata Consultancy		(Annual)
Coromandel		Services Ltd.	-1.7	Sharpe Ratio
International Ltd.	2.2	Kotak Mahindra	1.2	Portfolio Turnover
HDFC Bank Ltd.	2.1	Bank Ltd. Hindustan Unilever Ltd.	-1.3	Ratio (Annual) P/B
Max Financial		Max Healthcare	-1.1	P/E
Services Ltd.	2.0	Institute Ltd	-1.1	ROE

Fund Performance Vs Benchmark (CAGR) as on $31^{st}$ July, 2023 Growth of $\stackrel{ au}{ au}$ 10000								
Period	NAV Growth (%)	Nifty Large Mid cap 250 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty Large Mid cap 250 TRI (₹)	Nifty 50 TRI (₹)		
1 Y	23.51	20.61	16.28	12,351	12,061	11,628		
3 Y	29.05	28.53	22.71	21,492	21,233	18,477		
5 Y	13.56	14.85	13.02	18,892	19,990	18,447		
SI*	12.82	15.51	12.74	55,484	77,543	54,928		

B - Benchmark, AB - Additional Benchmark, TRI - Total Return Index

Past performance may or may not be sustained in future. Different plans shall have a different expense structure. The performance details provided herein are of regular plan (growth Option). Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). Inception of UTI Core Equity Fund: May 20, 2009. Date of allotment in the scheme/plan has been considered for inception date. The Scheme is currently managed by Mr. V. Srivatsa since May-2017. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.

SIP Returns as on 31 <sup>st</sup> July, 2023								
Period	Investment Amount (₹)	Fund Value (₹)	Nifty Large Mid cap 250 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty Large Mid cap 250 TRI		
1 Y	120,000	140,062	137,396	133,069	32.56	28.08	20.90	
3 Y	360,000	496,841	486,366	458,661	22.12	20.59	16.41	
5 Y	600,000	995,166	998,513	912,222	20.36	20.50	16.79	
7 Y	840,000	1,492,225	1,559,457	1,446,661	16.14	17.37	15.27	
10 Y	1,200,000	2,534,324	2,874,886	2,513,137	14.31	16.66	14.15	
SI	1,700,000	4,704,953	5,660,894	4,665,834	13.31	15.60	13.21	

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

Top 5 Sectors	A A A A A A A A A A A A A A A A A A A
Financial Services	31%
Automobile and Auto Components	11%
Healthcare	11%
Information Technology	9%
Oil, Gas & Consumable Fuels	5%
Others	28%

#### UTI FLEXI CAP FUND

An open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks.

#### Category Flexi Cap Fund

**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 **Benchmark Index** Nifty 500 TRI **Fund Manager** Ajay Tyagi - CFA, MFC Managing the scheme since Jan-2016 Plans/Option (Regular/Direct) Growth Option IDCW Option with Payout and Reinvestment Load Structure Entry Load: Nil ExitLoad : (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 Fund AUM Fund Size Monthly Average :₹25862.20 Crore :₹25821.76 Crore Closing AUM High/Low NAV in the month :₹253.1018 **High Growth Option** :₹247.5197 Low Growth Option **Total Expense Ratio** :1.64 Regular Direct :0.89 **Minimum Investment Amount** ₹ 5000/-Growth: IDCW: ₹5000/-NAV per unit as on 31<sup>st</sup> July, 2023 **Regular Growth Option** ₹252.8220 **Regular IDCW Option** ₹167.1498 **Direct Growth Option** ₹267.4772 **Direct IDCW Option** ₹178.0018 Portfolio Details % of Top 10 Stocks 45.04 Median Market Cap (₹ Cr) 98,261 Weighted Average Market Can 268 227

weighted Ave	et Cap	208,2	27			
Number of Sec	54					
All figures given are provisional and unaudited.						
Market Capita	lisation (%	6)				
	Large	Mic	Sr	nall		

August 2022   F				
Benchmark	/6	16	8	

62

Fund

August 2023 | For Product Label, Refer Page no. 92-97.

26

12

#### Portfolio as on 31<sup>st</sup> July, 2023

Portiolio as on S1 July, 2025			
Equity	% to NAV	Equity	% to NAV
HDFC Bank Ltd.	6.88	P I Industries Ltd.	1.48
ICICI Bank Ltd	6.08	Berger Paints India Ltd.	1.48
LTIMindtree Ltd.	6.05	Indiamart Intermesh Ltd	1.46
Bajaj Finance Ltd.	5.69	Dr. Lal Pathlabs Ltd.	1.43
Infosys Ltd.	3.75	Endurance Technologies Ltd.	1.43
Kotak Mahindra Bank Ltd.	3.73	Schaeffler India Ltd	1.38
Avenue Supermarts Ltd.	3.61	Havells India Ltd.	1.38
Info-Edge (India) Ltd.	3.42	Marico Ltd.	1.37
Astral Ltd.	3.00	Grindwell Norton Ltd.	1.36
Coforge Ltd	2.84	Jubilant Food Works Ltd	1.30
Titan Company Ltd.	2.77	Divis Laboratories Ltd.	1.22
Maruti Suzuki India Ltd.	2.13	Nestle India Ltd.	1.21
AU Small Finance Bank Ltd	1.82	Torrent Pharmaceuticals Ltd.	1.20
Asian Paints Ltd.	1.68	Motherson Sumi Wiring India Ltd	1.19
Ajanta Pharma Ltd.	1.64	Others	20.02
Shree Cement Ltd.	1.49	Net Current Assets	4.54
		TOTAL	100.00

Active Stock positions			B	Quantitative Indicators	Fund	Benchmark
Overweight (Top 5)	%	Underweight (Top 5)	%	Beta	0.91	1
LTIMindtree Ltd.	5.7	Reliance Industries Ltd.	-6.4	Standard Deviation	14.72%	15.03%
Bajaj Finance Ltd.	4.2	ITC Ltd.	-3.1	(Annual)		
Avenue Supermarts Ltd.	3.2	Tata Consultancy		Sharpe Ratio	0.89%	
Info-Edge (India) Ltd.	3.2	Services Ltd.	-2.6	Portfolio Turnover Ratio (Annual)	0.05	
Astral Ltd.	2.8	Larsen & Toubro Ltd.	-2.4	P/B	10.18	6.82
		HDFC Bank Ltd.	-2.3	P/E	42.96	32.83
				ROE	20.76	19.13

Fund Performance Vs Benchmark (CAGR) as on 31 <sup>°</sup> July, 2023 Growth of ₹ 10000							
Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)	
1 Y	6.86	17.35	16.28	10,686	11,735	11,628	
3 Y	19.73	24.91	22.71	17,164	19,489	18,477	
5 Y	11.63	13.29	13.02	17,339	18,668	18,447	
SI*	12.41	11.92	NA	385,680	336,670	NA	

B - Benchmark, AB - Additional Benchmark, TRI - Total Return Index

Past performance may or may not be sustained in future. Different plans shall have a different expense structure. The performance details provided herein are of regular plan (growth Option). Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). Inception of UTI Flexi Cap Fund: May 18, 1992. Date of allotment in the scheme/plan has been considered for inception date. The Scheme is currently managed by Mr. Ajay Tyagi since Jan-2016. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns. When scheme/additional benchmark returns are not available, they have been shown as N/A.\*Assuming all IDCWs were reinvested at the immediate ex-IDCW Option NAV. NAVs of IDCW Option for the period where growth Option was not available and NAVs of growth Option thereafter is considered. As TRI values are not available since inception of the scheme, benchmark performance is calculated using composite CAGR of Nifty 500 PRI values from 18-05-1992 to 01-08-2006 and TRI values thereafter.

SIP Returns as on 31 <sup>°</sup> July, 2023								
Period	Investment Amount (₹)	Fund Value (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty 500 TRI	Yield (%) Nifty 50 TRI	
1 Y	120,000	128,873	134,779	133,069	14.06	23.73	20.90	
3 Y	360,000	413,228	467,513	458,661	9.18	17.76	16.41	
5 Y	600,000	850,776	939,930	912,222	13.95	18.02	16.79	
7 Y	840,000	1,358,589	1,466,635	1,446,661	13.50	15.65	15.27	
10 Y	1,200,000	2,422,801	2,600,562	2,513,137	13.47	14.79	14.15	
15 Y	1,800,000	5,747,710	5,683,665	5,389,861	14.19	14.06	13.45	
SI	2,240,000	9,687,287	9,048,204	8,722,809	13.98	13.37	13.05	

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 2023 (Since SIP facility was introduced in November 2004. Past performance may or may not be sustained in future.

Top 5 Sectors	
Financial Services	25%
Information Technology	13%
Consumer Services	12%
Healthcare	12%
Consumer Durables	10%
Others	24%

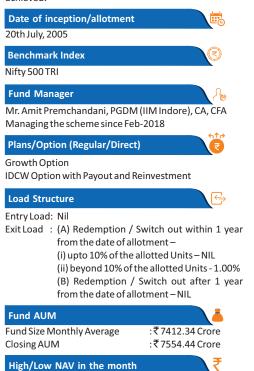
#### UTI VALUE OPPORTUNITIES FUND

An open ended equity scheme following a value investment strategy.

#### Category Value Fund

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.



#### :₹114,9448 **High Growth Option** Low Growth Option :₹110.4559 **Total Expense Ratio** Regular :1.85 Direct :1.16 **Minimum Investment Amount** ₹5000/-Growth: IDCW: ₹5000/-NAV per unit as on 31<sup>st</sup> July, 2023 Regular Growth Option ₹114.9448 **Regular IDCW Option** ₹33.4980 ₹124.0974 **Direct Growth Option Direct IDCW Option** ₹40.4726

Portfolio Detai	ls			
% of Top 10 St		42.7	2	
Median Marke	105,9	90		
Weighted Aver	Veighted Average Market Cap 300,314			
Number of Sec		55		
All figures given a	re provision	al and u	naudited.	
Market Capita	lisation (%	6)		
	Large	Mic	l Sn	nall
Fund	67	17	1	.7

Portfolio	as on	31"	lulv.	2023

Portfolio as on 31 <sup>°</sup> July, 2023			
Equity	% to NAV	Equity	% to NAV
HDFC Bank Ltd.	9.56	Ajanta Pharma Ltd.	1.63
ICICI Bank Ltd	6.28	Bajaj Auto Ltd.	1.60
Infosys Ltd.	5.88	Sun Pharmaceuticals Industries Ltd.	1.55
Axis Bank Ltd.	4.42	ICICI Lombard General Insurance	
Bharti Airtel Ltd.	3.61	Company Ltd	1.51
State Bank Of India	3.28	ICICI Prudential Life Insurance Company Ltd	1.46
Tata Steel Ltd.	2.53	Jubilant Food Works Ltd	1.46
Mphasis Ltd	2.43	Tata Motors Ltd.	1.45
IndusInd Bank Ltd.	2.40	LTIMindtree Ltd.	1.42
Hindalco Industries Ltd.	2.33	Marico Ltd.	1.35
Cipla Ltd.	2.10	Brigade Enterprises Ltd.	1.35
Samvardhana Motherson International Ltd	1.98	Fortis Healthcare Ltd.	1.34
Tech Mahindra Ltd	1.92	Bharat Petroleum Corporation Ltd.	1.30
Maruti Suzuki India Ltd.	1.88	Eris Lifesciences Ltd	1.26
Aditya Birla Fashion & Retail Ltd.	1.77	Others	23.17
Eicher Motors Ltd	1.74	Net Current Assets	2.38
Crompton Greaves Consumer Electricals Ltd	1.65	TOTAL	100.00

Active Stock positions			Æ	Quantitative Indicators	Fund	Benchma
Overweight (Top 5)	%	Underweight (Top 5)	%	Beta	0.93	1
Axis Bank Ltd.	2.5	Reliance Industries Ltd.	-6.4	Standard Deviation	14.43%	15.03%
Mphasis Ltd	2.3	ITC Ltd.	-3.1	(Annual)		
Infosys Ltd.	2.3	Tata Consultancy		Sharpe Ratio	1.21%	
Bharti Airtel Ltd.	1.9	Services Ltd.	-2.6	Portfolio Turnover Ratio (Annual)	0.23	
Hindalco Industries Ltd.	1.8	Larsen & Toubro Ltd.	-2.4	P/B	4.83	6.82
		Kotak Mahindra		P/E	30.82	32.83
		Bank Ltd.	-2.0	ROE	16.60	19.13

Fund Performance Vs Benchmark (CAGR) as on $31^{st}$ July, 2023 Growth of ₹ 10000						
Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)
1 Y	16.75	17.35	16.28	11,675	11,735	11,628
3 Y	24.00	24.91	22.71	19,066	19,489	18,477
5 Y	13.04	13.29	13.02	18,463	18,668	18,447
SI*	14.49	14.01	14.21	114,877	106,491	109,912

B - Benchmark, AB - Additional Benchmark, TRI - Total Return Index

Past performance may or may not be sustained in future. Different plans shall have a different expense structure. The performance details provided herein are of regular plan (growth Option). Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). Inception of UTI Value Opportunities Fund: May 20, 2005. Date of allotment in the scheme/plan has been considered for inception date. The Scheme is currently managed by Mr. Amit Premchandani since Feb-2018. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns. When scheme/additional benchmark returns are not available, they have been shown as N/A.

SIF Keturis	as on 31 <sup>st</sup> July, 20	23					
Period	Investment Amount (₹)	Fund Value (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty 500 TRI	Yield (%) Nifty 50 TRI
1 Y	120,000	133,673	134,779	133,069	21.90	23.73	20.90
3 Y	360,000	460,705	467,513	458,661	16.72	17.76	16.41
5 Y	600,000	929,782	939,930	912,222	17.57	18.02	16.79
7 Y	840,000	1,441,689	1,466,635	1,446,661	15.17	15.65	15.27
10 Y	1,200,000	2,440,199	2,600,562	2,513,137	13.60	14.79	14.15
15 Y	1,800,000	5,495,647	5,683,665	5,389,861	13.67	14.06	13.45
SI	2,160,000	8,328,515	8,092,748	7,758,166	13.47	13.20	12.81

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.

Top 5 Sectors	State of the second sec
Financial Services	32%
Information Technology	12%
Healthcare	10%
Automobile and Auto Components	9%
Consumer Durables	5%
Others	30%

16

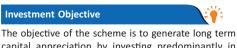
9

75

Benchmark

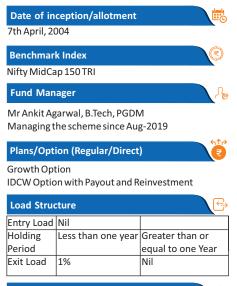
An open ended equity scheme predominantly investing in Mid cap stocks.

#### Category **Mid Cap Fund**



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.



Fund AUM	
Fund Size Monthly Average Closing AUM	:₹8364.62 Crore :₹8606.39 Crore
High/Low NAV in the month	₹
High Growth Option Low Growth Option	:₹219.2785 :₹209.2868
Total Expense Ratio	%
Regular	:1.80
Direct	:0.96
Minimum Investment Amount	Ś

Growth:	₹ 5000/-
IDCW:	₹5000/-

NAV per unit as on 31 <sup>st</sup> July, 2023	∖र
Regular Growth Option	₹219.2785
Regular IDCW Option	₹103.7646
Direct Growth Option	₹239.9914
Direct IDCW Option	₹118.1005

Portfolio Details	
% of Top 10 Stocks	23.91
Median Market Cap (₹ Cr)	32,728
Weighted Average Market Cap	39,427
Number of Securities	81
All figures given are provisional and u	naudited.

Market Capitalisation (%)					
	Large	Mid	Small		
Fund	14	68	18		
Benchmark	8	89	3		

#### Portfolio as on 31<sup>st</sup> July, 2023

Equity % to NAV Equity	% to NAV
Cholamandalam Investment And Fin. Co. Ltd 3.18 Endurance Technologies Ltd.	1.70
Shriram Finance Ltd 2.80 Syngene International Ltd.	1.69
APL Apollo Tubes Ltd 2.47 Kajaria Ceramics Ltd.	1.65
Federal Bank Ltd.2.41Balkrishna Industries Ltd.	1.57
Tube Investments Of India Ltd 2.35 Grindwell Norton Ltd.	1.54
Polycab India Ltd 2.29 Schaeffler India Ltd	1.51
Astral Ltd. 2.19 Max Financial Services Ltd.	1.49
Alkem Laboratories Ltd 2.10 Page Industries Ltd	1.48
Bharat Forge Ltd.   2.09   Persistent Systems Ltd.	1.46
Coforge Ltd 2.03 3M India Ltd.	1.45
P I Industries Ltd. 2.01 Motherson Sumi Wiring India Ltd	1.43
Bharat Electronics Ltd. 1.98 Dr. Lal Pathlabs Ltd.	1.38
Jubilant Food Works Ltd 1.86 Mphasis Ltd	1.35
Ashok Leyland Ltd. 1.82 Others	10.59
Phoenix Mills Ltd 1.78 Net Current Assets	2.89
J.K.Cement Ltd. 1.75 <b>TOTAL</b> 1	00.00
Sundram Fasteners Ltd. 1.71	

Active Stock position	5		Ð	Quantitative Indicators	Fund	Benchmark
Overweight (Top 5)	%	Underweight (Top 5)	%	Beta	0.88	1
Cholamandalam		Max Healthcare		Standard Deviation	15.34%	16.79%
Investment And Fin.		Institute Ltd	-2.1	(Annual)		
Co. Ltd	3.2	Trent Ltd	-1.8	Sharpe Ratio	1.54%	
P I Industries Ltd.	2.0	AU Small Finance		Portfolio Turnover	0.20	
Bharat Electronics Ltd.	2.0	Bank Ltd	-1.7	Ratio (Annual)		
Page Industries Ltd	1.5	TVS Motor Company Ltd	-1.5	P/B	7.89	7.27
Endurance		Power Finance		P/E	46.46	40.96
Technologies Ltd.	1.4	Corporation Ltd.	-1.4	ROE	17.93	18.11

Fund Performance Vs Benchmark (CAGR) as on $31^{s}$ July, 2023 Growth of ₹ 10000						
Period	NAV Growth (%)	Nifty Mid Cap 150 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty Mid Cap 150 TRI (₹)	Nifty 50 TRI (₹)
1 Y	19.98	27.15	16.28	11,998	12,715	11,628
3 Y	30.26	35.20	22.71	22,102	24,713	18,477
5 Y	15.30	17.24	13.02	20,385	22,160	18,447
SI*	17.89	17.91	14.51	240,638	241,285	137,154

B - Benchmark, AB - Additional Benchmark, TRI - Total Return Index

Past performance may or may not be sustained in future. Different plans shall have a different expense structure. The performance details provided herein are of regular plan (growth Option). Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). Inception of UTI Mid Cap Fund : April 07th, 2004. Date of allotment in the scheme/plan has been considered for inception date. The Scheme is currently managed by Mr. Ankit Agarwal since Aug 2019. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns. When scheme/additional benchmark returns are not available, they have been shown as N/A.

SIP Returns as	on 31 <sup>st</sup> July, 20	23					
Period	Investment Amount (₹)	Fund Value (₹)	Nifty Mid Cap 150 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty Mid Cap 150 TRI	Yield (%) Nifty 50 TRI
1 Y	120,000	138,286	142,722	133,069	29.57	37.08	20.90
3 Y	360,000	488,164	522,074	458,661	20.85	25.74	16.41
5 Y	600,000	1,037,590	1,108,529	912,222	22.09	24.84	16.79
7 Y	840,000	1,564,415	1,713,148	1,446,661	17.46	20.01	15.27
10 Y	1,200,000	2,935,692	3,311,320	2,513,137	17.05	19.28	14.15
15 Y	1,800,000	8,154,576	8,244,043	5,389,861	18.20	18.32	13.45
SI	2,240,000	13,133,506	12,530,023	8,722,809	16.66	16.73	13.05

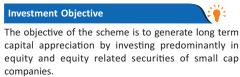
Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account.\*Since inception for above mentioned schemes is taken for the period December 2004 to July 2023 (Since SIP facility was introduced in November 2004. Past performance may or may not be sustained in future.

Top 5 Sectors	Ŷ
Financial Services	19%
Capital Goods	19%
Healthcare	12%
Automobile and Auto Components	12%
Consumer Durables	8%
Others	28%

#### **UTI SMALL CAP FUND**

An open ended equity scheme predominantly investing in Small cap stocks.

#### Category **Small Cap Fund**



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



Fund AUM Fund Size Monthly Average :₹2906.53 Crore :₹2972.06 Crore **Closing AUM** High/Low NAV in the month :₹18.1195 **High Growth Option** Low Growth Option :₹17.4039 **Total Expense Ratio** Regular :1.91 Direct :0.58

#### **Minimum Investment Amount**

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

NAV per unit as on 31 <sup>st</sup> July, 2023	₹
Regular Growth Option	₹18.1195
Regular IDCW Option	₹18.1194
Direct Growth Option	₹18.9968
Direct IDCW Option	₹18.9968

Portfolio Details	
% of Top 10 Stocks	20.71
Median Market Cap (₹ Cr)	11,757
Weighted Average Market Cap	14,874
Number of Securities	80
All figures given are provisional and u	inaudited

All ligure	s given	are	piov	/1510116	unauu	iteu.

Market Capit			
	Large	Mid	Small
Fund	1	21	78
Benchmark	0	7	93

#### Portfolio as on 31<sup>st</sup> July, 2023

Equity	% to NAV	Equity	% to NAV
Carborandum Universal Ltd. Timken India Ltd. Brigade Enterprises Ltd. Cholamandalam Financial Holdings Ltd Creditaccess Grameen Ltd Indiamart Intermesh Ltd Karur Vysya Bank Ltd. Chalet Hotels Ltd 360 One WAM Ltd. Cera Sanitaryware Ltd. Krishna Institute Of Medical Science Ltd APL Apollo Tubes Ltd Canfin Homes Ltd. VI.P.Industries Ltd. MTAR Technologies Ltd KPIT Technologies Ltd City Union Bank Ltd	2.41 2.18 2.18 2.10 2.06 2.03 2.02 1.96 1.88 1.88 1.87 1.87 1.87 1.87 1.87 1.84 1.66 1.64 1.58 1.58	CIE Automotive India Ltd Equitas Small Finance Bank Ltd Coforge Ltd La Opala Rg Ltd. Firstsource Solutions Ltd. Praj Industries Ltd. Techno Electric & Engineering Co Ltd. Suven Pharmaceuticals Ltd TD Power Systems Ltd. Affle India Ltd Route Mobile Ltd Greenpanel Industries Ltd J.B.Chemicals & Pharmaceuticals Ltd Others Net Current Assets <b>TOTAL</b>	1.56 1.49 1.47 1.46 1.45 1.44 1.39 1.39 1.36 1.36 1.36 1.34 1.34 45.17 3.68 <b>100.00</b>

Active Stock positions			<b>B</b>
Overweight (Top 5)	%	Underweight (Top 5)	%
Timken India Ltd.	2.2	IDFC Ltd.	-1.4
APL Apollo Tubes Ltd	1.9	Jindal Stainless Ltd.	-1.2
Chalet Hotels Ltd	1.7	KEI Industries Ltd.	-1.2
Creditaccess		RBL Bank Ltd.	-1.2
Grameen Ltd	1.5	Suzlon Energy Ltd.	-1.2
Brigade Enterprises Ltd.	1.5		

Fund Performance Vs Benchmark (CAGR) as on $31^{s}$ July, 2023 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 Y	21.13	30.15	16.28	12,113	13,015	11,628
SI*	25.63	31.24	17.24	18,121	20,306	15,135

B - Benchmark, AB - Additional Benchmark, TRI - Total Return Index

Different plans shall have a different expense structure. The performance details provided herein are of existing plan and growth Option. CAGR - Compounded Annualized Growth Rate. The Scheme is currently managed by Mr. Ankit Agarwal since inception. Past performance may or may not be sustained in future. Inception of UTI Small Cap Fund : December 22, 2020. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns.

SIP Returns as	on 31 <sup>st</sup> July, 20	23					
Period	Investment Amount (₹)	Fund Value (₹)	Nifty Small Cap 250 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty Small Cap 250 TRI	Yield (%) Nifty 50 TRI
1 Y	120,000	138,432	145,324	133,069	29.82	41.54	20.90
SI	310,000	398,989	409,392	371,138	20.07	22.24	14.09

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.

Top 5 Sectors	<u> </u>
Capital Goods	18%
Financial Services	17%
Consumer Durables	12%
Healthcare	11%
Information Technology	6%
Others	32%

#### UTI FOCUSED EQUITY FUND

An open-ended equity scheme investing in maximum 30 stocks across market caps

#### Category Focused Fund



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.



High/Low NAV in the month	₹
High Growth Option	:₹11.6284
Low Growth Option	:₹11.3212
Total Expense Ratio	%
Regular	:1.91
Direct	:0.36

#### **Minimum Investment Amount**

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

NAV per unit as on 31 <sup>st</sup> July, 2023	₹
Regular Growth Option	₹11.6284
Regular IDCW Option	₹11.6284
Direct Growth Option	₹12.0225
Direct IDCW Option	₹12.0222

Portfolio Details			
% of Top 10 Stocks	52.96		
Median Market Cap (₹ Cr)	146,261		
Weighted Average Market Cap	374,771		
Number of Securities	28		
All figures given are provisional and unaudited.			

Market Capit	6)		
	Large	Mid	Small
Fund	86	12	2
Benchmark	75	16	9

#### Portfolio as on 31<sup>st</sup> July, 2023

% to NAV	Equity	% to NAV
9.22	Havells India Ltd.	2.74
8.75	Avenue Supermarts Ltd.	2.71
6.59	Jubilant Food Works Ltd	2.55
4.70	Ultratech Cement Ltd.	2.51
4.62	Dabur India Ltd.	2.46
4.04	Trent Ltd.	2.43
	Cipla Ltd.	2.41
3.94	P I Industries Ltd.	2.36
3.83	Hindalco Industries Ltd.	2.33
3.65	Tube Investments Of India Ltd	2.23
3.63	Ajanta Pharma Ltd.	2.17
3.58	Divis Laboratories Ltd.	1.81
3.49	Bharat Electronics Ltd.	1.42
3.12	Net Current Assets	0.97
2.92	TOTAL	100.00
2.84		
	NAV 9.22 8.75 6.59 4.70 4.62 4.04 3.94 3.83 3.65 3.63 3.58 3.49 3.12 2.92	NAVEquity9.22Havells India Ltd.8.75Avenue Supermarts Ltd.6.59Jubilant Food Works Ltd4.70Ultratech Cement Ltd.4.62Dabur India Ltd.4.62Dabur India Ltd.4.64Trent Ltd.Cipla Ltd.Cipla Ltd.3.94P I Industries Ltd.3.65Tube Investments Of India Ltd3.63Ajanta Pharma Ltd.3.58Divis Laboratories Ltd.3.49Bharat Electronics Ltd.3.12Net Current Assets2.92TOTAL

Active Stock positions			Ð
Overweight (Top 5)	%	Underweight (Top 5)	%
Tata Consultancy		Reliance Industries Ltd.	-6.4
Services Ltd.	4.0	Infosys Ltd.	-3.6
IndusInd Bank Ltd.	3.9	ITC Ltd.	-3.1
Tata Motors Ltd.	3.7	Larsen & Toubro Ltd.	-2.4
ICICI Lombard General		Kotak Mahindra	
Insurance Company Ltd	3.7	Bank Ltd.	-2.0
ICICI Bank Ltd	3.5		

Fund Performance Vs Benchmark (CAGR) as on $31^{s}$ July, 2023 Growth of ₹ 10000						
Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)
1 Y	15.98	17.35	16.28	11,598	11,735	11,628
SI*	8.12	11.56	10.56	11,628	12,353	12,140

B - Benchmark, AB - Additional Benchmark, TRI - Total Return Index

Past performance may or may not be sustained in future. Different plans shall have a different expense structure. The performance details provided herein are of regular plan (growth Option). Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). Inception of UTI Focused Equity Fund: Aug 26, 2021. Date of allotment in the scheme/plan has been considered for inception date. The Scheme is currently managed by Mr. Vishal Chopda since May 02, 2022. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns. When scheme/additional benchmark returns are not available, they have been shown as N/A.\*Assuming all IDCWs were reinvested at the immediate ex-IDCW Option NAV. NAVs of IDCW Option for the period where growth Option was not available and NAVs of growth Option thereafter is considered. As TRI values from 18-05-1992 to 01-08-2006 and TRI values thereafter.

SIP Returns	as on 31 <sup>st</sup> July, 20	23					
Period	Investment Amount (₹)	Fund Value (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty 500 TRI	Yield (%) Nifty 50 TR
1 Y	120,000	134,611	134,779	133,069	23.45	23.73	20.90
SI	230,000	264,071	264,885	262,327	14.56	14.90	13.83

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.

Top 5 Sectors	8
Financial Services	33%
Automobile and Auto Components	11%
Information Technology	10%
Fast Moving Consumer Goods	9%
Consumer Services	8%
Others	28%

# UTI LONG TERM EQUITY FUND (TAX SAVING) An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit.

Category **ELSS** 

> % to NAV

1.85 1.75

1.74 1.68

1.68

1.61

1.60

1.51

1.46

1.45

1.41 1.36

1.36

1.35

22.04

1.33

100.00

Investment Objective	
The primary objective of the predominantly in equity and equicompanies across the market c securities shall also include f debentures/bonds.	uity related securities of apitalization spectrum.
Date of inception/allotment	ter and the second s
15th December, 1999	
Benchmark Index	₹
Nifty 500 TRI	
Fund Manager	A.
Mr. Vishal Chopda, CFA, BE, PGD Managing the scheme since Aug	
Plans/Option (Regular/Direct)	
Growth Option IDCW Option with Payout and Re	investment
Load Structure	E
Entry Load: Nil Exit Load : Nil (Lock-in-Period investment)	of 3 years for each
Fund AUM	
Fund Size Monthly Average Closing AUM	:₹3139.89 Crore :₹3158.61 Crore

0	
High/Low NAV in the month	₹
High Growth Option Low Growth Option	:₹155.8682 :₹151.8987
Total Expense Ratio	%
Regular	: 1.92
Direct	:0.95
Minimum Investment Amount	Ċ

Growth:	₹500/-
IDCW:	₹500/-

∖₹
₹155.8682
₹29.7772
₹171.0362
₹40.3069

Portfolio Details	
% of Top 10 Stocks	42.63
Median Market Cap (₹ Cr)	108,309
Weighted Average Market Cap	297,385
All figures given are provisional and u	inaudited.

Market Capit	alisation (%	6)	
	Large	Mid	Small
Fund	68	20	12
Benchmark	75	16	9

Portfolio	as on	31 <sup>st</sup>	Julv.	202
			, an y	

Equity	% to NAV	Equity
HDFC Bank Ltd.	8.38	Crompton Greaves Consumer Electricals Ltd.
ICICI Bank Ltd	8.16	LTIMindtree Ltd.
Infosys Ltd.	5.70	Nestle India Ltd.
Axis Bank Ltd.	4.33	Metro Brands Ltd
Bharti Airtel Ltd.	3.55	Eicher Motors Ltd
Maruti Suzuki India Ltd.	2.67	Ajanta Pharma Ltd.
Bajaj Finance Ltd.	2.64	Cipla Ltd.
IndusInd Bank Ltd.	2.57	Bharat Forge Ltd.
Cholamandalam Investment And Fin. Co. Ltd	2.35	United Breweries Ltd.
Godrej Consumer Products Ltd	2.29	MTAR Technologies Ltd
Tata Motors Ltd.	2.27	Jubilant Food Works Ltd
Avenue Supermarts Ltd.	2.20	Gujarat Gas Ltd
Ultratech Cement Ltd.	1.97	Isgec Heavy Engineering Ltd
ICICI Lombard General Insurance		Coromandel International Ltd.
Company Ltd	1.94	Others
Phoenix Mills Ltd	1.92	Net Current Assets
Hindalco Industries Ltd.	1.90	TOTAL

ICICI Bank Ltd     3.0     Reliance Industries Ltd.     -6.4     Standard Deviation     14.57%       Axis Bank Ltd.     2.4     ITC Ltd.     -3.1     (Annual)     1.06%       Infosys Ltd.     2.1     Tata Consultancy     Sharpe Ratio     1.06%       Cholamandalam Investment     Services Ltd.     -2.6     Ratio (Annual)	Active Stock positions		B	Quantitative Indicators	Fund	Bench
ICICI Bank Ltd     3.0     Reliance Industries Ltd.     -6.4     Standard Deviation     14.57%       Axis Bank Ltd.     2.4     ITC Ltd.     -3.1     (Annual)     1.06%       Infosys Ltd.     2.1     Tata Consultancy     Sharpe Ratio     1.06%       Cholamandalam Investment     Services Ltd.     -2.6     Ratio (Annual)     0.19       Ratio Co. Ltd     2.0     Larsen & Toubro Ltd     -2.4     Ratio (Annual)	Overweight (Top 5) %	Underweight (Top 5)	%	Beta	0.94	1
Infosys Ltd.     2.1     Tata Consultancy     Sharpe Ratio     1.06%       Cholamandalam Investment     Services Ltd.     -2.6     Ratio (Annual)     0.19       And Fin Co. Ltd     2.0     Larsen & Toubro Ltd     -2.6     Ratio (Annual)	ICICI Bank Ltd 3	Reliance Industries Ltd.	-6.4			15.03
Cholamandalam Investment Services Ltd2.6 Artio (Annual) And Ein Co. Ltd2.0 Larsen & Toubro Ltd2.4 artio (Annual)	Axis Bank Ltd. 2	ITC Ltd.	-3.1	. ,		
Cholamandalam Investment Services Ltd2.6 Ratio (Annual)	Infosys Ltd. 2	Tata Consultancy				
And Fin Could 20 Jarsen & Toubrold -24 p.p.	Cholamandalam Investmen	Services Ltd.	-2.6		0.19	
	And Fin. Co. Ltd 2	Larsen & Toubro Ltd.	-2.4	. ,	7 5 8	6.82
Godrej Consumer Kotak Mahindra Bank Ltd2.0 P/E 36.04	Godrej Consumer	Kotak Mahindra Bank Ltd	2.0			32.83
Products Ltd 2.0 ROE 18.71	Products Ltd 2			ROE	18.71	19.13

Fund Performanc	e Vs Benchmar	k (CAGR) as o	n 31 <sup>st</sup> July, 2023	Growth of ₹ 1	0000	
Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)
1 Y	12.78	17.35	16.28	11,278	11,735	11,628
3 Y	22.12	24.91	22.71	18,212	19,489	18,477
5 Y	12.13	13.29	13.02	17,731	18,668	18,447
SI*	14.49	13.96	13.38	245,092	219,629	194,671

B - Benchmark, AB - Additional Benchmark, TRI - Total Return Index

Past performance may or may not be sustained in future. Different plans shall have a different expense structure. The performance details provided herein are of regular plan (growth Option). Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). Inception of UTI Long Term Equity Fund (Tax Saving) : December 15th, 1999. Date of allotment in the scheme/plan has been considered for inception date. The Scheme is currently managed by Mr. Vishal Chopda since Aug-2019. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement.

SIP Returns	as on 31 <sup>st</sup> July, 20	23					
Period	Investment Amount (₹)	Fund Value (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty 500 TRI	Yield (%) Nifty 50 TRI
1 Y	120,000	131,440	134,779	133,069	18.23	23.73	20.90
3 Y	360,000	441,314	467,513	458,661	13.71	17.76	16.41
5 Y	600,000	887,972	939,930	912,222	15.69	18.02	16.79
7 Y	840,000	1,365,421	1,466,635	1,446,661	13.65	15.65	15.27
10 Y	1,200,000	2,373,551	2,600,562	2,513,137	13.09	14.79	14.15
15 Y	1,800,000	5,108,324	5,683,665	5,389,861	12.82	14.06	13.45
SI	2,240,000	7,670,517	9,048,204	8,722,809	11.89	13.37	13.05

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 2023 (Since SIP facility was introduced in November 2004. Past performance may or may not be sustained in future.

Top 5 Sectors	2
Financial Services	32%
Automobile and Auto Components	10%
Information Technology	9%
Fast Moving Consumer Goods	8%
Consumer Services	6%
Others	34%

S	
Ξ	
5	0
	(
	9
	ŀ
	Ľ
Ā	
$\mathbf{M}$	
C	6
$\geq$	L
Ξ	(
Ŧ	
	7
<b>N</b>	
. & THEMATIC EQUITY FUNDS	
4	Ĺ
<b>X</b>	
SECTORAL	
Ĭ	
5	
ш	
S	
-	



Application         Interfactor				KE/	REAUY R	KECKUN		20	ECRUNER AUGUSI 2023	23				
und Fune TRI 5.08 BM 5.08 4.52 37.48 31.55 13.57 13.97 13.57 13.57 13.57 13.97 13.57 15.57 15.57 15.57 15.57 15	Parameters		UTI Divid	end Yield Fu	pu	UTI MN	NC Fund		UTI India Cor	nsumer Fun	σ	UTI Inf	rastructure Fun	ъ
Cr Fund BM 5.08 4.52 37.48 31.55 13.57 13.97 13.57 13.97 13.57 13.97 13.57 13.95 13.57 13.55 13.57 13.55 13.57 13.55 13.57 13.55 13.55 14.55 13.55 14.55 14.55 1	Category		Divi	idend Yield		Themo	atic Fund		Themat	tic Fund		Ē	nematic Fund	
Fund     BM       5.08     4.52       37.48     31.55       13.57     13.95       13.57     13.95       13.57     13.95       13.57     13.95       13.57     13.95       13.57     13.95       13.57     13.95       13.57     13.95       13.57     13.95       14.42     0.54       15.56     0.55       8.93     3.22       8.93     3.22       edi	Month End AuM		th⁄	t 3,132 Cr		₹ 2,	633 Cr		₹ 51	3 Cr			₹ 1,666 Cr	
Fund         BM           5.08         31.55           37.48         31.55           13.57         13.99           13.57         13.99           13.57         13.99           13.57         13.99           13.57         13.99           13.57         13.99           13.57         13.99           13.57         13.99           13.57         13.97           13.57         13.97           13.57         13.37           16.61         0.54           8.93         3.22           8.93         3.22	and a second	Tier I	Ź	ifty 500 TRI		Nifty /	MNC TRI		Nifty India Co.	nsumption TRI		Nifty	Infrastructure TRI	
Fund         BM           5.08         4.52           37.48         31.55           13.57         13.90           13.57         13.90           16.76         13.76           16.76         13.75           16.76         13.75           16.76         13.75           16.76         13.75           16.76         0.54           8.93         3.22           8.93         3.22           edi         -1.60	Dericalitique	Tier II	Nifty Dividen	d Opportunities 5	10 TRI		I						I	
Fund         BM           5.08         4.52           37.48         31.55           13.57         13.90           13.57         13.90           16.76         0.37           16.76         0.37           16.76         0.37           8.93         3.22           8.93         3.22						Market Capitalization o	f Fund vis-à-vis	Benchmar						
Fund         BM           5.08         4.52           37.48         31.55           13.57         13.99           13.57         13.99           13.57         13.99           13.57         13.99           13.57         13.99           13.57         13.99           13.57         13.99           13.57         13.99           13.57         13.97           15.54         0.54           16.61         0.54           8.93         3.22           edi         -1.80	Fund	Large Cap	Q		76%	41%	Nº	62%	75%		93%		64%	%06
Fund         BM           5.08         4.52           37.48         31.55           13.57         13.97           13.57         13.97           13.57         13.97           13.57         13.97           13.57         13.97           13.57         13.97           13.57         13.97           13.57         13.97           13.57         13.37           16.16         0.54           9.69         -1.80           8.93         3.22           edi         -	Benchmark	Mid Cap			16%	52%	<b>b</b> 0	37%	21%		7%		22%	10%
Fund         BM           5.08         4.52           37.48         31.55           13.57         13.97           13.57         13.97           13.57         13.97           13.57         13.97           13.57         13.97           13.57         13.97           13.57         13.97           13.57         13.97           16.42         0.54           15.01         -1.50           8.93         3.22           8.93         3.22           edi         -		Small Cap	-	17%		7%	N <sup>0</sup>	1%			%0		14%	%0
Fund         BM           5.08         4.52           37.48         31.55           13.57         13.90           13.57         13.97           13.57         13.97           13.57         13.97           13.57         13.97           13.57         13.97           13.57         13.97           13.57         13.97           16.42         0.54           13.01         -1.150           8.93         3.22           8.93         3.22           edi         -						ating Cash Flow (OCF) 1	iers of Fund vis-	à-vis Benc						
Fund         BM           5.08         4.52           37.48         31.5;           37.48         31.5;           13.57         13.9;           16.76         13.7;           16.42         0.54           13.01         -1.8;           9.69         -1.15;           8.93         3.222           8.93         3.222	Fund	Ū	6		84%	%66	N0	6%	94%		87%		70%	73%
Fund         BM           5.08         4.52           37.48         31.5;           13.57         13.9;           13.57         13.9;           13.57         13.9;           13.57         13.9;           13.57         13.9;           13.57         13.9;           13.57         13.9;           16.42         0.54           9.69         -135.8           8.93         3.228           8.93         3.228           edi         -6di	Benchmark	3			13%	1%	20	4%	%0		2%		30%	26%
Fund         BM           5.08         4.52           37.48         31.5;           37.48         31.5;           13.57         13.9;           13.57         13.9;           13.57         13.9;           16.76         13.7;           16.42         0.54           13.01         -1.16;           9.69         -1.18;           8.93         3.222           8.93         3.222           edi         -		ទ		0%		\$0 	NO	%0			%9		0%	%
Fund         BM           5.08         4.52           37.48         31.5           37.48         31.5           13.57         13.9           13.57         13.9           16.76         13.7           16.72         0.54           13.01         -1.86           9.69         -1.86           8.93         3.22           edi         -					Return on	Capital Employed (RO	CE) Tiers of Fund	d vis-à-vis B	enchmark Index				-	
Fund         BM           5.08         4.52           37.48         31.5:           37.48         31.5:           13.57         13.9(           13.57         13.9(           13.57         13.9(           13.57         13.9(           13.57         13.9(           13.57         13.9(           16.64         0.54           16.42         0.54           9.69         -1.180           8.93         3.22           8.93         3.22           edi         -	Fund	R1	ç		<b>2</b> 0%	81%	N0	64%	68%		65%		23%	3%
Fund         BM           5.08         4.52           37.48         31.5;           37.48         31.5;           13.57         13.90           13.57         13.90           16.76         13.37           16.76         13.37           16.76         13.37           16.76         13.37           16.76         13.37           16.76         0.34           9.69         -1.86           9.69         -1.86           8.93         3.22           8.93         3.22	Benchmark	R2			33%	19%	Nº.	36%	16%		19%		51%	73%
Fund 5.08 37.48 13.57 13.57 16.76 16.76 9.69 8.93 8.93 8.93		R3			17%	×0	10	0%			16%		26%	24%
Fund 5.08 37.48 13.57 13.57 16.74 16.74 16.74 16.42 16.42 16.42 16.42 16.42 16.42 16.42 8.93 8.93 8.93 6.61					Po	rtfolio Characteristics of	Fund vis-à-vis B	senchmark	Index (%)					
5.08 37.48 13.57 16.76 16.76 16.42 16.44 1				Fund	BM		Fund	BM		Fund	BM		Fund	BM
37.48 13.57 16.76 16.76 9.69 8.93 8.93 8.93	~	Price to Book (P/B)		6.88	6.82		19.83	21.05		14.89	14.39		5.08	4.52
37.48 13.57 16.76 16.76 16.42 16.42 16.42 8.93 8.93 8.93 8.93	_	Price to Formings												
13.57 16.76 16.76 9.69 8.93 8.93 edi	_	(P/E)		27.97	32.83		54.92	53.77		55.47	53.79		37.48	31.55
8 93 edi		Return on Equity (RoE)		22.31	19.13		32.16	34.86		22.95	25.29		13.57	13.90
75/NAV 16.76 9.69 8.93 8.93 6di						pp-5 Sector weights/ Active w	reights of Funds vis-	-à-vis Benchm	ark Index					
16.76 16.76 9.69 8.93 edi			Sector	%NAV		Sector	%NAV	%AW	Sector	%NAV	%AW	Sector	%NAV	%AW
edi			Ľ	20.08	10.20	FMCG	33.74		FMCG	27.52	-9.21	CAPITAL GOODS	16.76	13.73
edi		1	FINANCIAL SERVICES	17.48	-14.35	CAPITAL GOODS	17.34	-4.09	CONSUMER DURABLES	19.08	2.71	CONSTRUCTION	16.42	0.54
9.69 8.93 edi	Top-5 Sector Hold	tings (%)	FMCG	14.70	6.34	AUTOMOBILE	15.71	1.50	AUTOMOBILE	15.26	-4.89	OIL & GAS	13.01	-15.88
8.33 edi			OIL & GAS	11.61	2.65	HEALTHCARE	9.80	3.93	CONSUMER SERVICES	13.00	5.74	TELECOMMUNICATIO		-1.80
Key PortIolio Quantilative Indicators         Key PortIolio Quantilative Indicators         Key PortIolio Quantilative Indicators           Black         0.31         1.37         1.37         1.360         1.360         1.666           Black         0.33         0.31         0.31         0.31         0.69         0.66         0.68           Black         0.33         0.33         0.31         0.31         0.89         0.149         0.89         0.149         0.89         0.149         0.89         0.149         0.89         0.149         0.89         0.149         0.89         0.149         0.89         0.14         0.89         0.16 </td <td></td> <th></th> <td>HEALTHCARE</td> <td>6.74</td> <td>1.32</td> <td>II</td> <td>7.37</td> <td>3.23</td> <td>FINANCIAL SERVICES</td> <td>9.14</td> <td>9.14</td> <td>SERVICES</td> <td></td> <td>3.22</td>			HEALTHCARE	6.74	1.32	II	7.37	3.23	FINANCIAL SERVICES	9.14	9.14	SERVICES		3.22
Standard Beviation (%)         13.97         13.97         13.40         13.40         16.06           Betor         0.83         0.83         0.81         0.81         0.60         16.06         16.06           Betor         0.83         0.83         0.83         0.81         0.81         0.81         0.81         0.80         1.49         0.149           Store Relic (%)         1.13         0.023         0.81         0.81         0.81         0.81         0.81         0.81         0.81         0.81         0.81         0.81         0.81         0.82         0.149         0.149         0.149         0.149         0.149         0.149         0.149         0.149         0.149         0.149         0.146         0.16         0						Key Portfolio	Quantitative Ind	dicators						-
Belo033033033039039039Store Retio (\$3,\$\$) $1.13$ $0.8$ $0.8$ $0.8$ $0.8$ $0.8$ Store Retio (\$3,\$\$) $1.13$ $0.23$ $0.8$ $0.8$ $0.8$ $0.8$ Porficio Turnover Retio $1.13$ $0.23$ $0.8$ $0.9$ $0.8$ $0.8$ Porficio Turnover Retio $1.13$ $0.23$ $0.09$ $0.09$ $0.02$ $0.16$ $0.16$ Porficio Turnover Retio $1.13$ $0.03$ $0.09$ $0.09$ $0.22$ $0.02$ $0.16$ Porficio Turnover Retio $1.13$ $0.03$ $0.09$ $0.02$ $0.02$ $0.16$ $0.16$ Porficio Turnover Retio $1.13$ $0.09$ $0.09$ $0.02$ $0.02$ $0.16$ $0.16$ Portico Turnover Retio $1.12$ $0.09$ $0.09$ $0.09$ $0.02$ $0.02$ $0.16$ $0.16$ Portico Turnover Retio $0.09$ $0.09$ $0.09$ $0.09$ $0.00$ $0.00$ $0.00$ $0.00$ Portico Turnover Retio $0.00$ $0.09$ $0.00$ $0.00$ $0.00$ $0.00$ $0.00$ Portico Turnover Retio $0.00$ $0.00$ $0.00$ $0.00$ $0.00$ $0.00$ $0.00$ Portico Turnover Retio $0.00$ $0.00$ $0.00$ $0.00$ $0.00$ $0.00$ $0.00$ Portico Turnover Retio $0.00$ $0.00$ $0.00$ $0.00$ $0.00$ $0.00$ $0.00$ Portico Turnover Retio $0.00$ $0.00$ $0.00$ $0.$	Standard Deviation	v(%)		13.97		.[	2.31		13.	09.			16.06	
Index Relic (%)         1.13         0.81         0.89         0.89         0.89         0.89         0.49           Perficio Innover Relio         0.23         0.23         0.09         0.20         0.16         1.49           Perficio Innover Relio         1.1         1.13         0.09         0.09         0.20         0.16         1.49           Porticio Innover Relio         1.41         5.4         0.02         0.20         0.16         1.49           Porti O Holdings (%)         1.41         5.4         0.02         0.20         0.16         1.49           Porti O Holdings (%)         1.41         5.4         0.02         0.01         0.16         1.49           Porti O Holdings (%)         1.23         1.23         0.02         0.02         0.16         1.49           Porti O Holdings (%)         1.23         2.4         1.23         3.5	Betav			0.83		0	).88		0	91			0.89	
offedio tumover fection         0.23         0.09         0.16           off of off of tumover fection         1	Sharpe Ratio (%)^			1.13			.81		0.4	89			1.49	
Pop 10 Holdings (%)         41         54         51         53         53           Stock Count         49         37         35         45         45           Stock Count         49         37         35         45         45           Active Share (%)         main Premich and Manager/s         37         33         45         37           Kind Manager/s         main Premich and Manager/s         Main Premich and Manager/s         7         31         37         37           Fund Manager/s         Manager/s         Main Premich and Manager/s         Mov-22         Nov-22         Nov-22         Feb-18         Sachin Trivedi           Compuled on 3 year owers in which they howe generated positive operating cach low and the previous 5 year (for monufacturing comparies).         Nov-22         Nov-22         Nov-22         Feb-18         Sach 10         S	Portfolio Turnover R	atioA		0.23		0	0.09		0	20			0.16	
Op D10Iding (%)4154515153Stock Court49373745Stock Court49373545Active Stare (%)37373345Active Stare (%)3724313757Active Stare (%)Active Name3724313757Active Stare (%)Active Name31313737Active Stare (%)Active NameActive Name313737Fund Manager/sActive NameNov-22Nov-22Feb-18Sachin TrivediNov-22Nov-22Nov-22Feb-18Sachin TrivediSachin TrivediCompare on 1y 31, 3223 %M - % Active WeightNov-22Nov-22Feb-18Sachin TrivediCompare on Name of years in which they have generated positive operating cash fows in the previous 5 years (for manufacturing compares).Nov-22Feb-18Sachin TrivediCompare on Name of years in which they have generated positive compares & non-leveling rom-out site for solution.Sach fine site in non-solution on confid (for manufacturing compares).Sach fine solution.Config Cash fine solution fine evolut 5 years on which they have generated positive compares & non-leveling rom-out site for solution.Sach fine solution.Config Cash fine solution fine evolut 5 years on which they have generated positive compares & non-leveling cash fine solution.Sach fine solution.Config Cash fine solution fine evolution fine ev						Portfo	lio Composition							
Stock Count494937374545Active Share (%)373724313745Active Share (%)Arnit Premchandari24313137Fund Manager/sArnit PremchandariKarthikaj Lakshmanan1Yishal ChopdaSachin TrivediFund Manager/sNov-22Nov-22Feb-18Sachin TrivediSachin TrivediManaging SinceNov-22Nov-22Feb-18Sachin TrivediSachin TrivediContrade on 5 Ju 31. 2023 %av. % Active weightNov-22Nov-22Feb-18Sachin TrivediData as of Ju 31. 2023 %av. % Active weightSachin Much. Perificial Cashina and Nov-22Feb-18Sachin TrivediContrade on 5 Ju 31. 2023 %av. % Active weightSachin Much. Perificial Cashina and Sachin Much. Perificial Cashina and Sachina	Top 10 Holdings (%			41			54	-	5				53	
Active Share (%)373737Active Share (%)313137Fund Manager/sFund Manager/sFund Manager/s50Fund Manager/sManiferenchandaniKarthikaj LakshmananVishal ChopdaSachin TrivediManaging SinceNov-22Nov-22Feb-18Sachin TrivediData as of Juy 31. 2023 %w. % Active weightNov-22Nov-22Feb-18Sachin TrivediControle on 3 vov 10 mis (C)-3 fless based on the previous 5 year overage nethodology of aggregation.Sachin TrivediSachin TrivediControle on 3 vov 10 mis (C)-3 fless based on the previous 5 year overage nethodology of aggregation.Sachin TrivediSachin FritoreiControle on 3 vov 10 mis (C)-3 fless based on the previous 5 year overage nethodology of aggregation.Sachin TrivediSachin FritoreiControle on 3 vov 10 mis (C)-3 fless based on the previous 5 year overage return on capital (for manufacturing companies).Sace on the previous 5 year overage return on asset for banks & NBFCs (including housing thance companies).For detailed portolio, please with ww.utimt.comNon-25Based on the previous 5 year overage return on asset for banks & NBFCs (including housing thance companies).	Stock Count			49			37		e	5			45	
Fund Manager/s         Fund Manager/s         Sachin Trivedi           Fund Manager/s         Amit Premchandani         Karthikraj Lakshmanan         Vishal Chopda         Sachin Trivedi           Managing Since         Nov-22         Nov-22         Nov-22         Sep-21         Sep-21           Data as of Juy 31. 2003 % M. % Active Weight         Nov-22         Nov-22         Feb-18         Sep-21           Computed on 3 years monthly reling period. Risk free rate - 6.6% (FBL Overright Mibor). Portfolio Characteristics are calculated based on full market cop using weighted overage methodology of aggregation.         Sep-21         Sep-21           Computed on 3 years monthly reling period. Risk free rate - 6.6% (FBL Overright Mibor). Portfolio Characteristics are calculated based on full market cop using weighted overage methodology of aggregation.         Sep-21         Sep-21           Computed on 3 years work with rate rate - 6.6% (FBL Overright Mibor). Portfolio Characteristics are calculated based on full market cop using weighted overage methodology of aggregation.         Sep-21         Sep-21           Computed on 3 years work of the number of years in which they have generated positific case flows in the previous 5 year overage return on case for bankes & NBrCs (including housing finance companies).         Sep-21           For declined portfolio, please with www.ufmt.com         Sep or set overage return on case for the previous 5 year overage return on asset for bank & Sec or overage return on asset for bands 8 finance companies).         For cludied portfolio,	Active Share (%)			37			24		ŝ				37	
Fund Manager/s         Amilt Premchandari         Karthikraj Lakshmanan         Vishal Chopda         Sachin Trivedi           Managing Since         Nov-22         Nov-22         Feb-18         Sep-21           Dala as at Juy 31. 2003 %M. % Active Weight         Nov-22         Nov-22         Feb-18         Sep-21           Computed on 3 years monthly rolling period. Risk free rate - 6.60% (FBL Overnight Mibor). Portfolio Characteristics are calculated based on full market cop using weighted average methodology at aggregation.         Sep-21         Sep-21           Operating Cash Invest. (If 3 Tiers based on the number of years in which they have generated positive operating cash lows in the pervious 5 year average methodology at aggregation.         Sep and a sea average return on capital (for manufacturing companies).         Sep and a sea average return on asset for banks & NBrCs (including housing finance companies).						Fun	d Manager/s							
Managing Since         Nov-22         Nov-22         Feb-18         Sep-21           Data as a Juy 31, 203 %Av. % Active Weight         Nov-22         Nov-22         Feb-18         Sep-21           Data as a Juy 31, 203 %Av. % Active Weight         Acomputed on 3 years monthly rolling period. Risk free rate - 6.60% (FBL Overright MIbor), Portfolio Characteristics are calculated based on full market cop using weighted average methodology at aggregation.         Sep-21         Sep-21           Operating Cash Faw 18, 13 first based on the number of years in which they have generated positive operating cash how in the pervious 5 year average methodology at aggregation.         Sep-21         Sep-21           Computed on 3 years monthly rolling period. Risk free rate - 6.60% (FBL Overright MIbor), Portfolio Characteristics are calculated based on full market cop using weighted average methodology at aggregation.         Sep-21         Sep-21           Operating Cash Faw 18         18:13 files based on the previous 5 year average return on capital (for manufacturing companies & non-lending non banking finance companies (NBFCS)) & based on the previous 5 year average return on asset for banks & NBFCs (including housing finance companies).         For deficied portfolio, please wish www.ulmt.com	Fund Manager/s		Amit P	remchandani		Karthikraj L	'akshmanan		Vishal C	Chopda		0,	achin Trivedi	
Data as a July 31, 2023 %AN - % Active Weight Acomputed on 3 years monthly roling period. Risk free rate - 6.60% (FBLL Overright Mlbor), Portfolio Characteristics are calculated based on full market cap using weighted average methodology at aggregation. Acomputed on 3 years monthly roling period. Risk free rate - 6.60% (FBLL Overright Mlbor), Portfolio Characteristics are calculated based on full market cap using weighted average methodology at aggregation. Operating Cash Tew Test (2) This based on the number of years in which they have generated positing cash lows in the previous 5 year average return on asset for banks & NBFCs (including housing finance companies). Ro deficied portfolio, please visit www.ufmt.com	Managing Since			Nov-22		N	ov-22		Feb	0-18			Sep-21	
Active weight as of July 31, 3203 SMM* of Mixer free role - 6.60% (FBL Overright Mibor). Portfolio Characteristics are calculated based on full market cap using weighted overage methodology at aggregation. Active on 3 years and thy relixer free role - 6.60% (FBL Overright Mibor). Portfolio Characteristics are calculated based on full market cap using weighted overage methodology at aggregation. Opeorating cash Flow frees (C) - 3 first based on the number of years in which they have generated positive opeorating cash flows in the previous 5 years (for manufacturing companies). RocE/ implied RoE First (R) - 3 first based on the previous 5 year overage return on capital (for manufacturing companies & non-including finance companies). RocE/ implied RoE First (R) - 3 first based on the previous 5 year overage return on capital (for manufacturing companies & non-including finance companies). RocE/ implied portfolio, please visit www.utimf.com														
	Data as of July 31, 2023 AComputed on 3 years Operating Cash Flow Tie	%AW - % Active Weight monthly rolling period. Risk free iss (C)- 3 Tiers based on the nurr	s rate - 6.60% (FBIL Overnight Mi mber of years in which they hav	ibor). Portfolio Char ve generated positi	acteristics are cal ive operating cash	ulated based on full market car thous in the previous 5 years (for	p using weighted ave manufacturing com	arage methodo panies).	logy at aggregation.	-				
	For detailed portfolio, p.	ease visit www.utimf.com	oos o year average rerum on oc		salling companies	א ווטו-ופוומוווק ווטון ממוואוווק ווומו	ice companies (ner	in nasnr w llso	i li le hievious o year average re		Juliko & Indras (	וכוסמווום ווססצווום ווומווכב כ	ourpaines).	

