

UTI SMART PLAN

OVER **2.6 MILLION** INVESTORS[^]
NOT ONLY BENEFIT
FROM SAVING TAX[#], BUT MORE.

Wealth Creation



UTI Long Term Equity Fund (Tax Saving)

Insurance Cover[@]



UTI Unit Linked Insurance Plan

Retirement Planning



UTI Retirement Benefit Pension Fund

Tax benefit for investment upto ₹1,50,000
under section 80C of IT Act, 1961[#]

Give a missed call on 8655019940 SMS **"SAVE TAX" to 5676756**

UTI Smart Plan is only a communication approach applied to various investment types from UTI MF. UTI Retirement Benefit Pension Fund is an open ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier). UTI Long Term Equity Fund (Tax Saving) is an open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit. UTI Unit Linked Insurance Plan is an open-ended tax saving cum insurance scheme @Insurance cover is being provided by way of a tie up with Life Insurance Corporation of India. [#]As per the present tax laws, eligible investors (individual/HUF) are entitled to deduction from their gross total income, of the amount invested in equity linked saving scheme (ELSS) up to ₹1,50,000/- (along with other prescribed investments) under Section 80C of the Income Tax Act, 1961. Subject to prevailing tax laws. [#]No. of Investor Folios as on 31st January 2022: 2.6 Million Investors [UTI Long Term Equity Fund (Tax Saving) – 2,52,811, UTI Unit Linked Insurance Plan – 2,48,670 & UTI Retirement Benefit Pension Fund – 21,03,913]

UTI LONG TERM EQUITY FUND (TAX SAVING)

This product is suitable for investors who are seeking*:
• Long term capital growth
• Investment in equity instruments of companies that are believed to have growth potential



UTI UNIT LINKED INSURANCE PLAN

This product is suitable for investors who are seeking*:
• Long term capital appreciation
• Investment in equity instruments (maximum-40%) and debt instruments

UTI RETIREMENT BENEFIT PENSION FUND

This product is suitable for investors who are seeking*:
• Long term capital appreciation
• Investment in equity instruments (maximum-40%) and debt/money market instruments

BECHNMARK



UTI RETIREMENT BENEFIT PENSION FUND
CRISIL SHORT TERM DEBT HYBRID 60+40 FUND INDEX
UTI UNIT LINKED INSURANCE PLAN
NIFTY 50 HYBRID COMPOSITE DEBT 50:50 INDEX*



UTI LONG TERM EQUITY FUND (TAX SAVING)
NIFTY 500 INDEX

^{*}Investors should consult their financial advisor if in doubt about whether the product is suitable for them.

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

INSIDE

• Snapshot
• Portfolio

• Fund Performance
• Sectoral Breakdown

• Volatility Measures
• Credit Profile

• Active Stock Positions
• Dividend History

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.