# SECTORAL & THEMATIC EQUITY FUNDS **READY RECKONER AUGUST 2023**



Control         Second for all or	AuM Titer I Titer I	Sectoral I						uli iransportation and Logistics rund		
Mode         Table in the control of the control	AuM Ter I Ter I Ter I Ter I Ter I Aud Cap Mid Cap Small Cap Small Cap Cap Cap Cap Cap Cap Cap Cap Cap Cap	LOC H	Fund		Sectore	al Fund		Secto	ral Fund	
and built         image built	Tier I         Tier I           Tier II         Tier II           dd         Large Cap           hdd Cap         Mid Cap           Anall Cap         Mid Cap           of Cap         Cap           dd         Cap	₹ Y31 (	ò		₹ 78	32 Cr		₹2,	358 Cr	
India         India <th< td=""><td>d hchmark hchmark hchmark hchmark hchmark composition hchmark composition hchmark composition hchmark hchmar</td><td>Nifty Financial S</td><td>services TRI</td><td></td><td>S&amp;P BSE Hee</td><td>althcare TRI</td><td></td><td>Nifty Transportati</td><td>on and Logistics TRI</td><td></td></th<>	d hchmark hchmark hchmark hchmark hchmark composition hchmark composition hchmark composition hchmark hchmar	Nifty Financial S	services TRI		S&P BSE Hee	althcare TRI		Nifty Transportati	on and Logistics TRI	
1000         1000 <th< td=""><td>motk Large Cap Large Cap Mid Cap Small Cap Cap Cap Cap Cap Cap Cap Cap Cap Cap</td><td>1</td><td></td><td></td><td>-</td><td>1</td><td></td><td></td><td>I</td><td></td></th<>	motk Large Cap Large Cap Mid Cap Small Cap	1			-	1			I	
Unit         Marcine         M	mark Large Cap Large Cap Mid Cap Mid Cap Can			apitalization c	of Fund vis-à-vis Benchmark Ir	ndex				
under index         index	matk Mid Cap Mid Cap Samuel Cap	73%		95%	44%		49%			76%
Indicate	Small Cap Small Cap Cap Small Cap	14%		5%	26%		29%			23%
Image: Control of the contro	c1 C2 C3 C3	14%		%0	30%		22%			1%
$   \  \  \  \  \  \  \  \  \  \  \  \  \$	c1 C2 C3			h Flow (OCF)	liers of Fund vis-à-vis Benchm	ark Index				
Introduct         Control         Contro         Control         Contro         <	mark C2 C3	1	Т		%06		94%			%69
0         0	c	1	I		10%		5%			28%
Image: Section of called induced (OCC) first of fail of called induced (OCC) first of called induced (O		1	I		%0		1%		_	3%
Image: biology	-	Retu		mployed (RO	CE) Tiers of Fund vis-à-vis Ben	ichmark Index		_		
10000         10000         1000         <		51%		57%	44%		31%			33%
International         Internadom         International         Internation		24%		27%	36%		39%			49%
Math         Entition characteristics of rand vis-vis Benchmark Index (6)         Math		25%		16%	20%		30%			19%
Main         Main <th< td=""><td></td><td></td><td></td><td>iracteristics of</td><td>Fund vis-à-vis Benchmark Ind</td><td>dex (%)</td><td></td><td>-</td><td></td><td></td></th<>				iracteristics of	Fund vis-à-vis Benchmark Ind	dex (%)		-		
Math         Math <th< td=""><td></td><td></td><td>Fund</td><td>BM</td><td></td><td>Fund</td><td>BM</td><td></td><td>Fund</td><td>BM</td></th<>			Fund	BM		Fund	BM		Fund	BM
March M	Fund Price to Book	ľ	3.86	3.79		6.04	6.06		5.25	4.4]
Mail         Mail <th< td=""><td>Benchmark Price to Earnings</td><td></td><td>25.77</td><td>22.52</td><td></td><td>41.58</td><td>42.55</td><td></td><td>33.61</td><td>30.97</td></th<>	Benchmark Price to Earnings		25.77	22.52		41.58	42.55		33.61	30.97
non         1233         1233         1233         1234	(BM) (P/E) Return on Equity	>							- 00	
Image: contract in the			6/:01	1/.33	uniable of Eurole vie À vie Bon	Polorical and			07°C1	CI.4I
Equity Holdings (%)	, manual de la constant	<u>-</u>							07 NI A V	27 A.W
Hubble (a)         Instrumentation (b)         <		MITED	10.84	<b>AW</b>	SIIN PHAPMACENTICALS INDUSTRI	13 16	<b>***</b>	MAHINDPA & MAHINDPAITD	10.43	NH0/
Equity Holdings (%)         Ands Rwr.(L).         8.30         0.01         Der REDNS LARDRA DER FRAMME LID.         7.21         1.80         MAM ONDRA LID.         1.10           SINTE Jown Chinkla         4.31         3.33         JAMIK FHARMA LID.         5.71         5.16         ECHER MOTORS LID         8.67           SINTE JOWN DAWK         3.41         AMIK FHARMA LID.         5.71         5.16         ECHER MOTORS LID         8.67           Antick FHARMA LID.         3.43         AMUK FHARMA LID.         5.77         5.16         ECHER MOTORS LID         8.67           Antick FHARMA LID.         3.43         AMUK FHARMA LID.         5.77         5.16         1.100         5.27           Antick FHARMA         17         AMUK FHARMA LID.         1.4.13         1.4.13         1.4.13         1.2.2         1.2.2           Antick FHARMA         17         1.4.13         1.4.13         1.4.13         1.2.2         1.2.2         1.2.2           Indings (%)         0.09         0.29         0.10         0.26         0.10         1.2.2         1.2.2           Indings (%)         0.09         0.26         0.16         0.13         1.2.2         1.2.2         1.2.2           Indings (%)         0.00 <t< td=""><td></td><td></td><td>17.38</td><td>-4.15</td><td>CIPLA LTD.</td><td>8.49</td><td>0.15</td><td>MARUTI SUZUKI INDIA LTD.</td><td>12.40</td><td>-0.02</td></t<>			17.38	-4.15	CIPLA LTD.	8.49	0.15	MARUTI SUZUKI INDIA LTD.	12.40	-0.02
Arrie Terrent         331         333         Andria PreMera LID.         537         516         EICHER MOTOGE LID         847           InDUSIND BAK         334         334         334         Andria PreMera LID.         535         516         EICHER MOTOGE LID         647         533           InDUSIND BAK         334         334         Andria PreMera LID.         535         516         EICHER MOTOGE LID         647         533           Ind Prediating         334         334         Andria Premera LID.         347         344         543         543           Ind Prediating         344         344         Andria Traine         543         543         543         543           Ind Prediating         344         344         Andria Traine         543 <t< td=""><td></td><td></td><td>8.30</td><td>10.0</td><td>DR REDDYS LABORATORIES LTD.</td><td>7.21</td><td>-1.80</td><td>TATA MOTORS LTD.</td><td>11.80</td><td>10.1</td></t<>			8.30	10.0	DR REDDYS LABORATORIES LTD.	7.21	-1.80	TATA MOTORS LTD.	11.80	10.1
Industribution         384         384         APOLID ANIGE TIME FINETER         595         0.000 LID:         6.32           And Devided         (4)         (4	STATE BANK OF	= INDIA	4.31	-3.23	AJANTA PHARMA LTD.	5.97	5.16	EICHER MOTORS LTD	8.67	4.29
Rey Portiol Outmitterine Indicators         Rey Portiol Outmitterine Indicators         I 4.53         I 4.53 <thi 4.53<="" th="">         I 4.53         <t< td=""><td>INDUSIND BAN</td><td>×</td><td>3.84</td><td>3.84</td><td>APOLLO HOSPITALS ENTERPRISE LT</td><td>5.95</td><td>-0.89</td><td>BAJAJ AUTO LTD.</td><td>6.32</td><td>1.01</td></t<></thi>	INDUSIND BAN	×	3.84	3.84	APOLLO HOSPITALS ENTERPRISE LT	5.95	-0.89	BAJAJ AUTO LTD.	6.32	1.01
Standard Deviction (\$)(14.5)(14.5)(13.3)Standard Deviction (\$)(14.5)(14.5)(13.3)Belo(13.2)(13.2)(13.2)Belo(13.2)(13.2)(13.2)Standar Retio (\$)(13.2)(13.2)(13.2)Derio Intorver Retio (\$)(13.2)(13.2)(13.2)Partio Turnover Retio (\$)(13.2)(13.2)(13.2)Partio Turnover Retio(13.2)(13.2)(13.2)Partio Turnover Retio(13.2)(13.2)(13.2)Partio Turnover Retio(13.2)(13.2)(13.2)Partio Turnover Retio(13.2)(13.2)(13.2)Partio Turnover Retio(13.2)(13.2)(13.2)Partio Turnover Retio(13.2)(13.2)(13.2)Store Could(13.2)(13.2)(13.2)(13.2)Store Could(13.2)(13.2)(13.2)(13.2)	_	-		Key Portfolio	Quantitative Indicators			_		
Beta         0.96         0.96         0.90         0.90         1.00           Stripe Ratio (%)         0.99         0.99         0.56         1.22           Portio Turover Ratio         0.99         0.18         1.25         1.22           Portio Turover Ratio         0.99         0.18         0.18         1.22           Portio Turover Ratio         0.90         0.18         0.18         1.22           Portio Turover Ratio         0.90         0.18         0.18         1.22           Portio Turover Ratio         0.90         0.18         0.18         1.22           Portio Torover Ratio         0.90         0.18         0.18         1.22           Stock Count         2.2         2.2         2.2         1.5         1.5           And Bage/S         Mondel Stoce         Mondel Stoce         1.5         1.5         1.5           And Bage/S and Stoce Antion Portio Porti Portio Porti Portio Portio Porti Portio Portio Porti Porti Porti	tandard Deviation (%)^	19.71			14.	.53		_	9.39	
Shorpe Ratio (3)/ britio Tumover Ratio (3)         0.95         0.56         1.22           Profilo Tumover Ratio (3)         0.9         0.18         0.18         1.22           Profilo Tumover Ratio (3)         0.9         0.18         0.18         0.13           Profilo Tumover Ratio (3)         0.0         0.18         0.18         0.13           Profilo Tumover Ratio (3)         0.0         0.18         0.18         0.13           Profilo Tumover Ratio (3)         0.0         0.18         0.18         0.13           Profilo Ratio (3)         0.0         0.18         0.18         0.13           Sock Count         20         0.18         0.18         0.18         0.13           Sock Count         20         22         22         15         15         15           Ratio Ratio (3)         Mov-25         Mono26/S         Mono26/S         15         1	etav	0.96			0:0	60			00.	
Introduction         0.29         0.18         0.18         0.13           Introduction         0.03         0.03         0.03         0.03         0.03           Introduction         0.01         0.01         0.01         0.03         0.03         0.03           Introduction         0.01         0.01         0.01         0.01         0.03         0.03         0.03           Introduction         0.01         0.01         0.01         0.01         0.03	harpe Ratio (%)^	0.99			0.	56			.22	
Portiolic Composition       Portiolic Composition       Fortiolic Composition       Fortiolic Composition         Top 10 Holdings (%)       70       70       71       71         Stock Count       27       32       33       33         Active Share (%)       27       32       33       33         Lond Manager/s       Free Hi RS       Free Hi RS       72       5       5         Hund Manager/s       Free Hi RS       Free Hi RS       Kamal G       5       5       5         Manager/s       Manager/s       Kamal G       Xamal G       5 </td <td>ortfolio Turnover Ratio^</td> <td>0.29</td> <td></td> <td></td> <td>ō</td> <td>18</td> <td></td> <td></td> <td>.13</td> <td></td>	ortfolio Turnover Ratio^	0.29			ō	18			.13	
Top 10 Holidings (%)         Top 10 Holiding (%)				Portfo	olio Composition					
Stock Count         27         32         33           Stock Count         32         33         33           Active Share (%)         32         22         15         15           Fund Manager/s         Free Hit IR         Manager/s         Kanal G         Sachin Tirve di         33           Fund Manager/s         Free Hit IR         Manager/s         Kanal G         Sachin Tirve di         Sachin Tirve di           Fund Manager/s         Mary 22         Mary 22         Kanal G         Mary 22         Sep-16           Adar ad fund is (1, 31) 2033 %w. % Active weight         Mary 22         Mary 22         Mary 22         Sep-16           Adar ad fund is (1, 31) 2033 %w. % Active weight         Mary 22         Mary 22         Mary 22         Sep-16           Adar ad fund is (1, 31) 2033 %w. % Active weight         Mary 22         Mary 23         Mary 22         Sep-16           Adar ad fund is (1, 31) 2033 %w. % Active weight doweight and contain a store add on the previous 5 year average methodogy at aggregation.         Sep-16         Sep-16	op 10 Holdings (%)	20				19			71	
Active Share (%)     32     22     15       Fund Manager/s     23     15       Fund Manager/s     Freethi RS     Fund Manager/s     15       Fund Manager/s     Kamal G     23     15       Fund Manager/s     Kamal G     23     15       Fund Manager/s     Kamal G     23     25     15       Managing Since     May-22     May-22     May-22     Sep-16       Commund con Nave Miss (C)-3 files based out here here of constraint which they hone generated positive constraint on a state and on the previous 5 years (manufacturing comparise).     26     16       Commund Ref (F) - 3 files based on the here out of years (manufacturing comparise).     26     16     26     16       Commund Ref (F) - 3 files based on the here out of years (manufacturing comparise).     26     26     16     27     28       Commund Ref (F) - 3 files based on the here out of years (manufacturing comparise).     26     26     26     26     26       Commund Ref (F) - 3 files based on the here out out of years (manufacturing comparise).     26     26     26     26     26       Commund Ref (F) - 3 files based on the here out out of years (manufacturing comparise).     26     26     26     26       Commund Ref (F) - 3 files based on the here out out of years (manufacturing comparise).     26     26     26 <t< td=""><td>stock Count</td><td>27</td><td></td><td></td><td>e</td><td>32</td><td></td><td></td><td>33</td><td></td></t<>	stock Count	27			e	32			33	
Fund Manager/s       Fund Manager/s       Kamal G       Sachin Trivedi         Fund Manager/s       Preethi RS       Freethi RS       Kamal G       Sachin Trivedi         Managing Since       May-22       May-22       May-22       Sep-16         Managing Since       3 yass to support Refer to a state weight       May-22       Sep-16         Accompcione Cash Tawing Since       3 yass to support Refer to a state weight       May-22       Sep-16         Accompcione Cash Tawing Since       3 yass to support Refer to a state muchan or special provided positive cancer of the mervice's years of the mervice's years of the mervice's years of the mervice's year average methodology of aggregation.       Sep-16         Accompcione Cash Tawing Since (p.3.1) Tests based on the mervice's year average return on asset to based and the mervice's year average return on asset for based and the mervice's year average return on asset for based and the value greater of years in which they house generating companies (NBTCS) (b based on the previous 5 year average return on asset for basing finance companies).	Active Share (%)	32			2	22			15	
Fund Manager/s         Preethi RS         Preethi RS         Kamal G         Sachin Trivedi           Managing Since         May-22         May-22         May-22         Sep-16           Mata as of July 3, 2023 % M · % Active Weight         May-22         May-22         Sep-16           Mata as of July 3, 2023 % M · % Active Weight         May-22         May-22         Sep-16           Accompared and system which firsh how parelial Characteristics are calculated based on full mater         May-22         May-22         Sep-16           Accompared and System while firsh firsh how parelial Characteristics are calculated based on full mater         May-23         May-22         Sep-16           Accompared and Rise (For Strive Weight         Strive Weight         May-23         May-23         Sep-16           Accompared and Rise (For Strive Weight         Strive Weight         May-23         Sep-16         Sep-16           Accompared and Rise (For Strive Weight         Strive Weight         May-23         Sep-16         Sep-16           Accompared and Rise (For Strive Weight         Strive Weight         May-23         Sep-16         Sep-16           Accompared and Rise (For Strive Weight         Strive Weight         May-23         Sep-16         Sep-16	-			Fur	nd Manager/s			-		
Managing Since         May-22         May-22         Sep-16           According to 1, 0, 1, 0, 0, 0, 0, 0, 0, 0, 0, 0, 0, 0, 0, 0,	-und Manager/s	Preethi	RS		Kam	al G		Sachi	n Trivedi	
Data as of JUN 3, 2023 %M- % Active Weight Computed as years manual of the source of the comparison of the previous 5 years (for manufacturing comparison) weighted overage methodology at aggregation. Operating Cash Run Ties (G) - 3 Thes based on the mumber of years in which they have generated positive contrains and the previous 5 years (for manufacturing comparison) weighted overage methodology at aggregation. Descriptioned for the source of years in which they have generated positive comparies for manufacturing comparies (for manufacturing comparies) weighted overage methodology at aggregation. Eacy functioned for the revious 5 year average return on capital (for manufacturing comparies (for manufacturing comparies (for the previous 5 year average return on asset for banks & NBFCs (including housing finance comparies).	Managing Since	May-2	22		May	y-22		Se	p-16	
Operating Cash Flow Tiers (C 3 Tiers based on the number of years in which they have generated positive operating cash flows in the previous 5 year annulactiving companies). EXCE/function of the previous 5 year average return on capital flor manufacturing companies & non-lending non banking finance companies (NBFCs)) & based on the previous 5 year average return on asset for banks & NBFCs [including housing finance companies].	ata as of July 31, 2023 %Aw - % Active Weight Computed on 3 years monthly rolling period. Risk free rate - 6.60% (FBIL Overnight Mibc	or). Portfolio Characterístic	cs are calculated bas	ed on full market c	ap using weighted average methodolog)	y at aggregation.				
	perdining Cash How liets (CJ-3 liets based on the number of years in which they have occ1 implied RoE Tiers (R) - 3 Tiers based on the previous 5 year average return on capi	generated positive operc ital (for manufacturing cc	ating cash tlows in the ompanies & non-lendi	e previous 5 years († ng non banking finc	or manutacturing companies). ance companies (NBFCs)) & based on the	e previous 5 year ave	srage return on asset -	for banks & NBFCs (including housing finan	ce companies).	

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

#### **UTI DIVIDEND YIELD FUND**

An open ended equity scheme predominantly investing in Dividend Yielding stocks.

n<sub>e</sub>

#### Category Dividend Yield Fund



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.



#### Fund Manager

Mr. Amit Premchandani, PGDM (IIM Indore), CA, CFA Managing the scheme since Nov - 2022

Plans/Option (Regular/Direct)	
Growth Option IDCW Option with Payout and Reinvestment	_
Load Structure	<b>∖</b> (≓

cture	
Nil	
< 1 Year	>= 1 Year
1%	Nil
1	
Ionthly Average	:₹3064.46 Crore
N	:₹3132.24 Crore
NAV in the mont	h <b>₹</b>
h Option	:₹119.7066
n Option	:₹112.8979
ense Ratio	%
	: 2.04
	:1.43
Investment Amo	unt 🖒
	₹ 5000/-
	₹5000/-
	Nil < 1 Year 1% Ionthly Average M NAV in the mont h Option n Option

NAV per unit as on 31 <sup>st</sup> July, 2023	₹
Regular Growth Option	₹119.7066
Regular IDCW Option	₹24.2480
Direct Growth Option	₹127.6909
Direct IDCW Option	₹28.5062

Portfolio Details					
% of Top 10 Stocks	41.31				
Median Market Cap (₹ Cr)	97,061				
Weighted Average Market Cap	271,592				
Number of Securities	49				
All figures given are provisional and unaudited.					

Market Capitalisation (%)							
	Large	Mid	Small				
Fund	65	18	17				
Benchmark	75	16	9				

#### ortfolio as on 31<sup>st</sup> July. 2023

Portfolio as on 31 <sup>st</sup> July, 2023			
Equity	% to NAV	Equity	% to NAV
Infosys Ltd.	6.49	Oil & Natural Gas Corporation Ltd.	2.05
HDFC Bank Ltd.	5.29	Great Eastern Shipping Co. Ltd.	1.97
Mphasis Ltd	4.40	Coromandel International Ltd.	1.83
Tata Steel Ltd.	4.26	Hindustan Petroleum Corporation Ltd.	1.80
Tech Mahindra Ltd	3.83	ICICI Securities Ltd.	1.62
NTPC Ltd.	3.69	Procter & Gamble Hygiene & Hel Care Ltd.	1.59
Marico Ltd.	3.58	State Bank Of India	1.58
ITC Ltd.	3.57	Samvardhana Motherson International Ltd	1.57
Tata Consultancy Services Ltd.	3.17	ICICI Prudential Life Insurance Company Ltd.	1.48
Hindustan Unilever Ltd.	3.02	Computer Age Management Services Ltd	1.45
ICICI Bank Ltd	2.87	Sanofi India Ltd.	1.43
Bharat Electronics Ltd.	2.63	Cummins India Ltd.	1.41
Bharat Petroleum Corporation Ltd.	2.41	Crompton Greaves Consumer Electricals Ltd.	1.41
GAIL (India) Ltd.	2.28	Others	18.08
LTIMindtree Ltd.	2.19	Net Current Assets	2.83
Bajaj Auto Ltd.	2.17	TOTAL	100.00
Torrent Pharmaceuticals Ltd.	2.05		

Active Stock positions	5		26	Quantitative Indicators	Fund	Benchmark
Overweight (Top 5)	%	Underweight (Top 5)	%	Beta	0.83	1
Mphasis Ltd	4.3	Reliance Industries Ltd.	-6.4	Standard Deviation	13.97%	15.03%
Tata Steel Ltd.	3.5	HDFC Bank Ltd.	-3.9	(Annual)		
Marico Ltd.	3.4	Larsen & Toubro Ltd.	-2.4	Sharpe Ratio	1.13%	
Tech Mahindra Ltd	3.3	ICICI Bank Ltd	-2.3	Portfolio Turnover Ratio (Annual)	0.23	
NTPC Ltd.	2.9	Kotak Mahindra		P/B	6.88	6.82
		Bank Ltd.	-2.0	P/E ROE	27.97 22.31	32.83 19.13

Fund Performance Vs Benchmark (CAGR) as on 31 <sup>°</sup> July, 2023 Growth of ₹ 10000								
Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty Dividend Opportunities 50 TRI (%)		NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty Dividend Opportunities 50 TRI (₹)	Nifty 50 TRI (₹)
1 Y	18.22	17.35	24.58	16.28	11,822	11,735	12,458	11,628
3 Y	22.39	24.91	25.94	22.71	18,333	19,489	19,975	18,477
5 Y	12.96	13.29	13.46	13.02	18,398	18,668	18,809	18,447
SI*	14.57	14.87	17.12	NA	119,764	125,620	178,997	NA

B - Benchmark, AB - Additional Benchmark, TRI - Total Return Index

Past performance may or may not be sustained in future. Different plans shall have a different expense structure. The performance details provided herein are of regular plan (growth Option). Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). Inception of UTI Dividend Yield Fund: 3-May-2005. Date of allotment in the scheme/plan has been considered for inception date. The Scheme is currently managed by Mr. Amit Premchandani since Nov - 2022. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement.

	as on 31 <sup>st</sup> July, 20						
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 Y	120,000	137,588	134,779	139,412	28.40	23.73	31.47
3 Y	360,000	463,734	467,513	496,863	17.19	17.76	22.13
5 Y	600,000	922,845	939,930	973,667	17.27	18.02	19.47
7 Y	840,000	1,427,172	1,466,635	1,499,614	14.89	15.65	16.27
10 Y	1,200,000	2,454,750	2,600,562	2,591,162	13.72	14.79	14.72
15 Y	1,800,000	5,213,755	5,683,665	5,779,528	13.06	14.06	14.26
SI	2,180,000	8,202,954	8,319,712	9,418,243	13.11	13.24	14.38

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.

Top 5 Sectors	85
Information Technology	20%
Financial Services	17%
Fast Moving Consumer Goods	15%
Oil, Gas & Consumable Fuels	12%
Healthcare	7%
Others	27%

#### **UTI MNC FUND**

An open ended equity scheme following the theme of investing predominantly in equity and equity related securities of Multi-National Companies.

#### Category Thematic

Investmen	t Objective	
term capita equity and companies However, tl	l appreciation by inv equity related sec nere can be no assu	heme is to generate long vesting predominantly ir urities of multinationa rance or guarantee that the scheme would be
	ception/allotment	
29th May, 1	998	
Benchmar		
Nifty MNC1	RI	
Fund Man	ager	л. Ли
(CFAI, USA)	Managing the scher	51¢
Plans/Opt	ion (Regular/Direct	
Growth Opt IDCW Optic	tion on with Payout and R	einvestment
Load Strue	ture	¢.
Entry Load		
Holding	Less than one year	
Period Exit Load	1%	equal to one Year Nil
Fund AUN		
		<b>T</b> 2507 47 C
Fund Size IV Closing AUI	Ionthly Average M	:₹2597.47 Crore :₹2633.33 Crore
-	NAV in the month	
High Growt		:₹308.6648
Low Growt	•	:₹297.6405
	•	0/
Total Expe	ense Ratio	.2.04
Regular Direct		: 2.04 : 1.21
		0
	Investment Amou	
Growth: IDCW:		₹5000/- ₹5000/-
		( 5000/-

NAV per unit as on 31 <sup>st</sup> July, 2023	₹
Regular Growth Option	₹308.6648
Regular IDCW Option	₹159.1428
Direct Growth Option	₹338.1030
Direct IDCW Option	₹175.3851

Portfolio Details					
% of Top 10 Stocks	53.76				
Median Market Cap (₹ Cr)	51,168				
Weighted Average Market Cap	120,425				
Number of Securities	37				
All figures given are provisional and unaudited.					

Market Capit			
	Large	Mid	Small
Fund	41	52	7
Benchmark	62	37	1

Portfolio as on 31<sup>st</sup> July, 2023

· · · · · · · · · · · · · · · · · · ·			
Equity	% to NAV	Equity	% to NAV
Maruti Suzuki India Ltd.	8.88	CRISIL Ltd	2.41
Nestle India Ltd.	7.97	3M India Ltd.	2.36
Hindustan Unilever Ltd.	6.48	Sanofi India Ltd.	2.33
United Spirits Ltd.	5.94	Oracle Financial Services Software Ltd.	2.05
Britannia Industries Ltd.	4.59	Bayer Cropscience Ltd.	1.82
Mphasis Ltd	4.36	HDFC Asset Management Company Ltd	1.81
Grindwell Norton Ltd.	4.25	Gland Pharma Ltd	1.53
Procter & Gamble Hygiene & Hel Care Ltd.	3.99	Honeywell Automation India Ltd.	1.48
United Breweries Ltd.	3.90	ICICI Prudential Life Insurance Company Ltd.	1.14
Schaeffler India Ltd	3.43	Proctor & Gamble Health Ltd	1.13
Abbott India Ltd.	3.31	Pfizer Ltd.	1.06
SKF India Ltd.	3.06	Nippon Life India Asset Management Ltd	0.97
Cummins India Ltd.	2.84	Coforge Ltd	0.96
Whirlpool Of India Ltd.	2.64	Others	3.84
Siemens India Ltd.	2.60	Net Current Assets	1.82
Bosch Ltd.	2.59	TOTAL	100.00
Timken India Ltd.	2.48		

Active Stock positions			B	Quantitative Indicators	Fund	Benchmar
Overweight (Top 5)	%	Underweight (Top 5)	%	Beta	0.88	1
Grindwell Norton Ltd.	2.7	Ambuja Cements Ltd.	-5.0	Standard Deviation	12.31%	13.25%
Whirlpool Of India Ltd.	2.6	Vedanta Ltd	-4.8	(Annual)		
Timken India Ltd.	2.5	Colgate Palmolive		Sharpe Ratio	0.81%	
United Breweries Ltd.	2.3	India Ltd.	-4.0	Portfolio Turnover Ratio (Annual)	0.09	
Bayer Cropscience Ltd.	1.8	Ashok Leyland Ltd.	-3.9	P/B	19.83	21.05
, ,		Britannia Industries Ltd.	-3.7	P/E	54.92	53.77
				ROE	32.16	34.86

Fund Performance Vs Benchmark (CAGR) as on 31 <sup>st</sup> July, 2023 Growth of ₹ 10000								
Period	NAV Growth (%)	Nifty MNC TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty MNC TRI (₹)	Nifty 50 TRI (₹)		
1 Y	12.42	18.34	16.28	11,242	11,834	11,628		
3 Y	16.54	20.01	22.71	15,828	17,284	18,477		
5 Y	8.50	10.35	13.02	15,040	16,367	18,447		
SI*	15.79	13.59	NA	401,615	247,720	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 91 in 'Fund Manager Summary'. N.A Not Available. Schemes Managed by Mr. Karthikraj Lakshmanan.

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

Period	Investment Amount (₹)	Fund Value (₹)	Nifty MNC TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty MNC TRI	Yield (%) Nifty 50 TR		
1 Y	120,000	134,014	136,703	133,069	22.46	26.92	20.90		
3 Y	360,000	443,187	467,381	458,661	14.00	17.74	16.41		
5 Y	600,000	830,690	900,355	912,222	12.98	16.26	16.79		
7 Y	840,000	1,256,895	1,388,320	1,446,661	11.32	14.11	15.27		
10 Y	1,200,000	2,242,418	2,545,787	2,513,137	12.02	14.40	14.15		
15 Y	1,800,000	6,045,320	6,323,750	5,389,861	14.77	15.29	13.45		
SI	2,240,000	10,530,331	10,850,311	8,722,809	14.72	14.98	13.05		

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 2023 (Since SIP facility was introduced in November 2004. **Past performance may or may not be sustained in future.** 

Top 5 Sectors	No. 1
Fast Moving Consumer Goods	34%
Capital Goods	17%
Automobile and Auto Components	16%
Healthcare	10%
Information Technology	7%
Others	14%

#### **UTI INDIA CONSUMER FUND**

**Growth Option** 

Load Structure

Entry Load: Nil

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

Plans/Option (Regular/Direct)

IDCW Option with Payout and Reinvestment

ExitLoad :  $<30 \, days - 1\%$ ;  $\geq 30 \, days - Nil$ 

<del>Ç</del>

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

#### Category Thematic

Investment Objective	Portfolio as on 31 <sup>st</sup> July, 2023			
The objective of the scheme is to generate long term	Equity	% to NAV	Equity	% to NAV
capital appreciation by investing predominantly in	Maruti Suzuki India Ltd.	8.13	ICICI Bank Ltd	2.26
ompanies that are expected to benefit from the	Bharti Airtel Ltd.	7.20	Phoenix Mills Ltd	2.25
rowth of consumption, changing demographics,	Titan Company Ltd.	5.27	Bajaj Finance Ltd.	2.08
onsumer aspirations and lifestyle.	Asian Paints Ltd.	5.26	Crompton Greaves Consumer Electricals Ltd.	2.05
owever, there can be no assurance or guarantee that	Nestle India Ltd.	4.66	Jubilant Food Works Ltd	2.05
e investment objective of the scheme would be	Godrej Consumer Products Ltd	4.54	Page Industries Ltd	2.03
hieved.	Avenue Supermarts Ltd.	4.46	HDFC Bank Ltd.	1.99
	ITC Ltd.	3.99	United Spirits Ltd.	1.98
ate of inception/allotment	Hindustan Unilever Ltd.	3.69	ICICI Lombard General Insurance	
0th July, 2007	Eicher Motors Ltd	3.61	Company Ltd	1.78
	Tata Motors Ltd.	3.52	Astral Ltd.	1.73
enchmark Index	Metro Brands Ltd	3.12	Info-Edge (India) Ltd.	1.68
	Trent Ltd.	3.01	Emami Ltd.	1.13
fty India Consumption TRI	United Breweries Ltd.	2.58	Whirlpool Of India Ltd.	1.09
	Dabur India Ltd.	2.58	Others	4.69
und Manager	Marico Ltd.	2.37	Net Current Assets	0.93
r. Vishal Chopda, CFA, BE, PGDM	Havells India Ltd.	2.29	TOTAL	100.00

Active Stock position	s		B	Quantitative Indicators	Fund	Benchmark
Overweight (Top 5)	%	Underweight (Top 5)	%	Beta	0.91	1
Tata Motors Ltd.	3.5	Mahindra &		Standard Deviation	13.60%	14.37%
Metro Brands Ltd	3.1	Mahindra Ltd.	-6.6	(Annual)		
Godrej Consumer Prod	ucts	ITC Ltd.	-6.2	Sharpe Ratio	0.89%	
Ltd	2.6	Hindustan Unilever Ltd.	-5.7	Portfolio Turnover Ratio (Annual)	0.20	
United Breweries Ltd.	2.6	Bharti Airtel Ltd.	-3.0	P/B	14.89	14.39
ICICI Bank Ltd	2.3	Britannia Industries Ltd.	-2.8	P/E	55.47	53.79
				ROE	22.95	25.29

Fund Performance Vs Benchmark (CAGR) as on $31^{\circ}$ July, 2023 Growth of ₹ 10000								
Period	NAV Growth (%)	Nifty India Consumption TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty India Consumption TRI (₹)	Nifty 50 TRI (₹)		
1 Y	10.58	12.77	16.28	11,058	11,277	11,628		
3 Y	18.66	20.78	22.71	16,708	17,619	18,477		
5 Y	9.24	11.14	13.02	15,560	16,962	18,447		
SI*	9.48	13.09	11.08	42,648	71,700	53,802		

B - Benchmark, AB - Additional Benchmark, TRI - Total Return Index;

Past performance may or may not be sustained in the future. Different plans shall have different expense structures. The performance details provided herein are of regular plan (growth Option). Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). \*Inception Date of UTI India Consumer Fund: July 30, 2007. @Since Inception return for SIP – Aug 1, 2007. For SIP calculation monthly investment of ₹10000 is taken. The Scheme is currently managed by Mr. Vishal Chopda since Feb 2018. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement

Period	Investment Amount (₹)	Fund Value (₹)	Nifty India Consumption TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty India Consumption TRI	Yield (%) Nifty 50 TR
1 Y	120,000	130,149	132,101	133,069	16.13	19.31	20.90
3 Y	360,000	437,878	466,014	458,661	13.16	17.53	16.41
5 Y	600,000	843,220	907,316	912,222	13.59	16.57	16.79
7 Y	840,000	1,283,045	1,407,913	1,446,661	11.90	14.50	15.27
10 Y	1,200,000	2,158,231	2,493,685	2,513,137	11.30	14.01	14.15
15 Y	1,800,000	4,701,851	6,089,799	5,389,861	11.86	14.86	13.45
SI	1,910,000	5,186,790	6,811,216	5,909,098	11.57	14.52	12.98

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.

Top 5 Sectors	
Fast Moving Consumer Goods	28%
Consumer Durables	19%
Automobile and Auto Components	15%
Consumer Services	13%
Financial Services	9%
Others	15%

Fund AUM	
Fund Size Monthly Average Closing AUM	:₹512.43 Crore :₹513.24 Crore
High/Low NAV in the month	₹
High Growth Option	:₹42.7623
Low Growth Option	:₹41.9322
Total Expense Ratio	%
Regular	: 2.54

Direct :1.78 **Minimum Investment Amount** ₹5000/-Growth: IDCW: ₹5000/-

NAV per unit as on 31 <sup>st</sup> July, 2023	₹
Regular Growth Option	₹42.6627
Regular IDCW Option	₹37.2930
Direct Growth Option	₹45.3411
Direct IDCW Option	₹39.8044

Portfolio Details	
% of Top 10 Stocks	50.81
Median Market Cap (₹ Cr)	228,695
Weighted Average Market Cap	245,841
Number of Securities	35
All figures given are provisional and ι	inaudited.

Market Capitalisation (%)					
	Large	Small			
Fund	75	21	4		
Benchmark	93	7	-		

August 2023 | For Product Label, Refer Page no. 92-97.

#### **UTI INFRASTRUCTURE FUND**

An open ended equity scheme following the infrastructure theme.

#### Category Thematic

Investment Objective	
The investment objective of t long term capital appre predominantly in equity and er companies engaged either dir infrastructure areas of the Indi However, there can be no asso the investment objective of achieved.	ciation by investin quity related securities or rectly or indirectly in th an economy. urance or guarantee tha
Date of inception/allotment	
7th April, 2004	<b>~</b>
Benchmark Index	Ē
Nifty Infrastructure TRI	
Fund Manager	Sec.
Mr Sachin Trivedi, B.Com, MM	S. CFA
Managing the scheme since Se	
Plans/Option (Regular/Direc	t)
Growth Option	
IDCW Option with Payout and I	Reinvestment
Load Structure	€÷
Entry Load: Nil	
Exit Load : $<30 \text{ days} - 1\%; \ge 3$	30 days – Nil
Fund AUM	
Fund Size Monthly Average	:₹1622.80 Crore
Closing AUM	:₹1666.39 Crore
High/Low NAV in the month	n <b>₹</b>
High Growth Option	:₹97.0362
Low Growth Option	:₹92.3556
Total Expense Ratio	%
Regular	: 2.25
Direct	:1.91
	• • • • •



NAV per unit as on 31 <sup>st</sup> July, 2023	₹
Regular Growth Option	₹97.0362
Regular IDCW Option	₹50.7154
Direct Growth Option	₹101.2558
Direct IDCW Option	₹52.9875

Portfolio Details	
% of Top 10 Stocks	53.88
Median Market Cap (₹ Cr)	157,600
Weighted Average Market Cap	269,612
Number of Securities	44
All figures given are provisional and u	naudited.

Market Capitalisation (%)					
	Large	Mid	Small		
Fund	64	22	14		
Benchmark	90	10	-		

Portfolio as on 31 <sup>°°</sup> July, 2023			
Equity	% to NAV	Equity	% to NAV
Larsen & Toubro Ltd.	10.97	Interglobe Aviation Ltd	1.99
Bharti Airtel Ltd.	9.69	Brigade Enterprises Ltd.	1.91
NTPC Ltd.	6.63	Hindustan Petroleum Corporation Ltd.	1.61
Ultratech Cement Ltd.	5.89	Crompton Greaves Consumer Electricals Ltd.	1.58
Reliance Industries Ltd.	4.59	3M India Ltd.	1.55
ICICI Bank Ltd	4.03	H G Infra Engineering Ltd.	1.52
Axis Bank Ltd.	3.33	Cummins India Ltd.	1.49
Adani Ports And Special Economic Zone Ltd	3.11	J. Kumar Infraprojects Ltd.	1.39
Bharat Electronics Ltd.	3.10	PNC Infratech Ltd	1.38
Gujarat Gas Ltd	2.55	Blue Star Ltd.	1.26
Container Corporation Of India Ltd	2.43	AIA Engineering Ltd.	1.23
Siemens India Ltd.	2.42	Indraprastha Gas Ltd	1.20
Shree Cement Ltd.	2.39	ABB India Ltd.	1.20
Bharat Forge Ltd.	2.29	Others	8.61
SKF India Ltd.	2.13	Net Current Assets	2.42
Bharat Petroleum Corporation Ltd.	2.11	TOTAL	100.00
Torrent Power Ltd.	2.03		

Active Stock positions			<b>9</b> 5	Quantitative Indicators	Fund	Benchm
Overweight (Top 5)	%	Underweight (Top 5)	%	Beta	0.89	1
ICICI Bank Ltd	4.0	Reliance Industries Ltd.	-14.2	Standard Deviation	16.06%	16.56
Axis Bank Ltd.	3.3	Larsen & Toubro Ltd.	-4.9	(Annual)		
Bharat Electronics Ltd.	3.1	Power Grid Corporation	n	Sharpe Ratio	1.49%	
Gujarat Gas Ltd	2.5	Of India Ltd	-4.5	Portfolio Turnover Ratio (Annual)	0.16	
Bharat Forge Ltd.	2.3	Oil & Natural Gas		P/B	5.08	4.52
-		Corporation Ltd.	-3.4	P/E	37.48	31.55
		Grasim Industries Ltd.	-3.3	ROE	13.57	13.90

Fund Performance Vs Benchmark (CAGR) as on 31 <sup>°</sup> July, 2023 Growth of ₹ 10000							
Period	NAV Growth (%)	Nifty Infrastructure TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty Infrastructure TRI (₹)	Nifty 50 TRI (₹)	
1 Y	25.64	25.89	16.28	12,564	12,589	11,628	
3 Y	30.55	26.33	22.71	22,250	20,161	18,477	
5 Y	12.88	15.96	13.02	18,333	20,976	18,447	
SI*	13.01	10.29	14.51	106,301	66,382	137,154	

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 91 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 31 <sup>st</sup> July, 20	23					
Period	Investment Amount (₹)	Fund Value (₹)	Nifty Infrastructure TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty Infrastructure TRI	
1 Y	120,000	138,959	140,745	133,069	30.70	33.72	20.90
3 Y	360,000	503,892	500,024	458,661	23.15	22.59	16.41
5 Y	600,000	977,131	1,008,859	912,222	19.61	20.93	16.79
7 Y	840,000	1,436,894	1,516,383	1,446,661	15.08	16.59	15.27
10 Y	1,200,000	2,439,801	2,422,740	2,513,137	13.60	13.47	14.15
15 Y	1,800,000	4,458,118	3,964,603	5,389,861	11.23	9.85	13.45
SI	2,240,000	6,490,955	5,358,771	8,722,809	10.38	8.62	13.05

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 2023 (Since SIP facility was introduced in November 2004. Past performance may or may not be sustained in future.

Top 5 Sectors	2
Capital Goods	17%
Construction	16%
Oil, Gas & Consumable Fuels	13%
Telecommunication	10%
Services	9%
Others	33%

#### **UTI BANKING & FINANCIAL SERVICES FUND**

6

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

#### Category Sectoral

Equity	% to NAV	Equity	% to NAV
HDFC Bank Ltd.	19.84	Aavas Financiers Ltd	2.01
ICICI Bank Ltd	17.38	PB Fintech Ltd	1.90
Axis Bank Ltd.	8.30	Canfin Homes Ltd.	1.86
State Bank Of India	4.31	ICICI Lombard General Insurance	
IndusInd Bank Ltd.	3.84	Company Ltd	1.86
Kotak Mahindra Bank Ltd.	3.59	Nippon Life India Asset Management Ltd	1.33
SBI Life Insurance Company Ltd.	3.40	Creditaccess Grameen Ltd	1.33
Bajaj Finance Ltd.	3.38	Bajaj Finserv Ltd.	1.23
Karur Vysya Bank Ltd.	3.12	Kfin Technologies Ltd	1.13
Max Financial Services Ltd.	3.09	HDFC Asset Management Company Ltd	1.00
Mahindra & Mahindra Fin.Ser.Ltd.	2.51	DCB Bank Ltd	0.53
Cholamandalam Investment And Fin. Co. Ltd	2.43	Federal Bank Ltd.	0.49
Indian Bank	2.28	ICICI Securities Ltd.	0.00
SBI Cards And Payment Services Pvt Ltd.	2.17	Prudent Corporate Advisory Services Ltd	0.00
Star Health And Allied Insurance		Net Current Assets	1.49
Company Ltd	2.12	TOTAL	100.00
Equitas Small Finance Bank Ltd	2.07		

Active Stock positions		B	Quantitative Indicators	Fund	Benchmark
Overweight (Top 5)%IndusInd Bank Ltd.3.8Karur Vysya Bank Ltd.3.1Max Financial3.1Services Ltd.3.1Mahindra & MahindraFin.Ser.Ltd.Indian Bank2.3	Kotak Mahindra Bank Ltd. ICICI Bank Ltd State Bank Of India	% -12.2 -4.8 -4.2 -3.2 -2.8	Beta Standard Deviation (Annual) Sharpe Ratio Portfolio Turnover Ratio (Annual) P/B P/B ROE	0.96 19.71% 0.99% 0.29 3.86 25.77 15.75	1 20.10% 3.79 22.52 17.33

Fund Performance Vs Benchmark (CAGR) as on $31^{*}$ July, 2023 Growth of ₹ 10000						
Period	NAV Growth (%)	Nifty Financial Services TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty Financial Services TRI (₹)	Nifty 50 TRI (₹)
1 Y	20.15	17.66	16.28	12,015	11,766	11,628
3 Y	26.07	24.64	22.71	20,037	19,363	18,477
5 Y	6.51	12.45	13.02	13,710	17,986	18,447
SI*	14.58	17.75	14.51	138,783	235,175	137,154

B - Benchmark, AB - Additional Benchmark, TRI - Total Return Index

Past performance may or may not be sustained in future. Different plans shall have a different expense structure. The performance details provided herein are of regular plan (growth Option). Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). Inception of UTI Banking & Financial Services Fund: 07-Apr-04. Date of allotment in the scheme/plan has been considered for inception date. Since Inception returns for SIP is calculated from 01-Dec-04. Preethi R S is managing the scheme since Apr-2023. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. manages 1 open-ended schemes of UTI Mutual Fund.

Period	Investment Amount (₹)	Fund Value (₹)	Nifty Financial Services TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty Financial Services TRI	Yield (%) Nifty 50 TR
1 Y	120,000	133,853	132,381	133,069	22.19	19.77	20.90
3 Y	360,000	464,739	455,294	458,661	17.34	15.89	16.41
5 Y	600,000	844,014	877,399	912,222	13.63	15.21	16.79
7 Y	840,000	1,228,606	1,425,413	1,446,661	10.69	14.85	15.27
10 Y	1,200,000	2,151,951	2,709,619	2,513,137	11.25	15.56	14.15
15 Y	1,800,000	4,708,187	6,665,701	5,389,861	11.87	15.90	13.45
SI	2,240,000	8,181,380	12,255,254	8,722,809	12.47	16.05	13.05

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 2023 (Since SIP facility was introduced in November 2004. **Past performance may or may not be sustained in future**.

Top Sectors	35
Financial Services	99%

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

#### **Benchmark Index**

Nifty Financial Services TRI

#### Fund Manager

Ms. Preethi R S, MBA , IIM Kozhikode BE, Computer Science RVCE , Bengaluru Managing the scheme since May 2022

#### Plans/Option (Regular/Direct)

Growth Option

IDCW Option with Payout and Reinvestment

#### Load Structure

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

-	
Fund AUM	
Fund Size Monthly Average	:₹931.04 Crore

Closing AUM	:₹930.55 Crore
High/Low NAV in the month	₹
High Growth Option	:₹140.9683
Low Growth Option	:₹136.5643
Total Expense Ratio	%
Regular	:2.32
Direct	:1.34
Minimum Investment Amount	Ċ
Growth:	₹ 5000/-
IDCW:	₹5000/-

NAV per unit as on 31 <sup>st</sup> July, 2023	₹
Regular Growth Option	₹138.8376
Regular IDCW Option	₹54.0349
Direct Growth Option	₹155.0056
Direct IDCW Option	₹60.6664

Portfolio Details	
% of Top 10 Stocks	70.26
Median Market Cap (₹ Cr)	362,099
Weighted Average Market Cap	475,605
Number of Securities	27
All figures given are provisional and u	inaudited.

Market Capita			
	Large	Mid	Small
Fund	73	14	14
Benchmark	95	5	0

# **UTI HEALTHCARE FUND** An open ended equity scheme investing in the Healthcare Services Sector.

#### Category **Sectoral**

\_8\_

Investment Objective	
The primary objective of the sch term capital appreciation by inv equity and equity related se /institutions engaged in the Hea However, there can be no assur- the investment objective of the achieved.	esting predominantly i curities of companie ilthcare Services Secto rance or guarantee tha
Date of inception/allotment 28th June, 1999	E C
Benchmark Index S&P BSE Healthcare TRI	P
Final Manager	
Fund Manager Mr. Kamal Gada B.Com, CA, CS,C	۲ <sup>۳</sup> ۳
Managing the scheme since Ma	
Plans/Option (Regular/Direct)	
Growth Option	
IDCW Option with Payout and Re	einvestment
Load Structure	(E)
Entry Load: Nil Exit Load : <30 days−1%; ≥30	) days – Nil
Fund AUM	
Fund Size Monthly Average Closing AUM	:₹747.86 Crore :₹782.38 Crore
High/Low NAV in the month	₹
High Growth Option	:₹178.8390
Low Growth Option	:₹163.6345
Total Expense Ratio	%
Regular	:2.38
Direct	:1.43
Minimum Investment Amoun	t 👸
Growth:	₹ 5000/-
IDCW:	₹5000/-
NAV per unit as on 31 <sup>st</sup> July,	2023
Regular Growth Option	₹178.8390
Regular IDCW Option	₹138.2175
Direct Growth Option Direct IDCW Option	₹197.7747 ₹152.8668
	152.0000
Portfolio Details	
% of Top 10 Stocks	60.55
Median Market Cap (₹ Cr)	49,939
Weighted Average Market Cap	
Number of Securities All figures given are provisional and	32

All figures given are provisional and unaudited.

Market Capitalisation (%)					
	Large	Mid	Small		
Fund	44	26	30		
Benchmark	51	27	22		

#### Portfolio as on 31<sup>st</sup> July. 2023

Portiono as on 51 July, 2025				
Equity	% to NAV	Equity	% to NAV	
Sun Pharmaceuticals Industries Ltd.	13.16	Poly Medicure Ltd.	1.86	
Cipla Ltd.	8.49	Proctor & Gamble Health Ltd	1.75	
Dr Reddy's Laboratories Ltd.	7.21	Syngene International Ltd.	1.50	
Ajanta Pharma Ltd.	5.97	Ami Organics Ltd	1.46	
Apollo Hospitals Enterprise Ltd.	5.95	Biocon Ltd.	1.31	
Fortis Healthcare Ltd.	4.63	Mankind Pharma Ltd	1.28	
Aurobindo Pharma Ltd.	4.41	Rainbow Childrens Medicare Ltd	1.27	
Krishna Institute Of Medical Science Ltd	3.91	Abbott India Ltd.	1.23	
Eris Lifesciences Ltd	3.49	Indoco Remedies Ltd.	1.22	
Torrent Pharmaceuticals Ltd.	3.33	Alembic Pharmaceuticals Ltd.	1.19	
Divis Laboratories Ltd.	3.28	Pfizer Ltd.	1.05	
Zydus Lifesciences Ltd	3.23	Windlas Biotec Ltd	0.92	
Ipca Laboratories Ltd.	3.16	Sequent Scientific Ltd	0.75	
Suven Pharmaceuticals Ltd	3.07	Others	1.37	
Gland Pharma Ltd	2.34	Net Current Assets	2.10	
Alkem Laboratories Ltd	2.19	TOTAL	100.00	
Metropolis Healthcare Ltd	1.93			

Active Stock positions			B	Quantitative Indicators	Fund	Benchmark
Overweight (Top 5)	%	Underweight (Top 5)	%	Beta	0.90	1
Ajanta Pharma Ltd	5.2	Max Healthcare		Standard Deviation	14.53%	15.68%
Eris Lifesciences Ltd	3.2	Institute Ltd	-5.7	(Annual)		
Krishna Institute Of		Lupin Ltd.	-3.1	Sharpe Ratio	0.56%	
Medical Science Ltd	3.0	Sun Pharmaceuticals		Portfolio Turnover	0.18	
Suven Pharmaceuticals		Industries Ltd.	-3.0	Ratio (Annual) P/B	6.04	C 0C
Ltd	2.4	Divis Laboratories Ltd.	-2.9	P/E	6.04 41.58	6.06 42.55
Fortis Healthcare Ltd.	2.3	Laurus Labs Ltd.	-1.8	ROE	15.39	14.77

Fund Performance Vs Benchmark (CAGR) as on $31^{st}$ July, 2023 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 Y	21.35	22.17	16.28	12,135	12,217	11,628		
3 Y	14.69	15.66	22.71	15,086	15,472	18,477		
5 Y	15.69	15.12	13.02	20,732	20,226	18,447		
SI*	14.02	14.32	NA	236,391	251,849	NA		

B - Benchmark, AB - Additional Benchmark, TRI - Total Return Index;

Past performance may or may not be sustained in the future. Different plans shall have different expense structures. The performance details provided herein are of regular plan (growth Option). Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). \*Inception Date of UTI Healthcare Fund: June 28, 1999. @Since Inception return for SIP – Aug 1, 2007. For SIP calculation monthly investment of ₹10000 is taken. The Scheme is currently managed by Mr. Kamal Gada since Apr 2023. Period

for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement.

SIP Returns as on 31 <sup>st</sup> July, 2023								
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 Y	120,000	143,143	144,094	133,069	37.80	39.43	20.90	
3 Y	360,000	434,366	441,806	458,661	12.61	13.79	16.41	
5 Y	600,000	934,462	934,653	912,222	17.78	17.79	16.79	
7 Y	840,000	1,428,520	1,410,950	1,446,661	14.91	14.56	15.27	
10 Y	1,200,000	2,276,945	2,211,123	2,513,137	12.31	11.76	14.15	
15 Y	1,800,000	5,641,908	5,746,166	5,389,861	13.98	14.19	13.45	
SI	2,240,000	9,529,796	9,844,259	8,722,809	13.83	14.12	13.05	

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 2023 (Since SIP facility was introduced in November 2004. **Past performance may or may not be sustained in future**.

Top Sectors	98 80
Healthcare	97%
Financial Services	1%

# UTI TRANSPORTATION & LOGISTICS FUND An open ended equity scheme investing in transportation & logistics sector.

#### Category **Sectoral**

Investment Objective	
The objective of the scheme is capital appreciation by inves equity and equity related se engaged in the transportation a However, there can be no assu the investment objective of achieved.	sting predominantly ecurities of compani and logistics sector. Irance or guarantee th
Date of inception/allotment	til and the second s
11th April, 2008	
Benchmark Index	€
Nifty Transportation & Logistics	TRI
Fund Manager	- An
Mr Sachin Trivedi, B.Com, MMS	CFA
Managing the scheme since Sep	
Plans/Option (Regular/Direct	
Growth Option	
IDCW Option with Payout and R	einvestment
Load Structure	C)
Entry Load: Nil	
Exit Load : $< 30 \text{ days} - 1\%; \ge 30$	0 days – Nil
Fund AUM	
Fund Size Monthly Average	:₹2324.06 Crore
Closing AUM	:₹2358.44 Crore
High/Low NAV in the month	\₹
High Growth Option	:₹179.7632
Low Growth Option	:₹172.8135
Total Expense Ratio	<b>%</b>
Regular Direct	: 2.04 : 0.97
Direct	.0.97
Minimum Investment Amou	
Growth: IDCW:	₹5000/- ₹5000/-
iberr.	(3000)
NAV per unit as on 31 <sup>st</sup> July,	2023
Regular Growth Option	₹179.7632
Regular IDCW Option Direct Growth Option	₹82.8905 ₹201.5356
Direct IDCW Option	₹93.2099
Deutfelie Deteile	
Portfolio Details	71.22
% of Top 10 Stocks	71.33
Median Market Cap (₹ Cr)	140,543
Weighted Average Market Ca	p 136,270

Number of Securities 33 All figures given are provisional and unaudited.

Market Capitalisation (%)						
	Large	Mid	Small			
Fund	74	19	7			
Benchmark	76	23	1			

#### Portfolio as on 31<sup>st</sup> July, 2023

Equity	% to NAV
Mahindra & Mahindra Ltd.	12.43
Maruti Suzuki India Ltd.	12.40
Tata Motors Ltd.	11.80
Eicher Motors Ltd	8.67
Bajaj Auto Ltd.	6.32
Adani Ports And Special Economic Zone Ltd	5.13
Ashok Leyland Ltd.	4.40
Hero Motocorp Ltd.	4.32
Interglobe Aviation Ltd	3.29
TVS Motor Company Ltd	2.56
Apollo Tyres Ltd.	2.47
Samvardhana Motherson International Ltd	2.19
Sundram Fasteners Ltd.	1.81
Endurance Technologies Ltd.	1.64
Bharat Forge Ltd.	1.62
Container Corporation Of India Ltd	1.51

	N N	
6 to IAV	Equity	% to NAV
2.43	Bosch Ltd.	1.51
2.40	Mahindra & Mahindra Fin.Ser.Ltd.	1.47
1.80	Motherson Sumi Wiring India Ltd	1.46
.67	Schaeffler India Ltd	1.33
.32	CIE Automotive India Ltd	1.19
.13	VRL Logistics Ltd	1.12
.40	Subros Ltd.	1.07
.32	Sandhar Technologies Ltd	0.81
.29	Mahindra Logistics Ltd	0.75
.56	Jamna Auto Industries Ltd.	0.70
.47	Escorts Kubota Ltd	0.58
.19	Gujarat Pipavav Port Ltd.	0.36
.81	Radiant Cash Management Services Ltd	0.27
.64	Minda Corporation Ltd	0.17
.62	Others	0.38
.51	Net Current Assets	4.26
	TOTAL	100.00

Active Stock positions			B	Quantitative Indicators	Fund	Benchmark
Overweight (Top 5)	%	Underweight (Top 5)	%	Beta	1.00	1
Eicher Motors Ltd	4.3	Zomato Ltd	-3.3	Standard Deviation	19.39%	19.12%
Ashok Leyland Ltd.	1.9	Tube Investments		(Annual)	10.0070	13.12/0
Endurance		Of India Ltd	-3.1	Sharpe Ratio	1.22%	
Technologies Ltd.	1.6	Sona BLW Precision		Portfolio Turnover	0.13	
Mahindra & Mahindra		Forging Ltd	-2.1	Ratio (Annual)		
Fin.Ser.Ltd.	1.5	Balkrishna Industries Ltd	-1.9	P/B	5.25	4.41
Motherson Sumi		MRF Ltd.	-1.9	P/E	33.61	30.97
Wiring India Ltd	1.5			ROE	15.28	14.15

Fund Performance Vs Benchmark (CAGR) as on 31st July, 2023 Growth of $\stackrel{\scriptstyle <\!\!\!<}{}$ 10000						
Period	NAV Growth (%)	Nifty Transportation & Logistics TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty Transportation & Logistics TRI (₹)	Nifty 50 TRI (₹)
1 Y	21.78	26.12	16.28	12,178	12,612	11,628
3 Y	30.21	33.45	22.71	22,077	23,766	18,477
5 Y	8.38	11.70	13.02	14,957	17,394	18,447
SI*	17.90	17.33	11.04	124,463	115,561	49,704

B - Benchmark, AB - Additional Benchmark, TRI - Total Return Index; Nifty T&L TRI – Nifty Transportation & Logistics TRI Past performance may or may not be sustained in the future. Different plans shall have different expense structures. The performance details provided herein are of regular plan (growth Option). Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). \*Inception Date of UTI Transportation & Logistics Fund: April 11, 2008. The date of allotment in the scheme/plan has been considered for the inception date. The Scheme is currently managed by Mr. Sachin Trivedi since Sep-2016.

Period	Investment Amount (₹)	Fund Value (₹)	Nifty Transportation & Logistics TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty Transportation & Logistics TRI	Yield (%) Nifty 50 TRI
1 Y	120,000	140,402	143,611	133,069	33.14	38.60	20.90
3 Y	360,000	515,831	533,304	458,661	24.86	27.32	16.41
5 Y	600,000	1,003,734	1,076,862	912,222	20.72	23.63	16.79
7 Y	840,000	1,397,419	1,522,827	1,446,661	14.29	16.71	15.27
10 Y	1,200,000	2,470,420	2,643,869	2,513,137	13.83	15.10	14.15
15 Y	1,800,000	7,593,543	7,599,123	5,389,861	17.39	17.40	13.45
SI	1,830,000	7,986,362	7,961,444	5,546,116	17.46	17.42	13.35

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

Top Sectors	
Automobile and Auto Components	75%
Services	13%
Capital Goods	7%
Financial Services	1%
Others	0%

#### **UTI NIFTY 50 INDEX FUND**

An open ended scheme replicating/ tracking Nifty 50 index.

#### Category Index Fund

Investment O	bjective			
The principal ir invest in stocks and endeavour Index by "passi However, there the investmen achieved.	of compar to achieve ve" investn can be no	nies cor e return nent. o assura	nprising Nifty equivalent to ince or guarar	50 Index Nifty 50 ntee that
Date of incept 6th March, 200		nent		<b>E</b>
Benchmark In NIFTY 50 TRI	dex			€
Fund Manage	r			Step
Mr. Sharwan Ku Managing the s Mr Ayush Jain, s Managing the s	cheme sine Assistant F	ce July- und Ma	2018 anager CA, B.C	com (Tax)
Plans/Option	(Regular/D	Direct)		T
Growth Option IDCW Option w	ith Payout	and Rei	nvestment	
Load Structure Entry Load: Nil Exit Load : Nil	e			E
Fund AUM				
Fund Size Mont Closing AUM	hly Averag:	e	:₹11876.34 :₹12048.23	
High/Low NA	V in the m	onth		∖₹
High Growth O <sub>l</sub> Low Growth Op			:₹134.8736 :₹129.4451	
Total Expense	Ratio			<b>\%</b>
Regular Direct			:0.30 :0.20	
Minimum Inv	estment A	mount		Ů
Growth: IDCW:			₹500 ₹500	.,
NAV per unit	as on 31 <sup>st</sup>	July, 2	023	∖₹
Regular Growth				.3832
Regular IDCW C	•		₹67.	
Direct Growth O	•			.9238 .9766
Portfolio Detai				1
% of Top 10 St			58.72	<b>9</b> ]
Median Marke		r)	558,714	_
Weighted Ave			661,401	-
All figures given a				-
Market Capita	alisation (9	6)		
	Large	Mic	l Small	

Market Cap			
	Large	Mid	Small
Fund	100 -		-

<b>Tracking Error</b>	Non Annualised	Annualised
Over last 1 year	0.0029	0.0453
Over last 3 year	0.0023	0.0362
Over last 5 year	0.0058	0.0918
Since Inception	0.0962	1.5216
•		

Past performance may or may not be sustained in future. August 2023 | For Product Label, Refer Page no. 92-97.

#### Portfolio as on 31<sup>st</sup> July, 2023

<i>"</i>			
Equity	% to NAV	Equity	% to NAV
HDFC Bank Ltd.	14.09	Titan Company Ltd.	1.43
Reliance Industries Ltd.	9.86	Sun Pharmaceuticals Industries Ltd.	1.41
ICICI Bank Ltd	7.99	HCL Technologies Ltd.	1.35
Infosys Ltd.	5.53	Tata Motors Ltd.	1.30
ITC Ltd.	4.70	NTPC Ltd.	1.19
Tata Consultancy Services Ltd.	4.01	Tata Steel Ltd.	1.14
Larsen & Toubro Ltd.	3.71	Ultratech Cement Ltd.	1.10
Kotak Mahindra Bank Ltd.	3.12	IndusInd Bank Ltd.	1.06
Axis Bank Ltd.	2.99	Power Grid Corporation Of India Ltd	1.04
State Bank Of India	2.72	Jio Financial Services Ltd	1.01
Hindustan Unilever Ltd.	2.61	Bajaj Finserv Ltd.	0.99
Bharti Airtel Ltd.	2.56	Nestle India Ltd.	0.92
Bajaj Finance Ltd.	2.23	Adani Enterprises Ltd.	0.88
Asian Paints Ltd.	1.74	JSW Steel Ltd.	0.86
Mahindra & Mahindra Ltd.	1.51	Others	13.40
Maruti Suzuki India Ltd.	1.49	Net Current Assets	0.07
		TOTAL	100.00

Quantitative Indicators	Fund	Benchmark
Beta Standard Deviation (Annual)	1.00 15.24%	1 15.25%
Sharpe Ratio Portfolio Turnover Ratio (Annual)	1.03% 0.05	

Fund Performance Vs Benchmark (CAGR) as on 31 <sup>st</sup> July, 2023 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 Y	15.92	16.28	17.03	11,592	11,628	11,703
3 Y	22.34	22.71	22.38	18,311	18,477	18,329
5 Y	12.64	13.02	13.42	18,139	18,447	18,776
SI*	11.70	12.61	12.93	133,424	161,342	172,427

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 91 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.

Period	Investment Amount (₹)	Fund Value (₹)	Nifty 50 TRI (₹)	S&P BSE Sensex TRI (₹)	Yield (%) Fund	Yield (%) Nifty 50 TRI	Yield (%) S&P BSE
1 Y	120.000	132,859	133,069	133,142	20.56	20.90	Sensex TR 21.02
3 Y	360,000	456,237	458,661	459,260	16.04	16.41	16.50
5 Y	600,000	903,465	912,222	914,460	16.40	16.79	16.89
7 Y	840,000	1,426,645	1,446,661	1,469,304	14.87	15.27	15.70
10 Y	1,200,000	2,458,850	2,513,137	2,553,338	13.75	14.15	14.45
15 Y	1,800,000	5,119,365	5,389,861	5,528,783	12.85	13.45	13.74
SI	2,240,000	7,997,052	8,722,809	8,989,203	12.27	13.05	13.31

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 2023 (Since SIP facility was introduced in November 2004. Past performance may or may not be sustained in future.

As per the Gazette Notification CG-DL-E-13032020-218653 dated 13<sup>th</sup> March, 2020 issued by Ministry of Finance (Department of Financial Services) notifying 'Yes Bank Limited Reconstruction Scheme 202075% 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 16<sup>th</sup> 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"

38%
13%
12%
9%
6%
22%

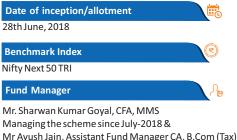
#### **UTI NIFTY NEXT 50 INDEX FUND**

An open ended scheme replicating / tracking Nifty Next 50 Index.

#### Category **Index Fund**

Investment Ob	iective
myestment or	Jecuve

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.



Mr Ayush Jain, Assistant Fund Manager CA, B.Com (Tax) Managing the scheme since May 2022

#### Plans/Option (Regular/Direct) **Growth Option**

Load Structure	¢
Entry Load: Nil Exit Load : Nil	
Fund AUM	
Fund Size Monthly Average Closing AUM	:₹2428.40 Crore :₹2487.82 Crore
High/Low NAV in the month	₹

High Growth Option	:₹16.1316
Low Growth Option	:₹15.5756
Total Expense Ratio	%
Regular	:0.79
Direct	:0.34

#### **Minimum Investment Amount**

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

NAV per unit as on 31 <sup>st</sup> July, 2023	₹
Regular Growth Option	₹16.1316
Direct Growth Option	₹16.5737

Portfolio Detai					
% of Top 10 Stocks				30.76	
Median Market Cap (₹ Cr)				83,905	
Weighted Average Market Cap			91,348		
All figures given are provisional and unaudited.					
Market Capitalisation (%)					
	Large	Mid		Small	
Fund	87	13		-	

#### Portfolio as on 31<sup>st</sup> July, 2023

Equity	% to NAV	Equity	% to NAV
Bharat Electronics Ltd.	3.73	GAIL (India) Ltd.	2.56
Cholamandalam Investment And Fin. Co. Ltd	3.56	DLF Ltd.	2.56
Pidilite Industries Ltd.	3.18	Interglobe Aviation Ltd	2.55
Godrej Consumer Products Ltd	3.12	SRF Ltd.	2.51
Bank Of Baroda	3.00	United Spirits Ltd.	2.35
Hindustan Aeronautics Ltd	2.96	P I Industries Ltd.	2.32
Info-Edge (India) Ltd.	2.83	Marico Ltd.	2.31
Siemens India Ltd.	2.83	Colgate Palmolive India Ltd.	2.14
ICICI Lombard General Insurance		SBI Cards And Payment Services Pvt Ltd.	2.00
Company Ltd	2.82	Jindal Steel & Power Ltd.	1.96
Indian Oil Corporation Ltd.	2.74	ABB India Ltd.	1.92
Tata Power Company Ltd.	2.71	Samvardhana Motherson International Ltd	1.86
Ambuja Cements Ltd.	2.71	Avenue Supermarts Ltd.	1.85
Dabur India Ltd.	2.68	Canara Bank	1.84
Havells India Ltd.	2.66	Others	22.43
Vedanta Ltd	2.62	Net Current Assets	0.13
Shree Cement Ltd.	2.56	TOTAL	100.00

Quantitative Indicators	Fund	Benchmark
Beta Standard Deviation (Annual)	1.00 16.65%	1 16.68%
Sharpe Ratio Portfolio Turnover Ratio (Annual)	0.74% 0.44	

Fund Performance Vs Benchmark (CAGR) as on 31 <sup>s</sup> July, 2023 Growth of ₹ 10000						
Period	NAV Growth (%)	Nifty Next 50 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty Next 50 TRI (₹)	Nifty 50 TRI (₹)
1 Y	10.47	11.39	16.28	11,047	11,139	11,628
3 Y	18.90	20.01	22.71	16,809	17,284	18,477
5 Y	8.87	9.84	13.02	15,298	15,992	18,447
SI*	9.84	11.16	14.38	16,129	17,141	19,824

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 91 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 31 <sup>st</sup> July, 2023							
Period	Investment Amount (₹)	Fund Value (₹)	Nifty Next 50 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty Next 50 TRI	Yield (%) Nifty 50 TRI
1 Y	120,000	131,812	132,389	133,069	18.84	19.79	20.90
3 Y	360,000	436,408	442,651	458,661	12.93	13.92	16.41
5 Y	600,000	842,054	862,688	912,222	13.54	14.52	16.79
SI	610,000	858,271	879,665	931,922	13.40	14.38	16.69

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

Top 5 Sectors	A Contraction of the second seco
Financial Services	19%
Fast Moving Consumer Goods	15%
Capital Goods	11%
Consumer Services	8%
Chemicals	8%
Others	38%

# UTI NIFTY200 MOMENTUM 30 INDEX FUND

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

# Category Index Fund

Equity	% to NAV	Equity	% to NAV
Bajaj Auto Ltd.	5.11	Trent Ltd.	3.01
TVS Motor Company Ltd	4.90	Polycab India Ltd	2.98
Cholamandalam Investment And Fin. Co. Ltd	4.86	Aurobindo Pharma Ltd.	2.70
ITC Ltd.	4.84	Astral Ltd.	2.60
Siemens India Ltd.	4.75	Mahindra & Mahindra Fin.Ser.Ltd.	2.03
Indian Hotels Company Ltd.	4.61	Apollo Tyres Ltd.	1.95
Axis Bank Ltd.	4.60	Torrent Pharmaceuticals Ltd.	1.93
Godrej Consumer Products Ltd	4.60	Zydus Lifesciences Ltd	1.84
Power Finance Corporation Ltd.	4.57	Dalmia Bharat Ltd	1.63
Bank Of Baroda	4.19	Punjab National Bank	1.48
Cummins India Ltd.	4.09	Syngene International Ltd.	1.42
Hindustan Aeronautics Ltd	4.00	Ramco Cements Ltd.	1.30
IDFC First Bank Ltd	3.93	Aditya Birla Capital Ltd	1.19
Bharat Electronics Ltd.	3.90	Others	0.00
ABB India Ltd.	3.84	Net Current Assets	0.21
REC Ltd	3.64	TOTAL	100.0
Interglobe Aviation Ltd	3.30		

Fund Performance Vs Benchmark (CAGR) as on 31 <sup>st</sup> July, 2023 Growth of ₹ 10000						
Period	NAV Growth (%)	Nifty 200 Momentum 30 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 200 Momentum 30 TRI (₹)	Nifty 50 TRI (₹)
1 Y	24.68	25.50	16.28	12,468	12,550	11,628
SI*	18.59	19.88	13.04	15,035	15,429	13,407

\*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 91 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 a	as on 31 <sup>st</sup> July, 20	23					
Period	Investment Amount (₹)	Fund Value (₹)	Nifty 200 Momentum 30 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty 200 Momentum 30 TRI	Yield (%) Nifty 50 TRI
1 Y	120,000	138,396	138,317	133,069	29.76	29.63	20.90
SI	280,000	330,874	330,043	328,547	14.48	14.25	13.84

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.

Top 5 Sectors	
Financial Services	30%
Capital Goods	26%
Automobile and Auto Components	12%
Fast Moving Consumer Goods	9%
Healthcare	8%
Others	14%

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

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

10th Mar, 2021

Benchmark Index Nifty 200 Momentum 30 TRI

**Fund Manager** 

Plans/Option (Regular/Direct)	
Growth Option	

# Load Structure

**Investment Objective** 

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

Fund AUM	
Fund Size Monthly Average	:₹2301.10 Crore
Closing AUM	:₹2373.50 Crore
High/Low NAV in the month	₹
High Growth Option	:₹15.0349
Low Growth Option	:₹14.3173
Total Expense Ratio	%
Regular	:0.92
Direct	:0.41

#### Minimum Investment Amount

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

NAV per unit as on 31 <sup>st</sup> July, 2023	₹
Regular Growth Option	₹15.0349
Direct Growth Option	₹15.2194

Portfolio Details			
% of Top 10 Stocks	47.03		
Median Market Cap (₹ Cr)	72,825		
Weighted Average Market Cap	114,305		
All figures given are provisional and unaudited.			

Market Capita			
	Large	Mid	Small
Fund	59	41	0

# UTI S&P BSE SENSEX INDEX FUND (An open-ended scheme replicating/tracking the S&P BSE Sensex TRI Index)

# Category **Index Fund**

Investment (	Ohiectiv	IP
interesting to the second seco	Collection	~

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.



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.

. . .

Plans/Option (Regular/Direct)	
Growth Option	
Load Structure	F

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

Exit Load : Nil

Fund AUM	
Fund Size Monthly Average Closing AUM	:₹157.31 Crore :₹158.86 Crore
High/Low NAV in the month	₹
High Growth Option Low Growth Option	:₹11.8471 :₹11.3402
Total Expense Ratio	%
Regular	:0.30
Direct	:0.20

# Minimum Investment Amount

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

NAV per unit as on 31 <sup>st</sup> July, 2023	₹
Regular Growth Option	₹11.6683
Direct Growth Option	₹11.6858
Portfolio Dotoilo	

Portiolio Detalis					
% of Top 10 Stocks	66.77				
Median Market Cap (₹ Cr)	578,694				
Weighted Average Market Cap	737,795				
All figures given are provisional and unaudited.					

Market Capita	%)		
	Large	Mid	Small
Fund	100	-	-

\*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 31 <sup>°°</sup> July, 2023			
Equity	% to NAV	Equity	% to NAV
HDFC Bank Ltd.	15.59	Sun Pharmaceuticals Industries Ltd.	1.61
Reliance Industries Ltd.	11.50	HCL Technologies Ltd.	1.55
ICICI Bank Ltd	9.12	Tata Motors Ltd.	1.48
Infosys Ltd.	6.40	NTPC Ltd.	1.36
ITC Ltd.	5.37	Tata Steel Ltd.	1.30
Tata Consultancy Services Ltd.	4.58	Bajaj Finserv Ltd.	1.30
Larsen & Toubro Ltd.	4.24	Ultratech Cement Ltd.	1.26
Kotak Mahindra Bank Ltd.	3.47	IndusInd Bank Ltd.	1.21
Axis Bank Ltd.	3.46	Power Grid Corporation Of India Ltd	1.19
State Bank Of India	3.04	Jio Financial Services Ltd	1.14
Hindustan Unilever Ltd.	2.99	Nestle India Ltd.	1.05
Bharti Airtel Ltd.	2.86	JSW Steel Ltd.	1.01
Bajaj Finance Ltd.	2.54	Tech Mahindra Ltd	0.92
Asian Paints Ltd.	1.99	Others	0.78
Mahindra & Mahindra Ltd.	1.85	Net Current Assets	0.49
Maruti Suzuki India Ltd.	1.71	TOTAL	100.00
Titan Company Ltd.	1.64		

Fund Performance Vs Benchmark (CAGR) as on $31^{s}$ July, 2023 Growth of ₹ 10000							
Period	NAV Growth (%)	S&P BSE Sensex TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	S&P BSE Sensex TRI (₹)	Nifty 50 TRI (₹)	
1 Y	16.54	17.03	16.28	11,654	11,703	11,628	
SI*	10.86	11.19	10.51	11,668	11,720	11,612	

\*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 91 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 31 <sup>st</sup> July, 20	23					
Period	Investment Amount (₹)	Fund Value (₹)	S&P BSE Sensex TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) S&P BSE Sensex TRI	Yield (%) Nifty 50 TRI
1 Y	120,000	132,839	133,142	133,069	20.53	21.02	20.90
SI	180,000	204,634	205,254	204,579	17.34	17.77	17.30

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

Top 5 Sectors	St.
Financial Services	41%
Information Technology	14%
Oil, Gas & Consumable Fuels	11%
Fast Moving Consumer Goods	9%
Automobile and Auto Components	5%
Others	18%

# UTI NIFTY MIDCAP 150 QUALITY 50 INDEX FUND (An open-ended scheme replicating/tracking Nifty Mid Cap 150 Quality 50 Total Return Index TRI)

Category **Index Fund** 

Portfolio as on 31 <sup>st</sup> Jul	y, 2023			
Equity		% to NAV	Equity	% to NAV
Tata Elxsi Ltd.		3.81	Crompton Greaves Consumer Electricals Ltd.	2.16
APL Apollo Tubes Ltd		3.42	Indraprastha Gas Ltd	2.15
Tube Investments Of In	dia Ltd	3.38	Oracle Financial Services Software Ltd.	2.07
ICICI Securities Ltd.		3.10	Grindwell Norton Ltd.	2.07
Supreme Industries Ltd.		2.95	L&T Technology Services Ltd	2.06
Polycab India Ltd		2.81	Kajaria Ceramics Ltd.	2.04
Astral Ltd.		2.78	Voltas Ltd.	2.04
Persistent Systems Ltd.		2.75	Deepak Nitrite Ltd.	2.00
Mphasis Ltd		2.61	Hindustan Zinc Ltd.	1.99
Petronet LNG Ltd.		2.61	CRISIL Ltd	1.89
Abbott India Ltd.		2.57	Schaeffler India Ltd	1.86
AU Small Finance Bank	Ltd	2.50	Ajanta Pharma Ltd.	1.73
Balkrishna Industries Lt	d	2.45	Navin Fluorine International Ltd.	1.69
Coromandel Internation	al Ltd.	2.33	Others	27.03
Coforge Ltd		2.30	Net Current Assets	0.33
Emami Ltd.		2.27	TOTAL	100.00
SKF India Ltd.		2.25		

Fund Performance Vs Benchmark (CAGR) as on 31 <sup>st</sup> July, 2023 Growth of ₹ 10000							
Period	NAV Growth (%)	Nifty MidCap 150 Quality 50 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty MidCap 150 Quality 50 TRI (₹)	Nifty 50 TRI (₹)	
1 Y	11.27	12.08	16.28	11,127	11,208	11,628	
SI*	4.28	4.99	10.36	10,562	10,656	11,372	

\*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 91 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 31 <sup>st</sup> July, 20	23					
Period	Investment Amount (₹)	Fund Value (₹)	NIFTY Midcap 150 Quality 50 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) NIFTY Midcap 150 Quality 50 TRI	Yield (%) Nifty 50 TRI
1 Y	120,000	132,891	133,499	133,069	20.61	21.61	20.90
SI	150,000	167,547	168,445	169,641	17.87	18.79	20.02

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

Top 5 Sectors	S.
Capital Goods	19%
Information Technology	16%
Chemicals	14%
Healthcare	11%
Consumer Durables	9%
Others	31%

#### **Investment Objective**

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



Low Growth Option	:₹10.0420
Total Expense Ratio	%
Regular	:0.90
Direct	:0.44
	•

# Minimum Investment Amount

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

NAV per unit as on 31 <sup>st</sup> July, 2023	₹
Regular Growth Option	₹10.5612
Direct Growth Option	₹10.6262

Portfolio Details	
% of Top 10 Stocks	30.22
Median Market Cap (₹ Cr)	32,588
Weighted Average Market Cap	36,120
All figures given are provisional and u	inaudited.

Market Capita	lisation (%	6)	
	Large	Mid	Small
Fund	5	82	12

\*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.

# UTI S&P BSE LOW VOLATILITY INDEX FUND

(An open-ended scheme replicating/tracking S&P BSE Low Volatility Total Return Index(TRI)

# Category Index Fund

Portfolio as on 31 <sup>st</sup> July, 2023			
Equity	% to NAV	Equity	% to NAV
Colgate Palmolive India Ltd.	4.43	Abbott India Ltd.	3.21
Alkem Laboratories Ltd	4.03	Britannia Industries Ltd.	3.04
Nestle India Ltd.	4.03	Marico Ltd.	3.02
Cipla Ltd.	3.90	Kotak Mahindra Bank Ltd.	3.01
Torrent Pharmaceuticals Ltd.	3.85	Pidilite Industries Ltd.	3.00
Castrol India Ltd.	3.73	Dabur India Ltd.	2.94
Glaxosmithkline Pharmacueticals Ltd.	3.69	Whirlpool Of India Ltd.	2.92
Bajaj Auto Ltd.	3.68	Ipca Laboratories Ltd.	2.91
Relaxo Footwears Ltd	3.62	Bayer Cropscience Ltd.	2.86
ITC Ltd.	3.61	Tata Consultancy Services Ltd.	2.82
Sun Pharmaceuticals Industries Ltd.	3.53	Hindustan Unilever Ltd.	2.72
Dr Reddy's Laboratories Ltd.	3.53	HCL Technologies Ltd.	2.69
Larsen & Toubro Ltd.	3.34	HDFC Bank Ltd.	2.61
ICICI Bank Ltd	3.30	Others	0.00
Bharti Airtel Ltd.	3.30	Net Current Assets	0.17
Oracle Financial Services Software Ltd.	3.28	TOTAL	100.0
Indian Oil Corporation Ltd.	3.23		

Top 5 Sectors	
Healthcare	29%
Fast Moving Consumer Goods	24%
Financial Services	9%
Information Technology	9%
Oil, Gas & Consumable Fuels	7%
Others	23%

Fund Perform	ance Vs Benchma	rk (CAGR) as on	31 <sup>st</sup> July, 2023	Growth of ₹ 1	0000	
Period	NAV Growth (%)	S&P BSE Low Volatility TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	S&P BSE Low Volatility TRI (₹)	Nifty 50 TRI (₹)
1 Y	19.24	20.51	16.28	11,924	12,051	11,628
SI*	18.26	19.58	15.03	12,670	12,870	12,184

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 91 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.



Regular	:0.91
Direct	:0.45

# Minimum Investment Amount

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

NAV per unit as on 31 <sup>st</sup> July, 2023	₹
Regular Growth Option	₹12.6706
Direct Growth Option	₹12.7548

Portfolio Details	
% of Top 10 Stocks	38.57
Median Market Cap (₹ Cr)	106,318
Weighted Average Market Cap	238,798

All figures given are provisional and unaudited.

Market Capita	lisation (%	6)	
	Large	Mid	Small
Fund	65	31	4
*In terms of SI	FBL circula	r no SEB	I/IMD/CIR

\*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. The above scheme is in existence for less than 1 years.



# **HYBRID READY RECKONER AUGUST 2023**

Parameters	UTI Hybrid Equity Fund	UTI Equity Savings Fund	UTI Multi Asset Fund	UTI Arbitrage Fund	UTI Regular Savings Fund	UTI Children's Career Fund - Investment Plan	UTI Children's Career Fund - Savings Plan	UTI Retirement Benefit Pension Fund
Product Category	Hybrid - Aggressive	Hybrid - Equity Savings	Hybrid - Multi Asset	Hybrid - Arbitrage	Hybrid - Conservative	Solution oriented- Children's Fund	Solution oriented- Children's Fund	Solution Oriented- Retirement Fund
Inception Date Month-end AUM (₹ Cr)	2-Jan-95 4.799	30-Aug-18 283	19-Nov-08 858	22-Jun-06 3.129	16-Dec-03 1.590	30-Jan-08 873	12-Jul-93 4.229	26-Dec-94 4.011
Fund Manager	V Srivatsa (Equity Sunil Patil (Debt)	V Srivatsa (Equity) Sunil Patil (Debt)	Sharwan Kumar Goyal (Equity/Gold) Sunil Patil (Debt)	Sharwan Goyal (Equity) Amit Sharma (Debt)	Jaydeep Bhowal (Debt) Amit Premchandani (Equity)	Vishal Chopda	Sunil Patil (Debt) Vishal Chopda (Equity)	Sunil Patil (Debt) V Srivatsa (Equity)
Ideal Investment Horizon	3 years & above	3 years & above	3 years & above	6 months & above	3 years & above	5 years & above	5 years & above	5 years & above
Benchmark	CRISIL Hybrid 35+65 Aggressive Index	CRISIL Equity Savings TRI	65% S&P BSE 200 TRI, 25% CRISIL Composite Bond Index, 10% Price of Gold	Nifty	NIFTY 50 Hybrid Composite Debt 15:85 Index	Nifty 500 TRI	CRISIL Short Term Debt Hybrid 60+40 Index	CRISIL Short Term Debt Hybrid 60+40 CRISIL Short Term Debt Hybrid 60+40 Index
Investment Purpose	Wealth Creation	Wealth Creation & Income Generation	Wealth Creation	Income Generation	Income Generation	Wealth Creation for Child	Wealth Creation for Child	Retirement Corpus
				PORTFOLIO ASSET ALLOCATION	ALLOCATION			
Equity - Gross	71.77	66.34	66.88	74.99	24.90	98.61	39.62	38.30
Large Cap		96.18	71.60	71.35	66.22	68.16	68.15	68.87
Mid Cap		3.82	22.08	19.64	18.02	19.97	19.98	23.05
Small Cap			6.31	9.04	15.76	11.87	11.88	8.08
Arbitrage/Derivatives	-	30.07	11.3/ 0P	OPERATING CASH FLOW (OCF) - EQUITY PORTFOLIO (%)	ITY PORTFOLIO (%)	-	'	'
	1 79	80	70	100	87	92	92	62
0	<b>C2</b> 19	20	26		10	8	8	19
5	3 2		4	- 2	2			2
			×	N UN CAPITAL EIMPLUTED (KOCE) -		Č.	57	5
~	R2 31	39	38	13	25	28	28	31
R		17		34	22	14	14	18
	FINANCIAL SERVICES: 35.08	FINANCIAL SERVICES: 29 56	ALITOMORILE- 17 10	IOP-5 SECTOR HULDINGS - EQUITY	T PURTFULIU (%)	EINANCIAI SERVICES: 32 73	EINANCIAI SERVICES: 32 68	EINANCIAL SERVICES: 34 57
	AUTOMOBILE: 11.97	AUTOMOBILE: 11.63	FINANCIAL SERVICES: 16.90	METALS & MINING: 11.22		AUTOMOBILE: 10.36	AUTOMOBILE: 10.39	AUTOMOBILE: 12.32
Top-5 Sector Holdings - Equity Dortfolio (%)		IT: 11.00	CAPITAL GOODS: 16.65	FMCG: 10.28	HEALTHCARE: 10.33	ІТ: 9.14	11: 9.09	IT: 11.33
		OIL & GAS: 10.81		HEALTHCARE: 7.81	AUTOMOBILE: 8.91	FMCG: 7.88	FMCG: 7.89	HEALTHCARE: 7.96
	CONSTRUCTION: 6.13	HEALTHCARE: 7.74	CONSTRUCTION: 8.16	CONSTRUCTION MATERIALS: 7.27 CONSUMER DURABLES: 5.46	CONSUMER DURABLES: 5.46	CONSUMER SERVICES: 5.81	CONSUMER SERVICES: 5.82	CONSTRUCTION: 6.24
xed Income	28.74	33.64	17 56	ASSEI ALLUCATION - FIXED INCOM		142	60.39	61 70
CP/CD		-	-	43.60	-	-	-	-
Corporate Bonds		31.45	13.27		64.97	1	42.14	39.77
GSEC/SDL/T-Bills	ls 39.67	47.68	77.16		24.64	7.04	45.79	47.21
PTC TBEDC /Bond /Cach		- 00	- 0	-	- 0000		0.63	- - - -
		20.00		CREDIT RATING PROFILE - FIXED INCOME PORTFOLIO (%)	IME PORTFOLIO (%)	06:76	4+4+°TT	20.61
AAA/A1+/Sov/Eq		100	100	100	88	100	96	94
AA+/A.	10				12	-	4	9
Below AA	-			,		'	'	1
	,	·	/C.CI	KEY PORTFOLIO OUANTITATIVE INDICATORS	INDICATORS	1	'	•
Standard Deviation (%)	11.47	5.90	8.16	0.89	4.00	14.55	6.02	6.21
Beta^	1.11	1.04	0.74	0.27	1.14	0.94	0.92	0.96
Sharpe Ratio (%)^	1.44	1.15	0.79	-2.38	1.17	1.03	0.99	1.33
Portfolio Turnover Ratio	0.26	4.04	1.87	11.65	0.22	0.18	0.23	0.27
Average Maturity (Years)	10.51	3.05	4.39	0.40	9.66	0.05	8.8	9.25
Modified Duration (Years)	5.06	2.43	2.95	0.40	3.91	0.05	5.16	5.22
Macaulay Duration (Years)	5.32	2.55	3.06	0.40	4.15	0.05	5.42	5.48
Expense Ratio (%)	Regular: 1.94 Direct: 1 32	Regular: 1.50 Direct: 0.68	Regular: 1.85 Direct: 1 03	Regular: 0.92 Direct: 0.34	Regular: 1.80 Direct: 1.20	Expense Ratio (%) Regular: 1.50 Regular: 1.50 Regular: 1.50 Regular: 2.38 Regular: 2.3	Regular: 1.73 Direct: 1.52	Regular: 1.67 Direct: 1.04

For detailed portfolio, please check www.utim

# UTI HYBRID EQUITY FUND

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

# Category Aggressive Hybrid Fund

Investment	UD	jective

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.



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

Plans/Option (Regular/Direct) **Growth Option** IDCW Option with Payout and Reinvestment Load Structure Entry Load: Nil ExitLoad : (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 Fund AUM Fund Size Monthly Average :₹4765.30 Crore **Closing AUM** :₹4798.71 Crore High/Low NAV in the month

.**₹** 100 0 100

High Growth Option Low Growth Option	:₹296.6289 :₹285.9058
Total Expense Ratio	%
Regular Direct	:1.94 :1.32
Minimum Investment Amou	unt 🖒
Growth: IDCW:	₹1000/- ₹5000/-
NAV per unit as on 31 <sup>st</sup> July	, 2023 <b>₹</b>
Regular Growth Option	₹296.6289
Regular IDCW Option	₹36.4858
Direct Growth Option	₹315.0727
Direct IDCW Option	₹39.7427
Portfolio Details	
Median Market Cap (₹ Cr)	186,105

Lligh Crowth Option

median market cap (t cr)	100,100				
Weighted Average Market Cap	381,025				
Number of Securities	61				
All figures given are provisional and unaudited.					

Market Capita	¢		
	Large	Mid	Small
Fund	69	23	8

Portfolio as	on 21 <sup>st</sup> I	
Portiolio as	OL 2T 1	uiv. 2023

Portiolio as on 51 July, 2023	<b>)</b>				
Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Equity			07.18% GSEC MAT -24/07/2037	1.04	SOV
HDFC Bank Ltd.	7.23		07.72% GUJRAT SDL 15/03/2035	0.75	SOV
ICICI Bank Ltd	5.73		07.71% GUJARAT		
Infosys Ltd.	4.28		SDL 2026- 08/03/2034	0.53	SOV
Larsen & Toubro Ltd.	3.60		Long Term Debt		
ITC Ltd.	3.42		Power Finance Corporation Ltd.	2.40	CRISIL AAA/A1+
IndusInd Bank Ltd.	2.55		REC Ltd	2.10	CRISIL AAA/A1+
State Bank Of India	2.45		Mahindra & Mahindra Fin.Ser.Ltd.	1.15	CRISIL AAA/A1+
Mahindra & Mahindra Ltd.	2.29		HDFC Bank Ltd.	1.05	CRISIL AAA/A1+
Tata Motors Ltd.	2.08		Jamnagar Utilities &		
HCL Technologies Ltd.	2.04		Power Pvt Ltd. ^	1.00	CRISIL AAA/A1+
Reliance Industries Ltd.	1.87		Canara Bank Basel3At1	0.84	CRISIL AA+
Hindalco Industries Ltd.	1.75		Summit Digitel Infrastructure Ltd	0.61	CRISIL AAA/A1+
Axis Bank Ltd.	1.74		HDFC Bank Ltd. Basel3T2	0.52	CRISIL AAA/A1+
Bharti Airtel Ltd.	1.43		Housing And Urban	0.50	
Hero Motocorp Ltd.	1.25		Development Corpn	0.52	CARE AAA/A1+
Others	28.05		HDB Financial Services Ltd.	0.52	CRISIL AAA/A1+
Govt Securities			Others	2.97	
Others	1.00		Net Current assets	3.34	
7.26% GSEC MAT - 06/02/2033	5.24	SOV	Total	100.00	
7.41% GS MAT - 19/12/2036	2.64	SOV			

^ Mukesh Ambani promoter Group company

Fund Performance Vs Benchmark (CAGR) as on 31 <sup>°</sup> July, 2023 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 Y	19.00	13.32	16.28	11,900	11,332	11,628		
3 Y	23.11	17.11	22.71	18,659	16,061	18,477		
5 Y	11.69	11.89	13.02	17,386	17,542	18,447		
SI*	14.65	NA	NA	498,622	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.

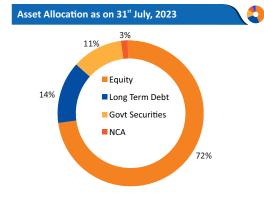
For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 91 in 'Fund Manager Summary'. N.A - Not Available. Schemes Managed by Mr. V Srivatsa & Mr. Sunil Madhukar Patil. The performance of the benchmark is calculated using total return index variant of the benchmark index.

SIP Returns	s as on 31 <sup>st</sup> July, 20	)23					
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 Y	120,000	135,303	130,666	133,069	24.59	16.97	20.90
3 Y	360,000	469,714	436,469	458,661	18.10	12.94	16.41
5 Y	600,000	914,479	851,238	912,222	16.89	13.98	16.79
7 Y	840,000	1,368,993	1,328,990	1,446,661	13.72	12.89	15.27
10 Y	1,200,000	2,323,742	2,311,453	2,513,137	12.69	12.59	14.15
15 Y	1,800,000	4,887,317	4,860,291	5,389,861	12.31	12.24	13.45
SI	2,240,000	7,554,783	7,656,390	8,722,809	11.76	11.88	13.05

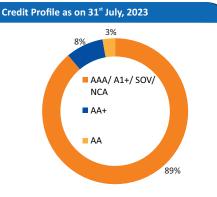
Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account.\*Since inception for above mentioned schemes is taken for the period December 2004 to July 2023 (Since SIP facility was introduced in November 2004. **Past performance may or may not be sustained in future**.

# UTI HYBRID EQUITY FUND An open ended hybrid scheme investing predominantly in equity and equity related instruments.

# Category Aggressive **Hybrid Fund**



Top 5 Sectors	8
Financial Services	35%
Automobile and Auto Components	12%
Information Technology	11%
Healthcare	8%
Construction	6%
Others	27%



Quantitative Indicators	Fund	Benchmark
Beta	1.11	1
Standard Deviation (Annual)	11.47%	10.00%
Sharpe Ratio Portfolio Turnover	1.44% 0.26	
Ratio (Annual)		

Portfolio Parameters	$\setminus \square$
Weighted Average Maturity	10.51 Yrs
Yield to Maturity*	7.43%
Modified Duration	5.06 Yrs
Macaulay Duration	5.32 Yrs

\*Annualized Portfolio YTM – Yields of all securities are annualized

# UTI MULTI ASSET FUND

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

# Category Multi Asset Allocation

Portfolio	% to NAV	<b>Rating/Futures</b>	Portfolio	% to NAV	<b>Rating/Futures</b>
Equity			HDFC Asset Management		
Larsen & Toubro Ltd.	4.55	-1.04	Company Ltd	0.74	
ITC Ltd.	4.51	-1.16	Hero Motocorp Ltd.	0.73	
Axis Bank Ltd.	4.01	-0.85	Bajaj Auto Ltd.	0.72	
NTPC Ltd.	3.33	-0.75	ICICI Lombard General		
Mahindra & Mahindra Ltd.	2.69	-0.25	Insurance Company Ltd	0.72	
Ultratech Cement Ltd.	2.54	-0.37	Titan Company Ltd.	0.70	
Britannia Industries Ltd.	2.38	-0.62	Interglobe Aviation Ltd	0.69	
Hindustan Aeronautics Ltd	2.15	-0.56	Cholamandalam Investment		
Cummins India Ltd.	2.05	-0.51	And Fin. Co. Ltd	0.67	
Varun Beverages Ltd	2.03		Petronet LNG Ltd.	0.66	-0.66
Siemens India Ltd.	1.85	-0.30	Torrent Pharmaceuticals Ltd.	0.65	
TVS Motor Company Ltd	1.73	-0.29	Supreme Industries Ltd.	0.64	
Bank Of Baroda	1.72	-0.28	Mahanagar Gas Ltd.	0.64	-0.18
Coal India Ltd.	1.71	-0.41	CIE Automotive India Ltd	0.60	
GAIL (India) Ltd.	1.57	-0.44	Dalmia Bharat Ltd	0.52	-0.53
ABB India Ltd.	1.55	-0.40	Triveni Turbine Ltd	0.46	
Max Healthcare Institute Ltd	1.55		Federal Bank Ltd.	0.40	-0.40
Zydus Lifesciences Ltd	1.50	-0.36	GHCL Textiles Ltd	0.06	
CG Power And Industrial			Indian Hotels Company Ltd.	0.00	
Solutions Ltd	1.24		Govt Securities		
Apollo Tyres Ltd.	1.17	-0.19	7.41% GS MAT - 19/12/2036	7.68	SOV
Bosch Ltd.	1.15	-0.26	7.38% GSEC 20/06/2027	2.93	SOV
AIA Engineering Ltd.	1.07		6.54% GSEC MAT - 17/01/2032	2.79	SOV
Mahindra & Mahindra Fin.Ser.Ltd.	1.06	-0.16	364 DAYS T - BILL- 07/03/2024	0.15	SOV
NCC Ltd.	1.02		Long Term Debt		
Abbott India Ltd.	0.97	-0.26	Small Industries Development		
Aditya Birla Capital Ltd	0.97	-0.14	Bank Of India	1.17	CRISIL AAA/A1-
Tube Investments Of India Ltd	0.96		HDB Financial Services Ltd.	1.16	CRISIL AAA/A1-
KPIT Technologies Ltd	0.94		Mutual Fund Units		
Canara Bank	0.93		UTI MF- Gold Exchange		
Blue Star Ltd	0.90		Traded Fund ETF	15.57	
Tata Motors Ltd.	0.74		Net Current assets	1.68	
DLF Ltd.	0.74		Total	100.00	

Fund Performance Vs Benchmark (CAGR) as on $31^{s}$ July, 2023 Growth of ₹ 10000								
Period	NAV Growth (%)	Benchmark@ (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Benchmark@ (₹)	Nifty 50 TRI (₹)		
1 Y	19.12	12.94	16.28	11,912	11,294	11,628		
3 Y	13.07	16.71	22.71	14,456	15,897	18,477		
5 Y	8.87	12.34	13.02	15,298	17,898	18,447		
SI*	11.82	14.54	16.07	51,693	73,606	89,464		

Different plans have a different expense structure. The performance details provided herein are of regular plan. @S&P BSE 200 TRI (65%), CRISIL Composite Bond Index (25%) & Price of Gold (10%) \*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 91 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 31 <sup>st</sup> July, 2023							
Period	Investment Amount (₹)	Fund Value (₹)	Benchmark@ (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Benchmark@	Yield (%) Nifty 50 TRI
1 Y	120,000	134,620	130,706	133,069	23.46	17.04	20.90
3 Y	360,000	438,760	434,812	458,661	13.30	12.68	16.41
5 Y	600,000	810,884	854,397	912,222	12.01	14.13	16.79
7 Y	840,000	1,202,646	1,339,408	1,446,661	10.09	13.11	15.27
10 Y	1,200,000	1,921,395	2,318,974	2,513,137	9.11	12.65	14.15
SI	1,750,000	3,508,056	4,576,239	5,057,018	8.98	12.23	13.43

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.