FUNDS CATEGORY

	Category Of Scheme	Page No.
EQUITY		
• UTI Mastershare Unit Scheme	Large Cap Fund	10
• UTI Core Equity Fund	Large & Mid Cap Fund	11
• UTI Flexi Cap Fund	Flexi Cap Fund	12
• UTI Value Opportunities Fund	Value Fund	13
• UTI Mid Cap Fund	Mid Cap Fund	14
• UTI Small Cap Fund	Small Cap Fund	15
• UTI Focused Equity Fund	Focused Fund	16
• UTI Dividend Yield Fund	Dividend Yield Fund	17
• UTI MNC Fund	Thematic – MNC	18
• UTI India Consumer Fund	Thematic – Consumption	19
• UTI Infrastructure Fund	Thematic – Infrastructure	20
• UTI Banking & Financial Services Fund	Sectoral - Banking & Financial Services	21
• UTI Healthcare Fund	Sectoral – Healthcare	22
• UTI Transportation & Logistics Fund	Sectoral – Transportation & Logistics	23
• UTI Long Term Equity Fund (Tax Saving)	ELSS	24
HYBRID		
• UTI Hybrid Equity Fund	Aggressive Hybrid Fund	29
• UTI Multi Asset Fund	Multi Asset Allocation	30
• UTI Arbitrage Fund	Arbitrage	31
• UTI Regular Savings Fund	Conservative Hybrid Fund	32
• UTI Unit Linked Insurance Plan	Dynamic Asset Allocation*	33
• UTI Equity Savings Fund	Equity Savings	34
SOLUTION		
• UTI Children’s Career Fund - Savings Plan	Children's Fund	35
• UTI Retirement Benefit Pension Fund	Retirement Fund	36
• UTI Children’s Career Fund - Investment Plan	Children's Fund	37
DEBT		
• UTI Overnight Fund	Overnight Fund	39
• UTI Liquid Cash Plan	Liquid Fund	40
• UTI Money Market Fund	Money Market Fund	41
• UTI Ultra Short Term Fund	Ultra Short Duration Fund	42
• UTI Treasury Advantage Fund	Low Duration Fund	43
• UTI Floater Fund	Floater	44
• UTI Short Term Income Fund	Short Duration Fund	45
• UTI Banking and PSU Debt Fund	Banking and PSU Fund	46
• UTI Corporate Bond Fund	Corporate Bond Fund	47
• UTI Credit Risk Fund	Credit Risk Fund	48
• UTI Medium Term Fund	Medium Duration Fund	49
• UTI Dynamic Bond Fund	Dynamic Bond	50
• UTI Bond Fund	Medium to Long Duration Fund	51
• UTI Gilt Fund	Gilt Fund	52
INDEX		
• UTI Nifty Index Fund	Index Fund	25
• UTI Nifty Next 50 Index Fund	Index Fund	26
• UTI Nifty200 Momentum 30 Index Fund	Index Fund	27
READY RECKONER		
• Equity		09
• Hybrid		28
• Fixed Income		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 "

* Proposed category



Living within your means

This is not an attempt to rate the budget or fathom its impact on the economy over the next year. Rather the objective is to analyze the budget of the country as we would the budget of a household or a company.

But first let's divert our attention for a moment to ScoreAlpha, our investment process. The primary pillars of our research methodology are focus on operating cash flow and return on capital employed. Operating cash flow is the fuel for growth for a sound business. The operating cash flow or a part of it is reinvested in the company. If capital in the business generates a return on higher than the cost of capital, then the company creates value for its shareholders. If a company fails to generate consistent operating cash flow then it must take on debt to meet its operating needs which puts it in a vulnerable situation as it now needs

financial support from lenders and equity holders just to continue operations. Further if it wishes to invest it must further take on debt or raise equity to invest as it does not generate any cash of its own. Such a company would qualify as rather poor business. And these are risks that we look out for in our research methodology.

Given the purpose and obligations of the government, the second pillar i.e., return on capital is not relevant but we can apply the first pillar i.e., operating cash flows to the Government of India and its finances. As per the budget presented in parliament this week the Union Government expects to receive net tax revenues of Rs 19.4 lakh crores in FY23. Add to this number, dividends, interest and other revenue items and the government estimates total revenue receipts to amount to Rs 22.04 lakh crores. As against these revenue receipts the government expects its total expenditure to amount to Rs 39.45 lakh crores in FY23BE. This amounts to a gap of Rs 17.4 lakh crores between its means and its needs. To finance this gap, it must sell assets (disinvestment, privatization) borrow money from the market and from the public (small savings schemes). The fiscal deficit as we term it, is estimated at Rs 16.61 lakh crores in FY23BE after accounting for the proceeds from sale of assets.

At this point we could say that to support and grow the economy - a plan that involves borrowing money every year to meet revenue and capital expenditure i.e., a fiscal deficit is not unusual. According to the CIA's World Factbook estimates for 2017, only 47 out of 222 countries worldwide are not in a fiscal deficit. In our opinion, that number has increased due to the pandemic in 2021. As for India, we have been running a fiscal deficit pretty much for ever. This is not something individuals can do but the sovereign can because the sovereign has the right to tax and can transfer liabilities from one generation to another. Further, if the sovereign borrows in its own currency, it can either inflate away the debt and keep printing money to balance the books.