@S&P BSE 200 TRI (65%), CRISIL Composite Bond Index (25%) & Price of Gold (10%)

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

# Benchmark Index

S&P BSE 200 TRI (65%), CRISIL Composite Bond Index (25%) Price of Gold (10%)

# Fund Manager

Mr. Sharwan Kumar Goyal, CFA, MMS (Equity/Gold Portion) Managing the scheme since Nov 2021 & Mr. Sunil Madhukar Patil, M.com.,MFM (Debt Portion) Managing the scheme since Sep 2021

#### Plans/Option (Regular/Direct)

Growth Option

IDCW Option with Payout and Reinvestment

# 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

Fund AUM				1	
Fund Size Mont Closing AUM	hly Average	2	:₹914.42 Crore :₹858.05 Crore		
High/Low NA	/ in the m	onth		₹	
High Growth Op Low Growth Op			:₹51.6827 :₹50.3823		
Total Expense	Ratio			%	
Regular Direct			: 1.85 : 1.03		
Minimum Inve	estment A	nount		Ċġ	
Growth: IDCW:				000/- 000/-	
NAV per unit				<b>₹</b>	
NAV per unit o	as on ST	july, Z	025		
Regular Growth		July, Z		51.6827	
•	Option	July, Z	₹5	51.6827 21.5912	
Regular Growth	Option ption	July, 20	₹5 ₹2 ₹5	21.5912 56.1708	
Regular Growth Regular IDCW O	Option option Option	July, 2	₹5 ₹2 ₹5	21.5912	
Regular Growth Regular IDCW O Direct Growth O	Option Iption Option tion	JUIY, 2	₹5 ₹2 ₹5	21.5912 56.1708	
Regular Growth Regular IDCW O Direct Growth O Direct IDCW Op	Option Option Option tion	JUIY, 2	₹5 ₹2 ₹5	21.5912 56.1708	
Regular Growth Regular IDCW O Direct Growth O Direct IDCW Op Portfolio Detail	Option Option Option tion Is Docks		₹! ₹? ₹! ₹?	21.5912 56.1708	
Regular Growth Regular IDCW O Direct Growth O Direct IDCW Op <b>Portfolio Detai</b> % of Top 10 Str	Option Iption Dption tion Is ocks t Cap (₹ Cr	)	₹5 ₹2 ₹2 24.14	21.5912 56.1708	
Regular Growth Regular IDCW O Direct Growth O Direct IDCW Op Portfolio Detail % of Top 10 Sta Median Marke	Option Iption Dption tion Is Docks t Cap (₹ Cr rage Marke	) t Cap	₹5 ₹2 ₹2 24.14 104,565 158,766	21.5912 56.1708	
Regular Growth Regular IDCW O Direct Growth O Direct IDCW Op Portfolio Detail % of Top 10 Sto Median Marke Weighted Aver	Option Iption Dption tion Is ocks t Cap (₹ Cr age Marke re provision	) it Cap al and u	₹5 ₹2 ₹2 24.14 104,565 158,766	21.5912 56.1708	

22

14

6

1

72

85

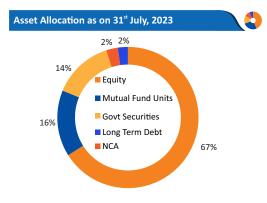
Fund

Benchmark

# UTI MULTI ASSET FUND

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

# Category Multi Asset Allocation



Active Stock positions			8
Overweight (Top 5)	%	Underweight (Top 5)	%
Varun Beverages Ltd	1.7	HDFC Bank Ltd.	-10.1
NTPC Ltd.	1.7	Reliance Industries Ltd.	-7.5
Ultratech Cement Ltd.	1.4	ICICI Bank Ltd	-5.9
Hindustan		Infosys Ltd.	-4.2
Aeronautics Ltd	1.3	Tata Consultancy	
Cummins India Ltd.	1.3	Services Ltd.	-3.0

Top 5 Sectors	
Mutual Fund Units	19%
Financial Services	14%
Capital Goods	13%
Automobile and Auto Components	13%
Fast Moving Consumer Goods	11%
Others	31%

#### WBINDX4 Returns **Monthly Returns** 6.69% **Quarterly Returns** 0.25% half Yearly Returns 1.27% Annual Returns - Absolute 2.12% 2 Year CAGR 18.64% 3 Year CAGR 10.10% 5 Year CAGR 6.68% 10 Year CAGR 12.66% YTD 0.92%

# B

## Portfolio Parameters Weighted Average Maturity Yield to Maturity\* Modified Duration

**Macaulay Duration** 

rity 4.39 Yrs 6.85% 2.95 Yrs 3.06 Yrs

\*Annualized Portfolio YTM – Yields of all securities are annualized

Quantitative Indicators	Fund	Benchmark
Beta Standard Deviation (Annual)	0.74 8.16%	1 9.98%
Sharpe Ratio Portfolio Turnover Ratio (Annual)	0.79% 1.87	

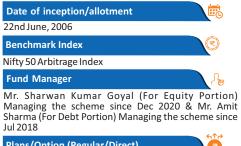
# **UTI ARBITRAGE FUND**

An open ended scheme investing in arbitrage opportunities.

# Category Arbitrage

**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.



#### Plans/Option (Regular/Direct)

**Growth Option** 

IDCW Option with Payout and Reinvestment

# Load Structure

Entry Load: Nil

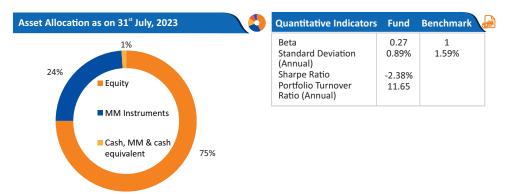
- Exit Load : (A) Redemption / Switch out within 21 days from the date of allotment-(i) upto 10% of the allotted Units – NIL
  - (ii) beyond 10% of the allotted Units 0.25% (B) Redemption / Switch out after 21 days from the date of allotment - NIL
  - Any redemption/switchout of units would be done on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

be done on First in Fir	stout (FIFO) basis		
Fund AUM			
Fund Size Monthly Average Closing AUM	:₹3113.19 Crore :₹3129.30 Crore		
High/Low NAV in the month	₹		
High Growth Option Low Growth Option	:₹30.4998 :₹30.3412		
Total Expense Ratio	%		
Regular Direct	:0.92 :0.34		
Minimum Investment Amount	Ċ		
Growth: IDCW:	₹5000/- ₹5000/-		
NAV per unit as on 31 <sup>st</sup> July, 2	023 ₹		
Regular Growth Option	₹30.4998		
Regular IDCW Option	₹17.2301		
Direct Growth Option Direct IDCW Option	₹32.1419 ₹18.8016		
Directibew Option	( 18.8010		
Portfolio Details			
Median Market Cap (₹ Cr)	91,991		
Weighted Average Market Cap	343,388		
All figures given are provisional and u	inaudited.		
Portfolio Parameters			
Weighted Average Maturity	0.40 Yrs		
Yield to Maturity*	7.26%		
Modified Duration Macaulay Duration	0.40 Yrs 0.40 Yrs		
*Annualized Portfolio YTM – Yields	0110 110		
19 I			

#### Portfolio as on 31<sup>st</sup> July, 2023 % to NAV Hedged Equity Equity 75.00 MM Instruments 23.89 MF Units 0.04 STD Cash, MM & cash equivalent 1.06 Debt 0.00 Total 100.00

All figures given are provisional and unaudited.

Average Equity holding in UTI Arbitrage Fund is 69.64% for the past 12 months against the requirement of minimum 65% for equity taxation eligibility. (Annual average of the monthly average opening and closing figures)



Fund Performance Vs Benchmark (CAGR) as on $31^{s}$ July, 2023 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 Y	6.27	6.81	6.44	10,627	10,681	10,644	
3 Y	4.48	4.76	4.40	11,405	11,497	11,379	
5 Y	5.01	4.83	5.72	12,771	12,661	13,208	
SI*	6.73	6.15	6.12	30,493	27,778	27,643	

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 91 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.

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 Y	120,000	124,274	124,789	124,400	6.70	7.52	6.90
3 Y	360,000	388,501	390,884	388,486	5.02	5.43	5.02
5 Y	600,000	677,644	678,026	682,958	4.82	4.84	5.13
7 Y	840,000	1,003,242	995,489	1,019,079	5.00	4.78	5.44
10 Y	1,200,000	1,579,119	1,554,221	1,622,654	5.36	5.06	5.88
15 Y	1,800,000	2,874,846	2,347,967	2,924,370	5.96	5.55	6.17
SI	2,040,000	3,547,224	2,347,967	3,551,467	6.16	5.55	6.17

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

# **UTI REGULAR SAVINGS FUND**

(Number of Segregated portfolio in the scheme 1)

An open ended hybrid scheme investing predominantly in debt instruments.

# Category Conservative Hybrid Fund

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Equity			HDFC Bank Ltd.	3.07	CRISIL AAA/A
HDFC Bank Ltd.	2.39		State Bank Of India Basel3At1	1.87	CRISIL AA+
ICICI Bank Ltd	1.57		Summit Digitel Infrastructure Ltd	1.85	CRISIL AAA/A
Infosys Ltd.	1.49		Tata Capital Financial Services Ltd	1.59	ICRA AAA/A1
Axis Bank Ltd.	1.11		Mahindra & Mahindra Fin.Ser.Ltd.	1.58	CRISIL AAA/A
Bharti Airtel Ltd.	0.87		Bajaj Finance Ltd.	1.58	CRISIL AAA/A
State Bank Of India	0.84		HDB Financial Services Ltd.	1.57	CRISIL AAA/A
Tata Steel Ltd.	0.64		Tata Motors Finance Solutions Ltd	1.56	CRISIL AA
Mphasis Ltd	0.62		Union Bank Of India Basel3T2	1.56	CRISIL AA+
IndusInd Bank Ltd.	0.61		Canfin Homes Ltd.	1.54	ICRA AA+
Hindalco Industries Ltd.	0.60		Cholamandalam Investment		
Others	14.21		And Fin. Co. Ltd	1.25	ICRA AA+
Govt Securities			ICICI Bank Ltd	1.15	CRISIL AAA/A
7.38% GSEC 20/06/2027	7.92	SOV	National Housing Bank	0.94	CRISIL AAA/A
7.26% GSEC MAT - 06/02/2033	7.91	SOV	Canara Bank Basel3At1	0.63	CRISIL AA+
07.18% GSEC MAT -24/07/2037	1.56	SOV	Piramal Capital & Housing		
7.26% GSEC 14/01/29	0.95	SOV	Finance Ltd	0.56	ICRA AA
364 DAYS T - BILL- 07/03/2024	0.15	SOV	Net Current assets	7.80	
Long Term Debt			Total	100.00	
REC Ltd	4.76	CRISIL AAA/A1+			
Power Finance Corporation Ltd.	4.75	CRISIL AAA/A1+			
LIC Housing Finance Ltd.	4.74	CRISIL AAA/A1+			
National Bank For Agriculture & Rural Development	4.72	CRISIL AAA/A1+			
Indian Railway Finance Corporation Ltd.	4.40	CRISIL AAA/A1+			
Jamnagar Utilities & Power Pvt Ltd. ^	3.10	CRISIL AAA/A1+			

^ Mukesh Ambani promoter Group company

Fund Performance Vs Benchmark (CAGR) as on $31^{*}$ July, 2023 Growth of ₹ 10000							
Period	NAV Growth (%)	NIFTY 50 Hybrid Composite Debt 15:85 Index (%)		NAV Growth (₹)	NIFTY 50 Hybrid Composite Debt 15:85 Index (₹)	CRISIL 10 Year Gilt Index (₹)	
1 Y	9.25	8.93	7.93	10,925	10,893	10,793	
3 Y	11.28	7.47	2.89	13,780	12,413	10,892	
5 Y	6.95	8.86	6.47	13,995	15,291	13,684	
SI*	9.24	8.40	5.55	56,708	48,733	28,881	

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 Jan 2022 & Co-Fund Manager managing Scheme since Apr 2023. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 91 in 'Fund Manager Summary'. Schemes Managed by Mr. Amit Premchandani & Mr. Jaydeep Bhowal. \*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 31 <sup>st</sup> July, 2023								
Period	Investment Amount (₹)	Fund Value (₹)	NIFTY 50 Hybrid Composite Debt 15:85 Index (₹)	CRISIL 10 Year Gilt Index (₹)		Yield (%) NIFTY 50 Hybrid Composite Debt 15:85 Index	Yield (%) CRISIL 10 Year Gilt Index	
1 Y	120,000	126,807	126,119	125,229	10.74	9.64	8.22	
3 Y	360,000	412,018	399,781	383,071	8.98	6.94	4.08	
5 Y	600,000	749,130	737,451	677,698	8.82	8.19	4.82	
7 Y	840,000	1,114,492	1,126,643	1,008,040	7.95	8.26	5.14	
10 Y	1,200,000	1,830,365	1,870,445	1,627,312	8.19	8.60	5.94	
15 Y	1,800,000	3,592,039	3,616,867	2,918,284	8.67	8.75	6.15	
SI	2,240,000	5,475,112	5,430,528	4,158,588	8.82	8.74	6.23	

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

# **Investment Objective**

The 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 appreciaton. 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 Benchmark Index NIFTY 50 Hybrid Composite Debt 15:85 Index Fund Manager Mr. Amit Premchandani, PGDM (IIM Indore), CA, CFA (Equity Porfolio) Managing the scheme since Jan 2022

(Equity Porfolio) Managing the scheme since Jan 2022 Mr. Jaydeep Bhowal Debt Porfolio) Managing the scheme since Apr 2023

Plans/Option (Regular/Direct)

Growth Option

Monthly IDCW Option, Flexi IDCW Option, Monthly Payment Plan

# 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

Fund AUM			
Fund Size Monthly Average	:₹1587.90 Crore		
Closing AUM	:₹1589.61 Crore		
High/Low NAV in the month	₹		
High Growth Option	:₹56.6760		
Low Growth Option	:₹55.9224		
Total Expense Ratio	%		
Regular	:1.80		
Direct	:1.20		
Minimum Investment Amount	Ů,		
Growth Plan	₹5000/-		
Monthly IDCW Option	₹25000/-		
Flexi IDCW Option	₹5000/-		
NAV per unit as on 31 <sup>st</sup> July, 2	023 ₹		
Regular Growth Option	₹56.6760		
Regular IDCW Option	₹16.0673		
Direct Growth Option	₹60.6058		
Direct IDCW Option	₹17.6593		
Portfolio Details			
Median Market Cap (₹ Cr)	105,518		
Weighted Average Market Cap	296,248		
Number of Securities	55		
All figures given are provisional and u	inaudited.		

Mid

18

Small

16

Large

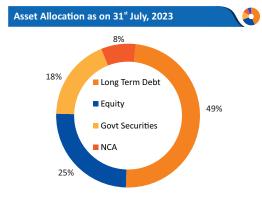
66

Market Capitalisation (%)

Fund

# UTI REGULAR SAVINGS FUND (Number of Segregated portfolio in the scheme 1)

An open ended hybrid scheme investing predominantly in debt instruments.



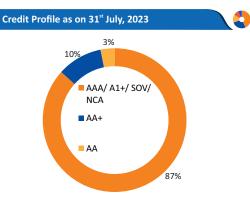
Top 5 Sectors	
Financial Services	33%
Information Technology	12%
Healthcare	10%
Automobile and Auto Components	9%
Consumer Durables	5%
Others	31%

Portfolio Parameters	
Weighted Average Maturity	8.66 Yrs
Yield to Maturity*	7.50%
Modified Duration	3.91 Yrs
Macaulay Duration	4.15 Yrs

\*Annualized Portfolio YTM - Yields of all securities are annualized

UTI Regular Savings Fund (Segregated - 17022020) Segregated Portfolio as on 31st July, 2023				
% of NAV	Rating			
0*	CARE-B-			
0*				
	<b>31st July, 202</b> % of NAV 0*			

Percentage to NAV Less Than 0.01



**Excluding Net Current Assets** 

Quantitative Indicators	Fund	Benchmark
Beta	1.14	1
Standard Deviation (Annual)	4.00%	2.99%
Sharpe Ratio	1.17%	
Portfolio Turnover Ratio (Annual)	0.22	

Segregated AUM & NAV	₹
Segregated Fund Size Monthly Average : Closing AUM:	₹ 0.0 Crore ₹ 0.0 Crore
Segregated NAV per unit as on 31 <sup>th</sup> July, 2023 Growth :	₹0.0

NAV Per Unit (Regular Plan - Growth Option) Segregated - 17022020			
Date	Main Portfolio	Segregated Portfolio	
14/02/2020	41.6229	NA	
17/02/2020	40.5238	0.3570	
Reduction in			
NAV(%)	-2.64%		

# **UTI UNIT LINKED INSURANCE PLAN\***

An open ended tax saving cum insurance scheme.

# **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 Benchmark Index NIFTY 50 Hybrid Composite Debt 50:50 Index Fund Manager Mr. Sunil Madhukar Patil , M.com.,MFM (Debt portion) Managing the scheme since Dec 2021 Mr. Ajay Tyagi - Master in Finance, CFA Charterholder (Equity Porfolio) Managing the scheme since Dec 2014 Plans/Option (Regular/Direct) 10 year Plan / 15 year Plan Load Structure

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

Fund AUIVI	
Fund Size Monthly Average	:₹5310.98 Crore
Closing AUM	:₹5306.78 Crore
High/Low NAV in the month	्र
High Growth Option	:₹34.4245
Low Growth Option	:₹34.0047
Total Expense Ratio	<b>\%</b>
Existing	:1.63
Direct	: 0.95

# Minimum Investment Amount

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

NAV per unit as on 31 <sup>st</sup> July, 2023	₹	
Existing Growth Option	₹34.3656	
Direct Growth Option	₹36.6703	

Portfolio Details		
Median Market Cap (₹ Cr)	99,520	
Weighted Average Market Cap	267,233	
Number of Securities 55		
All figures given are provisional and u	inaudited.	

Market Capita	alisation (%	6)	
	Large	Mid	Small
Fund	63	26	11
*Temporary disco	ontinuation (	of fresh sub	scription
(w.e.f July 01, 202	22)		

#### Portfolio as on 31<sup>st</sup> July, 2023 % to NAV % to NAV Rating Portfolio Rating Portfolio Equity 07.18% GSEC MAT -24/07/2037 1.41 SOV HDFC Bank Ltd. 2 80 Long Term Debt LTIMindtree Ltd. 2.68 HDFC Bank Ltd. 4.16 CRISIL AAA/A1+ ICICI Bank Ltd 2.50 Power Finance Corporation Ltd. 3.06 CRISIL AAA/A1+ Baiai Finance Ltd. REC Ltd CRISIL AAA/A1+ 2.32 2.40 Kotak Mahindra Bank Ltd. 1.53 Indian Railway Finance 1.90 CRISIL AAA/A1+ Corporation Limited Infosvs Ltd. 1 5 2 Housing And Urban Info-Edge (India) Ltd. 1.47 **Development Corpn** 1.89 CARE AAA/A1+ Avenue Supermarts Ltd. 1.46 State Bank Of India Basel3At1 1.40 CRISIL AA+ Astral Ltd. 1 2 7 Jamnagar Utilities & Power Coforge Ltd 1.24 Pvt Ltd. ^ 1.36 CRISIL AAA/A1+ Titan Company Ltd. 1.12 Small Industries Development Maruti Suzuki India Ltd. 0.89 Bank Of India 1 02 CRISII AAA/A1+ AU Small Finance Bank Ltd 0.82 HDFC Bank Ltd. Basel3T2 0.94 CRISIL AAA/A1+ Asian Paints Itd 0 71 LIC Housing Finance Ltd. 0.94 CRISIL AAA/A1+ P I Industries Ltd. 0.68 Others 5.87 Others 16.66 **Mutual Fund Units Govt Securities** UTI Nifty Bank Exchange Others 5.23 Traded Fund ETF 0.04 7.41% GS MAT - 19/12/2036 7.16 SOV Securitised Debt 7.26% GSEC 22/08/2032 643 SOV First Business Receivable Trust\$ 0.80 IND AAA/A1+ 7.26% GSEC MAT - 06/02/2033 5.69 SOV Net Current assets 5.91 7.38% GSEC 20/06/2027 SOV 2.75 Total 100.00

^ Mukesh Ambani promoter Group company \$ Underlying customer - Reliance Group Company

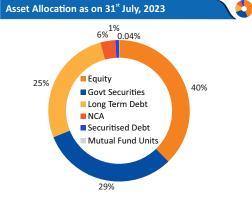
Fund Performance Vs Benchmark (CAGR) as on 31 $"$ July, 2023 Growth of ₹ 10000						
Period	NAV Growth (%)	NIFTY 50 Hybrid Composite Debt 50:50 Index (%)	Nifty 50 TRI (%)	NAV Growth (₹)	NIFTY 50 Hybrid Composite Debt 50:50 Index(₹)	Nifty 50 TRI (₹)
1 Y	6.66	12.01	16.28	10,666	11,201	11,628
3 Y	10.89	13.70	22.71	13,636	14,699	18,477
5 Y	5.88	10.99	13.02	13,309	16,848	18,447
SI*	10.41	NA	NA	1,700,848	NA	NA

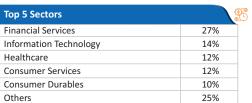
Different plans have a different expense structure. The performance details provided herein are of regular plan. \*Compounded annualized Growth Rate. The current fund manager is managing the scheme since Dec 2006 & Co- Fund Manager managing Scheme since Dec 2014. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 91 in 'Fund Manager Summary'. N.A - Not Available. Schemes Managed by Mr. Sunil Madhukar Patil & Mr. Ajay Tyagi.

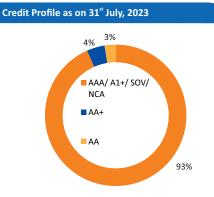
Period	Investment Amount (₹)	Fund Value (₹)	NIFTY 50 Hybrid Composite Debt 50:50 Index (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) NIFTY 50 Hybrid Composite Debt 50:50 Index	
1 Y	120,000	126,207	128,982	133,069	9.78	14.24	20.90
3 Y	360,000	401,255	423,352	458,661	7.19	10.84	16.41
5 Y	600,000	734,075	810,328	912,222	8.01	11.98	16.79
7 Y	840,000	1,090,448	1,263,109	1,446,661	7.34	11.46	15.27
10 Y	1,200,000	1,790,737	2,147,121	2,513,137	7.77	11.20	14.15
15 Y	1,800,000	3,556,697	4,364,957	5,389,861	8.55	10.98	13.45
SI	2,240,000	5,562,232	6,851,889	8,722,809	8.96	10.87	13.05

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 UNIT LINKED INSURANCE PLAN\*







Quantitative Indicators	Fund	Benchmark 是
Beta Standard Deviation (Annual)	0.69 5.99%	1 7.76%
Sharpe Ratio Portfolio Turnover Ratio (Annual)	0.72% 0.04	

Portfolio Parameters	
Weighted Average Maturity	9.73 Yrs
Yield to Maturity*	7.44%
Modified Duration	5.24 Yrs
Macaulay Duration	5.51 Yrs
Securitised Debt Average Maturity	
First Business Receivable Trust	1.27 Yrs

\*Annualized Portfolio YTM – Yields of all securities are annualized

# **UTI EQUITY SAVINGS FUND**

An open ended scheme investing in equity, arbitrage and debt.

# Category **Equity Savings**

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.



PGDM (IIM-I) Managing the scheme since Aug 2018 Mr. Sunil Madhukar Patil (Debt Portion), M.com., MFM Managing the scheme since Aug 2018

Plans/Option (Regular/Direct)

Growth Option

Monthly IDCW/ Quarterly IDCW Option with Payout & Reinvestment Facility

# Load Structure

Entry Load: Nil

ExitLoad : (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

Fund AUM	<b>▲</b>
Fund Size Monthly Average	:₹278.82 Crore
Closing AUM	:₹283.34 Crore
High/Low NAV in the month	\₹
High Growth Option	:₹15.0860
Low Growth Option	:₹14.7499
Total Expense Ratio	<b>%</b>
Regular	:1.50
Direct	:0.68
Minimum Investment Amount	Ċ
Growth:	₹ 5000/-
IDCW:	₹5000/-
NAV per unit as on 31 <sup>st</sup> July, 2	023 ₹
NAV per unit as on 31 <sup>st</sup> July, 2 Regular Growth Option	0 <b>23</b> ₹ 15.0860
	₹15.0860 ₹15.0860
Regular Growth Option Regular IDCW Option Direct Growth Option	₹15.0860 ₹15.0860 ₹15.7624
Regular Growth Option Regular IDCW Option	₹15.0860 ₹15.0860
Regular Growth Option Regular IDCW Option Direct Growth Option	₹15.0860 ₹15.0860 ₹15.7624
Regular Growth Option Regular IDCW Option Direct Growth Option Direct IDCW Option	₹15.0860 ₹15.0860 ₹15.7624
Regular Growth Option Regular IDCW Option Direct Growth Option Direct IDCW Option Portfolio Details	₹15.0860 ₹15.0860 ₹15.7624 ₹15.7624
Regular Growth Option Regular IDCW Option Direct Growth Option Direct IDCW Option Portfolio Details % of Top 10 Stocks	₹15.0860 ₹15.0860 ₹15.7624 ₹15.7624 ₹15.7624 21.15
Regular Growth Option Regular IDCW Option Direct Growth Option Direct IDCW Option Portfolio Details % of Top 10 Stocks Median Market Cap (₹ Cr) Weighted Average Market Cap Number of Securities	₹15.0860 ₹15.7624 ₹15.7624 21.15 321,227 472,378 30
Regular Growth Option Regular IDCW Option Direct Growth Option Direct IDCW Option Portfolio Details % of Top 10 Stocks Median Market Cap (₹ Cr) Weighted Average Market Cap	₹15.0860 ₹15.7624 ₹15.7624 21.15 321,227 472,378 30

Portfolio as on 31° July, 2023					
Portfolio	% to NAV	Rating/Futures	Portfolio	% to NAV	Rating/Futures
Equity			GAIL (India) Ltd.	0.73	
Infosys Ltd.	7.78	-4.96	DLF Ltd.	0.63	
Grasim Industries Ltd.	5.42	-4.97	Power Grid Corporation Of		
ICICI Bank Ltd	4.17	-1.67	India Ltd	0.62	
HDFC Bank Ltd.	3.69		Tata Consultancy Services Ltd.	0.61	-0.62
Kotak Mahindra Bank Ltd.	3.56	-3.59	Bajaj Auto Ltd.	0.59	
Axis Bank Ltd.	2.99	-2.37	Dr Reddy's Laboratories Ltd.	0.58	
JSW Steel Ltd.	2.84	-2.86	Dabur India Ltd.	0.23	-0.23
Hindalco Industries Ltd.	2.28	-1.19	Jio Financial Services Ltd	0.21	
SBI Life Insurance Company Ltd.	2.24	-2.25	Tech Mahindra Ltd	0.18	
Larsen & Toubro Ltd.	2.20		Govt Securities		
Reliance Industries Ltd.	2.16		7.38% GSEC 20/06/2027	8.89	SOV
HCL Technologies Ltd.	2.05	-1.06	7.26% GSEC MAT - 06/02/2033	3.55	SOV
Maruti Suzuki India Ltd.	1.89	-1.66	364 D TBILL MAT 12/10/2023	1.74	SOV
ITC Ltd.	1.81		364 D TBILL MAT 19/10/2023	1.74	SOV
Mahindra & Mahindra Ltd.	1.77	-0.73	364 DAYS T - BILL- 07/03/2024	0.12	SOV
IndusInd Bank Ltd.	1.62		Long Term Debt		
Bharti Airtel Ltd.	1.53		LIC Housing Finance Ltd.	1.78	CRISIL AAA/A1+
Oil & Natural Gas Corporation Ltd.	1.46	-0.43	Small Industries Development		
Hindustan Unilever Ltd.	1.46	-1.48	Bank Of India	1.76	CRISIL AAA/A1+
Tata Motors Ltd.	1.44		National Housing Bank	1.76	CRISIL AAA/A1+
Aurobindo Pharma Ltd.	1.39		National Bank For Agriculture		
NTPC Ltd.	1.25		& Rural Development	1.76	CRISIL AAA/A1+
ICICI Lombard General			Power Finance Corporation Ltd.	1.76	CRISIL AAA/A1+
Insurance Company Ltd	1.11		Indian Railway Finance		
Interglobe Aviation Ltd	1.07		Corporation Limited	1.76	CRISIL AAA/A1+
State Bank Of India	1.02		Net Current assets	7.02	
Hero Motocorp Ltd.	0.92		Total	100.00	
Cipla Ltd.	0.84				

Fund Perform	mance Vs Benchma	rk (CAGR) as o	on 31 <sup>st</sup> July, 2023	Growth of ₹ 1	.0000	-
Period	NAV Growth (%)	CRISIL Equity Savings Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Equity Savings Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Y	13.27	10.74	7.93	11,327	11,074	10,793
3 Y	13.40	11.73	2.89	14,583	13,948	10,892
SI*	8.72	9.50	6.68	15,089	15,629	13,746

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 91 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 31 <sup>st</sup> July, 20	23					
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 Y	120,000	130,053	127,898	125,229	15.97	12.49	8.22
3 Y	360,000	428,373	418,021	383,048	11.65	11.85	4.08
SI	590,000	774,114	766,215	663,996	11.01	11.20	4.76

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.

Mid

4

Small

0

Large

96

Fund

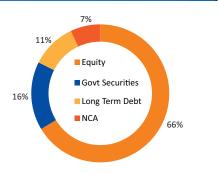
# UTI EQUITY SAVINGS FUND An open ended scheme investing in equity, arbitrage and debt.

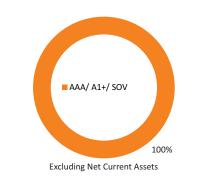
3

# Category **Equity Savings**

Asset Allocation as on 31<sup>st</sup> July, 2023

Credit Profile as on 31<sup>st</sup> July, 2023





Top 5 Sectors	
Financial Services	31%
Information Technology	16%
Automobile and Auto Components	10%
Construction Materials	8%
Metals & Mining	8%
Others	27%

Active Stock positions			B
Overweight (Top 5)	%	Underweight (Top 5)	%
HDFC Bank Ltd.	3.7	Kotak Mahindra	
Infosys Ltd.	2.8	Bank Ltd.	0.0
ICICI Bank Ltd	2.5	JSW Steel Ltd.	0.0
Larsen & Toubro Ltd.	2.2	SBI Life Insurance	
Reliance Industries Ltd.	2.2	Company Ltd.	0.0
Reliance industries Ltd.	2.2	Hindustan Unilever Ltd.	0.0
		Tata Consultancy	
		Services Ltd.	0.0

Quantitative Indicators	Fund	Benchmark
Beta Standard Deviation (Annual)	1.04 5.90%	1 5.42%
Sharpe Ratio Portfolio Turnover Ratio (Annual)	1.15% 4.04	

3.05 Yrs		
6.91%		
2.43 Yrs		
2.55 Yrs		

\*Annualized Portfolio YTM – Yields of all securities are annualized

# **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).

# Category **Children's Fund**

Investment Objective		Portfolio as	on 31 <sup>st</sup> July, 2
The primary objective of the		Portfolio	
predominantly in debt and mor and part of the portfolio into e securities with a view to general capital appreciation. However, t guarantee that the investment of would be achieved.	equity & equity related ting income and aim for there is no assurance or	Equity HDFC Bank Ltd ICICI Bank Ltd Infosys Ltd. Axis Bank Ltd. Bharti Airtel Ltt	d.
Date of inception/allotment	ter and the second s	Maruti Suzuki I Bajaj Finance L	
12th July, 1993		IndusInd Bank	
Benchmark Index		Cholamandala And Fin, Co, Lto	
CRISIL Short Term Debt Hybrid 6	0+40 Index		ner Products Lto
Fund Manager	Sm	Tata Motors Lte Avenue Superr	
Mr. Vishal Chopda, CFA, BE, P Managing the scheme since Aug Mr. Sunil Madhukar Patil, M.con Managing the scheme since Dec	2019 m.,MFM (Debt portion)	Ultratech Ceme ICICI Lombard Insurance Com Phoenix Mills L Others	ent Ltd. General Ipany Ltd
Plans/Option (Regular/Direct)		Govt Securities	s
Growth Option Scholarship Option*			AT - 06/02/203
Load Structure	E	\$ Underlying cu	ıstomer - Relian
Entry Load: Nil			
Exit Load : Nil		Fund Perfor	mance Vs Bei
Fund AUM		Period	NAV Gro (%)
Fund Size Monthly Average Closing AUM	:₹4219.17 Crore :₹4229.11 Crore	1 Y	8.95

국

High/Low NAV in the month	₹
High Growth Option Low Growth Option	:₹33.0067 :₹32.5839
Total Expense Ratio	%
Regular	:1.74

Direct	:1.53	
Minimum Investment Amount	Ċ	
Growth: Scholarship Option:	₹1000/- ₹1000/-	

# 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)

₹32.9889
₹33.5955

Portfolio Details	<b>de</b>
Median Market Cap (₹ Cr)	108,240
Weighted Average Market Cap	296,909

All figures given are provisional and unaudited.

Market Capita	¢	•		
	Large	Mid	Small	
Fund	68	20	12	

Portfolio as on 31 <sup>st</sup> July, 2023					
Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Equity			7.26% GSEC 22/08/2032	4.15	SOV
HDFC Bank Ltd.	3.35		7.38% GSEC 20/06/2027	1.79	SOV
ICICI Bank Ltd	3.27		07.18% GSEC MAT -24/07/2037	1.76	SOV
Infosys Ltd.	2.29		Long Term Debt		
Axis Bank Ltd.	1.74		HDFC Bank Ltd.	5.35	CRISIL AAA/A1+
Bharti Airtel Ltd.	1.43		REC Ltd	3.99	CRISIL AAA/A1+
Maruti Suzuki India Ltd.	1.07		Power Finance Corporation Ltd.	3.81	CRISIL AAA/A1+
Bajaj Finance Ltd.	1.06		Housing And Urban		
IndusInd Bank Ltd.	1.03		Development Corpn	1.78	CARE AAA/A1+
Cholamandalam Investment			HDB Financial Services Ltd.	1.18	CRISIL AAA/A1+
And Fin. Co. Ltd	0.94		Small Industries Development		
Godrej Consumer Products Ltd	0.92		Bank Of India	1.18	CRISIL AAA/A1+
Tata Motors Ltd.	0.91		NTPC Ltd.	1.18	CRISIL AAA/A1+
Avenue Supermarts Ltd.	0.88		Jamnagar Utilities & Power		
Ultratech Cement Ltd.	0.79		Pvt Ltd.^	1.14	CRISIL AAA/A1+
ICICI Lombard General			State Bank Of India Basel3At1	0.82	CRISIL AA+
Insurance Company Ltd	0.78		Indian Railway Finance		
Phoenix Mills Ltd	0.77		Corporation Ltd.	0.60	CRISIL AAA/A1+
Others	18.38		Others	4.43	
Govt Securities			Securitised Debt		
Others	3.35		First Business Receivable Trust\$	0.38	IND AAA/A1+
7.41% GS MAT - 19/12/2036	9.46	SOV	Net Current assets	6.90	
7.26% GSEC MAT - 06/02/2033	7.14	SOV	Total	100.00	

ance Group Company ^ Mukesh Ambani promoter Group company

Fund Performance Vs Benchmark (CAGR) as on 31 <sup>st</sup> July, 2023 Growth of ₹ 10000						
Period	NAV Growth (%)	CRISIL Short Term Debt Hybrid 60+40 Index (%)	Nifty 50 TRI (%)		CRISIL Short Term Debt Hybrid 60+40 Index (₹)	Nifty 50 TRI (₹)
1 Y	8.95	10.70	16.28	10,895	11,070	11,628
3 Y	12.57	12.58	22.71	14,265	14,269	18,477
5 Y	7.30	10.18	13.02	14,226	16,242	18,447
SI*	10.83	NA	NA	220,242	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 91 in 'Fund Manager Summary'. N.A - Not Available. Schemes Managed by Mr. Sunil Madhukar Patil & Mr Vishal Chopda

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Short Term Debt Hybrid 60+40 Index (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) CRISIL Short Term Debt Hybrid 60+40 Index	Yield (%) Nifty 50 TRI
1 Y	120,000	127,143	128,317	133,069	11.28	13.16	20.90
3 Y	360,000	414,607	418,815	458,661	9.41	10.10	16.41
5 Y	600,000	764,812	792,942	912,222	9.65	11.11	16.79
7 Y	840,000	1,133,258	1,225,736	1,446,661	8.42	10.62	15.27
10 Y	1,200,000	1,894,441	2,077,450	2,513,137	8.84	10.58	14.15
15 Y	1,800,000	3,909,694	4,210,287	5,389,861	9.68	10.56	13.45
SI	2,240,000	5,979,265	6,521,083	8,722,809	9.63	10.42	13.05

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.

\*Temporary Discontinuation of Fresh Subscription Under Scholarship Option w.e.f Aug 11 2023

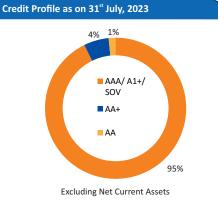
# UTI CHILDREN'S CAREER FUND - SAVINGS PLAN An open ended fund for investment for children having a lock-in for at least 5 years or till the child attains age of majority(whichever is earlier).

# Category **Children's Fund**

2)







Quantitative Indicators	Fund	Benchmark
Beta Standard Deviation (Annual)	0.92 6.02%	1 6.20%
Sharpe Ratio Portfolio Turnover Ratio (Annual)	0.99% 0.23	

Portfolio Parameters	
Weighted Average Maturity	8.84 Yrs
rield to Maturity*	7.39%
Modified Duration	5.16 Yrs
Macaulay Duration	5.42 Yrs
Securitised Debt Average Maturity	
First Business Receivable Trust	1.43 Yrs
*Annualized Portfolio YTM – Yields of a are annualized	all securities

# UTI RETIREMENT BENEFIT PENSION FUND An open ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age(whichever is earlier).

# Category **Retirement Fund**

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 **Benchmark Index** CRISIL Short Term Debt Hybrid 60+40 Index **Fund Manager** 

Mr. V Srivatsa - B.Com., PGDM (IIM-I), CA & ICWA (Equity Portion) Managing the scheme since Sep 2009 Mr. Sunil Madhukar Patil, M.com., MFM (Debt portion) Managing the scheme since Dec 2021

Plans/Option (Regular/Direct)

**Growth Option** 

Load Structure	<b>€</b>
Entry Load: Nil Exit Load : Nil	
Fund AUM	
Fund Size Monthly Average Closing AUM	:₹3977.01 Crore :₹4011.01 Crore
High/Low NAV in the month	₹
High Growth Option Low Growth Option	:₹39.2055 :₹38.3707
Total Expense Ratio	%
Regular Direct	: 1.67 : 1.04
Minimum Investment Amount	્રે

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

NAV per unit as on 31 <sup>st</sup> July, 2023							
Regular Growth Option	₹39.2055						
Direct Growth Option	₹41.7793						
Portfolio Details							
Median Market Cap (₹ Cr)	190,299						
Weighted Average Market Cap	375,819						
Number of Securities	61						
All figures given are provisional and unaudited.							

Market Capita			
	Large	Mid	Small
Fund	69	23	8

Portfolio as on 31 <sup>st</sup> July, 2023	3				
Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Equity			7.26% GSEC 22/08/2032	5.63	SOV
HDFC Bank Ltd.	3.83		07.18% GSEC MAT -24/07/2037	4.46	SOV
ICICI Bank Ltd	2.96		7.38% GSEC 20/06/2027	2.51	SOV
Infosys Ltd.	2.24		Long Term Debt		
Larsen & Toubro Ltd.	1.96		HDFC Bank Ltd.	4.40	CRISIL AAA/A1+
ITC Ltd.	1.85		Power Finance Corporation Ltd.	3.74	CRISIL AAA/A1-
State Bank Of India	1.42		REC Ltd	2.48	CRISIL AAA/A1-
Mahindra & Mahindra Ltd.	1.25		Housing And Urban		
HCL Technologies Ltd.	1.16		Development Corpn	1.87	CARE AAA/A1+
Tata Motors Ltd.	1.15		HDFC Bank Ltd. Basel3T2	1.25	CRISIL AAA/A1-
IndusInd Bank Ltd.	1.10		LIC Housing Finance Ltd.	1.25	CRISIL AAA/A1-
Axis Bank Ltd.	0.95		HDB Financial Services Ltd.	1.25	CRISIL AAA/A1-
Hindalco Industries Ltd.	0.89		Jamnagar Utilities &		
Reliance Industries Ltd.	0.88		Power Pvt Ltd. ^	1.20	CRISIL AAA/A1-
Bharti Airtel Ltd.	0.83		Tata Motors Finance Solutions Ltd	0.74	CRISIL AA
Hero Motocorp Ltd.	0.65		Indian Railway Finance Corporation Ltd	0.63	CRISIL AAA/A1-
Others	15.20		Others	5.71	CRISIL AAA/A1-
Govt Securities			Net Current assets		
Others	2.68		Total	8.03 100.00	
7.26% GSEC MAT - 06/02/2033	7.52	SOV	IUtai	100.00	
7.41% GS MAT - 19/12/2036	6.32	SOV			

^ Mukesh Ambani promoter Group company

Fund Performance Vs Benchmark (CAGR) as on $31^{*}$ July, 2023 Growth of ₹ 10000							
Period	NAV Growth (%)	CRISIL Short Term Debt Hybrid 60+40 Index (%)		NAV Growth (₹)	CRISIL Short Term Debt Hybrid 60+40 Index (₹)	Nifty 50 TRI (₹)	
1 Y	13.20	10.70	16.28	11,320	11,070	11,628	
3 Y	14.86	12.58	22.71	15,153	14,269	18,477	
5 Y	8.40	10.18	13.02	14,971	16,242	18,447	
SI*	10.51	NA	NA	174,534	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 91 in 'Fund Manager Summary'. N.A - Not Available. Schemes Managed by Mr. Sunil Madhukar Patil & Mr V. Srivatsa

SIP Returns as on 31 <sup>st</sup> July, 2023								
Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Short Term Debt Hybrid 60+40 Index (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) CRISIL Short Term Debt Hybrid 60+40 Index	Yield (%) Nifty 50 TRI	
1 Y	120,000	130,286	128,317	133,069	16.35	13.16	20.90	
3 Y	360,000	433,259	418,815	458,661	12.43	10.10	16.41	
5 Y	600,000	805,116	792,942	912,222	11.72	11.11	16.79	
7 Y	840,000	1,191,415	1,225,736	1,446,661	9.82	10.62	15.27	
10 Y	1,200,000	1,966,830	2,077,450	2,513,137	9.55	10.58	14.15	
15 Y	1,800,000	3,855,366	4,210,287	5,389,861	9.51	10.56	13.45	
SI	2,240,000	5,820,232	6,521,083	8,722,809	9.38	10.42	13.05	

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 RETIREMENT BENEFIT PENSION FUND An open ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age(whichever is earlier).

æ

35%

12%

11%

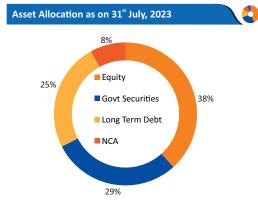
8%

6%

28%

# Category **Retirement Fund**

2)



Top 5 Sectors

Healthcare

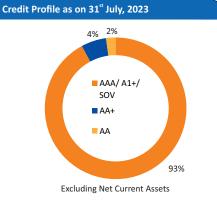
Others

Construction

**Financial Services** 

Information Technology

Automobile and Auto Components



Quantitative Indicators	Fund	Benchmark
Beta	0.96	1
Standard Deviation (Annual)	6.21%	6.20%
Sharpe Ratio	1.33%	
Portfolio Turnover Ratio (Annual)	0.27	

Portfolio Parameters	
Weighted Average Maturity	9.25 Yrs
Yield to Maturity*	7.40%
Modified Duration	5.22 Yrs
Macaulay Duration	5.48 Yrs

\*Annualized Portfolio YTM – Yields of all securities are annualized

# UTI CHILDREN'S CAREER FUND - INVESTMENT 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). PLAN

# Category **Children's Fund**

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Equity			ICICI Lombard General		
HDFC Bank Ltd.	8.38		Insurance Company Ltd	1.92	
ICICI Bank Ltd	8.15		Phoenix Mills Ltd	1.92	
Infosys Ltd.	5.70		Hindalco Industries Ltd.	1.90	
Axis Bank Ltd.	4.32		Crompton Greaves Consumer		
Bharti Airtel Ltd.	3.54		Electricals Ltd.	1.84	
Maruti Suzuki India Ltd.	2.68		LTIMindtree Ltd.	1.76	
Bajaj Finance Ltd.	2.65		Nestle India Ltd.	1.73	
IndusInd Bank Ltd.	2.57		Metro Brands Ltd	1.68	
Cholamandalam Investment			Others	36.79	
And Fin. Co. Ltd	2.35		Govt Securities		
Godrej Consumer Products Ltd	2.28		364 DAYS T - BILL- 07/03/2024	0.10	SOV
Tata Motors Ltd.	2.27		Net Current assets	1.31	
Avenue Supermarts Ltd.	2.19		Total	100.00	
Ultratech Cement Ltd.	1.96				

Fund Performance Vs Benchmark (CAGR) as on 31st July, 2023 Growth of $\stackrel{\scriptstyle <\!\!\!<}{}$ 10000						
Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)
1 Y	12.16	17.35	16.28	11,216	11,735	11,628
3 Y	21.61	24.91	22.71	17,985	19,489	18,477
5 Y	10.38	13.29	13.02	16,390	18,668	18,447
SI*	11.55	10.42	10.34	54,480	46,521	46,001

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 91 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

Period	Investment Amount (₹)	Fund Value (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty 500 TRI	Yield (%) Nifty 50 TRI
1 Y	120,000	131,074	134,779	133,069	17.64	23.73	20.90
3 Y	360,000	437,918	467,513	458,661	13.17	17.76	16.41
5 Y	600,000	871,530	939,930	912,222	14.93	18.02	16.79
7 Y	840,000	1,338,694	1,466,635	1,446,661	13.09	15.65	15.27
10 Y	1,200,000	2,359,485	2,600,562	2,513,137	12.97	14.79	14.15
15 Y	1,800,000	5,033,368	5,683,665	5,389,861	12.65	14.06	13.45
SI	1,860,000	5,363,437	5,998,566	5,688,908	12.57	13.82	13.23

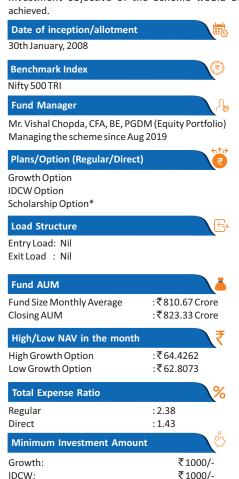
Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. Past performance may or may not be sustained in future.

\*Temporary Discontinuation of Fresh Subscription Under Scholarship Option w.e.f Aug 11 2023

Investment	Oh	i o otivo
investment	ΟD	iective

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



#### Lock In Period

Scholarship:

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

₹1000/-

NAV per unit as on 31 <sup>st</sup> July, 2023	₹
Regular Growth Option	₹64.4262
Regular IDCW Option	₹64.4302
Direct Growth Option	₹70.0404
Direct IDCW Option	₹70.1614

Portfolio Details	
Median Market Cap (₹ Cr)	108,325
Weighted Average Market Cap	297,465

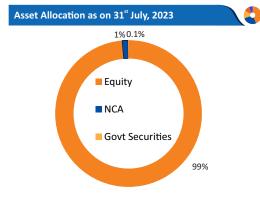
All figures given are provisional and unaudited

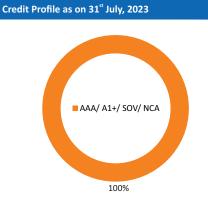
Market Capita	lisation (%	6)	¢
	Large	Mid	Small
Fund	68	20	12
Benchmark	75	16	9

# UTI CHILDREN'S CAREER FUND - INVESTMENT 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).

Category **Children's Fund** 

2)





Top 5 Sectors	
Financial Services	33%
Automobile and Auto Components	10%
Information Technology	9%
Fast Moving Consumer Goods	8%
Consumer Services	6%
Others	34%

Quantitative Indicators	Fund	Benchmark
Beta Standard Deviation (Annual)	0.94 14.55%	1 15.03%
Sharpe Ratio Portfolio Turnover Ratio (Annual)	1.03% 0.18	

Portfolio Parameters	$\sim$
Weighted Average Maturity	0.05 Yrs
Yield to Maturity*	6.34%
Modified Duration	0.05 Yrs
Macaulay Duration	0.05 Yrs

\*Annualized Portfolio YTM – Yields of all securities are annualized



# **FIXED INCOME PRODUCTS AUGUST 2023**

			Portfolio	Portfolio Parameters				Asset All	Asset Allocation (%)						Credit Ra	Credit Rating Profile (%)	ile (%)		Ĕ	TFR	
Fund Name	AUM (Rs Cr)	YTM*	Average Maturity	Modified Duration	Macaulay Duration	8	СЬ	T-Bills	GSEC/ SDL	Corporate Bonds	TREPS/ Repo/ Cash	NBFC (%)	HFC (%)	AAA/A1+/ Sov/Cash	+AA+	AA	Below AA	LT AAA/Eq^	Direct	Regular	Exit Load
UTI Overnight Fund	5,931	6.38%	2 Days	2 Days	2 Days			3.70			96.30			100.00			1	100.00	0.07%	0.12%	Nil
UTI Liquid Cash Plan	33,902	6.84%	37 days	37 days	37 days	18.11	50.65	20.90	1.46	1.23	7.65	11.35	2.27	100.00	1	I	1	71.41	0.16%	0.25%	\$\$\$
UTI Money Market Fund	9,998	7.27%	172 days	171 days	172 days	47.23	33.83	14.13	5.41		-0.60	11.45	8.14	100.00	I	ı	ı	72.81	0.20%	0.27%	Nil
UTI Ultra Short Term Fund	2,494	7.39%	160 days	153 days	158 days	27.09	20.40	14.68		33.21	4.62	13.72	6.43	81.24	9.83	8.93		65.72	0.42%	0.95%	Nil
UTI Treasury Advantage Fund	3,490	7.35%	0.91 yrs	0.86 yrs	0.90 yrs	28.15	9.74	8.35	4.52	39.91	9.33	11.69	2.99	89.31	8.55	2.14		84.33	0.34%	0.44%	Nil
UTI Short Term Income Fund	2,383	7.23%	2.12 yrs	2.27 yrs	2.38 yrs	16.03	I	2.07	21.01	37.30	23.59	11.35	5.58	87.76	7.67	4.57	ı	87.76	0.34%	0.96%	Nil
UTI Medium Term Fund	45	7.68%	3.93 yrs	2.93 yrs	3.05 yrs		4.23	11.03	35.69	43.25	5.80	8.69	6.54	69.26	6.55	21.96	2.23	65.03	0.96%	1.59%	Ŷ
UTI Bond Fund	321	7.31%	5.78 yrs	4.28 yrs	4.48 yrs	-	I	ı	39.44	34.35	26.21	15.58	9.35	98.48	-	1.52		98.48	1.29%	1.63%	Nil
UTI Long Duration Fund	60	7.26%	15.27 yrs	8.41 yrs	8.72 yrs	,			92.59		7.41		,	100.00	ī		-	100.00	0.45%	1.50%	Ŷ
UTI Floater Fund	1,719	7.13%	1.00 yrs	0.76 yrs	0.80 yrs	35.13	4.17	12.90	0.86	35.21	11.73	90.6	5.76	100.00	ı	ı		100.00	0.35%	0.85%	Nil
UTI Banking & PSU Debt Fund	967	7.46%	3.81 yrs	3.12 yrs	3.31 yrs			,	25.50	71.07	3.43			100.00				100.00	0.23%	0.56%	Nil
UTI Corporate Bond Fund	3,208	7.38%	2.78 yrs	2.05 yrs	2.18 yrs	5.32	I	3.08	10.22	69.57	11.81	4.00	2.32	100.00	-	-		100.00	0.27%	0.58%	Nil
UTI Dynamic Bond Fund	468	6.96%	4.63 yrs	3.77 yrs	3.99 yrs	1		22.23	11.18	36.66	29.93		2.09	97.91	2.09			97.91	0.80%	1.56%	Nil
UTI Credit Risk Fund	424	8.10%	2.44 yrs	1.80 yrs	1.89 yrs	ı	1.79	,	9.50	79.62	60.6	12.55	10.97	35.66	10.45	48.27	5.62	33.87	0.83%	1.63%	Ŷ
UTI Gilt Fund	536	7.02%	5.06 yrs	4.33 yrs	4.49 yrs	-		17.55	61.81	-	20.64	-	-	100.00	I	ı	-	100.00	0.67%	0.93%	Nil
UTI Gilt Fund with 10 year Constant Duration	163	7.24%	9.43 yrs	6.50 yrs	6.73 yrs	ı			95.62	1	4.38			100.00	1	,		100.00	0.21%	0.70%	Nil
UTI CRISIL SDL June 2027 Index Fund	93	7.47%	3.61 yrs	3.03 yrs	3.14 yrs			,	95.78	1	4.22			100.00				100.00	0.15%	0.41%	Nil
UTI CRISIL SDL April 2033 Index Fund	275	7.60%	9.40 yrs	6.49 yrs	6.73 yrs	ı		ı	97.29	1	2.71	ı	ı	100.00	I	I	I	100.00	0.14%	0.41%	Nil
UTI NIFTY SDL Plus AAA PSU Bond Apr 2026 75:25 Index Fund	175	7.50%	2.61 yrs	2.23 yrs	2.33 yrs	-		1	72.82	23.94	3.24	-	-	100.00	-	,	ı.	100.00	0.13%	0.41%	Nil
UTI NIFTY SDL Plus AAA PSU Bond Apr 2028- 75:25 Index Fund	42	7.51%	4.61 yrs	3.70 yrs	3.86 yrs	1	1	1	72.40	24.27	3.33	1	ı	100.00	ı	,		100.00	0.16%	0.41%	Nil
*Annualized Portfolio YTM - Yields of all securities are annualized. "Short term ratings are mapped to the long term rating of the issuers. \$ Exit load applicable if investor exits: (A) Writin 12 months from the date of allorment: (i) upto 10% of the allotted units - 1 00%; (b) After 12 months from the date of allotment - NI \$\$\$ Exit load applicable if exit from the date of allotment; (i) upto 10% of the allotted units - 0.0055%, 5 days - 0.0055%, 5 days - 0.0055%, 5 days - 0.0055%, 8 days - 0.0045%, NII thereafter	ies are annua n 12 months allotment wi	alized. ^Sho from the dat ithin: 1 day -	ort term ratings a te of allotment: ( 0.0070%, 2 days	rre mapped to th (i) upto 10% of th - 0.0065%, 3 day	e long term ratin e allotted units - s - 0.0060%, 4 da	g of the issue - Nil (ii) beyon iys - 0.0055%,	's. d 10% of the ε 5 days - 0.005	llotted units - 0%, 6 days - 0.	1.00 %; (B) Af 0045%, Nil the	ter 12 months fri ereafter	om the date of a	llotment – Ni	_								

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

# UTI OVERNIGHT FUND

(Maturity of 1 day) An open ended debt scheme investing in overnight securities. Relatively Low interest rate risk and Relatively Low 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 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.



Managing the scheme since May 2018

Plans/Option (Regular/Direct)

Growth Option,

Periodic Option with payout & reinvestment of IDCW Daily Reinvestment of IDCW Option

# Load Structure

Entry Load: Nil

Exit Load : Nil

Fund AUM	Ă
Fund Size Monthly Average	:₹6026.85 Crore
Closing AUM	:₹5931.13 Crore
High/Low NAV in the month	₹
High Growth Option	:₹3104.6527
Low Growth Option	:₹3088.5791
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/-

NAV per unit as on 31 <sup>st</sup> July, 2023	₹
Regular Growth Option	₹3104.6527
Regular IDCW Option	₹1370.8617
Direct Growth Option	₹3135.3266
Direct IDCW Option	₹1371.6621

2 days
6.38%
2 days
2 days

\*Annualized Portfolio YTM – Yields of all securities are annualized

# Portfolio as on 31<sup>st</sup> July, 2023

Portfolio	% to NAV	Rating
Govt Securities		
182 DAYS T BILL - 24/08/2023	1.68	SOV
91 DAYS T BILL - 10/08/2023	0.84	SOV
182 DAYS T BILL - 10/08/2023	0.42	SOV
182 DAYS T BILL - 17/08/2023	0.42	SOV
91 DAYS T BILL - 03/08/2023	0.34	SOV
Net Current assets	96.30	
Total	100.00	

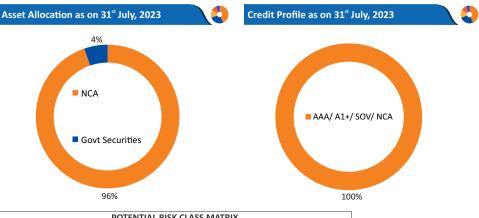
Fund Performar	ice Vs Benchm	ark (CAGR) as on	31 <sup>st</sup> July, 2023 (	Growth of ₹	10000	
Period	NAV Growth (%)	CRISIL Liquid Overnight Index (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	CRISIL Liquid Overnight Index (₹)	CRISIL 1 Year T-Bill Index (₹)
1 Y	6.19	6.35	6.44	10,619	10,635	10,644
3 Y	4.26	4.40	4.40	11,333	11,379	11,379
5 Y	4.64	4.74	5.72	12,547	12,607	13,208
SI*	5.92	5.87	5.88	31,043	30,756	30,813

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

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Liquid Overnight Index (₹)	CRISIL 1 Year T-Bill Index (₹)	Yield (%) Fund	Yield (%) CRISIL Liquid Overnight Index	Yield (%) CRISIL 1 Year T-Bill Index
1 Y	120,000	124,105	124,167	124,400	6.41	6.51	6.88
3 Y	360,000	388,311	389,065	388,486	4.98	5.11	5.01
5 Y	600,000	673,403	675,451	682,958	4.56	4.68	5.12
7 Y	840,000	991,427	997,062	1,019,069	4.67	4.83	5.44
10 Y	1,200,000	1,567,957	1,568,023	1,622,632	5.22	5.23	5.88
15 Y	1,800,000	2,855,470	2,841,257	2,924,243	5.88	5.82	6.17
SI	2,240,000	4,056,779	4,020,903	4,123,959	5.99	5.90	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									
	Potential Risk Class								
Credit Risk →									
Interest Rate	Relatively Low	Moderate(Class B)	Relatively	High					
Risk ↓	(Class A)		(Class C)						
Relatively Low	A-I								
(Class I)									
Moderate (Class II)									
<b>Relatively High</b>									
(Class III)									

Relatively Low interest rate risk and Relatively Low Credit Risk. August 2023 | For Product Label, Refer Page no. 92-97.

# UTI LIQUID CASH PLAN

(Maturity of upto 91 days) An open ended liquid scheme. Relatively Low interest rate risk and Moderate Credit Risk.

# Category **Liquid Fund**

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.

	f inception/allotment ne, 2003	E.
Bench	mark Index	(7)
CRISILL	iquid Debt A-I Index	
Fund I	Vlanager	- Au
	it Sharma (B.Com, CA, FRN ng the scheme since July 2	,
Plans/	Option (Regular/Direct)	
Growth IDCW O	Option ption	
Load S	tructure	(C)
Entry Load	Investors exit upon Subscription/switch-in	Load as a % of redemption proceeds
NIL	Day 1 Day 2 Day 3 Day 4 Day 5 Day 6 Day 7 onwards	0.0070% 0.0065% 0.0060% 0.0055% 0.0050% 0.0045% Nil
Fund A	UM	
Fund Si Closing	ze Monthly Average AUM	:₹33467.17 Crore :₹33902.14 Crore
High/L	ow NAV in the month	₹
-	owth Option owth Option	:₹3747.5300 :₹3726.7030
Total E	xpense Ratio	%
Regular Direct		:0.25 :0.16
Minim	um Investment Amount	ڭ (

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

NAV per unit as on 31 <sup>st</sup> July, 2	.023 ₹
Regular Growth Option	₹3747.5300
Regular IDCW Option	₹1062.5552
Direct Growth Option	₹3775.1541
Direct IDCW Option	₹1062.5214
Portfolio Parameters	
Weighted Average Maturity	37 days
° ,	57 uays
Yield to Maturity*	6.84%
Yield to Maturity* Modified Duration	

\*Annualized Portfolio YTM - Yields of all securities are annualized

# Portfolio as on 31<sup>st</sup> July, 2023

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
<b>CP / CDs</b> Small Industries Development Bank Of India Indian Bank	9.81 7.30	CARE AAA/A1+ CRISIL AAA/A1+	Toyota Financial Services India Ltd Sundaram Finance Ltd. Aditya Birla Money Ltd Piramal Capital & Housing	0.29 0.29 0.22	CRISIL AAA/A1+ CRISIL AAA/A1+ CRISIL AAA/A1+
Canara Bank National Bank For Agriculture & Rural Development Reliance Retail Ventures Ltd. Tata Steel Ltd. Bank Of Maharashtra ICCI Securities Ltd.	5.76 5.13 4.53 4.09 2.79 1.76	CRISIL AAA/A1+ ICRA AAA/A1+ CRISIL AAA/A1+ ICRA AAA/A1+ CRISIL AAA/A1+ CRISIL AAA/A1+	Finance Ltd Larsen & Toubro Ltd Aditya Birla Fashion & Retail Ltd. Hinduja Leyland Finance Ltd. Kotak Mahindra Bank Ltd. Mahindra & Mahindra Fin.Ser.Ltd. <b>Govt Securities</b>	0.22 0.22 0.15 0.15 0.07 0.07	CRISIL AAA/A1+ CRISIL AAA/A1+ CRISIL AAA/A1+ CRISIL AAA/A1+ CRISIL AAA/A1+ CRISIL AAA/A1+
Canfin Homes Ltd. ICICI Securities Primary Dealership Ltd.	1.47 1.47	CARE AAA/A1+ CRISIL AAA/A1+	91 DAYS T BILL - 31/08/2023 182 DAYS T BILL - 31/08/2023 91 DAYS T BILL - 10/08/2023 91 DAYS T BILL - 10/08/2023	3.67 3.08 2.94	SOV SOV SOV
Bajaj Finance Ltd. HDFC Securities Ltd Steel Authority Of India Ltd. Tata Capital Financial Services Ltd Indian Railway Finance	1.46 1.46 1.46 1.46	ICRA AAA/Å1+ CRISIL AAA/A1+ CARE AAA/A1+ CRISIL AAA/A1+	91 DAYS T BILL - 24/08/2023 91 DAYS T BILL - 03/08/2023 91 DAYS T BILL - 14/09/2023 91 DAYS T BILL - 26/10/2023 182 DAYS T BILL - 26/10/2023 182 DAYS T BILL - 24/08/2023	2.20 1.47 1.46 1.45 1.41 1.25	SOV SOV SOV SOV SOV SOV
Corporation Ltd REC Ltd Godrej & Boyce Manufacture Ltd. TVS Credit Services Ltd.	1.46 1.46 1.18 1.17	ICRA AAA/A1+ CRISIL AAA/A1+ CRISIL AAA/A1+ CRISIL AAA/A1+	182 DAYS T BILL - 10/08/2023 182 DAYS T BILL - 14/09/2023 364 D TBILL MAT 31/08/2023 06.83% RAJASTHAN	0.74 0.53 0.34	SOV SOV SOV
Export Import Bank Of India Federal Bank Ltd. Punjab & Sind Bank Ltd. Godrej Industries Ltd. NTPC Ltd. Birla Group Holdings Private Ltd. Aditya Birla Finance Ltd. Motifal Oswal Finvest Ltd	1.17 1.17 1.03 0.78 0.73 0.73 0.72 0.59	ICRA AAA/A1+ CRISIL AAA/A1+ ICRA AAA/A1+ CRISIL AAA/A1+ CRISIL AAA/A1+ CRISIL AAA/A1+ IND AAA/A1+ CRISIL AAA/A1+	SDL 25/09/2023 364 DAYS T - BIL- 24/08/2023 9.52% RJ SDL MAT-11/09/2023 9.55% Tamil Nadu SDL 11.09.2023 IGB- CPN STRIPS-MAT-19/09/2023 9.50% GJ SDL MAT - 11/09/2023 9.54% KARNATAKA	0.29 0.29 0.24 0.22 0.17 0.15	SOV SOV SOV SOV SOV SOV
Bharti Telecom Ltd. Tata Power Company Ltd. JSW Energy Ltd. Shriram Finance Ltd ONGC Petro-Additions Ltd.	0.59 0.59 0.59 0.59 0.58 0.44	CRISIL AAA/A1+ CRISIL AAA/A1+ ICRA AAA/A1+ CRISIL AAA/A1+ CRISIL AAA/A1+ CRISIL AAA/A1+	SDL 11/09/2023. 8.45% GJ SDL MAT - 03/09/2023 9.25% SDL MH-09/10/2023. 364 DAYS T - BILL- 14/09/2023 9.51% MAHARASHTRA	0.14 0.12 0.07 0.07	SOV SOV SOV SOV
Poonawalla Fincorp Ltd. Kotak Mahindra Investment Ltd.	0.44 0.29	CRISIL AAA/A1+ CRISIL AAA/A1+	SDL 11/09/2023 NCDs	0.06	SOV
Jubilant Ingrevia Ltd. JM Financial Services Ltd. SMFG India Credit Company Ltd. Shree Cement Ltd. Cholamandalam Investment	0.29 0.29 0.29 0.29	CRISIL AAA/A1+ CRISIL AAA/A1+ CRISIL AAA/A1+ CRISIL AAA/A1+	Tata Capital Ltd. Bajaj Housing Finance Ltd LIC Housing Finance Ltd. Bajaj Finance Ltd. HDFC Bank Ltd. Net Current assets	0.29 0.29 0.29 0.18 0.18 <b>7.59</b>	CRISIL AAA/A1+ CRISIL AAA/A1+ CARE AAA/A1+ CRISIL AAA/A1+ CRISIL AAA/A1+
And Fin. Co. Ltd	0.29	CRISIL AAA/A1+	Total	100.00	

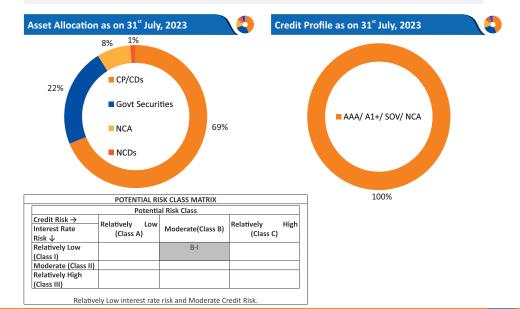
Fund Performance Vs Benchmark (CAGR) as on 31 $^{*}$ July, 2023 Growth of ₹ 10000									
Period	NAV Growth (%)	CRISIL Liquid Debt A-I Index (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	CRISIL Liquid Debt A-I Index (₹)	CRISIL 1 Year T-Bill Index (₹)			
1 Y	6.63	6.73	6.44	10,663	10,673	10,644			
3 Y	4.50	4.65	4.40	11,412	11,461	11,379			
5 Y	5.22	5.28	5.72	12,899	12,936	13,208			
SI*	6.95	6.52	5.88	37,451	34,600	30,736			

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 Apr 2023.

\*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 91 in 'Fund Manager Summary'. Schemes Managed by Mr. Amit Sharma.



# UTI MONEY MARKET FUND

(Maturity upto 1 year) An open ended debt scheme investing in money market instruments. Relatively Low interest rate risk and Moderate Credit Risk.

# Category Money Market Fund

-8-

## **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.



scheme since Jul 2017 & Mr. Anurag Mittal, Deputy Head- Fixed Income & Fund Manager: C.A., Msc in Accounting & Finance, London School of Economics, UK Managing the scheme since Dec 2021

Plans/Option (Regular/Direct)	
Growth Option IDCW Option	
Load Structure	E
Entry Load: Nil Exit Load : Nil	
Fund AUM	
Fund Size Monthly Average Closing AUM	:₹9736.43 Crore :₹9997.80 Crore
High/Low NAV in the month	₹
High Growth Option Low Growth Option	:₹2674.2746 :₹2658.1347
Total Expense Ratio	%
Regular Direct	:0.27 :0.20
Minimum Investment Amount	Ů

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

NAV per unit as on 31 <sup>st</sup> July, 2023	₹
Regular Growth Option	₹2674.2746
Regular IDCW Option	₹1108.9866
Direct Growth Option	₹2702.2788
Direct IDCW Option	₹1030.9520
Portfolio Parameters	

Weighted Average Maturity	172 days
Yield to Maturity*	7.27%
Modified Duration	171 days
Macaulay Duration	172 days

\*Annualized Portfolio YTM – Yields of all securities are annualized

POTENTIAL RISK CLASS MATRIX

Potential Risk Class								
Credit Risk → Interest Rate	Relatively Low (Class A)	Moderate(Class B)	Relatively (Class C)	High				
Risk ↓ Relatively Low	(,	B-I	(					
(Class I)								
Moderate (Class II) Relatively High								
(Class III)								

Relatively Low interest rate risk and Moderate Credit Risk.

# Portfolio as on 31<sup>st</sup> July, 2023

Portfolio% to NAVRatingPortfolio% to NAVRatingCP / CDs Small Industries Development Bank Of India9.38CARE AAA/A1+ CARE AAA/A1+Indian Bank Tat Projects Ltd0.96CRISIL AAA/A1+ O.71CRISIL AAA/A1+ CRISIL AAA/A1+HDFC Bank Ltd.7.96CRISIL AAA/A1+ CRISIL AAA/A1+Indian Bank CARE AAA/A1+ CRISIL AAA/A1+0.50CRISIL AAA/A1+ OutboardNational Bank For Agriculture & Rural Development7.68CRISIL AAA/A1+ CRISIL AAA/A1+Muthoot Finance Ltd Govt Securities0.48CRISIL AAA/A1+ CRISIL AAA/A1+National Bank For Agriculture & Rural Development7.68CRISIL AAA/A1+ CRISIL AAA/A1+182 DAYS T BILL - 21/12/20236.82SOVKotak Mahindra Bank Ltd.3.50CRISIL AAA/A1+ 182 DAYS T BILL - 30/11/20243.51SOVShriam Finance Ltd3.81CRISIL AAA/A1+ Rating Finance Ltd3.81CRISIL AAA/A1+ 182 DAYS T BILL - 30/11/20231.96SOVPiramal Capital & Housing Finance Ltd3.40CRISIL AAA/A1+ 9.39% GUJARAT SDL 20.11.2030.98SOVPederal Bank Ltd.2.43CRISIL AAA/A1+ 9.33% MH SDL MAT - 23/10/230.25SOVPanatone Finvest Ltd.2.03CRISIL AAA/A1+ 9.33% MH SDL MAT - 23/10/230.10SOVShriam Finance Ltd1.94CRISIL AAA/A1+ 9.33% MH SDL MAT - 23/10/230.10SOVPanatone Finvest Ltd.2.03CRISIL AAA/A1+ 9.33% MH SDL MAT - 23/10/230.10SOVSol One Prime Ltd1.94CRISIL AAA/						
Small Industries Development Bank Of India9.38CARE AAA/A1+ FCBank Ltd.Tata Projects Ltd0.71CRISIL AAA/A1+ Hindig Leyland Finance Ltd.Mational Bank For Agriculture & Rural Development7.68CRISIL AAA/A1+ CRISIL AAA/A1+0.48CRISIL AAA/A1+ Govt SecuritiesICICI Bank Ltd6.76ICRA AAA/A1+ 6.76IRCR AAA/A1+ CRISIL AAA/A1+182 DAYS T BILL - 21/12/2023 MAT - 17/01/20246.82SOVExport Import Bank Of India5.50CRISIL AAA/A1+ 182 DAYS T BILL - 30/11/20243.51SOVKotak Mahindra Bank Ltd.3.88CRISIL AAA/A1+ 182 DAYS T BILL - 30/11/20231.96SOVPiramal Capital & Housing Finance Ltd3.40CRISIL AAA/A1+ 9.37% TAMIL NADU Securities0.76SOVFederal Bank Ltd.2.09CRISIL AAA/A1+ 9.37% TAMIL NADU SDL-06/11/20230.98SOVFederal Bank Ltd.2.03CRISIL AAA/A1+ 9.37% TAMIL NADU SDL-06/11/20230.25SOVFederal Bank Ltd.2.03CRISIL AAA/A1+ 9.33% MH SDL 2023 - 20.11.2030.25SOVJonon Bank Of India1.64(RISIL AAA/A1+ 9.39% KARNATAKA SIL MAA/A1+SOVSOVGO One Prime Ltd1.94CRISIL AAA/A1+ 9.39% KARNATAKA SIL MAA/A1+SOVSOVFedbank Financial Services Ltd.1.72CRISIL AAA/A1+ 9.39% KARNATAKA SIL MAA/A1+SOVSOVFedbank Financial Services Ltd.1.72CRISIL AAA/A1+ 9.39% KARNATAKA SIL MAA/A1+SOVSOVFedbank Financial Services Ltd.1.72CRI	Portfolio		Rating	Portfolio		Rating
GIC Housing Finance Ltd. 1.38 CRISIL AAA/A1+	Small Industries Development Bank Of India HDFC Bank Ltd. Canara Bank National Bank For Agriculture & Rural Development ICICI Bank Ltd Export Import Bank Of India Kotak Mahindra Bank Ltd. Shriram Finance Ltd Piramal Capital & Housing Finance Ltd IndusInd Bank Ltd. Federal Bank Ltd. Union Bank Of India Panatone Finvest Ltd. 360 One Prime Ltd Mahindra Rural Housing Finance Ltd Fedbank Financial Services Ltd. Standard Chartered Capital Ltd. IDFC First Bank Ltd Tata Capital Housing Finance Ltd	7.96 7.79 7.68 6.76 5.50 3.88 3.81 3.40 2.90 2.43 2.16 2.03 1.94 1.92 1.72 1.48 1.45 1.44	CARE AAA/A1+ CRISIL AAA/A1+ ICRA AAA/A1+ ICRA AAA/A1+ CRISIL AAA/A1+	Tata Projects Ltd Hinduja Leyland Finance Ltd. Muthoot Finance Ltd <b>Govt Securities</b> 182 DAYS T BILL - 21/12/2023 7.97% ORISSA SDL MAT - 17/01/2024 182 DAYS T BILL - 18/01/2024 182 DAYS T BILL - 18/01/2023 182 DAYS T BILL - 30/11/2023 182 DAYS T BILL - 30/11/2023 9.39% GUJARAT SDL 20.11.2023 9.39% GUJARAT SDL 20.11.2023 9.33% MH SDL MAT - 23/10/23 1GB- CPN STRIPS-MAT-12/12/2023 9.39% KARNATAKA SDL MAT - 23/10/23 9.25% KERALA SDL MAT - 09/10/2023	0.71 0.50 0.48 6.82 3.51 2.42 1.96 1.95 0.98 0.76 0.25 0.25 0.24 0.15 0.10 0.10 0.05	CRISIL AAA/A1+ CRISIL AAA/A1+ CRISIL AAA/A1+ SOV SOV SOV SOV SOV SOV SOV SOV SOV SOV

#### Fund Performance Vs Benchmark (CAGR) as on 31<sup>st</sup> July, 2023 Growth of ₹ 10000

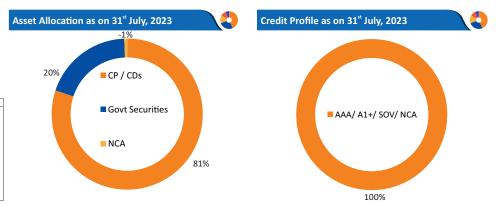
Period	NAV Growth (%)	CRISIL Money Market A-I Index (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	CRISIL Money Market A-I Index (₹)	CRISIL 1 Year T-Bill Index (₹)
1 Y	7.05	7.00	6.44	10,705	10,700	10,644
3 Y	4.96	4.89	4.40	11,563	11,540	11,379
5 Y	6.11	5.79	5.72	13,454	13,252	13,208
SI*	7.24	7.02	6.08	26,730	25,969	22,938

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 91 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 Return	s as on 31 <sup>st</sup> July,	2023					
Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Money Market A-I Index (₹)	CRISIL 1 Year T-Bill Index (₹)	Yield (%) Fund	Yield (%) CRISIL Money Market A-I Index	
1 Y	120,000	124,780	124,657	124,400	7.50	7.31	6.90
3 Y	360,000	392,193	391,978	388,471	5.65	5.62	5.02
5 Y	600,000	691,950	688,504	682,937	5.65	5.45	5.13
7 Y	840,000	1,038,779	1,029,702	1,019,057	5.98	5.73	5.44
10 Y	1,200,000	1,668,020	1,650,074	1,622,632	6.41	6.20	5.88
SI	1,680,000	2,799,469	2,759,435	2,639,434	6.96	6.77	6.18

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.



# <u>UTI ULTRA SHORT TERM FUND</u>

pen 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. (Please refer to page no.22 of SID on which the concept of Macaulay duration has been explained)

# **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 **Benchmark Index** CRISIL Ultra Short Duration Debt B-I Index **Fund Manager**

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

# Plans/Option (Regular/Direct)

# Growth Option

Daily IDCW /Weekly IDCW /Flexi IDCW Option Fortnightly/Monthly/Quarterly/Half Yearly/Annual Payout & Reinvestment IDCW Option

# Load Structure



Exit Load : Nil	
Fund AUM	
Fund Size Monthly Average Closing AUM	:₹2381.68 Crore :₹2493.95 Crore
High/Low NAV in the month	₹
High Growth Option Low Growth Option	:₹3716.7468 :₹3696.1444
Total Expense Ratio	%
Regular Direct	:0.95 :0.42
	O'

# **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/-

NAV per unit as on 31 <sup>st</sup> July, 2023	₹
Regular Growth Option	₹3716.7468
Regular IDCW Option	₹1046.1477
Direct Growth Option	₹3943.7571
Direct IDCW Option	₹1312.0222
Portfolio Parameters	

#### Portfolio Parameters Weighted Average Maturity 160 days Yield to Maturity\* 7.39% **Modified Duration** 153 days **Macaulay Duration** 158 days

\*Annualized Portfolio YTM - Yields of all securities are annualized

POTENTIAL RISK CLASS MATRIX								
	Potential Risk Class							
Credit Risk →	Relatively Low		Relatively	High				
Interest Rate	(Class A)	Moderate(Class B)	(Class C)	nigii				
Risk 🗸	(Class C)							
Relatively Low								
(Class I)								
Moderate (Class II)	Moderate (Class II) B-II							
Relatively High								
(Class III)								
Moderate interest rate risk and Moderate Credit Risk.								

Moderate interest rate risk and Moderate Credit Risk.

Portfolio as on 31 <sup>°</sup> July, 2023					
Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
CP / CDs			Aadhar Housing Finance Ltd	2.00	CARE AA
Small Industries Development			Hinduja Leyland Finance Ltd.	1.99	CARE AA
Bank Of India	7.70	CARE AAA/A1+	Torrent Power Ltd.	1.99	CRISIL AA+
Kotak Mahindra Bank Ltd.	7.68	CRISIL AAA/A1+	National Housing Bank	1.81	CRISIL AAA/A1+
HDFC Bank Ltd.	6.83	CARE AAA/A1+	Tata Motors Finance Solutions Ltd	1.56	CARE AA
Motilal Oswal Finvest Ltd	3.11	CRISIL AAA/A1+	Shriram Finance Ltd	1.21	CRISIL AA+
Canara Bank	2.99	CRISIL AAA/A1+	Jamnagar Utilities &		
Piramal Capital & Housing			Power Pvt Ltd. ^	1.02	CRISIL AAA/A1+
Finance Ltd	2.92	CRISIL AAA/A1+	GIC Housing Finance Ltd.	1.00	ICRA AA
National Bank For Agriculture			Tata Power Company Ltd.	1.00	CARE AA
& Rural Development	2.90	ICRA AAA/A1+	Mindspace Business Parks REIT	1.00	CRISIL AAA/A1+
Creamline Dairy Products Ltd	1.97	CRISIL AAA/A1+	Tata Projects Ltd	0.98	IND AA
ICICI Bank Ltd	1.95	ICRA AAA/A1+	Apollo Tyres Ltd.	0.80	CRISIL AA+
Nuvama Wealth & Investments Ltd	1.94	CRISIL AAA/A1+	Kotak Mahindra Prime Ltd.	0.60	CRISIL AAA/A1+
Export Import Bank Of India	1.92	CRISIL AAA/A1+	Bharti Hexacom Ltd	0.60	CRISIL AA+
Shriram Finance Ltd	1.91	CRISIL AAA/A1+	Canfin Homes Ltd.	0.51	ICRA AA+
IndusInd Bank Ltd.	0.99	CRISIL AAA/A1+	Power Grid Corporation		
IDFC First Bank Ltd	0.97	CRISIL AAA/A1+	Of India Ltd	0.40	CRISIL AAA/A1+
Fedbank Financial Services Ltd.	0.95	CRISIL AAA/A1+	Godrej Industries Ltd.	0.28	CRISIL AA
Tata Projects Ltd	0.75	CRISIL AAA/A1+	Tata Motors Ltd.	0.12	CRISIL AA
NCDs			Govt Securities		
Embassy Office Parks REIT	3.99	CRISIL AAA/A1+	91 DAYS T BILL - 12/10/2023	6.93	SOV
National Bank For Agriculture			182 DAYS T BILL - 14/09/2023	3.98	SOV
& Rural Development	3.17	ICRA AAA/A1+	182 DAYS T BILL - 29/09/2023	3.77	SOV
Reliance Industries Ltd.	2.45	CRISIL AAA/A1+	Net Current assets	4.63	
Bharti Telecom Ltd.	2.39	CRISIL AA+	Total	100.00	
G R Infraprojects Ltd	2.33	CARE AA+			
^ Mukesh Ambani promoter Group cor	mnany				

Mukesh Ambani promoter Group company

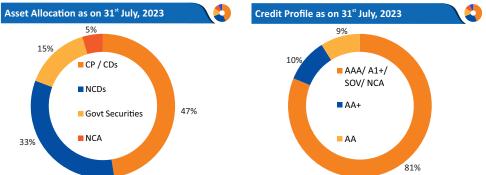
Fund Performance Vs Benchmark (CAGR) as on 31 $^{ m st}$ July, 2023 Growth of ₹ 10000							
Period	NAV Growth (%)	CRISIL Ultra Short Duration Debt B-I Index (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	CRISIL Ultra Short Duration Debt B-I Index (₹)	CRISIL 1 Year T-Bill Index (₹)	
1 Y	6.29	7.34	6.44	10,629	10,734	10,644	
3 Y	5.39	5.32	4.40	11,706	11,682	11,379	
5 Y	5.18	6.26	5.72	12,874	13,549	13,208	
SI*	6.81	7.25	5.86	37,184	40,360	31,118	

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

SIP Returns as on 31 <sup>st</sup> July, 2023							-
Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Ultra Short Duration Debt B-I Index (₹)	CRISIL 1 Year T-Bill Index (₹)	Yield (%) Fund	Yield (%) CRISIL Ultra Short Duration Debt B-I Index	Yield (%) CRISIL 1 Year T-Bill Index
1 Y	120,000	124,291	124,872	124,400	6.73	7.65	6.90
3 Y	360,000	392,676	394,022	388,471	5.74	5.97	5.02
5 Y	600,000	687,826	696,340	682,937	5.41	5.90	5.13
7 Y	840,000	1,018,313	1,045,688	1,019,047	5.42	6.17	5.44
10 Y	1,200,000	1,624,704	1,683,271	1,622,610	5.91	6.59	5.88
15 Y	1,800,000	3,028,468	3,174,226	2,924,221	6.60	7.18	6.17
SI	2,240,000	4,418,938	4,673,043	4,124,078	6.80	7.33	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.



# Category **Ultra Short Duration Fund**

# 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. (Please refer to page no.21 of SID on which the concept of Macaulay duration has been explained)

# Category Low Duration Fund

\_\_\_\_\_

# **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.



Mr. Anurag Mittal, Deputy Head- Fixed Income & Fund Manager: C.A., Msc in Accounting & Finance, London School of Economics, UK Managing the scheme since Dec 2021

Plans/Option (Regular/Direct)	
Growth Option	
(Daily/Weekly/Fortnightly/Monthly/Quarter	y/
Half-Yearly/ Annual/Flexi)	

1	
Load Structure	E
Entry Load: Nil Exit Load : Nil	
Fund AUM	
Fund Size Monthly Average Closing AUM	:₹3544.43 Crore :₹3490.38 Crore
High/Low NAV in the month	₹
High Growth Option Low Growth Option	:₹3080.6638 :₹3062.7581
Total Expense Ratio	%
Regular Direct	:0.44 :0.34
Minimum Investment Amount	ů Š

Minimum initial investment under Growth Option is  $\overline{z}$  500/- and in multiples of  $\overline{z}$  1/- & under IDCW

is ₹ 500/- and in multiples of ₹ 1/-. & under IDCW Option is ₹ 20,000/- and in multiples of ₹ 1/-

NAV per unit as on 31 <sup>st</sup> July, 2023	\₹
Regular Growth Option	₹3080.6638
Regular IDCW Option	₹1187.3552
Direct Growth Option	₹3124.2555
Direct IDCW Option	₹1192.8252

Portfolio Parameters	
Weighted Average Maturity	0.91 yrs
Yield to Maturity*	7.35%
Modified Duration	0.86 yrs
Macaulay Duration	0.90 yrs

\*Annualized Portfolio YTM – Yields of all securities are annualized

POTENTIAL RISK CLASS MATRIX								
	Potenti	al Risk Class						
Credit Risk →	Deletively Law		Deletion	112 mla				
Interest Rate	Relatively Low	Moderate(Class B)	Relatively	High				
Risk 🗸	(Class A)		(Class C)					
Relatively Low								
(Class I)								
Moderate (Class II)		B-II						
Relatively High								
(Class III)								

Moderate interest rate risk and Moderate Credit Risk.

# Portfolio as on 31<sup>st</sup> July, 2023

Portfolio as on 31 July, 2023					
Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
CP / CDs			IGB- CPN STRIPS-MAT-12/03/2024	0.14	SOV
Kotak Mahindra Bank Ltd.	9.66	CRISIL AAA/A1+	GS - C STRIP MAT- 16/06/2027	0.11	SOV
Export Import Bank Of India	6.17	CRISIL AAA/A1+	NCDs		
National Bank For Agriculture			Power Finance Corporation Ltd.	8.11	CRISIL AAA/A1+
& Rural Development	5.50	CRISIL AAA/A1+	HDFC Bank Ltd.	4.29	CRISIL AAA/A1+
Small Industries Development			National Bank For Agriculture		
Bank Of India	5.44	CRISIL AAA/A1+	& Rural Development	3.51	CRISIL AAA/A1+
HDFC Bank Ltd.	3.40	CARE AAA/A1+	National Housing Bank	2.87	CRISIL AAA/A1+
Godrej Properties Ltd.	1.39	CRISIL AAA/A1+	Embassy Office Parks REIT	2.85	CRISIL AAA/A1+
AU Small Finance Bank Ltd	1.39	CARE AAA/A1+	Cholamandalam Investment		
Panatone Finvest Ltd.	1.38	CRISIL AAA/A1+	And Fin. Co. Ltd	2.57	ICRA AA+
Indian Bank	1.38	CRISIL AAA/A1+	Shriram Finance Ltd	2.27	CRISIL AA+
ICICI Bank Ltd	1.37	ICRA AAA/A1+	Mahindra Rural Housing		
Tata Projects Ltd	0.82	CRISIL AAA/A1+	Finance Ltd	2.27	CRISIL AA+
FRBs			REC Ltd	2.14	CRISIL AAA/A1+
Axis Finance Ltd	3.32	CRISIL AAA/A1+	Bharti Telecom Ltd.	1.44	CRISIL AA+
Govt Securities			Indian Railway		
182 DAYS T BILL - 21/12/2023	4.19	SOV	Finance Corporation Ltd.	1.43	CRISIL AAA/A1+
182 DAYS T BILL - 18/01/2024	4.16	SOV	Tata Power Company Ltd.	1.43	IND AA
IGB- CPN STRIPS-MAT-19/03/2024	1.24	SOV	LIC Housing Finance Ltd.	0.72	CRISIL AAA/A1+
IGB- CPN STRIPS-MAT-19/09/2023	1.01	SOV	Hinduja Leyland Finance Ltd.	0.71	CRISIL AA
IGB- CPN STRIPS-MAT-12/09/2023	0.71	SOV	Net Current assets	9.31	
GS - C STRIP MAT- 16/06/2025	0.63	SOV	Total	100.00	
8.15% TN SDL MAT - 09/05/28	0.44	SOV			
GS-C - STRIP MAT-16/12/2025	0.24	SOV			

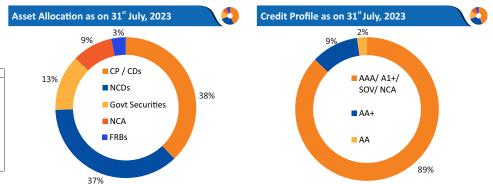
Fund Performance Vs Benchmark (CAGR) as on 31 <sup>st</sup> July, 2023 Growth of ₹ 10000							
Period	NAV Growth (%)	CRISIL Low Duration Debt A-I Index (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	CRISIL Low Duration Debt A-I Index (₹)	CRISIL 1 Year T-Bill Index (₹)	
1 Y	6.68	6.91	6.44	10,668	10,691	10,644	
3 Y	6.57	4.93	4.40	12,103	11,553	11,379	
5 Y	4.71	6.35	5.72	12,589	13,607	13,208	
SI*	7.15	7.33	6.17	30,779	31,632	26,503	

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

SIP Returns	as on 31 <sup>st</sup> July, 20	23					
Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Low Duration Debt A-I Index (₹)	CRISIL 1 Year T-Bill Index (₹)	Yield (%) Fund	Yield (%) CRISIL Low Duration Debt A-I Index	Yield (%) CRISIL 1 Year T-Bill Index
1 Y	120,000	124,589	124,701	124,400	7.20	7.38	6.90
3 Y	360,000	398,654	391,373	388,471	6.75	5.51	5.02
5 Y	600,000	698,347	693,714	682,937	6.02	5.75	5.13
7 Y	840,000	1,022,403	1,043,532	1,019,047	5.53	6.11	5.44
10 Y	1,200,000	1,620,224	1,691,018	1,622,610	5.86	6.68	5.88
15 Y	1,800,000	3,024,000	3,175,906	2,924,221	6.59	7.18	6.17
SI	1,950,000	3,463,978	3,623,240	3,308,007	6.69	7.19	6.17

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



# **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.

# Category Floater

Investment Objective		P
The investment objective of the scheme is to reasonable returns and reduce interest rate risk by in	0	Po
portfolio comprising predominantly of flo	U U	CF
instruments and fixed rate instruments swapped rate returns. The Scheme may also invest a portic	0	Kc
assets in fixed rate debt securities and mon instruments.	ey market	Sn Ba
However there can be no assurance that the	investment	Ex

124

Howe objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.

# Date of inception/allotment 30th October, 2018 **Benchmark Index** CRISIL Low Duration Debt Index **Fund Manager**

Mr. Sudhir Agarwal (MCom, PGDBA(Finance), CFA) Managing the scheme since Oct 2018

# Plans/Option (Regular/Direct)

## Growth Option

Inve

Quarterly IDCW Option/Half Yearly IDCW Option /Annual IDCW Option/Flexi IDCW Option with payout & reinvestment facilities

# Load Structure

Entry Load: Nil Exit Load : Nil

Fund AUM	
Fund Size Monthly Average Closing AUM	:₹1712.42 Crore :₹1718.80 Crore
High/Low NAV in the month	₹
High Growth Option Low Growth Option	:₹1310.5354 :₹1303.7975
Total Expense Ratio	%
Regular	: 0.85
Direct	:0.35
Minimum Investment America	

# **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/-

NAV per unit as on 31 <sup>st</sup> July, 2023	₹
Regular Growth Option	₹1310.5354
Regular IDCW Option	₹1198.0620
Direct Growth Option	₹1359.4106
Direct IDCW Option	₹1280.6667

Portfolio Parameters	
Weighted Average Maturity	1.00 yrs
Yield to Maturity*	7.13%
Modified Duration	0.76 yrs
Macaulay Duration	0.80 yrs
*Annualized Dertfolio VTM Violde a	f all coourition

\*Annualized Portfolio YTM – Yields of all securities are annualized

& Rural Development       5.58       CRISIL AAA/A1+       LIC Housing Finance Ltd.       5.76       CRISIL AAA/A         HDFC Bank Ltd.       2.81       CARE AAA/A1+       Power Finance Corporation Ltd.       5.28       CRISIL AAA/A         FRBs       India Grid Trust       2.89       CRISIL AAA/A1+         Axis Finance Ltd       5.56       CRISIL AAA/A1+       HDFC Bank Ltd.       0.58       CRISIL AAA/A1+         Tata Cleantech Capital Ltd.       3.50       CRISIL AAA/A1+       Net Current assets       11.73         Power Finance Corporation Ltd.       2.90       CRISIL AAA/A1+       Total       100.00	Portfolio as on 31 <sup>°</sup> July, 2023					
Kotak Mahindra Bank Ltd.8.46CRISIL AAA/A1+182 DAYS T BILL - 14/09/20230.87SOVSmall Industries Development Bank Of India8.36CARE AAA/A1+SJUMAT - 31/03/20240.86SOVExport Import Bank Of India8.35CRISIL AAA/A1+364 DAYS T - BILL - 11/01/20240.56SOVCanara Bank5.73CRISIL AAA/A1+MCDsCRISIL AAA/A1+National Bank For Agriculture & Rural Development5.58CRISIL AAA/A1+Ntional Housing Bank LIC Housing Finance Ltd.8.74CRISIL AAA/A1+HDFC Bank Ltd.2.81CARE AAA/A1+National Grid Trust5.28CRISIL AAA/A1+FRBsAxis Finance Ltd5.56CRISIL AAA/A1+HDFC Bank Ltd.5.58CRISIL AAA/A1+Axis Finance Ltd5.56CRISIL AAA/A1+HDFC Bank Ltd.0.58CRISIL AAA/A1+Power Finance Corporation Ltd.3.50CRISIL AAA/A1+Net Current assets11.73Power Finance Corporation Ltd.2.90CRISIL AAA/A1+Total100.00	Portfolio		Rating	Portfolio	% to NAV	Rating
Small Industries Development Bank Of IndiaK. K. K	CP / CDs			91 DAYS T BILL - 19/10/2023	11.47	SOV
Bank Of India8.36CARE AAA/A1+SDL MAT - 31/03/20240.86SOVExport Import Bank Of India8.35CRISIL AAA/A1+364 DAYS T - BILL- 11/01/20240.56SOVCanara Bank5.73CRISIL AAA/A1+NCDsKISIL AAA/A1+National Bank For Agriculture & Rural Development5.58CRISIL AAA/A1+National Housing Bank8.74CRISIL AAA/A1+HDFC Bank Ltd.2.81CARE AAA/A1+Power Finance Ltd.5.76CRISIL AAA/A1+FRBsAxis Finance Ltd5.56CRISIL AAA/A1+HDFC Bank Ltd.5.28CRISIL AAA/A1+Tata Cleantech Capital Ltd.3.50CRISIL AAA/A1+Net Current assets11.73Ket Current assets11.74Power Finance Corporation Ltd.2.90CRISIL AAA/A1+Total100.00Ket Current assets100.00	Kotak Mahindra Bank Ltd.	8.46	CRISIL AAA/A1+	182 DAYS T BILL - 14/09/2023	0.87	SOV
Canara Bank5.73CRISIL AAA/A1+NCDsNational Bank For Agriculture & Rural Development8.73CRISIL AAA/A1+HDFC Bank Ltd.5.58CRISIL AAA/A1+National Housing Bank8.74CRISIL AAA/A1+HDFC Bank Ltd.2.81CARE AAA/A1+Power Finance Ltd.5.76CRISIL AAA/A1+FRBsAxis Finance Ltd5.56CRISIL AAA/A1+Ndia Grid Trust2.89CRISIL AAA/A1+Tata Cleantech Capital Ltd.3.50CRISIL AAA/A1+Net Current assets11.73Power Finance Corporation Ltd.2.90CRISIL AAA/A1+Tatal100.00		8.36	CARE AAA/A1+		0.86	SOV
National Bank For Agriculture & Rural Development5.58CRISIL AAA/A1+ CARE AAA/A1+National Housing Bank LIC Housing Finance Ltd.8.74CRISIL AAA/A1AAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAA	Export Import Bank Of India	8.35	CRISIL AAA/A1+	364 DAYS T - BILL- 11/01/2024	0.56	SOV
& Rural Development       5.58       CRISIL AAA/A1+       LIC Housing Finance Ltd.       5.76       CRISIL AAA/A         HDFC Bank Ltd.       2.81       CARE AAA/A1+       Power Finance Corporation Ltd.       5.28       CRISIL AAA/A         FRBs       India Grid Trust       2.89       CRISIL AAA/A1+         Axis Finance Ltd       5.56       CRISIL AAA/A1+       HDFC Bank Ltd.       0.58       CRISIL AAA/A1+         Tata Cleantech Capital Ltd.       3.50       CRISIL AAA/A1+       Net Current assets       11.73         Power Finance Corporation Ltd.       2.90       CRISIL AAA/A1+       Total       100.00	Canara Bank	5.73	CRISIL AAA/A1+	NCDs		
HDFC Bank Ltd.     2.81     CARE AAA/A1+     Power Finance Ltd.     5.76     CRISIL AAA/       FRBs     India Grid Trust     2.89     CRISIL AAA/A1+       Axis Finance Ltd     5.56     CRISIL AAA/A1+     HDFC Bank Ltd.     0.58     CRISIL AAA/A1+       Tata Cleantech Capital Ltd.     3.50     CRISIL AAA/A1+     Net Current assets     11.73       Power Finance Corporation Ltd.     2.90     CRISIL AAA/A1+     Total     100.00	-			National Housing Bank	8.74	CRISIL AAA/A1+
FRBsPower Finance Corporation Ltd.5.28CRISIL AAA/Axis Finance Ltd5.56CRISIL AAA/A1+India Grid Trust2.89CRISIL AAA/Tata Cleantech Capital Ltd.3.50CRISIL AAA/A1+Net Current assets11.73Power Finance Corporation Ltd.2.90CRISIL AAA/A1+Total100.00	& Rural Development	5.58	CRISIL AAA/A1+	LIC Housing Finance Ltd.	5.76	CRISIL AAA/A1+
Axis Finance Ltd     5.56     CRISIL AAA/A1+     HDFC Bank Ltd.     0.58     CRISIL AAA/A1+       Tata Cleantech Capital Ltd.     3.50     CRISIL AAA/A1+     Net Current assets     11.73       Power Finance Corporation Ltd.     2.90     CRISIL AAA/A1+     Total     100.00	HDFC Bank Ltd.	2.81	CARE AAA/A1+	Power Finance Corporation Ltd.	5.28	CRISIL AAA/A1+
Tata Cleantech Capital Ltd.     3.50     CRISIL AAA/A1+     Net Current assets     11.73       Power Finance Corporation Ltd.     2.90     CRISIL AAA/A1+     Total     100.00	FRBs			India Grid Trust	2.89	CRISIL AAA/A1+
Power Finance Corporation Ltd. 2.90 CRISIL AAA/A1+ Total 100.00	Axis Finance Ltd	5.56	CRISIL AAA/A1+	HDFC Bank Ltd.	0.58	CRISIL AAA/A1+
lotal 100.00	Tata Cleantech Capital Ltd.	3.50	CRISIL AAA/A1+	Net Current assets	11.73	
Gove Securities	Power Finance Corporation Ltd.	2.90	CRISIL AAA/A1+	Total	100.00	
dovi setunites	Govt Securities					

Fund Perforn						
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 Y	6.45	7.18	7.93	10,645	10,718	10,793
3 Y	4.30	5.32	2.89	11,346	11,682	10,892
SI*	5.85	6.62	6.49	13,103	13,562	13,484

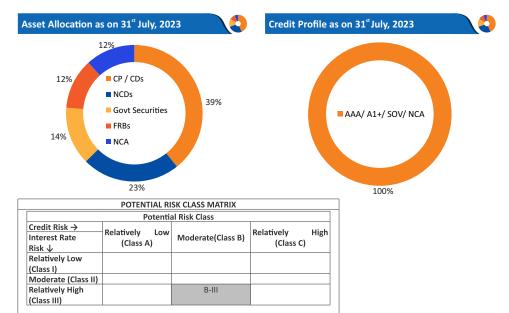
Different plans have a different expense structure. The performance details provided herein are of regular plan. The current fund manager is managing the scheme since October 2018.

\*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 91 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 31 <sup>st</sup> July, 2023							
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 Y	120,000	124,407	124,833	125,229	6.91	7.59	8.22
3 Y	360,000	387,807	393,219	383,071	4.90	5.83	4.08
SI	570,000	645,723	658,135	636,583	5.20	6.00	4.60

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



# TI SHORT TERM INCOME FUND

An open ended short term debt scheme investing in instruments such that the Macaulay duration of portfolio is between 1 year and 3 years (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.

# Category Short Duration Fund

Portfolio as on 31 <sup>st</sup> July, 202	3				
Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
CP / CDs			NCDs		
Small Industries Development			Power Finance Corporation Ltd.	8.46	CRISIL AAA/A1+
Bank Of India	8.03	CARE AAA/A1+	HDFC Bank Ltd.	4.18	CRISIL AAA/A1+
National Bank For Agriculture & Rural Development	8.01	IND AAA/A1+	India Grid Trust	3.13	CRISIL AAA/A1+
FRBs	0.01	ind for your	Mahindra Rural Housing		
			Finance Ltd	2.91	CRISIL AA+
Axis Finance Ltd	6.76	CRISIL AAA/A1+	Canfin Homes Ltd.	2.67	ICRA AA+
Govt Securities			Tata Motors Finance Solutions Ltd	2.50	CRISIL AA
7.38% GSEC 20/06/2027	19.86	SOV	Cholamandalam Investment		
91 DAYS T BILL - 19/10/2023	1.45	SOV	And Fin. Co. Ltd	2.09	ICRA AA+
5.39% GUJARAT			Kirloskar Ferrous Industries Ltd.	2.08	ICRA AA
SDL MAT - 31/03/2024	1.04	SOV	Export Import Bank Of India	1.04	CRISIL AAA/A1-
182 DAYS T BILL - 14/09/2023	0.62	SOV	Summit Digitel Infrastructure Ltd	1.03	CRISIL AAA/A1-
05.15 GS 09/11/2025	0.11	SOV	REC Ltd	0.47	CRISIL AAA/A1+
8.19% RAJASTHAN SPL SDL -23/06/2026	0.00	SOV	Net Current assets	23.58	
			Total	100.00	

# Fund Performance Vs Benchmark (CAGR) as on 31<sup>st</sup> July, 2023 Growth of ₹ 10000

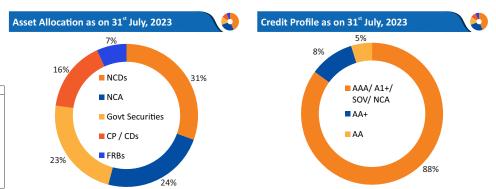
Period	NAV Growth (%)	CRISIL Short Duration Debt A-II Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Short Duration Debt A-II Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Y	6.75	6.72	7.93	10,675	10,672	10,793
3 Y	6.30	4.70	2.89	12,012	11,477	10,892
5 Y	5.04	6.83	6.47	12,789	13,917	13,684
SI*	7.36	7.38	5.72	27,413	27,486	22,031

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

SIP Returns as on 31 <sup>st</sup> July, 2023							
Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Short Duration Debt A-II Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Short Duration Debt A-II Index	Yield (%) CRISIL 10 Year Gilt Index
1 Y	120,000	124,473	124,567	125,229	7.02	7.17	8.22
3 Y	360,000	396,332	389,008	383,071	6.36	5.11	4.08
5 Y	600,000	700,849	695,974	677,698	6.16	5.88	4.82
7 Y	840,000	1,025,960	1,050,270	1,008,040	5.63	6.29	5.14
10 Y	1,200,000	1,631,101	1,708,726	1,627,312	5.98	6.88	5.94
SI	1,760,000	2,966,231	3,123,216	2,839,516	6.73	7.36	6.19

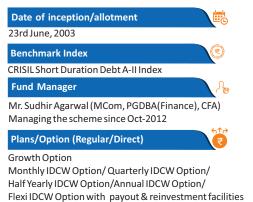
Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. Past performance may or may not be sustained in future.



#### **Investment Objective**

The investment objective of the scheme is to generate 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.



Load Structure Entry Load: Nil Exit Load : Nil Fund AUM :₹2384.74 Crore Fund Size Monthly Average

Closing AUM	:₹2383.47 Crore
High/Low NAV in the month	₹
High Growth Option Low Growth Option	:₹27.4408 :₹27.2976
Total Expense Ratio	%
Regular Direct	: 0.96 : 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/-

NAV per unit as on 31 <sup>st</sup> July, 2023	₹
Regular Growth Option	₹27.4306
Regular IDCW Option	₹15.6630
Direct Growth Option	₹28.9100
Direct IDCW Option	₹15.9681

#### **Portfolio Parameters** Weighted Average Maturity 2.12 yrs Yield to Maturity\* 7.23% Modified Duration 2.27 yrs 2.38 yrs Macaulay Duration

\*Annualized Portfolio YTM - Yields of all securities are annualized

POTENTIAL RISK CLASS MATRIX								
	Potential Risk Class							
Credit Risk →	Deletively Law		Deletion	High				
Interest Rate	Relatively Low	Moderate(Class B)	Relatively					
Risk 🗸	(Class A)		(Class C)					
Relatively Low								
(Class I)								
Moderate (Class II)								
Relatively High		B-III						
(Class III)								

Relatively High interest rate risk and Moderate Credit Risk

# 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.

# Category Banking and PSU Fund

Investment	Objective
mvestment	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



# 27th January, 2014

Benchmark Index	(7)
CRISIL Banking and PSU Debt Index	

# Fund Manager

Mr. Anurag Mittal, Deputy Head- Fixed Income & Fund Manager: C.A., Msc in Accounting & Finance, London School of Economics, UK Managing the scheme since Dec 2021

# Plans/Option (Regular/Direct)

Growth Option

Mthly/Qtly/Half Yearly/Annual/Flexi Payout & Reinvestment IDCW Option

# Load Structure

Entry Load: Nil Exit Load : Nil

Fund AUM	
Fund Size Monthly Average Closing AUM	:₹973.43 Crore :₹967.06 Crore
High/Low NAV in the month	₹
High Growth Option Low Growth Option	:₹19.0230 :₹18.9183
Total Expense Ratio	%
Regular	:0.56
Direct	:0.23
	•

# Minimum Investment Amount

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

NAV per unit as on 31 <sup>st</sup> July, 2023	₹
Regular Growth Option	₹19.0058
Regular IDCW Option	₹12.7453
Direct Growth Option	₹19.2347
Direct IDCW Option	₹16.5751

Portfolio Parameters	
Weighted Average Maturity	3.81 yrs
Yield to Maturity*	7.46%
Modified Duration	3.12 yrs
Macaulay Duration	3.31 yrs

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

\*Annualized Portfolio YTM – Yields of all securities are annualized

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Govt Securities 7.38% GSEC 20/06/2027 7.06% GS MAT - 10/04/2028 7.17% GSEC 08/01/2028 GS - C STRIP MAT - 15/12/2027 7.85% TN SDL MAT - 15/03/2027 Long Term Debt Power Finance Corporation Ltd. National Bank For Agriculture & Rural Development REC Ltd ICICI Bank Ltd Axis Bank Ltd.	20.83 2.58 1.03 0.53 0.53 8.30 8.26 7.80 7.46 5.68	SOV SOV SOV SOV SOV CRISIL AAA/A1+ CRISIL AAA/A1+ CRA AAA/A1+ CRISIL AAA/A1+ CRISIL AAA/A1+	Hindustan Petroleum Corporation Ltd. Indian Railway Finance Corporation Ltd. Export Import Bank Of India Small Industries Development Bank Of India HDFC Bank Ltd. National Housing Bank NHPC Ltd. Indian Oil Corporation Ltd. Net Current Assets Total	5.22 5.21 5.17 4.64 4.15 4.14 2.56 2.48 3.43 100.00	CRISIL AAA/A1+ CRISIL AAA/A1+ CRISIL AAA/A1+ CRISIL AAA/A1+ CRISIL AAA/A1+ ICRA AAA/A1+ CRISIL AAA/A1+

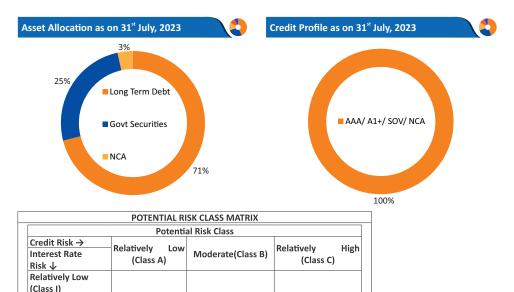
Fund Performance Vs Benchmark (CAGR) as on 31 <sup>st</sup> July, 2023 Growth of ₹ 10000								
Period	NAV Growth (%)	CRISIL Banking and PSU Debt Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Banking and PSU Debt Index(₹)	CRISIL 10 Year Gilt Index (₹)		
1 Y	6.22	6.76	7.93	10,622	10,676	10,793		
3 Y	6.33	4.61	2.89	12,022	11,448	10,892		
5 Y	5.62	7.05	6.47	13,146	14,061	13,684		
SI*	7.00	8.02	7.02	19,008	20,800	19,042		

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

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 Yea Gilt Index
1 Y	120,000	124,224	124,474	125,229	6.62	7.02	8.22
3 Y	360,000	402,640	388,154	383,071	7.42	4.96	4.08
5 Y	600,000	711,478	697,268	677,698	6.76	5.95	4.82
7 Y	840,000	1,047,533	1,056,057	1,008,040	6.22	6.44	5.14
SI	1,130,000	1,542,241	1,584,146	1,493,863	6.45	7.00	5.80

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



Relatively High interest rate risk and Moderate Credit Risk.	

B-III

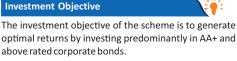
Moderate (Class II)

**Relatively High** 

(Class III)

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.

# Category **Corporate Bond Fund**



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 **Benchmark Index CRISIL** Corporate Bond B-II Index **Fund Manager** 

Mr. Anurag Mittal, Deputy Head- Fixed Income & Fund Manager: C.A., Msc in Accounting & Finance, London School of Economics, UK Managing the scheme since Dec 2021

# Plans/Option (Regular/Direct)

# Growth Option

Quarterly IDCW Option/Half Yearly IDCW Option/ Annual IDCW Option/Flexi IDCW Option with Payout & **Reinvestment facilities** 

# Load Structure

Entry Load: Nil

# Exit Load : Nil

Fund AUM	
Fund Size Monthly Average Closing AUM	:₹3219.45 Crore :₹3208.27 Crore
High/Low NAV in the month	₹
High Growth Option Low Growth Option	:₹14.1456 :₹14.0704
Total Expense Ratio	%
Regular	:0.58
Direct	:0.27
Minimum Investment Amount	en en

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

NAV per unit as on 31 <sup>st</sup> July, 2023	₹
Regular Growth Option	₹14.1430
Regular IDCW Option	₹12.4537
Direct Growth Option	₹14.3689
Direct IDCW Option	₹12.6645

Portfolio Parameters	
Weighted Average Maturity	2.78 yrs
Yield to Maturity*	7.38%
Modified Duration	2.05 yrs
Macaulay Duration	2.18 yrs

\*Annualized Portfolio YTM – Yields of all securities are annualized

POTENTIAL RISK CLASS MATRIX							
	Potential Risk Class						
Credit Risk →	Relatively Low	Moderate(Class B)	Relatively	High			
Interest Rate	(Class A)		· ·				
Risk ↓	(Class A)		(Class C)				
Relatively Low							
(Class I)							
Moderate (Class II)							
Relatively High	A-III						
(Class III)							

Relatively High interest rate risk and Relatively Low Credit Risk

# Portfolio as on 31<sup>st</sup> July 2023

Porttollo as on 31 July, 2023					
Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
CP / CDs			Power Finance Corporation Ltd.	8.91	CRISIL AAA/A1+
Kotak Mahindra Bank Ltd.	2.30	CRISIL AAA/A1+	REC Ltd	8.56	CRISIL AAA/A1+
ICICI Bank Ltd	2.26	CRISIL AAA/A1+	National Housing Bank	6.98	CRISIL AAA/A1+
Canara Bank	0.76	CRISIL AAA/A1+	National Bank For Agriculture		
Govt Securities			& Rural Development	6.91	CRISIL AAA/A1+
7.38% GSEC 20/06/2027	2.35	SOV	Small Industries Development		
7.26% GSEC MAT - 06/02/2033	2.35	SOV	Bank Of India	5.72	CARE AAA/A1+
07.68% GUJRAT SDL 15/03/2033	1.58	SOV	Export Import Bank Of India	4.40	CRISIL AAA/A1+
182 DAYS T BILL - 14/09/2023	1.55	SOV	Larsen & Toubro Ltd.	3.12	CRISIL AAA/A1+
7.66% HARYANA			Indian Railway		
SDL MAT - 23/03/2029	0.94	SOV	Finance Corporation Ltd.	2.34	CRISIL AAA/A1+
182 DAYS T BILL - 31/08/2023	0.78	SOV	LIC Housing Finance Ltd.	2.32	CRISIL AAA/A1+
364 D TBILL MAT 29/02/2024	0.75	SOV	Bajaj Finance Ltd.	2.32	CRISIL AAA/A1+
IGB- CPN STRIPS-MAT-12/09/2024	0.72	SOV	Summit Digitel Infrastructure Ltd	2.29	CRISIL AAA/A1+
8.24% G-SEC 15/02/2027	0.64	SOV	Ultratech Cement Ltd.	1.54	CRISIL AAA/A1+
GS - C STRIP MAT- 16/06/2027	0.48	SOV	Axis Finance Ltd	1.07	CRISIL AAA/A1+
8.15% TN SDL MAT - 09/05/28	0.32	SOV	NTPC Ltd.	1.05	CRISIL AAA/A1+
GS - C STRIP MAT- 15/06/2027	0.25	SOV	ICICI Bank Ltd	0.93	ICRA AAA/A1+
GS - C STRIP MAT- 15/12/2027	0.21	SOV	India Grid Trust	0.77	CRISIL AAA/A1+
7.73% MF SDL MAT - 29/03/2032	0.21	SOV	Kotak Mahindra Prime Ltd.	0.62	CRISIL AAA/A1+
5.74% GS 2026-MAT-15/11/2026	0.15	SOV	NHPC Ltd.	0.35	ICRA AAA/A1+
GOI FRB - MAT 22/09/2033	0.02	SOV	Axis Bank Ltd.	0.16	CRISIL AAA/A1+
Long Term Debt			Net Current assets	11.83	
HDFC Bank Ltd.	9.20	CRISIL AAA/A1+	Total	100.00	

Fund Performance Vs Benchmark (CAGR) as on 31 <sup>°°</sup> July, 2023 Growth of ₹ 10000							
Period	NAV Growth (%)	CRISIL Corporate Bond B-II Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Corporate Bond B-II Index (₹)	CRISIL 10 Year Gilt Index (₹)	
1 Y	6.39	7.20	7.93	10,639	10,720	10,793	
3 Y	4.60	5.75	2.89	11,444	11,826	10,892	
SI*	7.21	7.56	6.48	14,145	14,376	13,672	

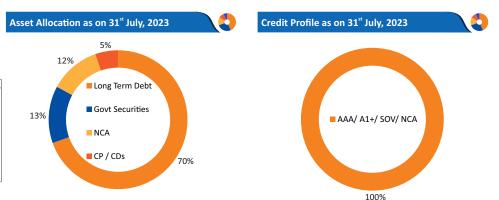
Different plans have a different expense structure. The performance details provided herein are of regular plan. The current fund manager is managing the scheme since August 2018.

\*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 91 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 31 <sup>st</sup> July, 2023							
Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Corporate Bond B-II Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Corporate Bond B-II Index	Yield (%) CRISIL 10 Year Gilt Index
1 Y	120,000	124,419	124,988	125,229	6.93	7.84	8.22
3 Y	360,000	388,138	393,705	383,071	4.96	5.91	4.08
SI	580,000	671,600	683,129	650,284	6.01	6.72	4.68

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.



August 2023 | For Product Label, Refer Page no. 92-97.

# UTI CREDIT RISK FUND (Number of Segregated portfolio in the scheme 4)

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

# Category **Credit Risk Fund**

% to NAV

4.81

4.75

4 68

-2-

Rating

CRISIL AAA/A1+

CARE AA

CARE AA-

Investment	Ohiectiv	IP
esemente	Conjectit	~

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.





#### Gowth Option

Monthly IDCW /Quarterly IDCW/Half Yearly IDCW & Flexi IDCW Option with Payout and Reinvestment facilities

# 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 – NII (ii) beyond 10% of the allotted Units - 1.00% (B) Redemption / Switch out after 12 months

from the date of allotment – NIL					
Fund AUM					
Fund Size Monthly Average Closing AUM	:₹426.11 Crore :₹424.02 Crore				
High/Low NAV in the month	₹				
High Growth Option Low Growth Option	:₹14.8241 :₹14.7475				
Total Expense Ratio	%				
Regular Direct	: 1.63 : 0.83				

# **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/-

NAV per unit as on 31 <sup>st</sup> July, 2	2023
Regular Growth Option	₹14.8241
Regular IDCW Option	₹9.6233
Direct Growth Option	₹16.5298
Direct IDCW Option	₹10.4917
Portfolio Parameters	
Weighted Average Maturity	2.44 yrs
Yield to Maturity*	8.10%

1.89 yrs Macaulav Duration \*Annualized Portfolio YTM - Yields of all securities

Modified Duration

Portfolio as on 31 <sup>st</sup> July, 2023 (Main Portfolio)					
Portfolio	% to NAV	Rating	Portfolio		
CP / CDs			India Grid Trust		
Motilal Oswal Finvest Ltd	1.79	IND AAA/A1+	Steel Authority Of India Ltd.		
Govt Securities			Piramal Pharma Ltd		

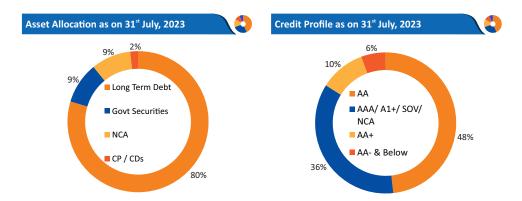
			4.00	C/ III / VI
2.71	SOV	Aadhar Housing Finance Ltd.	4.67	CARE AA
2.71	SOV	Tata Projects Ltd	4.62	IND AA
2.35	SOV	Aditya Birla Fashion & Retail Ltd.	4.62	IND AA+
		TMF Holdings Ltd	3.93	CRISIL AA
0.96	SOV	Hinduja Leyland Finance Ltd.	3.52	CARE AA
		G R Infraprojects Ltd	3.46	CARE AA+
0.53	SOV	Century Textiles & Industries Ltd.	3.28	CRISIL AA
0.24	SOV	Shriram Finance Ltd	2.37	CRISIL AA+
		National Housing Bank	2.36	CRISIL AAA/A1+
		Small Industries Development		
6.30	ICRA AA	Bank Of India	2.33	ICRA AAA/A1+
6.00	ICRA AA	Avanse Financial Services Ltd.	0.94	CARE AA-
5.82	CRISIL AA	Net Current assets	9.08	
5.78	CRISIL AAA/A1+	Total	100.00	
5.37	ICRA AA			
	2.71 2.35 0.96 0.53 0.24 6.30 6.00 5.82 5.78	2.71 SOV 2.35 SOV 0.96 SOV 0.53 SOV 0.24 SOV 6.30 ICRA AA 6.00 ICRA AA 5.82 CRISIL AA 5.78 CRISIL AAA/A1+	2.71       SOV       Aadhar Housing Finance Ltd.         2.71       SOV       Tata Projects Ltd         2.35       SOV       Aditya Birla Fashion & Retail Ltd.         0.96       SOV       Hinduja Leyland Finance Ltd.         0.53       SOV       Century Textiles & Industries Ltd.         0.24       SOV       Shriram Finance Ltd         0.30       ICRA AA       Bank Of India         6.00       ICRA AA       Avanse Financial Services Ltd.         5.82       CRISIL AA       Net Current assets         5.78       CRISIL AAA/A1+       Total	2.71SOVAadhar Housing Finance Ltd.4.672.71SOVTata Projects Ltd4.622.35SOVAditya Birla Fashion & Retail Ltd.4.622.35SOVAditya Birla Fashion & Retail Ltd.4.620.96SOVHinduja Leyland Finance Ltd.3.52G R Infraprojects Ltd3.460.53SOVCentury Textiles & Industries Ltd.3.280.24SOVShriram Finance Ltd2.37National Housing Bank2.366.30ICRA AABank Of India2.336.00ICRA AAAvanse Financial Services Ltd.0.945.82CRISIL AAA/A1+Total100.00

Fund Performance Vs Benchmark (CAGR) as on 31 <sup>st</sup> July, 2023 Growth of ₹ 10000						
Period	NAV Growth (%)	CRISIL Credit Risk Debt C-II Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Credit Risk Debt C-II Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Y	6.71	9.25	7.93	10,671	10,925	10,793
3 Y	10.57	7.89	2.89	13,518	12,559	10,892
5 Y	-1.56	8.98	6.47	9,244	15,376	13,684
SI*	3.75	9.29	6.46	14,828	25,874	19,540

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 91 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 31 <sup>st</sup> July, 2023							
Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Credit Risk Debt C-II Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Credit Risk Debt C-II Index	Yield (%) CRISIL 10 Year Gilt Index
1 Y	120,000	124,360	126,141	125,229	6.84	9.67	8.22
3 Y	360,000	415,510	406,670	383,071	9.56	8.10	4.08
5 Y	600,000	652,329	744,793	677,698	3.31	8.59	4.82
7 Y	840,000	887,891	1,141,275	1,008,040	1.57	8.62	5.14
10 Y	1,200,000	1,330,951	1,900,192	1,627,312	2.04	8.90	5.94
SI	1,280,000	1,445,690	2,101,272	1,776,364	2.25	8.96	5.97

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



are annualized

1.80 vrs

UTI CREDIT RISK FUND (Number of Segregated portfolio in the scheme 4) 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.

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

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

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

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

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)

Segregated AUM & NAV	₹
Segregated Fund Size Monthly Average - 17022020 : Closing AUM: Segregated Fund Size Monthly Average -	₹ 0.0 Crore ₹ 0.0 Crore
06032020 : Closing AUM:	₹ 0.0 Crore ₹ 0.0 Crore
Segregated NAV per unit as on 31 <sup>st</sup> July, 2023 Growth :	₹0.0

Category **Credit Risk Fund** 

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)

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

UTI Credit Risk Fund (Segregated - 06032020) Segregated Portfolio as on 31st July, 2023				
Portfolio	% of NAV	Rating		
Yes Bank Ltd.	0*	ICRA-D		
*	0.01			

\* Percentage to NAV Less Than 0.01

POTENTIAL RISK CLASS MATRIX					
Potential Risk Class					
Credit Risk →	Relatively Low	Relatively Hi			
	(Class A)	Moderate(Class B)	(Class C)		
Interest Rate					
Risk ↓					
Relatively Low					
(Class I)					
Moderate (Class II)					
Relatively High			C-III		
(Class III)					

Relatively High interest rate risk and Relatively High Credit Risk.

# MEDIUM TERM FUND

mber of Segregated portfolio in the scheme 3)

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

# Category **Medium Duration Fund**



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.



(Finance)] Managing the scheme since Jun 2015

# Plans/Option (Regular/Direct)

#### Growth Option

Monthly IDCW Option /Quarterly IDCW Option /Half Yearly IDCW Option /Annual IDCW Option/ Flexi IDCW Option with payout and reinvestment facilities

# Load Structure

#### Entry Load: Nil

ExitLoad : A) Redemption / Switch out within 12 months from the date of allotment -(I) up to 10% of the allotted Units – NII (ii) beyond 10% of the allotted Units - 1.00% (B) Redemption / Switch out after 12 months from the date of allotment - NIL

Fund AUM	
Fund Size Monthly Average Closing AUM	:₹45.31 Crore :₹44.85 Crore
High/Low NAV in the month	₹
High Growth Option Low Growth Option	:₹15.9211 :₹15.8405
Total Expense Ratio	%
Regular Direct	:1.59 :0.96
Minimum Investment Amount	1 Š

Minimum initial investment under Growth Option is ₹ 500/- and in multiples of ₹ 1/-. & under IDCW

Option is ₹ 20,000/- and in multiples of	₹1/-
NAV per unit as on 31 <sup>st</sup> July, 2023	₹
Regular Growth Option	₹15.9027
Regular IDCW Option	₹11.7465
Direct Growth Option	₹16.8398
Direct IDCW Option	₹13.0944

Portfolio Parameters	
Weighted Average Maturity	3.93 yrs
Yield to Maturity*	7.68%
Modified Duration	2.93 yrs
Macaulay Duration	3.05 yrs

\*Annualized Portfolio YTM – Yields of all securities are annualized

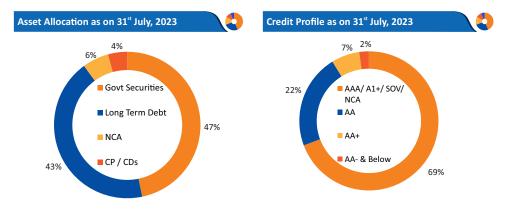
Portfolio as on 31 <sup>st</sup> July, 2023 (Main Portfolio)					
Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
CP / Cds Motilal Oswal Finvest Ltd Govt Securities 7.10% GS MAT - 18/04/2029 182 DAYS T BILL - 29/09/2023 7.26% GSEC 22/08/2032 7.79% UTTARPRADESH SDL 29/03/2033 6.54% GSEC MAT - 17/01/2032 07.78% RAJASTHAN SDL 29/03/2033 Long Term Debt India Grid Trust Godrej Industries Ltd. Kirloskar Eerrous Industries Ltd.	4.23 11.10 11.03 8.95 6.41 2.28 8.66 6.58 4.42	IND AAA/A1+ SOV SOV SOV SOV SOV CRISIL AAA/A1+ CRISIL AAA ICRA AA	Canfin Homes Ltd. Tata Motors Ltd. Power Finance Corporation Ltd. Avanse Financial Services Limited Tata Motors Finance Solutions Ltd Century Textiles & Industries Ltd. G R Infraprojects Ltd Piramal Capital & Housing Finance Ltd HDFC Bank Ltd. Export Import Bank Of India Net Current assets Total	4.37 4.34 2.27 2.23 2.22 2.18 2.17 0.90 0.68 <b>5.83</b> 100.00	ICRA AA+ CRISIL AA ICRA AAA/A1+ CARE AA- CARE AA CRISIL AA CARE AA+ ICRA AA CRISIL AAA/A1- CRISIL AAA/A1-

Fund Performance Vs Benchmark (CAGR) as on 31 $^{\rm s}$ July, 2023 Growth of ₹ 10000						
Period	NAV Growth (%)	CRISIL Medium Duration Debt B-III Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Medium Duration Debt B-III Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Y	6.24	7.63	7.93	10,624	10,763	10,793
3 Y	5.10	6.06	2.89	11,609	11,930	10,892
5 Y	4.23	7.97	6.47	12,303	14,676	13,684
SI*	5.72	8.01	6.17	15,902	19,014	16,476

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 91 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 31 <sup>st</sup> July, 20	23					
Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Medium Duration Debt B-III Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Medium Duration Debt B-III Index	Yield (%) CRISIL 10 Year Gilt Index
1 Y	120,000	124,170	125,041	125,229	6.54	7.92	8.22
3 Y	360,000	389,688	393,769	383,071	5.23	5.92	4.08
5 Y	600,000	670,525	718,969	677,698	4.40	7.18	4.82
7 Y	840,000	983,917	1,090,159	1,008,040	4.46	7.34	5.14
SI	990,000	1,210,242	1,359,580	1,244,453	4.79	7.53	5.45

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



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 portolio is between 3 years and 4 years. Relatively High interest rate risk and Relatively High Credit Risk.

# Category **Medium Duration Fund**

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 portolio. (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 31 <sup>st</sup> July, 2023 Growth :	₹0.0

Yes Bank Segregated (06032020) NAV per unit (Regular Plan - Growth Option)				
Date	Main Portfolio	Segregated Portfolio		
05/03/2020	13.9926	NA		
06/03/2020	13.6660	0		
Reduction in				
NAV(%)	-2.33%			

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

UTI Medium Term Fund ( Segregated Portfolio as o		
Portfolio	% of NAV	Rating
Yes Bank Ltd.	0*	ICRA-D
* Percentage to NAV Less Tha	in 0.01	

NAV Per Unit (Regular Plan - Growth Option) Segregated - 17022020			
Date	Main Portfolio	Segregated Portfolio	
14/02/2020	14.1531	NA	
17/02/2020	14.0635	0.0980	
Reduction in			
NAV(%)	-0.63%		

UTI Medium Term Fund (Segregated - 17022020) Segregated Portfolio as on 31st July, 2023			
% of NAV	Rating		
0*	CARE-B-		
0*			
	on 31st July, 202 % of NAV 0*		

\* Percentage to NAV Less Than 0.01

		ISK CLASS MATRIX al Risk Class		
Credit Risk $\rightarrow$	Relatively Low (Class A)	Moderate(Class B)	Relatively (Class C)	High
Interest Rate				
Risk 🗸				
Relatively Low				
(Class I)				
Moderate (Class II)				
Relatively High			C-III	
(Class III)				

₹

Relatively High interest rate risk and Relatively High Credit Risk.

## UTI DYNAMIC BOND FUND (Number of Segregated portfolio in the scheme 1) An open ended dynamic debt scheme investing across duration. Relatively High interest rate risk and Moderate Credit Risk.

#### Category **Dynamic Bond**

**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.



Qtly IDCW/Half Yearly IDCW/Annual IDCW/Flexi IDCW with Payout and Reinvestment facilities

#### Load Structure

Entry Load: Nil

Exit Load : Nil

Fund AUM	
Fund Size Monthly Average Closing AUM	:₹517.28 Crore :₹467.72 Crore
High/Low NAV in the month	₹
High Growth Option Low Growth Option	:₹26.7974 :₹26.6043
Total Expense Ratio	%
Regular Direct	:1.56 :0.80
Minimum Investment Amount	ý.

Minimum initial investment under Growth Option is ₹ 500/- and in multiples of ₹ 1/-. & under IDCW Option is ₹ 20.000/- and in multiples of ₹ 1/-

NAV per unit as on 31 <sup>st</sup> July, 2023	₹				
Regular Growth Option	₹26.7764				
Regular IDCW Option	₹14.1926				
Direct Growth Option	₹28.6260				
Direct IDCW Option	₹14.3659				

#### **Portfolio Parameters** Weighted Average Maturity 4.63 yrs Yield to Maturity\* 6.96% Modified Duration 3.77 yrs **Macaulay Duration** 3.99 yrs

\*Annualized Portfolio YTM - Yields of all securities are annualized

	POTENTIAL RISK CLASS MATRIX						
	Potenti	al Risk Class					
Credit Risk →	Deletion Law		Relatively	High			
Interest Rate	Relatively Low (Class A)	Moderate(Class B)		High			
Risk 🗸	(Class A)		(Class C)				
Relatively Low							
(Class I)							
Moderate (Class II)							
Relatively High		B-III					
(Class III)							

Relatively High interest rate risk and Moderate Credit Risk

#### Portfolio as on 31<sup>st</sup> July 2023 (Main Portfolio

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Govt Securities			Indian Railway		
7.26% GSEC MAT - 06/02/2033	10.75	SOV	Finance Corporation Ltd.	5.40	CRISIL AAA/A1+
91 DAYS T BILL - 19/10/2023	10.54	SOV	Canfin Homes Ltd.	2.09	ICRA AA+
182 DAYS T BILL - 31/08/2023	8.51	SOV	Net Current Assets	29.93	
182 DAYS T BILL - 14/09/2023	3.18	SOV	Total	100.00	
7.41% GS MAT - 19/12/2036	0.43	SOV			
NCDs					
REC Ltd	9.75	CRISIL AAA/A1+			
HDFC Bank Ltd.	9.72	CRISIL AAA/A1+			
Power Finance Corporation Ltd.	9.70	CRISIL AAA/A1+			

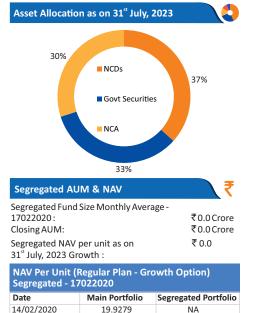
Fund Performance Vs Benchmark (CAGR) as on 31 $^{ m s}$ July, 2023 Growth of ₹ 10000							
Period	NAV Growth (%)	CRISIL Dynamic Bond A-III Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Dynamic Bond A-III Index (₹)	CRISIL 10 Year Gilt Index (₹)	
1 Y	6.31	7.72	7.93	10,631	10,772	10,793	
3 Y	8.58	4.29	2.89	12,801	11,343	10,892	
5 Y	5.81	7.73	6.47	13,265	14,513	13,684	
SI*	7.79	7.93	6.21	26,780	27,240	22,059	

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 91 in 'Fund Manager Summary'. Schemes Managed by Mr. Sudhir Agrawal. \*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 31 <sup>st</sup> July, 20	25					
Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Dynamic Bond A-III Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Dynamic Bond A-III Index	Yield (%) CRISIL 10 Year Gilt Index
1 Y	120,000	124,204	124,858	125,229	6.59	7.63	8.22
3 Y	360,000	415,397	387,973	383,071	9.54	4.93	4.08
5 Y	600,000	734,998	702,791	677,698	8.06	6.27	4.82
7 Y	840,000	1,067,172	1,063,011	1,008,040	6.74	6.63	5.14
10 Y	1,200,000	1,707,992	1,753,401	1,627,312	6.87	7.37	5.94
SI	1,570,000	2,584,978	2,666,948	2,391,119	7.30	7.74	6.19

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.



19.5948

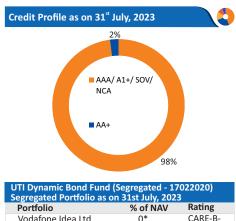
-1.67%

0.3570

17/02/2020

Reduction in

NAV(%)



Segregated Portfolio as on 31st July, 2023					
Portfolio	% of NAV	Rating			
Vodafone Idea Ltd	0*	CARE-B-			
Net Current Assets	0*				

\* Percentage to NAV Less Than 0.01

**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.

#### Category Medium to Long **Duration Fund**

#### **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 **Benchmark Index** CRISIL Medium to Long Duration Debt A-III Index

#### Fund Manager

Mr. Sunil Patil, M.com, MFM Managing the scheme since Apr 2023

hs

#### Plans/Option (Regular/Direct)

**Growth Option** 

Quarterly IDCW Option /Half Yearly IDCW Option/ Annual IDCW Option/Flexi IDCW Option with Payout and Reinvestment facilities.

#### Load Structure

Entry Load: Nil

Exit Load : Nil

Fund AUM	
Fund Size Monthly Average Closing AUM	:₹320.53 Crore :₹321.20 Crore
High/Low NAV in the month	₹
High Growth Option Low Growth Option	:₹63.8052 :₹63.4393
Total Expense Ratio	%
Regular Direct	:1.63 :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/-

NAV per unit as on 31 <sup>st</sup> July, 2023	₹
Regular Growth Option	₹63.6581
Regular IDCW Option	₹16.3497
Direct Growth Option	₹68.8330
Direct IDCW Option	₹21.7226
Portfolio Parameters	

i or dono i diametero	
Weighted Average Maturity	5.78 yrs
Yield to Maturity*	7.31%
Modified Duration	4.28 yrs
Macaulay Duration	4.48 yrs

\*Annualized Portfolio YTM - Yields of all securities are annualized

	Potenti	al Risk Class		
Credit Risk →	Deletively Law		Deletively	111-ala
Interest Rate	Relatively Low	Moderate(Class B)	Relatively	High
Risk ↓	(Class A)		(Class C)	
Relatively Low				
(Class I)				
Moderate (Class II)				
Relatively High		B-III		
(Class III)				

Relatively High interest rate risk and Moderate Credit Risk.

August 2023 | For Product Label, Refer Page no. 92-97.

Portfolio as on 31 <sup>ª</sup> July, 2023 (Main Portfolio)					
Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
<b>Govt Securities</b> 7.41% GS MAT - 19/12/2036 7.26% GSEC MAT - 06/02/2033	15.77 9.40	SOV SOV	SDL 29/03/2033 7.26% GSEC 22/08/2032 Long Term Debt	1.59 1.56	SOV SOV
7.74% MH SDL MAT - 01/03/2033 07.71% GUJARAT	4.76	SOV	Power Finance Corporation Ltd. LIC Housing Finance Ltd.	7.84 7.83	CRISIL AAA/A1+ CRISIL AAA/A1+
SDL 2026- 08/03/2034 7.81% UTTARPRADESH	3.17	SOV	Bajaj Finance Ltd. Mahindra & Mahindra Fin.Ser.Ltd.	7.80 7.78	CRISIL AAA/A1+ CRISIL AAA/A1+
SDL 29/03/2034 07.78% RAJASTHAN	1.60	SOV	REC Ltd Piramal Capital & Housing	1.58	CRISIL AAA/A1+
SDL 29/03/2033 7.79% UTTARPRADESH	1.59	SOV	Finance Ltd Net Current assets Total	1.52 26.22 100.00	ICRA AA

Fund Performance Vs Benchmark (CAGR) as on 31 <sup>s</sup> July, 2023 Growth of ₹ 10000							
Period	NAV Growth (%)	CRISIL Medium to Long Duration Debt A-III Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Medium to Long Duration Debt A-III Index (₹)	CRISIL 10 Year Gilt Index (₹)	
1 Y	7.15	7.52	7.93	10,715	10,752	10,793	
3 Y	8.33	4.26	2.89	12,713	11,333	10,892	
5 Y	4.10	7.82	6.47	12,226	14,574	13,684	
SI*	7.60	9.41	NA	63,606	96,935	NA	

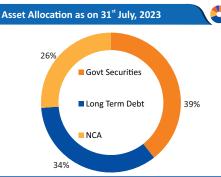
Different plans have a different expense structure. The performance details provided herein are of regular plan. \*Compounded annualized Growth Rate.

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 91 in 'Fund Manager Summary'. N.A - Not Available. Schemes Managed by Mr. Sunil Patil.

\*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 31 <sup>st</sup> July, 20	)23					
Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Medium to Long Duration Debt A-III Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Medium to Long Duration Debt A-III Index	Yield (%) CRISIL 10 Year Gilt Index
1 Y	120,000	124,578	124,909	125,229	7.19	7.71	8.22
3 Y	360,000	414,660	387,897	383,071	9.42	4.92	4.08
5 Y	600,000	716,726	703,075	677,698	7.05	6.28	4.82
7 Y	840,000	1,020,095	1,064,827	1,008,040	5.47	6.68	5.14
10 Y	1,200,000	1,597,093	1,758,119	1,627,312	5.58	7.42	5.94
15 Y	1,800,000	2,938,112	3,335,309	2,918,024	6.23	7.78	6.15
SI	2,240,000	4,260,306	4,941,608	4,158,538	6.46	7.86	6.23

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

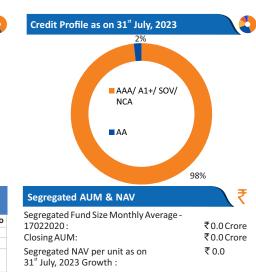


#### NAV Per Unit (Regular Plan - Growth Option) Segregated - 17022020

Date	Main Portfolio	Segregated Portfolio					
14/02/2020	48.8351	NA					
17/02/2020	46.9540	1.9120					
Reduction in	-3.85%						
NAV(%)							
UTI Bond Fund (Segregated - 17022020)							
Segregated Por	tfolio as on 31st J						
Portfolio	% of	NAV Rating					
Vodafone Idea	a Ltd 0*	CARE-B-					
Net Current A	ssets 0*						

Vodafone Idea Ltd	0*	CARE-
Net Current Assets	0*	
	0.01	

\* Percentage to NAV Less Than 0.01



72

## **GILT FUND**

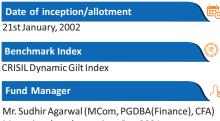
UTI Gilt Fund is an open ended debt scheme investing in government securities across maturities. Relatively High interest rate risk and Relatively Low Credit Risk.

#### Category **Gilt Fund**

-8-

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.

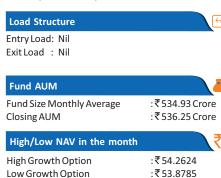


Managing the scheme since Dec 2021

#### Plans/Option (Regular/Direct)

Growth Option

IDCW Option with Payout and Reinvestment facilities



Total Expense Ratio		%
Regular	:0.93	
Direct	:0.67	

#### **Minimum Investment Amount**

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

NAV per unit as on 31 <sup>st</sup> July, 2023	₹
Regular Growth Option	₹54.1560
Regular IDCW Option	₹33.5930
Direct Growth Option	₹55.7878
Direct IDCW Option	₹26.9402

Portfolio Parameters	
Weighted Average Maturity	5.06 yrs
Yield to Maturity*	7.02%
Modified Duration	4.33 yrs
Macaulay Duration	4.49 yrs

\*Annualized Portfolio YTM - Yields of all securities are annualized

#### Portfolio as on 31<sup>st</sup> July, 2023

· · · · · · · · · · · · · · · · · · ·					
Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Govt Securities			7.64% MADHYA PRADESH		
7.38% GSEC 20/06/2027	24.42	SOV	SDL-08/02/2033	4.72	SOV
7.26% GSEC MAT - 06/02/2033	18.76	SOV	182 DAYS T BILL - 14/09/2023	2.78	SOV
7.41% GS MAT - 19/12/2036	9.07	SOV	Net Current assets	20.65	
364 D TBILL MAT 31/08/2023	7.42	SOV	Total	100.00	
91 DAYS T BILL - 19/10/2023	7.35	SOV			
7.94% HR SDL 2034 - 29/06/2034	4.84	SOV			

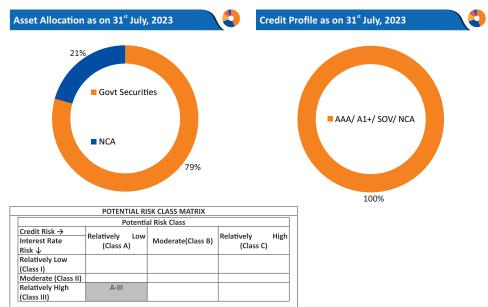
Fund Performance Vs Benchmark (CAGR) as on 31 $^{\rm s}$ July, 2023 Growth of ₹ 10000							
Period	NAV Growth (%)	CRISIL Dynamic Gilt Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Dynamic Gilt Index (₹)	CRISIL 10 Year Gilt Index (₹)	
1 Y	7.25	8.22	7.93	10,725	10,822	10,793	
3 Y	3.51	4.16	2.89	11,090	11,301	10,892	
5 Y	7.07	7.54	6.47	14,074	14,386	13,684	
SI*	8.16	7.53	6.47	54,162	47,759	38,583	

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

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 Y	120,000	124,457	124,971	125,229	6.99	7.81	8.22
3 Y	360,000	386,059	401,621	383,071	4.60	7.25	4.08
5 Y	600,000	690,771	711,407	677,698	5.58	6.76	4.82
7 Y	840,000	1,041,966	1,065,375	1,008,040	6.07	6.69	5.14
10 Y	1,200,000	1,732,089	1,741,296	1,627,312	7.13	7.24	5.94
15 Y	1,800,000	3,326,882	3,255,256	2,917,968	7.75	7.48	6.15
SI	2,240,000	4,928,547	4,754,705	4,158,482	7.83	7.50	6.23

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

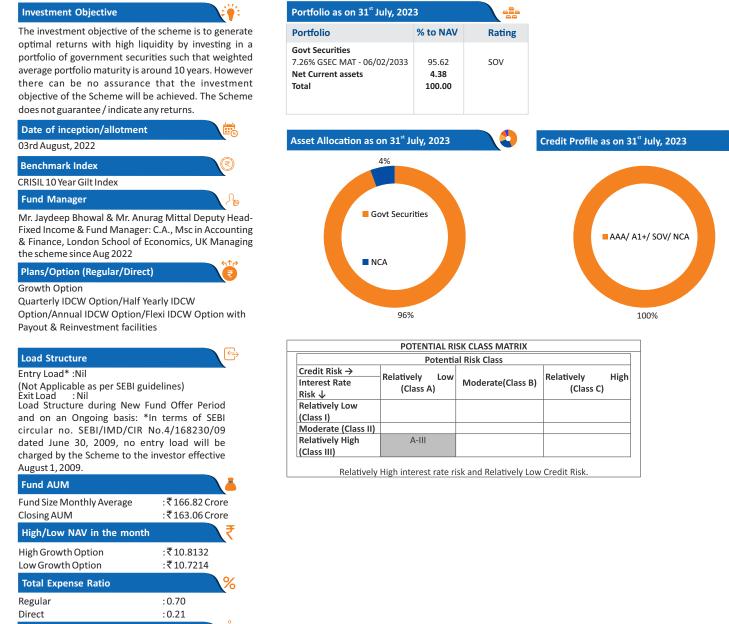


Relatively High interest rate risk and Relatively Low Credit Risk

#### UTI GILT FUND WITH 10 YEAR CONSTANT DURATION (An open ended debt scheme investing in government securities having a constant maturity of 10 years. Relatively High Interest

(An open ended debt scheme investing i rate risk and Relatively Low Credit Risk)

Category Gilt Fund



Minimum Investment Amount

Minimum amount of investment under all plans and Options Minimum initial investment is  $\mathfrak{T}$ 5,000/- and in multiples of  $\mathfrak{T}$  1/- thereafter. Subsequent minimum investment under a folio is  $\mathfrak{T}$  1,000/- and in multiples of  $\mathfrak{T}$  1/- thereafter with no upper limit.

NAV per unit as on 31 <sup>st</sup> July, 2	023 ₹
Regular Growth Option	₹10.7541
Regular IDCW Option	₹10.7538
Direct Growth Option	₹10.8074
Direct IDCW Option	₹10.8076
Portfolio Parameters	
Weighted Average Maturity	9.43 yrs
Yield to Maturity*	7.24%
Modified Duration	6.50 yrs
Macaulay Duration	6.73 yrs

The above scheme is in existence for less than 1 years. \*Annualized Portfolio YTM – Yields of all securities are annualized

August 2023 | For Product Label, Refer Page no. 92-97.

#### UTI CRISIL SDL MATURITY APRIL 2033 INDEX FUND An open-ended target maturity debt index fund tracking CRISIL IBX SDL Index – April 2033. A Relatively High Interest Rate Risk and

An open-ended target maturity debt index fund tra Relatively Low Credit Risk.

#### Category Debt Index Fund

#### Investment Objective The investment objective of the scheme is to track the Index by investing in securities as represented by CRISIL IBX SDL Index – April 2033, subject to tracking errors. However, there is no guarantee or assurance that the investment objective of the scheme will be achieved. Date of inception/allotment 21st December 2022

#### 21st December, 2022 Benchmark Index CRISIL IBX SDL Index – April 2033 Fund Manager Mr. Sunil Patil, M.Com, MFM, CAIIB-I Managing the scheme since Dec-2022 Plans/Option (Regular/Direct) Growth Option Load Structure

#### Load Structure

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

\*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.

Fund AUM	
Fund Size Monthly Average	:₹276.33 Crore
Closing AUM	:₹274.94 Crore
High/Low NAV in the month	₹
High Growth Option	:₹10.5476
Low Growth Option	:₹10.4635
Total Expense Ratio	%
Regular	:0.41
Direct	:0.14

#### Minimum Investment Amount

Minimum amount of investment during NFO and on an ongoing basis under all Plans and Options is ₹5,000/- and in multiples of Re.1/- thereafter. Subsequent minimum investment amount under a folio is ₹1,000/- and in multiples of Re 1/thereafter with no upper limit.

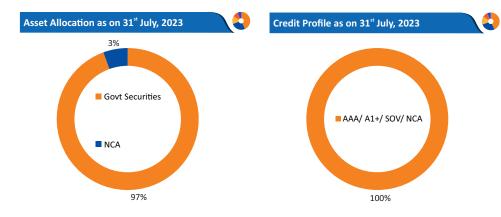
NAV per unit as on 31 <sup>st</sup> July, 2023	₹
Regular Growth Option	₹10.5032
Direct Growth Option	₹10.5201

Portfolio Parameters	
Weighted Average Maturity	9.40 yrs
Yield to Maturity*	7.60%
Modified Duration	6.49 yrs
Macaulay Duration	6.73 yrs

The above scheme is in existence for less than 1 years. \*Annualized Portfolio YTM – Yields of all securities are annualized

#### Portfolio as on 31<sup>st</sup> July, 2023

Portfolio as on 31 <sup>st</sup> July, 2023					
Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Govt Securities			SDL MAT - 04/01/2033	2.96	SOV
7.70% MAHARASHTRA			7.63% KL SDL MAT - 28/12/2032	2.31	SOV
SDL-08/03/2033	14.78	SOV	07.82% TAMIL NADU		
7.77% HARYANA			SDL - 27/10/2032	1.86	SOV
SDL MAT - 29/03/2033	9.27	SOV	07.77% RAJASTHAN		
7.67% KARNATAKA SDL 16/11/2032	7.37	SOV	SDL 23/03/2033	1.85	SOV
7.64% WESTBENGAL	7.57	500	07.62% TAMIL NADU SDL - 04/01/2033	1.84	SOV
SDL 21/12/2032	6.99	SOV	7.62% ASSAM SDL -30/11/2032	1.84	SOV
07.68% GUJRAT SDL 15/03/2033	6.08	SOV	7.60% KARNATAKA	1.04	300
07.78% RAJASTHAN			SDL 28/12/2032	1.84	SOV
SDL 29/03/2033	5.57	SOV	7.46% MADHYA PRADESH		
7.79% UTTARPRADESH			SDL-14/09/2032	1.82	SOV
SDL 29/03/2033	5.57	SOV	07.61% RAJASTHAN		
7.68% UTTARPRADESH			SDL MAT- 28/12/2032	1.21	SOV
SDL 28/09/2032	5.53	SOV	07.58% ASSAM SDL 12/04/2033	1.02	SOV
07.64% BIHAR SDL 21/12/2032	5.51	SOV	7.64% MAHARASHTRA		
07.81% GUJRAT SDL 12/10/2032	3.72	SOV	SDL-25/01/2033	0.74	SOV
7.63% HARYANA			7.84% RAJASTHAN		
SDL MAT - 21/12/2032	3.67	SOV	SDL MAT- 27/10/2032	0.28	SOV
07.57% TAMIL NADU SDL - 11/01/2033	3.66	SOV	Net Current assets	2.70	
7.63% HARYANA	5.00	30 v	Total	100.00	
7.03/0 HANTANA					



r	POTENTIAL RI	SK CLASS MATRIX		
	Potentia	al Risk Class		
Credit Risk →	Deletively Leve	W Moderate(Class B)	Relatively (Class C)	High
Interest Rate	Relatively Low			
Risk ↓	(Class A)			
Relatively Low				
(Class I)				
Moderate (Class II)				
Relatively High	A-III			
(Class III)				

Relatively High interest rate risk and Relatively Low Credit Risk.

## UTI CRISIL SDL MATURITY JUNE 2027 INDEX FUND An open-ended Target Maturity Debt Index Fund tracking CRISIL IBX SDL Index – June 2027. A Relatively High Interest Rate Risk

and Relatively Low Credit Risk

#### Category **Debt Index Fund**

-8-

Investment Objective	· · · · · · · · · · · · · · · · · · ·
The investment objective of t Index by investing in securities IBX SDL Index – June 2027, sub However, there is no guarant investment objective of the sc	s as represented by CRISIL ject to tracking errors. ee or assurance that the
Date of inception/allotment	
11th January, 2023	
Benchmark Index	₹
CRISIL IBX SDL Index – June 202	27
Fund Manager	Su -
Mr. Sunil Patil, M.Com, MFM, (	CALLB-I & CALLB-II
Plans/Option (Regular/Direc	t)
Growth Option	
Load Structure	C)
Entry Load :Nil* Not Applicable as per SEBI gu Exit Load : Nil	uidelines)
*In terms of SEBI circular No.4/168230/09 dated June load will be charged by th investor effective August 1, 20	30, 2009, no entry e Scheme to the
Fund AUM	
Fund Size Monthly Average	:₹92.96 Crore
Closing AUM	:₹93.39 Crore
	_
High/Low NAV in the mont	h <b>∖ ₹</b>

High Growth Option	:₹10.3892
Low Growth Option	:₹10.3417

Total Expense Ratio		<b>∖%</b>
Regular	:0.41	
Direct	:0.15	
		• •

#### **Minimum Investment Amount**

Minimum amount of investment during NFO and on an ongoing basis under all Plans and Options is ₹5,000/- and in multiples of Re.1/- thereafter. Subsequent minimum investment amount under a folio is ₹ 1,000/- and in multiples of Re 1/thereafter with no upper limit.

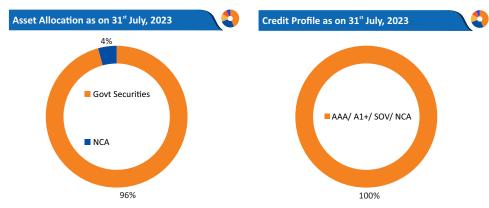
NAV per unit as on 31 <sup>st</sup> July, 2023	₹
Regular Growth Option	₹10.3780
Direct Growth Option	₹10.3927

Portfolio Parameters	
Weighted Average Maturity	3.61 yrs
Yield to Maturity*	7.47%
Modified Duration	3.03 yrs
Macaulay Duration	3.14 yrs

The above scheme is in existence for less than 1 years. \*Annualized Portfolio YTM - Yields of all securities are annualized

#### Portfolio as on 31<sup>st</sup> July, 2023

· · · · · · · · · · · · · · · · · · ·					
Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Govt Securities			7.76% MP SDL MAT - 01/03/2027	5.42	SOV
07.75 KA SDL MAT 01/03/2027	10.84	SOV	7.78% WB SDL MAT - 01/03/2027	5.42	SOV
7.64% UTTARPRADESH			7.53% HARYANA SDL-24/05/2027	5.38	SOV
SDL 29/03/2027	10.80	SOV	6.90% AP SDL MAT - 22/04/27	5.28	SOV
7.52% GJ SDL 2027- 24/05/2027	10.76	SOV	6.35% AP SDL MAT - 06/05/2027	5.18	SOV
7.51 % MH SDL MAT - 24/05/2027	10.22	SOV	7.59% KA SDL 29/03/2027	3.24	SOV
7.59% GJ SDL 15/02/2027	9.17	SOV	Net Current assets	4.22	
7.59% RJ SDL 15/02/2027	8.63	SOV	Total	100.00	
7.85% TN SDL MAT - 15/03/2027	5.44	SOV			



	POTENTIAL RI	SK CLASS MATRIX		
	Potentia	al Risk Class		
Credit Risk →	Deletively Levy		Deletively	
Interest Rate	Relatively Low	Moderate(Class B)	Relatively	High
Risk ↓	(Class A)		(Class C)	
Relatively Low				
(Class I)				
Moderate (Class II)				
Relatively High	A-III			
(Class III)				

Relatively High interest rate risk and Relatively Low Credit Risk.

#### UTI NIFTY SDL PLUS AAA PSU BOND APR 2028 75:25 INDEX FUND An open-ended Target Maturity Index Fund investing in constituents of Nifty SDL Plus AAA PSU Bond Apr 2028 75:25 Index. A Relatively High Interest Rate Risk and Moderate Credit Risk

#### Category Debt Index Fund



Fund AUM	<u> </u>
Fund Size Monthly Average Closing AUM	:₹42.51 Crore :₹42.04 Crore
High/Low NAV in the month	₹
High Growth Option Low Growth Option	:₹10.3922 :₹10.3181
Total Expense Ratio	%
Regular Direct	:0.41 :0.16

#### Minimum Investment Amount

Minimum amount of investment on an ongoing basis under all Plans and Options is ₹ 5,000/- and in multiples of Re.1/- thereafter.

Subsequent minimum investment amount under a folio is  $\stackrel{<}{\phantom{}_{\sim}}$  1,000/- and in multiples of Re 1/-thereafter with no upper limit.

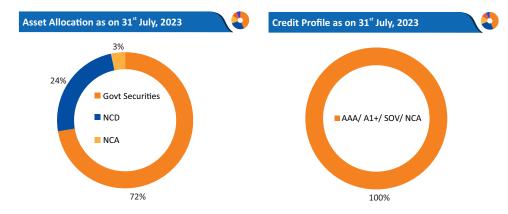
NAV per unit as on 31 <sup>st</sup> July, 2023	₹
Regular Growth Option	₹10.3683
Direct Growth Option	₹10.3790

Portfolio Parameters	
Weighted Average Maturity	4.61 yrs
Yield to Maturity*	7.51%
Modified Duration	3.70 yrs
Macaulay Duration	3.86 yrs

The above scheme is in existence for less than 1 years. \*Annualized Portfolio YTM – Yields of all securities are annualized

#### Portfolio as on 31<sup>st</sup> July, 2023

Portiono as on 51 July, 2025					
Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Govt Securities 7.98% UP SDL MAT - 11/04/2028 8.05% TN SDL MAT - 18/04/2028 6.97% MH SDL MAT - 18/02/2028	21.91 17.08 17.00	SOV SOV SOV	7.62% URNCD NABARD (SR-23I)-31/01/2028 8.01% REC Gol Bond Series-II 24/03/2028	7.14 6.10	CRISIL AAA/A1+ CRISIL AAA/A1+
8.97% MH SDL MAT - 18/02/2028 08.09% WESTBENGAL SDL 27/03/2028 8.45% HARYANA	17.00	SOV	7.74% URNCD PFC (SR172)-29/01/2028 7.59% URNCD PFC	4.31	CRISIL AAA/A1
SDL MAT - 07/03/2028 08.29% WESTBENGAL	2.48	SOV	(SR-221B) 17/01/2028 08.06% REC UNSEC Gol Bond Series-III 27/03/2028	4.28 2.44	CRISIL AAA/A1-
SDL 21/02/2028 NCDs	1.72	SOV	Net Current Assets	3.34	0



		ISK CLASS MATRIX al Risk Class		
Credit Risk →	Deletively Levy		Deletively	
Interest Rate	Relatively Low	Moderate(Class B)	· ·	High
Risk ↓	(Class A)		(Class C)	
Relatively Low				
(Class I)				
Moderate (Class II)				
Relatively High		B-III		
(Class III)				

Relatively High interest rate risk and Moderate Credit Risk.

## UTI NIFTY SDL PLUS AAA PSU BOND APR 2026 75:25 INDEX FUND An open-ended Target Maturity Index Fund investing in constituents of Nifty SDL Plus AAA PSU Bond Apr 2026 75:25 Index. A Relatively High Interest Rate Risk and Moderate Credit Risk

#### Category **Debt Index Fund**



High Growth Option Low Growth Option	:₹10.3438 :₹10.2969
Total Expense Ratio	%
Regular	:0.41
Direct	:0.13

#### **Minimum Investment Amount**

Minimum amount of investment on an ongoing basis under all Plans and Options is ₹ 5,000/- and in multiples of Re.1/- thereafter.

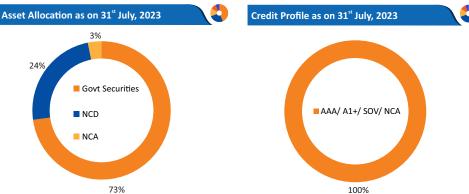
Subsequent minimum investment amount under a folio is ₹ 1,000/- and in multiples of Re 1/thereafter with no upper limit.

NAV per unit as on 31 <sup>st</sup> July, 2023	₹
Regular Growth Option	₹10.3438
Direct Growth Option	₹10.3566

Portfolio Parameters	
Weighted Average Maturity	2.61 yrs
Yield to Maturity*	7.50%
Modified Duration	2.23 yrs
Macaulay Duration	2.33 yrs

The above scheme is in existence for less than 1 years \*Annualized Portfolio YTM - Yields of all securities are annualized

Portfolio         % to NAV         Rating         Portfolio         % to NAV           Govt Securities         7.60% URNCD REC         7.60% URNCD REC         8.58           8.57% WB SDL MAT - 09/03/2026         21.12         SOV         (SR-219)28/02/2026         8.58           8.51 MH SDL-09/03/2026         16.58         SOV         7.57% URNCD NABARD         7.88           8.53% TN SDL MAT - 09/03/2026         11.74         SOV         (SR-23G)-19/03/2026         7.98           8.28% KA SDL MAT - 06/03/2026         11.67         SOV         7.59% URNCD SIDBI         08.65% RAJASTHAN         SERIES-IX MAT-10/02/2026         2.855	
8.57% WB SDL MAT - 09/03/2026         21.12         SOV         (SR-219)28/02/2026         8.58           8.51 MH SDL-09/03/2026         16.58         SOV         7.57% URNCD NABARD         8.53% TN SDL MAT - 09/03/2026         11.74         SOV         (SR-23G)-19/03/2026         7.98           8.28% KA SDL MAT - 06/03/2026         11.67         SOV         7.59% URNCD SIDBI         08.65% RAJASTHAN         SERIES-IX MAT-10/02/2026         2.85	Rating
SDL 24/02/2026         3.82         SOV         7.23% URNCD SIDBI           8.10% WB SDL 23/03/2026         3.28         SOV         SERIES-V MAT-09/03/2026         2.83           6.18% GJ SDL MAT - 31/03/2026         2.50         SOV         7.11% URNCD SIDBI         2.83           8.58% UP 2026-09/03/26         2.11         SOV         SERIES-IV MAT-27/02/2026         1.70           NCDs         Total         100.0         100.0         100.0	CRISIL AAA/A1+ CRISIL AAA/A1+ CRISIL AAA/A1+ ICRA AAA/A1+ ICRA AAA/A1+



	Potentia	al Risk Class		
Credit Risk →	Relatively Low		Relatively	
Interest Rate	,	Moderate(Class B)	,	High
Risk ↓	(Class A)		(Class C)	
Relatively Low				
(Class I)				
Moderate (Class II)				
Relatively High		B-III		
(Class III)				

Relatively High interest rate risk and Moderate Credit Risk.

#### UTI LONG DURATION FUND

An open ended debt scheme investing in instruments such that the Macaulay duration of the portfolio is greater than 7 years. Relatively High Interest rate risk and Relatively Low Credit Risk

#### Category Long Duration Debt Fund

The scheme aims to generate optimal returns with adequate liquidity by investing in a portfolio of debt 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 17th March, 2023 Benchmark Index CRISIL Long Duration Debt A-III Index

#### Fund Manager

Mr. Sunil Patil, M.Com, MFM, CAIIB-I Managing the scheme since Mar-2023

Plans/Option (Regular/Direct)

Growth Option

Quarterly IDCW Option/Half Yearly IDCW Option/ Annual IDCW Option & Flexi IDCW Option with Payout & Reinvestment facilities

#### Load Structure

Entry Load :Nil\*

(Not Applicable as per SEBI guidelines) Exit Load :

(A) Redemption / Switch out within 3 Years from the date of allotment:

(i) up to 10% of the alloted units - Nil

(ii) beyond 10% of the alloted units - 1.00%

(B) After 3 years from the date of allotment - Nil

\* 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.

# Fund AUM Fund Size Monthly Average Closing AUM :₹59.96 Crore High/Low NAV in the month High Growth Option :₹10.3941

Low Growth Option	:₹10.2808
Total Expense Ratio	%
Regular	: 1.50
Direct	:0.45

#### Minimum Investment Amount

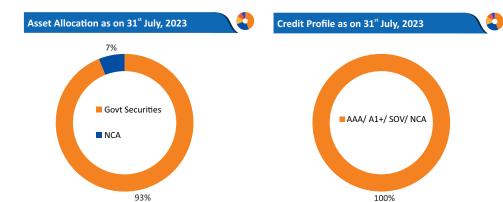
Minimum initial investment is Rs. 5,000/- and in multiples of Re.1/- thereafter.

₹
₹10.3243
₹10.3651

Portfolio Parameters	
Weighted Average Maturity	15.27 yrs
Yield to Maturity*	7.26%
Modified Duration	8.41 yrs
Macaulay Duration	8.72 yrs

The above scheme is in existence for less than 1 years. \*Annualized Portfolio YTM – Yields of all securities are annualized

Portfolio as on 31 <sup>st</sup> July, 2023							
Portfolio	% to NAV	Rating					
Govt Securities							
7.41% GS MAT - 19/12/2036	76.05	SOV					
07.30% GSEC MAT -19/06/2053	16.54	SOV					
Net Current assets	7.41						
Total	100.00						



POTENTIAL RISK CLASS MATRIX								
	Potentia	al Risk Class						
Credit Risk →	Relatively Low		Relatively	Lick				
Interest Rate	,	Moderate(Class B)		High				
Risk 🗸	(Class A)		(Class C)					
Relatively Low								
(Class I)								
Moderate (Class II)								
Relatively High	A-III							
(Class III)								

Relatively High interest rate risk and Relatively Low Credit Risk.



UTI Ma	stershare Un	it Scheme -	IDCW Decla	red		
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	24.16	10	28-08-1996	28-08-1996
1997	16.00%	1.6	24.76	10	20-08-1997	20-08-1997
1998	16.00%	1.6	15.76	10	19-08-1998	19-08-1998
1999	16.00%	1.6	22.62	10	25-08-1999	25-08-1999
2000	16.00%	1.6	17.14	10	17-05-2000	17-05-2000
2001	10.00%	1	10.34	10	03-10-2001	03-10-2001
2002	10.00%	1	11.13	10	11-10-2002	11-10-2002
2003	14.00%	1.4	14.54	10	18-09-2003	18-09-2003
2004	20.00%	2	18.9	10	24-09-2004	24-09-2004
2005	25.00%	2.5	23.47	10	20-10-2005	20-10-2005
2006	30.00%	3	29.77	10	10-11-2006	10-11-2006
2007	35.00%	3.5	42.75	10	07-11-2007	07-11-2007
2008	22.00%	2.2	20.93	10	23-10-2008	23-10-2008
2009	27.00%	2.7	28.65	10	30-10-2009	30-10-2009
2010	30.00%	3	34.04	10	15-11-2010	15-11-2010
2011	22.00%	2.2	28.02	10	31-10-2011	31-10-2011
2012	22.00%	2.2	27.36	10	15-11-2012	15-11-2012
2013	22.50%	2.25	27.33	10	29-10-2013	29-10-2013
2014	27.50%	2.75	35.54	10	05-11-2014	05-11-2014
2015	28.00%	2.8	33.76	10	09-11-2015	16-10-2015
2016	30.00%	3	34.5821	10	01-11-2016	08-11-2016
2017	35.00%	3.5	34.7809	10	09-10-2017	16-10-2017
2018	27.00%	2.7	32.6933	10	05-11-2018	15-11-2018
2019 \$	26.00%	2.6	31.5608	10	10-10-2019	17-10-2019
2020	16.00%	1.6	31.2494	10	29-10-2020	05-11-2020
2021	27.00%	2.7	46.7047	10	25-10-2021	01-11-2021
2022	12.00%	1.20	42.8204	10	27-10-2022	03-11-2022

2022 12.00/0 1.20	42.0204	10	27=10=2022	03=11=2022					
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 r	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 202	2.							
*Not Availbale			Cumulative IDCW of 7						
# NAV at the time of Div. Declara	ation		1987 til						

\$ IDCW % is in regular plan

UTI Flex	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%	4.50	171.6550	10	05-08-2021	12-08-2021			
*Not A	vailable								

Not Available

UTI Cor	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			

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

IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
30.00%	3	17.88	10	03-07-2006	10-07-2006
35%	3.5	22.62	10	22-06-2007	29-06-2007
15.00%	1.5	19.6	10	31-07-2009	06-08-2009
9.00%	0.9	20.32	10	09-03-2016	16-03-2016
10.00%	1	26.0469	10	20-03-2017	27-03-2017
	30.00% 35% 15.00% 9.00%	IDCW         unit           30.00%         3           35%         3.5           15.00%         1.5           9.00%         0.9	IDCW         Rs. Per unit         (Cum Div ₹)           30.00%         3         17.88           35%         3.5         22.62           15.00%         1.5         19.6           9.00%         0.9         20.32	IDCW         Rs. Per unit         NAV (Cum Div ₹)         Value (per unit)           30.00%         3         17.88         10           35%         3.5         22.62         10           15.00%         1.5         19.6         10           9.00%         0.9         20.32         10	IDCW         Rs. Per unit         NAV (Cum Div ₹)         Value (per unit)         NAV Date           30.00%         3         17.88         10         03-07-2006           35%         3.5         22.62         10         22-06-2007           15.00%         1.5         19.6         10         31-07-2009           9.00%         0.9         20.32         10         09-03-2016

#### UTI Dividend Yield Fund - IDCW Declared

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
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
2022	6.00%	0.60	21.7131	10	16-08-2022	23-08-2022

UTI Val	ue Opportun	ities Fund (F	ormerly kn	own as UT	I Opportunities) - I	DCW 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 Hea	UTI Healthcare Fund (Formerly known as UTI Pharma & Healthcare Fund) IDCW Declared								
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date			
2006	25%	2.50	21.34	10.00	10-01-2006	17-01-2006			
2008	15%	1.50	20.91	10.00	26-08-2008	02-09-2008			
2010	17%	1.70	32.65	10.00	28-10-2010	04-11-2010			

#### The scheme IDCW details under regular plan.

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



UTI Banking and Financial Fund (Formerly known as UTI Banking Sector Fund) IDCW Declared								
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date		
2005	25%	2.50	15.62	10.00	22-09-2005	29-09-2005		
2007	35%	3.50	19.02	10.00	23-05-2007	30-05-2007		
2009	22%	2.20	19.04	10.00	04-09-2009	11-09-2009		
2010	10%	1.00	22.78	10.00	24-06-2010	01-07-2010		
2011	25%	2.50	24.20	10.00	27-01-2011	03-02-2011		
2011	25%	2.50	21.82	10.00	04-05-2011	09-05-2011		
2015	25%	2.50	31.8833	10.00	16-07-2015	23-07-2015		
2016	25%	2.50	30.6179	10.00	03-08-2016	10-08-2016		

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

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2004	40%	4.00	N-A*	10.00	14-01-2004	20-01-2004
2004	20%	2.00	N-A*	10.00	29-10-2004	04-11-2004
2005	40%	4.00	N-A*	10.00	09-09-2005	15-09-2005
2006	60%	6.00	22.93	10.00	23-02-2006	02-03-2006
2007	20%	2.00	19.56	10.00	16-01-2007	23-01-2007
2008	35%	3.50	22.8	10.00	04-02-2008	11-02-2008
2009	15%	1.50	17.07	10.00	29-12-2009	05-01-2010
2011	10%	1.00	16.37	10.00	14-02-2011	21-02-2011
2013	20%	2.00	17.5786	10.00	11-12-2013	18-12-2013
2015	22%	2.20	22.5504	10.00	12-01-2015	19-01-2015
2016	25%	2.50	19.0170	10.00	18-01-2016	25-01-2016
2017	13.5%	1.35	19.1411	10.00	10-01-2017	17-01-2017
2018	27%	2.70	22.5279	10.00	14-02-2018	21-02-2018
2019	15%	1.50	18.8737	10.00	22-01-2019	29-01-2019
2022	25%	2.50	29.8284	10.00	15-02-2022	22-02-2022

	UTI Arbitrage Fund (Formerly known as UTI Spread Fund) IDCW Declared - Last 10 Months IDCWs (Recent IDCWs)								
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date			
2020	0.80%	0.080	15.9591	10.00	29-06-2020	06-07-2020			
2020	0.80%	0.080	15.8805	10.00	29-07-2020	05-08-2020			
2020	0.70%	0.070	15.8518	10.00	31-08-2020	07-09-2020			
2020	0.70%	0.070	15.8206	10.00	29-10-2020	05-11-2020			
2020	0.70%	0.070	15.7670	10.00	27-11-2020	07-12-2020			
2021	0.70%	0.070	15.7462	10.00	30-12-2020	06-01-2021			
2021	0.60%	0.060	15.7017	10.00	01-02-2021	08-02-2021			
2021	0.50%	0.050	15.6864	10.00	01-03-2021	08-03-2021			
2021	0.50%	0.050	15.7097	10.00	31-03-2021	07-04-2021			
2021	0.50%	0.050	15.7253	10.00	03-05-2021	10-05-2021			
2021	0.50%	0.050	15.7461	10.00	31-05-2021	07-06-2021			
2021	0.50%	0.050	15.7642	10.00	30-06-2021	07-07-2021			
2021	0.50%	0.050	15.7656	10.00	02-08-2021	09-08-2021			
2021	0.50%	0.050	15.7694	10.00	01-09-2021	08-09-2021			

UTI Ret	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 - ILast 10 Months IDCW (Recent IDCWs)									
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date			
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			
2022	0.80%	0.080	15.7457	10.00	25-08-22	01-09-22			
2022	0.80%	0.080	15.5558	10.00	26-09-22	03-10-22			
2022	0.80%	0.080	15.7971	10.00	24-11-22	01-12-22			
2022	0.80%	0.080	15.6997	10.00	26-12-22	02-01-23			
2023	0.80%	0.080	15.6514	10.00	25-01-23	01-02-23			

2023	0.80%	0.080	15.5502	10.00	23-02-23	01-03-23		
2023	0.80%	0.080	15.3814	10.00	27-03-23	03-04-23		
2023	0.80%	0.080	15.5716	10.00	25-04-23	02-05-23		
2023	0.80%	0.080	15.8078	10.00	26-05-23	01-06-23		
2023	0.80%	0.080	15.8443	10.00	26-06-23	03-07-23		
2023	0.80%	0.080	16.0370	10.00	26-07-23	01-08-23		

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

The scheme IDCW details under regular plan.								
UTI Sho	ort Term Inco	me Fund - II	DCW Declare	ed - Last 1	0 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	0.25%	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
2023	2.50%	0.250	11.9791	10.00	15-03-2023	21-03-2023

1.00%	0.100	14.8155	10.00	19-12-2018	26-12-2018
0.25%	0.025	14.4932	10.00	18-03-2019	25-03-2019
1.00%	0.100	13.5121	10.00	17-06-2020	24-06-2020
1.00%	0.100	16.9457	10.00	16-09-2020	23-09-2020
1.00%	0.100	13.6925	10.00	14-12-2020	21-12-2020
0.75%	0.075	13.4995	10.00	16-06-2021	23-06-2021
0.75%	0.075	13.5782	10.00	15-09-2021	22-09-2021
0.75%	0.075	14.5804	10.00	16-12-2021	23-12-2021
1.75%	0.175	14.3915	10.00	15-03-2022	22-03-2022
0.50%	0.050	15.1073	10.00	15-06-2022	22-06-2022
2.50%	0.250	11.9791	10.00	15-03-2023	21-03-2023
Fund (Form	erly known a	as UTI Gilt A	rbitrage F	und LTP) - IDCW De	eclared for
	0.25% 1.00% 1.00% 0.75% 0.75% 0.75% 1.75% 0.50% 2.50%	0.25%         0.025           1.00%         0.100           1.00%         0.100           0.05%         0.075           0.75%         0.075           0.75%         0.075           0.75%         0.075           0.75%         0.075           0.75%         0.075           0.75%         0.075           0.50%         0.050           2.50%         0.250	0.25%         0.025         14.4932           1.00%         0.100         13.5121           1.00%         0.100         16.9457           1.00%         0.100         13.6925           0.75%         0.075         13.4995           0.75%         0.075         13.5782           0.75%         0.075         14.5804           1.75%         0.175         14.3915           0.50%         0.050         15.1073           2.50%         0.250         11.9791	0.25%         0.025         14.4932         10.00           1.00%         0.100         13.5121         10.00           1.00%         0.100         13.5121         10.00           1.00%         0.100         13.5121         10.00           1.00%         0.100         13.6925         10.00           0.75%         0.075         13.4995         10.00           0.75%         0.075         13.5782         10.00           0.75%         0.075         14.5804         10.00           1.75%         0.175         14.3915         10.00           0.50%         0.050         15.1073         10.00           2.50%         0.250         11.9791         10.00	0.25%         0.025         14.4932         10.00         18-03-2019           1.00%         0.100         13.5121         10.00         17-06-2020           1.00%         0.100         16.9457         10.00         16-09-2020           1.00%         0.100         13.6925         10.00         14-12-2020           0.75%         0.075         13.4995         10.00         16-06-2021           0.75%         0.075         13.5782         10.00         15-09-2021           1.75%         0.075         14.5804         10.00         16-12-2021           1.75%         0.175         14.3915         10.00         15-03-2022           0.50%         0.050         15.1073         10.00         15-06-2022

Regular	r 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%	0.300	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%	0.600	14.1032	10.00	18-09-2014	25-09-2014
2015	0.60%	0.600	15.2249	10.00	19-03-2015	26-03-2015
2016	1.50%	0.150	17.9258	10.00	21-03-2016	28-03-2016
2016	1.25%	0.125	18.1950	10.00	20-06-2016	27-06-2016
2016	1.25%	0.125	29.2992	10.00	19-09-2016	26-09-2016
2016	1.25%	0.125	20.2216	10.00	19-12-2016	26-12-2016
2017	3.25%	0.325	20.2695	10.00	15-03-2017	22-03-2017
2017	1.50%	0.150	17.7435	10.00	21-06-2017	28-06-2017
2017	1.50%	0.150	20.9520	10.00	18-09-2017	25-09-2017
2017	1.00%	0.100	17.2889	10.00	19-12-2017	26-12-2017
2018	0.030%	0.030	20.5256	10.00	19-06-2018	26-06-2018
2018	0.30%	0.030	17.3736	10.00	18-09-2018	25-09-2018
2018	1.40%	0.140	18.1480	10.00	19-12-2018	26-12-2018
2019	2.00%	0.200	18.0782	10.00	18-03-2019	25-03-2019
2019	1.50%	0.150	19.0489	10.00	20-06-2019	27-06-2019
2019	2.00%	0.200	19.4702	10.00	18-09-2019	25-09-2019
2019	2.00%	0.200	19.2848	10.00	19-12-2019	26-12-2019
2020	2.00%	0.200	19.5270	10.00	19-03-2020	26-03-2020
2020	1.50%	0.150	20.4645	10.00	16-09-2020	23-09-2020
2020	1.00%	0.100	20.6317	10.00	14-12-2020	21-12-2020

UTI Gilt Fund with 10 year Constant Duration								
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date		
2023	1.75%	0.175	10.3954	10.00	15-03-2023	21-03-2023		

The scheme IDCW details under regular plan.

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



UTI Ove	ernight Fund	(Formerly k	nown as UT	I UTI G-SE	C STP) - IDCW Decl	aration
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%	40.000	1448.7274	1000.00	18-03-2019	25-03-2019
2020	4.00%	40.000	1483.9871	1000.00	19-03-2020	26-03-2020
2022	3.00%	30.000	1513.2932	1000.00	15-03-2022	22-03-2022

UTI Dyr	namic Bond F	und - IDCW	Declared - I	.ast 10 Mc	onths IDCWs (Recei	nt IDCWs)
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
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 Tre	asury Advant	age Fund - I	DCW Declar	ed - Last 1	0 Months IDCWs (	Recent IDCWs)
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2020	1.00%	10.00	1135.9063	1000.00	17-06-2020	24-06-2020
2020	1.00%	10.00	1144.9093	1000.00	16-09-2020	23-09-2020
2020	1.00%	10.00	1149.8879	1000.00	14-12-2020	21-12-2020
2021	0.50%	5.00	1141.3700	1000.00	16-06-2021	23-06-2021
2021	1.00%	10.00	1151.2855	1000.00	15-09-2021	22-09-2021
2021	1.00%	10.00	1205.2561	1000.00	16-12-2021	23-12-2021
2022	0.50%	5.00	1205.8885	1000.00	15-03-2022	22-03-2022
2022	0.25%	2.50	1208.2190	1000.00	15-06-2022	22-06-2022
2022	0.75%	7.50	1223.3011	1000.00	14-09-2022	21-09-2022
2022	0.75%	7.50	1231.6722	1000.00	14-12-2022	21-12-2022
2023	0.75%	7.50	1243.6322	1000.00	15-03-2023	21-03-2023
2023	1.00%	10.00	1261.8325	1000.00	16-06-2023	22-06-2023

UTI Uni	t Linked Insu	rance Plan -	Bonus decl	ared		
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 Bar	nking & PSU [	Debt Fund -	IDCW Decla	red		
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
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
2020	1.00%	0.100	11.4756	10.00	16-09-2020	23-09-2020
2020	1.00%	0.100	11.5779	10.00	14-12-2020	21-12-2020
The scheme ஹ00₩ d	etailougnon%ar rep	gula <b>o, gigo</b> .	11.4186	10.00	16-06-2021	23-06-2021

2021	0.75%	0.075	11.4837	10.00	15-09-2021	22-09-2021
2021	0.75%	0.075	11.4779	10.00	16-12-2021	23-12-2021
2022	0.50%	0.050	12.0850	10.00	16-06-2022	22-06-2022

	UTI Children's Career Fund - Saving Plan (Formerly known as UTI CCP Advantage Fund) - Bonus Declared									
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date				
2007	1:10		14.4895	10.00	30-03-2007	06-04-2007				
2009	1:10		13.0344	10.00	26-03-2009	02-04-2009				
2010	1:10		15.7857	10.00	31-03-2010	07-04-2010				
2011	1:10		15.7041	10.00	25-04-2011	02-05-2011				
2012	1:10		14.6295	10.00	13-06-2012	20-06-2012				
2013	1:10		15.0686	10.00	23-05-2013	30-05-2013				
2014	1:10		16.9392	10.00	25-08-2014	01-09-2014				

#### UTI Mid Cap Fund - IDCW Declared

on wid cap fund - iDew 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 Nift	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			

<b>UTI</b> Cor	UTI Corporate Bond Fund								
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date			
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			
2023	2.25%	0.225	12.0865	10.00	15-03-2023	21-03-2023			

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		

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



Year	IDCW	DCW Rs. Per NAV Face unit (Cum Value Div ₹) unit (per unit)		NAV Date	Record Date	
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
2022	0.75%	7.50	1132.6741	1000.00	14-09-2022	21-09-2022
2022	0.75%	7.50	1139.7173	1000.00	14-12-2022	21-12-2022
2023	0.75%	7.50	1149.6406	1000.00	15-03-2023	21-03-2023
2023	1.00%	10.00	1163.6407	1000.00	16-06-2023	22-06-2023

UTI Mu	lti Asset Fund	d (Formerly	known as U	TI Wealth	Builder Fund) - ID	CW Declared
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2020	0.85%	0.85	17.6864	10.00	17-02-2020	24-02-2020
2020	0.85%	0.85	15.3095	10.00	16-03-2020	23-02-2020
2020	0.85%	0.085	15.9355	10.00	15-06-2020	22-06-2020
2020	0.85%	0.085	16.8188	10.00	15-07-2020	22-07-2020
2020	0.80%	0.0850	17.7898	10.00	18-08-2020	25-08-2020
2020	0.85%	0.0850	17.7579	10.00	16-09-2020	23-09-2020
2020	0.85%	0.0850	17.7479	10.00	19-10-2020	26-10-2020
2020	0.85%	0.0850	18.3413	10.00	18-11-2020	25-11-2020
2020	0.85%	0.0850	18.6632	10.00	16-12-2020	23-12-2020
2021	0.85%	0.0850	18.9348	10.00	18-01-2021	25-01-2021
2021	0.85%	0.0850	19.2624	10.00	17-02-2021	24-02-2021
2021	0.85%	0.0850	19.0502	10.00	15-03-2021	22-03-2021
2021	0.85%	0.0850	18.7674	10.00	19-04-2021	26-04-2021
2021	0.85%	0.0850	19.5092	10.00	16-06-2021	23-06-2021
2021	0.85%	0.0850	19.6211	10.00	15-07-2021	22-07-2021
2021	0.85%	0.0850	19.8140	10.00	16-08-2021	23-08-2021
2021	0.85%	0.0850	20.3691	10.00	15-09-2021	22-09-2021
2022	2.55%	0.2550	20.5080	10.00	17-01-2022	24-01-2022
2022	2.55%	0.2550	19.5998	10.00	19-04-2022	26-04-2022
2022	2.55%	0.2550	18.7219	10.00	19-07-2022	26-07-2022
2022	2.55%	0.2550	19.4689	10.00	13-10-2022	20-10-2022
2023	2.55%	0.2550	19.8305	10.00	16-01-2023	20-01-2023
2023	2.55%	0.2550	20.0121	10.00	17-04-2023	21-04-2023
2023	2.55%	0.2550	21.6410	10.00	17-07-2023	21-07-2023

UTI Ind	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 Me	UTI Medium Term Fund								
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date			
2018	0.45%	0.045	10.8140	10.00	18-09-2018	25-09-2018			
2018	1.25%	0.125	10.9814	10.00	19-12-2018	26-12-2018			
2019	2.00%	0.200	11.0308	10.00	18-03-2019	25-03-2019			
2019	2.00%	0.200	11.2024	10.00	18-09-2019	25-09-2019			
2019	1.50%	0.150	11.0929	10.00	19-12-2019	26-12-2019			
2020	1.00%	0.100	10.8977	10.00	17-06-2020	24-06-2020			
2020	0.50%	0.005	10.8456	10.00	14-12-2020	21-12-2020			
2021	0.75%	0.075	11.4600	10.00	16-06-2021	23-06-2021			
2021	2.00%	0.200	11.2677	10.00	15-09-2021	22-09-2021			
2021	1.00%	0.100	11.9368	10.00	16-12-2021	23-12-2021			
2022	4.00%	0.400	11.5102	10.00	15-03-2022	22-03-2022			

UTI Long Term Advantage Fund Series - II								
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date		
2016	15.00%	1.500	19.9212	10.00	25-02-2016	3-03-2016		

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
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
2022	0.75%	7.50	1118.6223	1000.00	14-09-2022	21-09-2022
2022	0.75%	7.50	1124.2392	1000.00	14-12-2022	21-12-2022
2023	0.75%	7.50	1133.5853	1000.00	15-03-2023	21-03-2023
2023	1.00%	10.00	1149.3266	1000.00	16-06-2023	22-06-2023

## UTI Hybrid Equity Fund (Formerly known as UTI Balanced Fund) - IDCW History\*

(Recent II	DCW)			
Year	IDCW	NAV	Face Value	Record Date
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
2022	6.00%	33.02	10	17-08-2022
2022	6.80%	33.44	10	17-11-2022
2023	6.80%	33.00	10	17-02-2023

						_
PL		10 /	$\sim$			~
Ы	Δn	1 🗸 /		nti	nn	

			-		
UTI	Lia	uid	Cas	h P	lan

- Growth Option (1)
- (ii) Daily Reinvestment of IDCW Option Weekly Payout of IDCW Option (iii)
- Weekly Reinvestment of IDCW Option (iv)
- (v)
- Fortnightly Payout of IDCW Option Fortnightly Reinvestment of IDCW Option (vi)
- (vii) Monthly Payout of IDCW Option
- Monthly Reinvestment of IDCW Option (viii)
- Quarterly Payout of IDCW Option Quarterly Reinvestment of IDCW Option (ix) (x)
- (xi) Half Yearly Payout of IDCW Option
- Half Yearly Reinvestment of IDCW Option (xii)
- (xiii) Annual Payout of IDCW Option
- Annual Reinvestment of IDCW Option (xiv) Flexi Payout of IDCW Option (xv)
- (xvi) Flexi Reinvestment of IDCW Option

In case IDCW Option is selected and the periodicity for IDCW is not specified, the default IDCW Option will be the Monthly Payout of IDCW Option

#### UTI Money Market Fund

#### Growth Option (I)

- (ii) Daily Reinvestment of IDCW Option
- Weekly Payout of IDCW Option (iii)
- Weekly Reinvestment of IDCW Option (iv)
- (v)
- Fortnightly Payout of IDCW Option Fortnightly Reinvestment of IDCW Option
- (vi)
- (vii) Monthly Payout of IDCW Option Monthly Reinvestment of IDCW Option
- (viii)
- Quarterly Payout of IDCW Option Quarterly Reinvestment of IDCW Option (ix)
- (x)
- (xi) Half Yearly Payout of IDCW Option
- Half Yearly Reinvestment of IDCW Option (xii)
- Annual Payout of IDCW Option (xiii)
- Annual Reinvestment of IDCW Option (xiv)
- Flexi Payout of IDCW Option (xv) Flexi Reinvestment of IDCW Option
- (xvi) Default Option - Growth Option

In case IDCW Option is selected and the periodicity for IDCW is not specified, the default IDCW Option will be the Monthly Payout of IDCW Option

IDCW Means Income Distribution cum capital withdrawal by the scheme of units.

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

(1126 Days), UTI FTIF - Series XXXII-II (1111 Days)



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	Nov 04
	(Name Change)	
UTI Grandmaster Unit Scheme, UTI Primary Equity Fund,	UTI Value Opportunities Fund	
UTI Unit Scheme 92, UTI Master Equity Plan 98,	(New Scheme)	July 05
UTI Master Equity Plan 99		
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 Mid Cap Fund	April 07
UTI India Advantage Fund		
UTI Petro Fund (Sector Fund)	UTI Energy Fund	Oct 07
	(Thematic Fund, Name Change)	
UTI Auto Sector Fund (Sector Fund)	UTI Trans. & Logistics Fund	April 08
	(Thematic Fund, Name Change)	
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	UTI Regular Savings Fund	May 18
Trusts & Registered Societies		
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)	Sep 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-I	UTI Corporate Bond Fund	Apr 22

## **Schemes Renamed**



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)

		Allocation al assets)	Risk
Instruments	Min	Max	Profile
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

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

	Indicative Allocation (% of total assets)		Risk
Instruments	Min	Max	Profile
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
mstrumetits	Min	Max	Profile
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
instruments	Min	Max	Profile
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

	Indicative Allocation (% of total assets)		Risk
Instruments	Min	Max	Profile
Equity and equity related instruments	65	100	Medium to high
Debt and Money Market instruments including securitised debt#	0	35	Low to medium
Units issued by REITs & InvITs	0	10	Medium to high

#### UTI India Consumer Fund

Instruments	Indicative Allocation (% of total assets)		Risk
Instruments	Min	Max	Profile
Equity and equity related instruments (minimum 80% of the total assets would be in equity and equity related instruments of companies related to the theme of Indian Lifestyle & are part of benchmark sectors)	80	100	Medium to high
Debt and Money Market instruments including securitised debt#	0	20	Low to medium
Units issued by REITs & InvITs	0	10	Medium to high

#### UTI Infrastructure Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	Profile
Equity and equity related instruments (minimum 80% of the total assets would be in equity and equity related instruments of companies related to the Infrastructure theme).	80	100	Medium to high
Debt and Money Market instruments including securitised debt#	0	20	Low to medium
Units issued by REITs & InvITs	0	10	Medium to high

UTI MNC Fund			
la shuura asha	Indicative Allocation (% of total assets)		Risk
Instruments	Min	Max	Profile
Equity and equity related instruments (minimum 80% of the total assets would be in equity and equity related instruments of multi-national corporations/ companies).	80	100	Medium to high
Debt and Money Market instruments including securitised debt#	0	20	Low to medium
Units issued by REITs & InvITs	0	10	Medium to high

UTI Healthcare Fund			
la shuura an ba	Indicative Allocation (% of total assets)		Risk
Instruments	Min	Max	Profile
Equity and equity related instruments (minimum 80% of the total assets would be in equity and equity related instruments of companies related to the healthcare services sector).	80	100	Medium to high
Debt and Money Market instruments including securitised debt#	0	20	Low to medium
Units issued by REITs & InvITs	0	10	Medium to high



#### UTI Transportation & Logistics Fund

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

	Indicative Allocation (% of total assets)		Risk
Instruments	Min	Max	Profile
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
	Min	Max	Profile
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	Tronic
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	Tronic
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	Profile
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		Profile
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	FIOINE	
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	Profile
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	Tronic
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	Tronic
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)		(% of total assets) Risk		Risk Profile
	Min	Max	Tronic		
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		Allocation tal 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		
Ttriparty 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	FIOINE	
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	Tionic	
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	Profile	
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	FIOINE		
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<sup>#</sup>

(1) Under normal market circumstances, the investment range would be as follows:					
Securities/ Instruments	Indicative Allocation (% of total assets) Min Max		Risk Profile		
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	FIOINE		
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<sup>#</sup>

Securities/ Instruments (% 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<sup>#</sup>

Securities/ Instruments	Indicative Allocation (% of total assets) Min Max		Risk Profile
			FIONE
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<sup>#</sup>

Securities/ Instruments	Instruments Indicative Allocation (% of total assets) Min Max		Risk Profile
			Profile
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		Allocation tal 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 (% of tot	Risk	
	Minimum Allocation (%)	Maximum Allocation (%)	Profile
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

	Risk	
Minimum Allocation (%)	Maximum Allocation (%)	Profile
65	100	Medium to High
0	35	Low to Medium
0	10	Medium to High
	(% of tot Minimum Allocation (%)	Allocation (%)         Allocation (%)           65         100           0         35

# 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
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% 20%	75% 50%	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
* TL C L			

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

#### **UTI S&P BSE Sensex Index Fund** Indicative Allocation (% of total assets) **Risk Profile** Instruments Min Max 95% 100% Medium to High Securities covered by S&P BSE Sensex Index Debt/ Money Market instruments including Triparty Repo on Government Securities or 0% 5% Low treasury bill and units of Liquid Mutual Fund

UTI Nifty MidCap 150 Quality 50 Index Fund				
Instruments	Indicative Allocation (% of total assets)		Risk Profile	
	Min	Max		
Securities covered by Nifty Mid cap 150 Quality 50 Index	95%	100%	Medium to High	
Debt/ Money Market instruments including Triparty Repo on Government	0%	5%	Low	
Securities or treasury bill and units of Liquid Mutual Fund			J	

#### UTI CRISIL SDL Maturity April 2033 Index Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
State Development Loans (SDLs) representing the CRISIL IBX SDL Index – April 2033	100%	95%	Medium to High
Money Market instruments including Triparty Repo, GSec/SDLs^, T-Bills and units of Overnight & Liquid Mutual Fund Schemes	5%	0%	Low

#### 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
	Min	Max	
Securities covered by S&P BSE Low Volatility Index	95%	100%	Medium to High
Debt/ Money Market instruments including			
Triparty Repo and units of Liquid Mutual Fund	0%	5%	Low

UTI Gilt Fund with 10 Year Constant Duration				
Instruments	Indicative Allocation (% of total assets)		Risk Profile	
	Min	Max		
Securities issued by the Central and State Governments	100%	80%	Low to Medium	
Triparty Repos on Government Securities or treasury bill, Repo, Reverse Repo on Government Securities & Money Market instruments	20%	0%	Low	

UTI CRISIL SDL Maturity June 2027 Index Fund				
Instruments	Indicative Allocation (% of total assets)		Risk Profile	
	Min	Max		
State Development Loans (SDLs) representing the CRISIL IBX SDL Index – June 2027	100%	95%	Medium to High	
Money Market instruments including Triparty Repo, GSec/SDLs^, T-Bills and units of Overnight & Liquid Mutual Fund Schemes	5%	0%	Low	

\*PSU Bond includes CPSE - Central Public Sector Enterprises; CPSU – Central Public Sector Unit; CPFI – Central Public Financial Institution and bonds issued by other government owned entities. ^ G-sec/SDLs having a residual maturity upto one year.

The Scheme may also take exposure to: Derivatives up to 50% of the net assets of the Scheme. The scheme may take debt derivatives position based on the opportunities available subject to the guidelines issued by SEBI from time to time and in line with the overall investment objective of the scheme. These may be taken to hedge the portfolio, rebalance the same or to undertake any other strategy. The cumulative gross exposure through debt, derivative positions and repo transactions on government securities and such other securities/assets as may be permitted by SEBI from time to time subject to regulatory approvals, if any, shall not exceed 100% of the net assets of the scheme

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 SDL Plus AAA PSU Bond	Apr 202	28 75:25	Index Fund
Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
State Development Loans (SDLs) representing the SDL portion of NIFTY SDL Plus AAA PSU Bond Apr 2028 75:25 Index Bonds issued by PSU* and other Government organizations representing the bonds portion of Nifty SDL Plus AAA PSU Bond Apr 2028 75:25 Index		95%	Medium to High
Money Market instruments including Triparty Repo GSec/SDLs^, T-Bills and units of Overnight & Liquid Mutual Fund Schemes	5%	0%	Low

UTI NIFTY SDL Plus AAA PSU Bond	Apr 202	26 75:25	Index Fund
Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
State Development Loans (SDLs) representing the SDL portion of NIFTY SDL Plus AAA PSU Bond Apr 2026 75:25 Index Bonds issued by PSU* and other Government organizations representing the bonds portion of Nifty SDL Plus AAA PSU Bond Apr 2026 75:25 Index		95%	Medium to High
Money Market instruments including Triparty Repo, GSec/SDLs^, T-Bills and units of Overnight & Liquid Mutual Fund Schemes	5%	0%	Low

UTI Long Duration Fund				
Securities/ Instruments		Allocation al assets)	Risk Profile	
	Min	Max		
Debt and Money Market Instruments	0%	100%	Low to Medium	

\*PSU Bond includes CPSE - Central Public Sector Enterprises; CPSU – Central Public Sector Unit; CPFI – Central Public Financial Institution and bonds issued by other government owned entities. ^ G-sec/SDLs having a residual maturity upto one year.

The Scheme may also take exposure to: Derivatives up to 50% of the net assets of the Scheme. The scheme may take debt derivatives position based on the opportunities available subject to the guidelines issued by SEBI from time to time and in line with the overall investment objective of the scheme. These may be taken to hedge the portfolio, rebalance the same or to undertake any other strategy. The cumulative gross exposure through debt, derivative positions and repo transactions on government securities and such other securities/assets as may be permitted by SEBI from time to time subject to regulatory approvals, if any, shall not exceed 100% of the net assets of the scheme

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 up to 20% of the net assets of the scheme.

## FUND MANAGER SUMMARY



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

. No	Name of the Fund Manager	Funds Managed	Performan data refer pa no.
1	Mr. Ajay Tyagi	UTI Flexi Cap Fund (Earlier Known as UTI Equity Fund)	18
		UTI Unit Linked Insurance Plan (Equity Portion)	47
2	Mr. Amit Premchandani	UTI Dividend Yield Fund	26
		UTI Regular Savings Fund (Equity Portion)	45
		UTI Value Opportunities Fund	19
3	Mr. Amit Sharma	UTI Arbitrage Fund (along with Mr Sharwan Kumar Goyal)	44
		UTI Liquid Cash Plan	59
		UTI Money Market Fund (along with Mr. Anurag Mittal)	60
		UTI Overnight Fund	58
4	Mr Ankit Agarwal	UTI Mid Cap Fund	20
		UTI Small Cap Fund	21
5	Mr. Anurag Mittal	UTI Banking & PSU Debt Fund	65
		UTI Corporate Bond Fund	66
		UTI Gilt Fund with 10 year Constant Duration (Along with Mr Jaydeep Bhowal)	74
		UTI Money Market Fund (Along with Mr. Amit Sharma)	60
		UTI Treasury Advantage Fund	62
6	Mr. Kamal Gada	UTI Healthcare Fund	31
7	Mr. Karthikraj Lakshmanan	UTI MNC Fund	27
		UTI Mastershare Unit Scheme	16
		UTI Master Equity Plan Unit Scheme (UTI MEPUS)	-
8	Mr. Ritesh Nambiar	UTI Credit Risk Fund	67
-		UTI Medium Term Fund	69
		UTI Ultra Short Term Fund	61
9	Mr Sachin Trivedi	UTI Ditra Short Term Fund	29
2			
.0	Mr Shanwan Kumar Court	UTI Transportation And Logistics Fund	32
.0	Mr Sharwan Kumar Goyal	UTI Arbitrage Fund (along with Mr. Amit Sharma)	44
		UTI Multi Asset Fund (Equity/Gold Portion)	42
		UTI Nifty 50 ETF*	-
		UTI Nifty 50 Index Fund*	33
		UTI Nifty Bank ETF*	
		UTI Nifty Mid cap 150 Quality 50 Index Fund*	37
		UTI Nifty Next 50 ETF*	-
		UTI Nifty Next 50 Index Fund*	34
		UTI Nifty200 Momentum 30 Index Fund*	35
		UTI S&P BSE Low Volatility Index Fund*	38
		UTI S&P BSE SENSEX ETF*	-
		UTI S&P BSE Sensex Index Fund*	36
		UTI S&P BSE Sensex Next 50 ETF*	-
		UTI Gold ETF Fund of Fund*	
		UTI Nifty 500 Value 50 Index Fund*	
		UTI Nifty 50 Equal Weight Index Fund*	
		UTI S&P BSE Housing Index Fund*	
		UTI Silver ETF Fund Of Fund*	
1	Mar Cudhin Aground		
1	Mr. Sudhir Agrawal	UTI Dynamic Bond Fund	71
		UTI Floater Fund	63
		UTI Gilt Fund	73
		UTI Short Term Income Fund	64
.2	Mr. Sunil Madhukar Patil	UTI Children's Career Fund - Savings Plan (Debt Portion)	51
		UTI Equity Savings Fund (Debt Portion),	49
		UTI Fixed Income Interval Fund & Fixed Income Interval Fund Series II	-
		UTI Fixed Term Income Funds	-
		UTI Hybrid Equity Fund (Debt Portion)	40
		UTI Multi Asset Fund (Debt Portion)	42
		UTI Retirement Benefit Pension Fund (Debt Portion)	53
		UTI Unit Linked Insurance Plan (Debt Portion)	47
		UTI CRISIL SDL Maturity April 2033 Index Fund	75
		UTI CRISIL SDL Maturity June 2027 Index Fund	76
		UTI NIFTY SDL Plus AAA PSU Bond Apr 2026 75:25 Index Fund	78
		UTI NIFTY SDL Plus AAA PSU Bond Apr 2028 75:25 Index Fund	77
		UTI Bond Fund	72
		UTI Long Duration Fund	72
3	Mr. V Srivatsa	UTI Core Equity Fund	17
ر	IVII. V JIIVALJA		
		UTI Equity Savings Fund (Equity Portion)	49
		UTI Hybrid Equity Fund (Along with Mr. Sunil Madhukar Patil)	40
		UTI Retirement Benefit Pension Fund (Equity Portion)	53
.4	Mr. Vishal Chopda	UTI Children's Career Fund - Savings Plan (Equity Portion)	51
		UTI Children's Career Fund - Investment Plan	55
		UTI Focused Equity Fund	22
		UTI India Consumer Fund	28
		UTI Long Term Equity Fund (Tax Saving)	23
.5	Mr Jaydeep Bhowal	UTI Gilt Fund with 10 year Constant Duration (Along with Mr. Anurag Mittal)	74
-	survey bional	UTI Regular Savings Fund (Along with Mr. Amit Premchandani)	45



Scheme name	This product is suitable for investors who are seeking*	Riskometer	Benchmark Riskometer
UTI ARBITRAGE FUND	Capital appreciation over medium to long term	UTI ARBITRAGE FUND	NIFTY 50 ARBITRAGE INDEX
Refer Page no 44	<ul> <li>Takes advantage of arbitrage opportunities in cash and derivative market without taking any directional/unhedged position in either equity or derivative instruments</li> </ul>	RISCONCETER Restors understand that their principal	RISKOMELER Benchmor ris onteris of Low Risk.
<b>UTI OVERNIGHT FUND</b> Refer Page no 58	<ul><li>Reasonable income over one day with capital preservation.</li><li>Investment in overnight securities.</li></ul>	UTI OVERNIGHT FUND	CRISIL LIQUID OVERNIGHT INDEX
		RISKOMETER RUSCOMETER Investors understand that their principal	RISKOMETER Benchmork riskometer is of Low Risk.
<b>UTI FLOATER FUND</b> Refer Page no 63	<ul><li>To generate reasonable returns.</li><li>To invest predominantly in floating rate instruments (including fixed rate</li></ul>	UTI FLOATER FUND	CRISIL LOW DURATION DEBT INDEX
	instruments converted to floating rate exposures using swaps/ derivatives).	RISCOMETER Investor understand Hot Their principal	RISCOMETER Benchmark riskometer is at Moderate Risk.
UTI TREASURY ADVANTAGE FUND	<ul> <li>Reasonable income consistent with high liquidity over short term.</li> <li>Investment in Debt &amp; Money Market instruments.</li> </ul>	UTI TREASURY ADVANTAGE FUND	CRISIL LOW DURATION DEBT A-I INDEX
Refer Page no 62		RISKOMETER Investors understand that their principal will be at low to Moderne Risk.	RISKOMETER Benchmark riskometer is at Low to Moderate Rak.
UTI CORPORATE BOND FUND Refer Page no 66	<ul> <li>Optimal returns over the medium to long term.</li> <li>To invest predominantly in AA+ and above rated corporate debt.</li> </ul>	UTI CORPORATE BOND FUND	CRISIL CORPORATE BOND B-II INDEX
		RISCOMETER Investor understand Hot Hing income	RISCOMETER Benchmork riskometer is at Moderate Bak
UTI LIQUID CASH PLAN Refer Page no 59	<ul> <li>Steady and reasonable Income over short-term with capital preservation.</li> <li>Investment in money market securities &amp; high quality debt.</li> </ul>	UTI LIQUID CASH PLAN	CRISIL LIQUID DEBT A-I INDEX
		RISCOMETER Investors understand flor their principal	CISCOMETER Beckmark for a close to Moderate Risk
<b>UTI DYNAMIC BOND FUND</b> Refer Page no 71	<ul> <li>Optimal returns with adequate liquidity over medium to long term</li> <li>Investment in Debt &amp; Money Market Instruments</li> </ul>	UTI DYNAMIC BOND FUND	CRISIL DYNAMIC BOND A-III INDEX
		RISCOMETER Investors understand that their principal will be at tors to Address Risk.	RISKOMETER Benchmark riskometer is at Moderate Risk.
UTI MONEY MARKET FUND Refer Page no 60	<ul> <li>Reasonable Income with high level of liquidity over short-term.</li> <li>Investment in money market securities.</li> </ul>	UTI MONEY MARKET FUND	CRISIL MONEY MARKET A-I INDEX
		RISCOMETER Investors understand floor floor processor	EISCONTETER REAL OWNER AND ADDRESS OF THE OWNER ADDRESS OF THE OWNER ADDRESS OF THE OWNER ADDRESS OF THE OWNER AND ADDRESS OF THE OWNER ADD
UTI SHORT TERM INCOME FUND	<ul> <li>Reasonable Income with low risk and high level of liquidity over short-term.</li> <li>Investment in Debt &amp; Money Market instruments.</li> </ul>	UTI SHORT TERM INCOME FUND	CRISIL SHORT DURATION DEBT A-II INDEX
Refer Page no 64		RISCOMETER Investors understand Hot Their principal	RISCONTETER Benchmark riskemeter is of Moderate Risk
*Investors should consult the	ir financial advisors if in doubt about whether the product is suitable for them.		1



Scheme name	This product is suitable for investors who are seeking*	Riskometer	Benchmark Riskometer
UTI GILT FUND	Credit risk free return over the medium to long term	UTI GILT FUND	CRISIL DYNAMIC GILT INDEX
Refer Page no 73	<ul> <li>Investment in sovereign securities issued by the Central Government and / or a State Government and / or any security unconditionally guaranteed by the Central Government and / or a State Government.</li> </ul>	Provider store factors	RISKOMETER Benchmark riskometer is at Moderate Rak.
UTI ULTRA SHORT TERM	<ul><li> Reasonable Income with low volatility over short term.</li><li> Investment in debt &amp; money market instruments.</li></ul>	UTI ULTRA SHORT TERM FUND	CRISIL ULTRA SHORT DURATION DEBT B-I INDEX
Refer Page no 61		RISCONCETER Investors understand flot flot principal	RISKOMETER Benchmark riskometer is at Moderate Risk.
UTI BANKING AND PSU DEBT FUND	• Reasonable income, with low risk and high level of liquidity over short to	UTI BANKING AND PSU	CRISIL BANKING AND PSU
Refer Page no 65	medium term. • Investment predominantly in Debt & Money Market Securities issued by	DEBT FUND	DEBT INDEX
	Bank, Public Sector Undertaking (PSUs), Public Financial Institutions (PFIs) and Municipal Bonds.	RISCONETER Investors understand that their principal	RISKOMETER Benchmark riskometer is at Moderate Risk.
<b>UTI MEDIUM TERM FUND</b> Refer Page no 69	<ul> <li>Reasonable income over the medium to long term.</li> <li>Investment in Debt and Money Market instruments.</li> </ul>	UTI MEDIUM TERM FUND	CRISIL MEDIUM DURATION DEBT B-III INDEX
		RISCOMETER Investors understand that their principa	RISKOMETER Benchmark riskometer is at Moderate Risk.
UTI BOND FUND Refer Page no 72	<ul> <li>Optimal returns with adequate liquidity over medium to long term</li> <li>Investment in Debt &amp; money market instruments</li> </ul>	UTI BOND FUND	CRISIL MEDIUM TO LONG DURATION DEBT A-III INDEX
		RISCOMETER mustor understand that their principa	RISKOMETER Benchmark riskometer is of Moderate Risk
UTI GILT FUND WITH 10 YEAR CONSTANT DURATION	<ul> <li>Reasonable income over long term</li> <li>Investment in government securities having a constant maturity of 10 years</li> </ul>	UTI GILT FUND WITH 10 YEAR CONSTANT DURATION	CRISIL 10 YEAR GILT INDEX
Refer Page no 74		RISCOMETER Investors understand that their principa	RISKOMETER Benchmark riskometer is at Moderate Risk.
<b>UTI EQUITY SAVINGS FUND</b> Refer Page no 49	<ul> <li>Long-term capital appreciation and income</li> <li>Investment in equity &amp; equity related instruments, arbitrage opportunities,</li> </ul>	UTI EQUITY SAVINGS FUND	CRISIL EQUITY SAVINGS INDEX
	and investments in debt and money market opportunities.	RISKOMETER Westers understand that their principal will be an Addrentey High Risk.	RECOVERED
<b>UTI CREDIT RISK FUND</b> Refer Page no 67	<ul> <li>Reasonable income and capital appreciation over medium to long term</li> <li>Investment in Debt and Money Market instruments</li> </ul>	UTI CREDIT RISK FUND	CRISIL CREDIT RISK DEBT C-II INDEX
		Investors understand that their principal will be an Addentialy High Risk.	RISKOMETER Benchmark riskometer is of High Risk.
UTI REGULAR SAVINGS FUND Refer Page no 45	<ul> <li>Long-term capital appreciation and regular income over medium-term</li> <li>Investment in equity instruments (maximum 25%) and fixed income securities (debt and money market securities)</li> </ul>	UTI REGULAR SAVINGS FUND	NIFTY 50 HYBRID COMPOSITE DEBT 15:85 INDEX
		RISCOMETER with the moderated Hot Their principal with the moderated Hot Their principal with the moderated Hot Their principal	RISCOMETER Benchmork rakometer is at Moderately High Risk.



Scheme name	This product is suitable for investors who are seeking*	Riskometer	Benchmark Riskometer
<b>UTI UNIT LINKED INSURANCE PLAN</b> Refer Page no 47	<ul> <li>Long Term Capital Appreciation</li> <li>Investment in equity instruments (maximum-40%) and debt Instruments</li> </ul>	UTI UNIT LINKED INSURANCE PLAN	NIFTY 50 HYBRID COMPOSITE DEBT 50:50 INDEX
		RISCONFELER Investors understand that their principal liber strafts and	RISKOMETER Benchmark riskometer is at High Risk
UTI RETIREMENT BENEFIT PENSION FUND	<ul> <li>Long Term Capital Appreciation</li> <li>Investment in equity instruments (maximum-40%) and debt/ Money market</li> </ul>	UTI RETIREMENT BENEFIT PENSION FUND	CRISIL SHORT TERM DEB HYBRID 60+40 INDEX
Refer Page no 53	Instruments	RISCOMETER Investors understand that their principal	RISKOMETER Bendmark riskometer is at High Risk.
UTI CHILDREN'S CAREER FUND - SAVINGS PLAN Refer Page no 51	<ul> <li>Long Term Capital Appreciation</li> <li>Investment in equity instruments (maximum-40%) and debt Instruments</li> </ul>	UTI CHILDREN'S CAREER FUND -	CRISIL SHORT TERM DEB HYBRID 60+40 INDEX
		SAVINGS PLAN	RISKOMETER Benchmark riskometer is at High Risk.
<b>UTI MULTI ASSET FUND</b> Refer Page no 42	<ul> <li>Long-term capital appreciation</li> <li>Investment in equity, debt and Gold ETFs with a minimum allocation of 10% in each asset class</li> </ul>	UTI MULTI ASSET FUND	CUSTOMIZED BENCHMARK^
		CISCOLETER Restors understand that their principal	RISKOMETER Benchmark riskometer is af Very High risk
<b>UTI HYBRID EQUITY FUND</b> Refer Page no 40	<ul> <li>Long term capital appreciation</li> <li>Investment in equity instruments (maximum-80%) and fixed income</li> </ul>	UTI HYBRID EQUITY FUND	CRISIL HYBRID 35+65 AGGRESSIVE INDEX
	securities (debt and money market securities)	RISKOMETER Investors understand that that i principal	RISKOMEr ER Benchmark riskometer is at Very High risk
UTI NIFTY 50 INDEX FUND	Capital growth in tune with the index returns	UTI NIFTY 50 INDEX FUND	NIFTY 50 TRI
Refer Page no 33	• Passive investment in equity instruments comprised in Nifty 50 index	RISKONETER RISKONETER Investors understand that their principal	RISKOMETER Benchmark riskometer is at Very High risk
UTI NIFTY NEXT 50 INDEX	<ul><li>Capital growth in tune with the index returns</li><li>Passive investment in equity instruments comprised in Nifty Next 50 index</li></ul>	UTI NIFTY NEXT 50 INDEX FUND	NIFTY NEXT 50 TRI
Refer Page no 34		RISCHETER Trystos understand flat fibri principal be at Very High Risk.	RISKOMETER Benchmark rakometer a ol Very High rak
UTI BANKING AND FINANCIAL SERVICES FUND Refer Page no 30	<ul> <li>Long term capital appreciation</li> <li>Investment predominantly in equity and equity related securities of companies engaged in banking and financial services activities.</li> </ul>	UTI BANKING AND FINANCIAL SERVICES FUND	NIFTY FINANCIAL SERVICES TRI
		RISCONFETER Investors understand that their principal	RISKO METER Benchmark riskometer is al Very High risk



	This product is suitable for investors who are seeking*	Riskometer	Benchmark Riskometer
UTI MASTERSHARE UNIT SCHEME	<ul> <li>Long term capital appreciation.</li> <li>Investment predominantly in equity instruments of large cap companies.</li> </ul>	UTI MASTERSHARE UNIT SCHEME	S&P BSE 100 TRI
Refer Page no 16		RISCOMETER Investors understand Hot Mark principal	RISCOMETER Benchmark tiskometer is at Very High risk
UTI HEALTHCARE FUND	Long term capital appreciation	UTI HEALTHCARE FUND	S&P BSE HEALTHCARE TRI
Refer Page no 31	• Investment predominantly in equity and equity related securities in the Healthcare Services Sector.	RISKOMETER Investors understand that their principal	RISKOMETER Benchmark riskometer is al Very High risk
UTI TRANSPORTATION AND	Long term capital appreciation.	UTI TRANSPORTATION &	NIFTY TRANSPORTATION &
LOGISTICS FUND Refer Page no 32	• Investment predominantly in equity and equity related securities of the	LOGISTICS FUND	LOGISTICS TRI
	companies engaged in the transportation and logistics sector.	RISKOMETER Rustors understand that their principal understand the their principal	RISKOMETER Benchmark riskometer is at Very High risk
UTI FLEXI CAP FUND	Long term capital appreciation	UTI FLEXI CAP FUND	NIFTY 500 TRI
Refer Page no 21	<ul> <li>Investment in equity instruments of companies with good growth prospects across the market capitalization spectrum.</li> </ul>	RISCOMETER Investors understand that their principal	RISCOMETER Benchmark riskomster is at Very High risk
UTI VALUE OPPORTUNITIES	Long term capital appreciation	UTI VALUE OPPORTUNITIES	NIFTY 500 TRI
FUND Refer Page no 19	• Investment in equity instruments following a value investment strategy	FUND	
NEIEL FAGE IIO 13	across the market capitalization spectrum.	RISKOMETER RISKOMETER Investors understand Hot Hari principal	RISCOMETER Benchmark riskometer i al Very High risk
UTI INDIA CONSUMER FUND Refer Page no 28	<ul> <li>Long term capital growth</li> <li>Investment in equity instruments of companies that are expected to benefit</li> </ul>	UTI INDIA CONSUMER FUND	NIFTY INDIA CONSUMPTION TRI
	from the changing consumer aspirations, changing lifestyle and growth of consumption	RISKOMETER Investors understand Hot Hair principal	RISCOMETER Benchmark riskometer is at Very High risk
UTI CHILDREN'S CAREER	Long term capital appreciation	UTI CHILDREN'S CAREER	NIFTY 500 TRI
FUND - INVESTMENT PLAN Refer Page no 55	Investment in equity instruments (above 70%) and debt instruments.	FUND - INVESTMENT PLAN	
		RISCOMETER Investors understand that their principal	ISCORETER Benchmark riskomster is al Very High risk
	Long term capital growth.     Longstmant is equity instruments of companies that are believed to have	UTI LONG TERM	NIFTY 500 TRI
FUND (TAX SAVING) Refer Page no 23	<ul> <li>Investment in equity instruments of companies that are believed to have growth potential.</li> </ul>	EQUITY FUND	RISKOMETER Berchmark riskometer is of Very High risk
UTI DIVIDEND YIELD FUND	Long term capital appreciation	UTI DIVIDEND YIELD FUND	NIFTY 500 TRI
<ul> <li>kefer Page no 26</li> <li>Investment predominantly in Dividend Yielding equity and equity related securities</li> </ul>		RISCONCEPER Invators understand that their principal	RISCONFETER Benchmark ridkometer a d Very High ridk



Refer Page no 17	<ul> <li>Long term capital appreciation</li> <li>Investment predominantly in equity instruments of both large cap and mid cap companies</li> </ul>	UTI CORE EQUITY FUND	NIFTY LARGEMID CAP 250 TRI
UTI MNC FUND	cap companies	and the second s	Moderne Moderatory
UTI MNC FUND		RISKOMETER Investors understand that their principal will be at Very High Risk.	RISKOMETER Benchmark riskometer is at Very High risk
	Long term capital appreciation	UTI MNC FUND	NIFTY MNC TRI
Refer Page no 27	<ul> <li>Investment predominantly in equity and equity related securities of Multi- National companies</li> </ul>	RISKOMETER Investors understand that that principal	RISCOMETER Benchmark riskometer is at Very High risk
	<ul> <li>Long term capital appreciation</li> <li>Investment predominantly in equity and equity related securities of</li> </ul>	UTI INFRASTRUCTURE FUND	NIFTY INFRASTRUCTURE TRI
	companies forming part of the infrastructure sector.	RISKOMETER RISKOMETER Watch and the their principal with a draw thigh their	RISKOMETER Benchmark fiskometer is al Very High risk
	Long term capital appreciation	UTI MID CAP FUND	NIFTY MID CAP 150 TRI
Refer Page no 20	<ul> <li>Investment predominantly in mid cap companies</li> </ul>	RISKONETER Willie borter Higher Willie borter Higher Willie borter Higher	RISKOMETER Benchmark riskometer is al Very High risk
	Long term capital appreciation	UTI SMALL CAP FUND	NIFTY SMALL CAP 250 TRI
Refer Page no 21	<ul> <li>Investment predominantly equity and equity related securiti es of small cap companies</li> </ul>	RISKOMETER Investors understand that that iprincipal	RISKOMETER Benchmark riskometer is al Very High risk
	<ul> <li>Capital growth in tune with the index returns</li> <li>Passive investment in equity instruments comprised in Nifty200 Momentum</li> </ul>	UTI NIFTY200 MOMENTUM 30 INDEX FUND	NIFTY 200 MOMENTUM 30 TRI
Refer Page no 35	30 Index	RISKONETER Investors understand that their principal	RISCONETER Benchmark riskometer is at Very High risk
	Long term capital Growth	UTI FOCUSED EQUITY FUND	NIFTY 500 TRI
Refer Page no 22	<ul> <li>Investment in equity &amp; equity related securities across market capitalization in maximum 30 stocks</li> </ul>	RISKONETER RISKONETER Investors understand hat their principal Investors understand hat their principal	RISCOMETER Benchmark riskometer is al Very High risk
FUND	<ul> <li>Capital growth in tune with the index returns</li> <li>Passive investment in equity instruments comprised in S&amp;P BSE Sensex Index</li> </ul>	UTI S&P BSE SENSEX INDEX FUND	S&P BSE SENSEX TRI
Refer Page no 36		RISKOMETER Investors understand that thair principal	RISCONETER Benchmar is at Very High ris
QUALITY 50 INDEX FUND	<ul><li>Capital growth in tune with the index returns</li><li>Passive investment in equity instruments comprised in Nifty Mid Cap 150</li></ul>	UTI NIFTY MID CAP 150 QUALITY 50 INDEX FUND	NIFTY MID CAP 150 QUALITY 50 TRI
Refer Page no 37	Quality 50 Index	RISKOMETER RISKOMETER Hubble of Very Figh Kak.	RISCOMETER Benchmark riskometer is al Very High risk



Scheme name	This product is suitable for investors who are seeking*	Riskometer	Benchmark Riskometer
UTI S&P BSE LOW VOLATILITY INDEX FUND	<ul> <li>Capital growth in tune with the index returns</li> <li>Passive investment in equity instruments comprised in S&amp;P BSE Low Volatility</li> </ul>	UTI S&P BSE LOW VOLATILITY INDEX FUND	S&P BSE LOW VOLATILITY TRI
Refer Page no 38	Index	RISCONETER Investors understand high fikels.	RISKOMETER Benchmark riskometer is al Very High risk
UTI NIFTY SDL PLUS AAA PSU	<ul> <li>Income over the target maturity period</li> </ul>	UTI NIFTY SDL PLUS AAA	NIFTY SDL PLUS AAA PSU
BOND APR 2026 75:25 INDEX	Investments in PSU Bonds & State Development Loans (SDLs), tracking Nifty	PSU BOND APR 2026 75:25	BOND APR 2026 75:25
FUND Refer Page no 78	SDL Plus AAA PSU Bond Apr 2026 75:25 Index, subject to tracking error	INDEX FUND	INDEX
		RISKOMETER Investors understand that their principal will be at tax to violate Risk.	Enchmark riskometer is at Low to Moderate Risk.
UTI CRISIL SDL MATURITY APRIL 2033 INDEX FUND	<ul> <li>Income over the target maturity period</li> <li>Investments in State Development Loans (SDLs), tracking CRISIL IBX SDL</li> </ul>	UTI CRISIL SDL MATURITY APRIL 2033 INDEX FUND	CRISIL IBX SDL INDEX – APRIL 2033
Refer Page no 75	Index April 2033, subject to tracking error.	RISCOMETER will be at Moderate Risk.	RISICOMETER Benchmark riskometer is at Moderate Risk.
UTI CRISIL SDL MATURITY	Income over the target maturity period	UTI CRISIL SDL MATURITY	CRISIL IBX SDL INDEX –
JUNE 2027 INDEX FUND	• Investments in State Development Loans (SDLs), tracking CRISIL IBX SDL	JUNE 2027 INDEX FUND	JUNE 2027
Refer Page no 76	Index June 2027, subject to tracking error	RISCONE Risk.	RISKOMETER Benchmark riskometer is at Moderate Risk.
UTI NIFTY SDL PLUS AAA PSU	Income over the target maturity period	UTI NIFTY SDL PLUS AAA	NIFTY SDL PLUS AAA PSU
BOND APR 2028 75:25 INDEX	• Investments in PSU Bonds & State Development Loans (SDLs), tracking Nifty	PSU BOND APR 2028 75:25	BOND APR 2028 75:25
FUND Refer Page no 77	SDL Plus AAA PSU Bond Apr 2028 75:25 Index, subject to tracking error.	INDEX FUND	INDEX
UTI LONG DURATION FUND	long term wealth creation	UTI LONG DURATION FUND	CRISIL LONG DURATION
Refer Page no 79	• A debt scheme that invests in debt and money market instruments with		FUND AIII INDEX
	an aim to maximise income while maintaining an optimum balance of yield, safety and liquidity	RISKOMETER Interior	RISKOMETER Benchmark riskometer is di Maderate Risk

\*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.





1       2       3       4       5       6       7       8       9       10       11       12       13       14       15       16       17       18       19       20       21       22       23	SCHEMEDESC           UTI Treasury Advantage Fund - Institutional Plan           UTI Banking & Financial Services Fund           UTI Banking & Financial Services Fund           UTI Bond Fund           UTI Bond Fund           UTI Bond Fund           UTI Bond Fund           UTI Bonking & PSU Dett Fund           UTI Banking & PSU Dett Fund	PLANDESC           Direct Annual IDCW Plan           Direct Monthly IDCW Plan           Direct Monthly IDCW Plan           Direct Quarterly IDCW Plan	ISIN           INF789F01XF9           INF789F01XG7           INF789F01XG1           INF789F01XM5           INF789F01XK9           INF789F01XK5           INF789F01SL7           INF789F01SL7
2       3       4       5       6       7       8       9       10       11       12       13       14       15       16       17       18       19       20       21       22       23	UTI Treasury Advantage Fund - Institutional Plan UTI Banking & Financial Services Fund UTI Banking & Financial Services Fund UTI Bond Fund UTI Bond Fund UTI Bond Fund UTI Bond Fund UTI Bonking & PSU Dett Fund UTI Banking & PSU Dett Fund	Direct Annual IDCW Plan Direct Monthly IDCW Plan Direct Monthly IDCW Plan Direct Quarterly IDCW Plan D	INF789F01XG7 INF789F01XJ1 INF789F01XJ4 INF789F01XL7 INF789F01XM5 INF789F01SM5 INF789F01SM5 INF789F01SM5 INF789F01SP8 INF789F01SP8 INF789F01SP8
3     4       4     5       5     6       7     8       9     10       10     11       11     11       12     13       13     14       15     16       16     17       18     19       20     21       22     23	UTI Tressury Advantage Fund - Institutional Plan UTI Banking & Financial Services Fund UTI Banking & Financial Services Fund UTI Bond Fund UTI Bond Fund UTI Bond Fund UTI Bond Fund UTI Banking & PSU Dett Fund	Direct Monthly IDCW Plan Direct Monthly IDCW Plan Direct Quarterly IDCW Plan Direct Quarterly IDCW Plan Direct IDCW Plan Direct IDCW Plan Direct IDCW Plan Direct Quarterly IDCW Plan Direct Annual IDCW Plan Direct Quarterly IDCW	INF789F01X11 INF789F01XK9 INF789F01XL7 INF789F01XL7 INF789F015L7 INF789F015L7 INF789F015M5 INF789F015M5 INF789F015P8 INF789F015P8 INF789F01XF0
4       5       6       7       8       9       10       11       12       13       14       15       16       17       18       19       20       21       22       23	UTI Tressury Advantage Fund - Institutional Plan UTI Tressury Advantage Fund - Institutional Plan UTI Tressury Advantage Fund - Institutional Plan UTI Banking & Financial Services Fund UTI Bond Fund UTI Banking & PSU Dett Fund	Direct Monthly IDCW Plan Direct Quarterly IDCW Plan Direct Quarterly IDCW Plan Direct DCW Plan Direct DCW Plan Direct DCW Plan Direct Quarterly IDCW Plan Direct Quarterly IDCW Plan Direct Annual IDCW Plan Direct Annual IDCW Plan Direct Annual IDCW Plan Direct Quarterly IDCW Plan Direct Quar	INF789F01XK9 INF789F01XL7 INF789F01XM5 INF789F01SL7 INF789F01SM5 INF789F01SM5 INF789F01S01 INF789F01SP8 INF789F01SP8 INF789F01SP8
5     6       7     8       9     10       11     1       12     1       13     1       14     1       15     1       16     1       17     1       18     1       19     20       21     22       23     2	UTI Treasury Advantage Fund - Institutional Plan UTI Treasury Advantage Fund - Institutional Plan UTI Banking & Financial Services Fund UTI Banking & Financial Services Fund UTI Bond Fund UTI Bond Fund UTI Bond Fund UTI Bond Fund UTI Banking & PSU Dett Fund	Direct Quarterly IDCW Plan Direct Quarterly IDCW Plan Direct IDCW Plan Direct IDCW Plan Direct IDCW Plan Direct Quarterly IDCW Plan Direct Quarterly IDCW Plan Direct Annual IDCW Plan Direct Annual IDCW Plan Direct Annual IDCW Plan Direct Quarterly IDCW Plan Direct	INF789F01XM5 INF789F015L7 INF789F015M5 INF789F01501 INF789F015P8 INF789FA1T80
7     8       9     10       11     12       13     1       14     1       15     1       16     1       17     1       18     1       19     20       21     22       23     23	UTI Banking & Financial Services Fund UTI Banking & Financial Services Fund UTI Bond Fund UTI Bond Fund UTI Bond Fund UTI Bond Fund UTI Banking & PSU Debt Fund	Direct DCW Plan Direct DCW Plan Direct Quarterly IDCW Plan Direct Quarterly IDCW Plan Direct Annual IDCW Plan Direct Annual IDCW Plan Direct Cuarterly IDCW Plan Direct Quarterly IDCW Plan Direct Quarterly IDCW Plan	INF789F015L7 INF789F015M5 INF789F01501 INF789F015P8 INF789F015P8
8       9       10       11       12       13       14       15       16       17       18       19       20       21       22       23	UTI Banking & Financial Services Fund           UTI Bond Fund           UTI Bonking & PSU Detx Fund           UTI Banking & PSU Detx Fund	Direct IDCW Plan Direct Quarterly IDCW Plan Direct Quarterly IDCW Plan Direct Annual IDCW Plan Direct Annual IDCW Plan Direct Quarterly IDCW Plan Direct Quarterly IDCW Plan Direct Quarterly IDCW Plan	INF789F01SM5 INF789F01S01 INF789F01SP8 INF789FA1T80
9     9       10     1       11     1       12     1       13     1       14     1       15     1       16     1       17     18       19     20       21     22       23     23	UTI Bond Fund           UTI Bond Fund           UTI Bond Fund           UTI Bond Fund           UTI Banking & PSU Dett Fund	Direct Quarterly IDCW Plan Direct Quarterly IDCW Plan Direct Annual IDCW Plan Direct Annual IDCW Plan Direct Quarterly IDCW Plan Direct Quarterly IDCW Plan	INF789F01SO1 INF789F01SP8 INF789FA1T80
10         11           11         12           13         1           14         1           15         1           16         1           17         1           18         1           19         20           21         22           23         2	UTI Bond Fund           UTI Bond Fund           UTI Bonking & PSU Debt Fund           UTI Banking & PSU Debt Fund	Direct Quarterly IDCW Plan Direct Annual IDCW Plan Direct Annual IDCW Plan Direct Quarterly IDCW Plan Direct Quarterly IDCW Plan	INF789F01SP8 INF789FA1T80
11     12       13     13       14     15       15     16       17     18       19     20       21     22       22     23	UTI Bond Fund           UTI Bonking & PSU Detx Fund           UTI Banking & PSU Detx Fund	Direct Annual IDCW Plan Direct Annual IDCW Plan Direct Quarterly IDCW Plan Direct Quarterly IDCW Plan	INF789FA1T80
12       13       14       15       16       17       18       19       20       21       22       23	UTI Bond Fund UTI Banking & PSU Dett Fund	Direct Annual IDCW Plan Direct Quarterly IDCW Plan Direct Quarterly IDCW Plan	
14       15       16       17       18       19       20       21       22       23	UTI Banking & PSU Debt Fund UTI Banking & PSU Debt Fund UTI Banking & PSU Debt Fund	Direct Quarterly IDCW Plan	INI / 03041130
15       16       17       18       19       20       21       22       23	UTI Banking & PSU Debt Fund UTI Banking & PSU Debt Fund		INF789F016Z4
16       17       18       19       20       21       22       23	UTI Banking & PSU Debt Fund		INF789F017Z2
17       18       19       20       21       22       23		Direct Annual IDCW Plan	INF789FA1V03
18       19       20       21       22       23		Direct Annual IDCW Plan	INF789FA1V11 INF789F01SR4
19       20       21       22       23	UTI Contra Fund	Direct IDCW Plan Direct IDCW Plan	INF789F015S2
20 21 22 23	UTI Credit Risk Fund	Direct Quarterly IDCW Plan	INF789F01YC4
22 23	UTI Credit Risk Fund	Direct Quarterly IDCW Plan	INF789F01YD2
23	UTI Credit Risk Fund	Direct Annual IDCW Plan	INF789FB1U28
	UTI Credit Risk Fund	Direct Annual IDCW Plan	INF789FB1U36
	UTI Credit Risk Fund	Direct Monthly IDCW Plan	INF789FB1U02
	UTI Credit Risk Fund	Direct Monthly IDCW Plan	INF789FB1U10 INF789F01XR4
	UTI Liquid Cash Plan- Institutional UTI Liquid Cash Plan- Institutional	Direct Monthly IDCW Plan Direct Monthly IDCW Plan	INF789F01XK4 INF789F01XS2
	UTI Liquid Cash Plan- Institutional	Direct Quarterly IDCW Plan	INF789FA1K22
	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	INF789F01XB8
	UTI Dynamic Bond Fund	Direct Quarterly IDCW Plan	INF789F01XC6
	UTI Dynamic Bond Fund	Direct Annual IDCW Plan	INF789FA1S65
	UTI Dynamic Bond Fund	Direct Annual IDCW Plan	INF789FA1573
	UTI DIVIDEND YIELD FUND UTI DIVIDEND YIELD FUND	Direct IDCW Option Direct IDCW Option	INF789F01SU8 INF789F01SV6
	UTI Energy Fund	Direct IDCW Option Direct IDCW Plan	INF789F015V6 INF789F015X2
	UTI Energy Fund	Direct IDCW Plan	INF789F015X2
	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
	UTI Long Term Equity Fund (Tax Saving)	Direct IDCW Plan	INF789F01TD2
	UTI ULTRA SHORT TERM FUND	DIRECT MONTHLY IDCW PLAN	INF789FA1P84
	UTI ULTRA SHORT TERM FUND	DIRECT MONTHLY IDCW PLAN	INF789FA1P92
	UTI ULTRA SHORT TERM FUND	DIRECT QUARTERLY IDCW PLAN	INF789FA1Q00
	UTI ULTRA SHORT TERM FUND UTI ULTRA SHORT TERM FUND	DIRECT QUARTERLY IDCW PLAN DIRECT ANNUAL IDCW PLAN	INF789FA1Q18 INF789FA1Q42
	UTI ULTRA SHORT TERM FUND	DIRECT ANNUAL IDCW PLAN	INF789FA1Q59
	UTI GILT FUND	DIRECT IDCW PLAN	INF789F01TJ9
	UTI GILT FUND	DIRECT IDCW PLAN	INF789F01TK7
	UTI HEALTHCARE FUND	DIRECT IDCW PLAN	INF789F01TM3
51	UTI HEALTHCARE FUND	DIRECT IDCW PLAN	INF789F01TN1
	UTI-Services Industries Fund	DIRECT IDCW PLAN	INF789F01TP6
	UTI-Services Industries Fund	DIRECT IDCW PLAN	INF789F01TQ4
	UTI-Infrastructure Fund	DIRECT IDCW PLAN	INF789F01TS0
	UTI-Infrastructure Fund	DIRECT IDCW PLAN	INF789F01TT8
	UTI - LONG TERM ADVANTAGE FUND - SERIES III UTI LONG TERM ADVANTAGE FUND - SERIES IV	DIRECT PLAN - IDCW DIRECT PLAN - IDCW	INF789FB18N3 INF789FC1FD7
	UTI LONG TERM ADVANTAGE FUND - SERIES V	DIRECT PLAN - IDCW	INF789FC1HS1
	UTI LONG TERM ADVANTAGE FUND - SERIES VI	DIRECT PLAN - IDCW	INF789FC1V74
	UTI LONG TERM ADVANTAGE FUND - SERIES VII	DIRECT PLAN - IDCW	INF789FC17D4
	UTI-BLUECHIP FLEXICAP FUND	DIRECT IDCW PLAN	INF789F01TV4
	UTI-BLUECHIP FLEXICAP FUND	DIRECT IDCW PLAN	INF789F01TW2
	UTI India Consumer Fund	DIRECT IDCW PLAN	INF789F01VG1
	UTI India Consumer Fund	DIRECT IDCW PLAN	INF789F01VH9
	UTI-Mid Cap Fund UTI-MID CAP FUND	DIRECT IDCW PLAN DIRECT IDCW PLAN	INF789F01TY8 INF789F01TZ5
	UTI-MNC Fund	DIRECT IDCW PLAN	INF789F01UB4
	UTI-MNC Fund	DIRECT IDOW PLAN	INF789F01UC2
	UTI CORE EQUITY FUND	DIRECT IDCW PLAN	INF789F01UE8
70	UTI CORE EQUITY FUND	DIRECT IDCW PLAN	INF789F01UF5
	UTI REGULAR SAVINGS FUND	DIRECT MONTHLY IDCW PLAN	INF789F01UK5
	UTI REGULAR SAVINGS FUND	DIRECT MONTHLY IDCW PLAN	INF789F01UL3
	UTI REGULAR SAVINGS FUND	DIRECT PLAN DIRECT MONTHLY IDCW PLAN	INF789F01UM1
	UTI-Money Market Fund -Institutional Plan UTI-Money Market Fund -Institutional Plan	DIRECT MONTHLY IDCW PLAN DIRECT MONTHLY IDCW PLAN	INF789FA1M46 INF789FA1M53
	UTI-Money Market Fund -Institutional Plan	DIRECT QUARTERLY IDCW PLAN	INF789FA1M65
	UTI-Money Market Fund -Institutional Plan	DIRECT QUARTERLY IDCW PLAN	INF789FA1M01
	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
	UTI-Mastershare Unit Scheme	DIRECT IDCW PLAN	INF789F01UR0
	UTI MEDIUM TERM FUND	DIRECT ANNUAL IDCW PLAN	INF789FB1KL1
	UTI MEDIUM TERM FUND	DIRECT ANNUAL IDCW PLAN	INF789FB1KM9
	UTI MEDIUM TERM FUND UTI MEDIUM TERM FUND	DIRECT MONTHLY IDCW PLAN DIRECT MONTHLY IDCW PLAN	INF789FB1KF3 INF789FB1KG1
	UTI MEDIUM TERM FUND	DIRECT MONTHEY IDCW PLAN	INF789FB1KG1 INF789FB1KH9
	UTI MEDIUM TERM FUND	DIRECT QUARTERLY IDCW PLAN	INF789FB1KI7
	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
	UTI VALUE OPPORTUNITIES FUND	DIRECT IDCW PLAN	INF789F01VA4
92	UTI-Rajiv Gandhi Equity Saving Scheme	DIRECT IDCW PLAN	INF789F01YS0
	UTI ARBITRAGE FUND	DIRECT IDCW PLAN	INF789FB1RE1
	UTI ARBITRAGE FUND	DIRECT IDCW PLAN	INF789FB1RF8
	UTI-Short Term Income Fund- Institutional Option UTI-Short Term Income Fund- Institutional Option	DIRECT QUARTERLY IDCW PLAN DIRECT QUARTERLY IDCW PLAN	INF789FA1R66 INF789FA1R74
	UTI-Short Term Income Fund- Institutional Option UTI-Short Term Income Fund- Institutional Option	DIRECT QUARTERLY IDCW PLAN DIRECT MONTHLY IDCW PLAN	INF789F01XZ7
	UTI-Short Term Income Fund- Institutional Option	DIRECT MONTHLY IDCW PLAN	INF789F01X27 INF789F01YA8
	UTI-Short Term Income Fund-Institutional Option	DIRECT ANNUAL IDCW PLAN	INF789FA1R33
	UTI-Short Term Income Fund- Institutional Option	DIRECT ANNUAL IDCW PLAN	INF789FA1R41
101	UTI Multi Asset Fund	Direct IDCW Plan	INF789F01VC0
	UTI Multi Asset Fund	Direct IDCW Plan	INF789F01VD8
	UTI CORPORATE BOND FUND UTI CORPORATE BOND FUND	Direct Plan Direct Plan	INF789F1A546 INF789F1A553

## ISIN No.



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	INF789F1ACY3
118	UTI - FLOATER FUND	DIRECT PLAN	INF789F1ACZ0
119	UTI - FLOATER FUND	DIRECT PLAN	INF789F1ADA1
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	PLANDESC	ISIN
1	UTI Transportation & Logistics Fund	Regular IDCW Plan	INF789F01281
2	UTI Hybrid Equity Fund	Regular IDCW Plan	INF789F01315
3	UTI Banking & Financial Services Fund	Regular IDCW Plan	INF789F01356
4	UTI Banking & Financial Services Fund	Regular IDCW Plan	INF789F01364
5	UTI Bond Fund	Regular Quarterly IDCW Plan	INF789F01380
6	UTI Bond Fund	Regular Quarterly IDCW Plan	INF789F01398
7	UTI Banking & PSU Debt Fund	Regular Quarterly IDCW Plan	INF789F012Z3
8	UTI Banking & PSU Debt Fund	Regular Quarterly IDCW Plan	INF789F013Z1
9	UTI Banking & PSU Debt Fund	Regular Plan - Annual IDCW	INF789FA1U46
10	UTI Contra Fund	Regular IDCW Plan	INF789F01414
	UTI Contra Fund	Regular IDCW Plan	INF789F01414
11			
12	UTI Credit Risk Fund	Regular Quarterly IDCW Plan	INF789F01RA2
13	UTI Credit Risk Fund	Regular Quarterly IDCW Plan	INF789F01RB0
14	UTI Dynamic Bond Fund	Regular Quarterly IDCW Plan	INF789F01JO0
15	UTI Dynamic Bond Fund	Regular Quarterly IDCW Plan	INF789F01JP7
16	UTI DIVIDEND YIELD FUND	Regular IDCW Plan	INF789F01448
17	UTI DIVIDEND YIELD FUND	Regular IDCW Plan	INF789F01455
18	UTI Energy Fund	Regular IDCW Plan	INF789F01471
19	UTI Energy Fund	Regular IDCW Plan	INF789F01489
20	UTI FLEXI CAP FUND	Regular IDCW Plan	INF189A01053
21	UTI FLEXI CAP FUND	Regular IDCW Plan	INF789F01505
22	UTI Long Term Equity Fund (Tax Saving)	Regular IDCW Plan	INF789F01521
23	UTI ULTRA SHORT TERM FUND	REGULAR - DAILY IDCW PLAN	INF789F01554
24	UTI - GSEC-INVESTMENT PLAN	IDCW PLAN	INF789F01612
25	UTI - GSEC-INVESTMENT PLAN	IDCW PLAN	INF789F01620
26	UTI GILT FUND	REGULAR IDCW PLAN	INF789F01646
27	UTI GILT FUND	REGULAR IDCW PLAN	INF789F01653
28	UTI HEALTHCARE FUND	REGULAR IDCW PLAN	INF789F01679
29	UTI HEALTHCARE FUND	REGULAR IDCW PLAN	INF789F01687
30	UTI-Services Industries Fund	IDCW PLAN	INF789F01703
		IDCW PLAN	
31	UTI-Services Industries Fund		INF789F01711
32	UTI-Infrastructure Fund	IDCW PLAN	INF789F01737
33	UTI-Infrastructure Fund	IDCW PLAN	INF789F01745
34	UTI - LONG TERM ADVANTAGE FUND - SERIES III	REGULAR PLAN - IDCW	INF789FB16N7
35	UTI LONG TERM ADVANTAGE FUND - SERIES IV	REGULAR PLAN - IDCW	INF789FC1FB1
36	UTI LONG TERM ADVANTAGE FUND - SERIES V	REGULAR PLAN - IDCW	INF789FC1HQ5
37	UTI LONG TERM ADVANTAGE FUND - SERIES VI	REGULAR PLAN - IDCW	INF789FC1V58
38	UTI LONG TERM ADVANTAGE FUND - SERIES VI	REGULAR PLAN - IDCW	INF789FC15D8
39			
	UTI-BLUECHIP FLEXICAP FUND	IDCW PLAN	INF789F01760
40	UTI-BLUECHIP FLEXICAP FUND	IDCW PLAN	INF789F01778
41	UTI India Consumer Fund	IDCW PLAN	INF789F01CF3
42	UTI India Consumer Fund	IDCW PLAN	INF789F01CG1
43	UTI-Mid Cap Fund	IDCW	INF789F01794
44	UTI-Mid Cap Fund	IDCW	INF789F01802
45	UTI-MNC Fund	IDCW PLAN	INF789F01828
46	UTI-MNC Fund	IDCW PLAN	INF789F01836
47	UTI CORE EQUITY FUND	REGULAR IDCW PLAN	INF189A01046
48	UTI CORE EQUITY FUND	REGULAR IDCW PLAN	INF789F01851
49	UTI-Mastershare Unit Scheme	IDCW PLAN	INF189A01038
50	UTI-Mastershare Unit Scheme	IDCW PLAN	INF789F01950
51	UTI Nifty 50 Index Fund	IDCW PLAN	INF789F01JL6
52	UTI Nifty 50 Index Fund	IDCW PLAN	INF789F01JM4
53	UTI VALUE OPPORTUNITIES FUND	REGULAR IDCW PLAN	INF789F01AE0
54	UTI VALUE OPPORTUNITIES FUND	REGULAR IDCW PLAN	INF789F01AF7
55	UTI-Rajiv Gandhi Equity Saving Scheme	RETAIL IDCW PLAN	INF789F01YQ4
56	UTI ARBITRAGE FUND	REGULAR IDCW PLAN	INF789FB1RH4
57	UTI ARBITRAGE FUND	REGULAR IDCW PLAN	INF789FB1RI2
58	UTI Multi Asset Fund	Regular IDCW Plan	INF789F01AN1
58			
	UTI Multi Asset Fund	Regular IDCW Plan	INF789F01A09
60	UTI CORPORATE BOND FUND	Regular Plan	INF789F1A447
61	UTI CORPORATE BOND FUND	Regular Plan -	INF789F1A454
62	UTI CORPORATE BOND FUND	Regular Plan	INF789F1A462
63	UTI CORPORATE BOND FUND	Regular Plan	INF789F1A470
64	UTI CORPORATE BOND FUND	Regular Plan	INF789F1A488
65	UTI CORPORATE BOND FUND	Regular Plan	INF789F1A496
66	UTI CORPORATE BOND FUND	Regular Plan	INF789F1A504
67	UTI CORPORATE BOND FUND	Regular Plan	INF789F1A512
68	UTI EQUITY SAVINGS FUND	Regular Plan	INF789F1A728
60			0.0000000000000000000000000000000000000
69	UTI EQUITY SAVINGS FUND	Regular Plan	INF789F1A736
70	UTI EQUITY SAVINGS FUND	Regular Plan	INF789F1A785
71	UTI EQUITY SAVINGS FUND	Regular Plan	INF789F1A793
72	UTI EQUITY SAVINGS FUND	Regular Plan	INF789F1A827
73	UTI EQUITY SAVINGS FUND	Regular Plan	INF789F1A835
74	UTI - FLOATER FUND	REGULAR PLAN	INF789F1ACP1
75	UTI - FLOATER FUND	REGULAR PLAN	INF789F1ACQ9
76	UTI - FLOATER FUND	REGULAR PLAN	INF789F1ACR7
77	UTI - FLOATER FUND	REGULAR PLAN	INF789F1ACS5
78	UTI - FLOATER FUND	REGULAR PLAN	INF789F1ACT3
79	UTI - FLOATER FUND	REGULAR PLAN	INF789F1ACU1
80	UTI - FLOATER FUND	REGULAR PLAN	INF789F1ACV9
81	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-a800-711111810cee/UTIContainer/Details%20of%20ISIN%20for%20Demat%20Account-Open%20Ended%20Schemes20190821-055050.xlsx



The information on this document is provided for information purpose only. It does not constitute any offer, recommendation or solicitation to any person to enter into any transaction or adopt any hedging, trading or investment strategy, nor does it constitute any prediction of likely future movement in rates or prices or any representation that any such future movements will not exceed those shown in any illustration. Users of this document should seek advice regarding the appropriateness of investing in any securities, financial instruments or investment strategies referred to on this document and should under stand that statements regarding future prospects may not be realised . Opinion, Projections and estimates are subject to change without notice.

UTI AMC Ltd is not an investment adviser, and is not purporting to provide you with investment, legal or tax advice. UTI AMC Ltd or UTI Mutual Fund (acting through UTI Trustee Co. Pvt. Ltd) accepts no liability and will not be liable for any loss or damage arising directly or indirectly (including special, incidental or consequential loss or damage) from your use of this document, howsoever arising, and including any loss, damage or expense arising from, but not limited to, any defect, error, imperfection, fault, mistake or inaccuracy with this document, its contents or associated services, or due to any unavailability of the document or any part thereof or due to any contents or associated services.

## **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 Ms. Chaitali Patil at UTI Corporate Office over phone at 022-267931188 or mail him at <u>chaitali.patil@utiitsl.com</u>

For any assistance in this regard you may also directly contact Mr. Kishor Paunikar, Associate Vice President, Department of Operations at UTI Corporate Office over phone at 022-66786253 or mail him at kishor. paunikar@uti.co.in

## **How To Read Factsheet**



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, its 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 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.

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



	Devil	<b>C</b>	Toma
ISIN	Bank	Security	Туре
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 Additionall 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 SR427/12/29	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
INE160A08159	PUNJAB NATIONAL BANK	-	Tier II Bonds (under Basel III)
INE062A08173 Perpetual	STATE BANK OF INDIA	-	Tier I bonds under Basel III -
INE062A08249 Perpetual	STATE BANK OF INDIA	-	Tier I bonds under Basel III -
INE084A08151	BANK OF INDIA	-	Tier II Bonds (under Basel III)
INE062A08173	STATE BANK OF INDIA	-	Tier I bonds under Basel III -
Perpetual			
INE692A08094	UNION BANK OF INDIA	-	Tier II Bonds (under Basel III)
INE062A08249 Perpetual	STATE BANK OF INDIA	-	Tier I bonds under Basel III -
INE084A08151	BANK OF INDIA	-	Tier II Bonds (under Basel III)
INE062A08249 Perpetual	STATE BANK OF INDIA		Tier I bonds under Basel III -
INE476A08100	CANARA BANK	-	Tier I bonds under Basel III -
Perpetual			
INE692A08094	UNION BANK OF INDIA	-	Tier II Bonds (under Basel III)
INE434A08075	UNION BANK OF INDIA	-	Tier II Bonds (under Basel III)
INE476A08100 Perpetual	CANARA BANK	-	Tier I bonds under Basel III -
INE692A08094	UNION BANK OF INDIA	-	Tier II Bonds (under Basel III)
INE692A08094	UNION BANK OF INDIA	-	Tier II Bonds (under Basel III)
INE476A08100 Perpetual	CANARA BANK	-	Tier I bonds under Basel III -

C + 1 + 2 + 2 + 4 + 4 + 4		

C + 1 + 2 + 2 + 4 + 4 + 4		

## **Corporate Information & Contact Details**



#### UTI TRUSTEE CO. (P) LTD.

- Directors
- 1 Mr Subail Nathani
- 2. Mr. Shiva Kumar
- 3. Ms. Mukeeta Pramit Jhaveri
- . Mr. Venkatraman Srinivasan

#### Directors

- 1. Mr. Dinesh Kumar Mehrotra
- 2. Mr. Flemming Madsen
- Mr. Deepak Kumar Chatterjee
   Mr. N Seshadri
- Mr. Srivatsa Desikamani
   Mr. Imtaiyazur Rahman
   Mr. Rajeev Kakar

UTI ASSET MANAGEMENT CO. LTD.

- 8. Mrs. Jayashree Vaidhyanathan
- 9. Mrs. Dipali H Sheth
- 10. Mr. Kiran Kumar Tarania

#### **REGISTERED OFFICE**

#### UTI Towers, 'Gn' Block, Bandra Kurla Complex, Bandra (E), Mumbai - 400 051. Tel : 6678 6666 (Board), Fax : 2652 4921.

#### UTI FINANCIAL CENTRES

Ahmedabad • (079) 26424008/26462905/2180 • 2 • Anand • (0269) 245943 /944/245030 • 3 • Baroda • (0265) 233662/963/964/955 • 4 • Bharuch • (0264) 227331/22546 • 5 • Bharvagar • (0278) 2519961/2513231 • 6 • Bhul • (0282) 220031/220031 • 7 • Gandhingar • 079 - 2324962 • 8 • Junagad • 0285 - 2672678 • 9 • Jannagar • (0288) 266277/68 • 10 • Navair • (0263) 223007 · 11 • Rajiot • (022) 2880521, 2888552, 2888515, 2885574, 2899017. is • 6 hotspan • (022) 250012/2256/013/083 • 19 • Goregan • (022) 2650548/48/49/850 • 20 • NPD • (022) 66786045 • 21 • Kajan • (022) 253548/21 • 18 • Goregan • (022) 2650548/48/49/850 • 20 • NPD • (022) 66786045 • 21 • Kajan • (022) 2535248/28 • 29 • Hulmahi (Main) • (022) 66786134/6135/66786180/181 • 24 • Powai • (022) 25357809/2754797) \* 18 • Caltabara • (0272) 25352808/27521808 • 25 • Sabara • (022) 25352808/2752180 • 26 • Sabara • (022) 25352808/27521856 • 2 • Caltabara • (024) 2345219 • 39 • Chinchwad • 727607240 • 720724

#### **Dubai Representative Office**

UTI International (Singapore) Private Limited. Office 19, Floor 3, Gate Village 08, Dubai International Financial Center. P.O. Box 506879, Dubai, UAE. Tel: +97143857707 Fax: +97143857702

#### 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 one existing investor in a mutual fund scheme. Minimum Addition Amount: This is the minimum miser ment amount for an amutual 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. Yield to Maturity<sup>+</sup> or the YTM is the rate of return anticipated on abond if held until maturity. YTM is expressed as an annual rate and time to maturity. SPI: SPI or systematic investment plane works on the principie of maining period investments or a finded sum. It works similar to a recurring bank deposit. For instance and investor may opt for an SPI 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 perimisible expresses. The NAV is calculated at the end of every business day. It is the value at which the investor enters or exists 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 fund, among other investments. Some typical benchmarks include the Nithy, Sense, BSE200, BSE500, 10 Year Gsec. Entry load: sharged 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 as frs. 101 Entry load: sharged at the time on investor purchases the units of and and to the prevailing NAV at the time of redemption. The investor will receive redemption proceed at net value of NAV is Rs. 100 and the "Note: SEB, wide circular dated June 20, 200 bas abolished entry load and mandated that the upfront commission to distributor." Modified Duration: Assticital measure of the historical volation is during of the antivolation will be paid by the investor firectly to the distributor, based on his assessment of various factors including the service redemed by the distributor." Modified Duration: Astaticital measure of the historical volation is dure of for an unit hange yeeld Sandard Deviation: Astaticital measure of the historical volation of the cetter of the extent to which nu nce if the NAV is Rs. 100 and the exit load is 1%, the in - 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 ri 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 divided by 'Variance of index returns' based on daily returns for the past three 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 latestor updated reported statementor investments/securities. These are usually algorent marks of portfolio is a mutual fund shares or the protective 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 determines the nature of the mutual fund sheme. For instance, a mutual fund that aims at generating capital appreciation by investing in preservation by investing in detormarkets is a debt fund or income fund. Each of these categories may have subcategories Rafing Portile: Mutual fund sheme. The investing in detormarket is a debt fund or income fund. Each of these categories may have subcategories Rafing Portile: Mutual fund shemes for intra intra generating capital appreciation by investing in preservation by investing in detormarkets is a debt fund or income fund. Each of these categories may have subcategories Rafing Portile: Mutual fund invisions investing in categories the rating profile on the mutual fund sheme. For indicates the fund Manager's active decision to hold an overweight/Underweight: Indicates the fund Manager's active decision to hold an overweight/position relative to the Benchmark. Fund Managers seek to overweight (certain positions they expect to outperform the integration be constrained with most they believe will undertary believe will under A macualy Duration: The Macualy Justice The Ma Equity & Debt Commentary data source credits: Equity write-up Debt write-up Source for numbers: Leading business dailies Source for numbers: BSE and NSE and leading business dailies **REGISTRAR & TRANSFER AGENCY** Kfin Technologies Limited

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

A monthly reference guide for AMFI/NISM certified Mutual Fund Distributors and Planners. Mutual Fund investments are subject to market risks, read all scheme related documents carefully.



# Score in all directions UTI FLEXI CAP FUND

UTI Flexi Cap Fund provides investors an opportunity to diversify their portfolio across large, mid and small cap companies. The fund focuses on sustainable businesses with high growth potential.



Portfolio focus on long-term wealth creation



Strength of Large Cap & growth potential of Mid & Small Cap



Suitable for building your core equity portfolio

#### Contact your mutual fund distributor or give a missed call on 8655019940. SMS "UTIFCF" to 5676756 | www.utimf.com

- UTI Flexi Cap Fund
- (An open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks.)
- 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. The Rickometer of the fund is evaluated on monthly basis and any changes to Rickometer are disclosed wide added

The Risk-o-meter of the fund is 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.