As a citizen of India, it would be appropriate to ascertain if our revenue receipts match our revenue expenditure. Sadly, the answer to that is – no. The union expects revenue expenditure of Rs 31.94 lakh crores in FY23BE. In other words, the revenue deficit (revenue receipts less revenue expenditure) itself is Rs 9.91 lakh crores; the sovereign needs to borrow just to meet its running expenses. Note that the interest cost of the Government is estimated at Rs 9.40 lakh crores in FY23BE i.e. over 40% of the government's revenue goes solely towards meeting its interest obligations. In fact, the interest obligations, defence expenditure, salaries & pensions and subsidies put together equal the government's revenue receipts. Just to make the point again, this is not unique to this year's budget this has been the state of our finances for several years now.

This leads us to a few conclusions. We must expand our tax base and tax net. The revenues accruing to the state are insufficient. We must be conscious of our fiscal deficit and the quantum of debt relative to the size of our economy - this number is now just under 90% of GDP. The cost of our profligacy will be imposed on future generations. Discipline in spending and a swing towards capital expenditure within our limited budgetary means are financial priorities. Further this annual ritual where individuals, businesses and industries plead for tax breaks from government must cease - our means are limited. Finally, stability in tax policy is underrated. Businesses and citizens cannot manage their affairs forever looking over their shoulder to changes in the budget in February every year. Stability in tax policy – direct and indirect taxes allow businesses to make their plans without being disrupted by the annual budget of the government. It is useful to think of the finances of the union not just in absolute term but also in relation to the size of the economy. Growth in the economy addresses our financial problems because even if we hold the trajectory of our deficits steady in absolute terms; the deficits begin to shrink relative to GDP. We have done that before and that is the pathway to a better financial situation.

Our target should be to glide the revenue deficit to zero or even a surplus. Borrowing by government should primarily be for capital expenditure. The fiscal deficit should be a counter cyclical policy instrument - rising when the economy requires support and contracting when the economy is doing well. Finally, we should be conscious of the aggregate debt to GDP - that is a burden we impose on future generations

Former US President Calvin Coolidge famously said and this bears repeating - "There is no dignity quite so impressive, and no independence quite so important, as living within your means."

Or in the words of my standard 6 Hindi teacher "*jitni chadar ho, utna hi pair phailana chahiye*"

Above commentary is published in UTI Fund Watch in the section of Update from CIO's Desk, click here to refer to the factsheet.

Vetri Subramaniam
Chief Investment Officer
UTI Asset Management Company Ltd

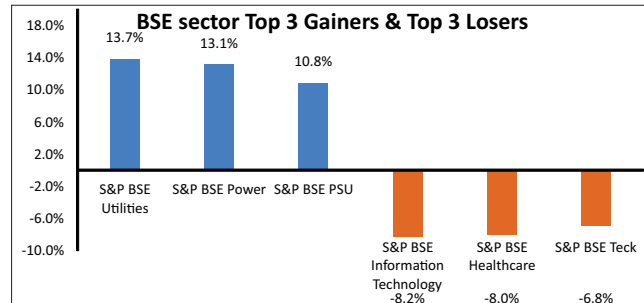
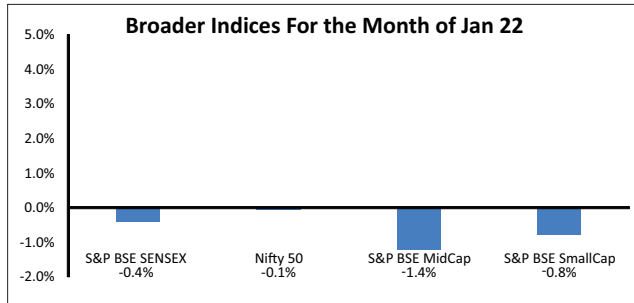
Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

म्युचुअल फंड निवेश बाजार जोखिमों के अधीन हैं, योजना से संबंधित सभी दस्तावेजों को ध्यान से पढ़ें

Equity Market

January 2022 saw a sell-off in equity markets towards the month-end on concerns of Fed rate hikes and war clouds looming over Ukraine. After a strong showing earlier in the month, the bellwether indices S&P BSE Sensex and Nifty 50 corrected sharply by month-end closing -0.41% and -0.08% respectively. S&P BSE Mid-Cap and S&P BSE Small-Cap dipped 1.43% and 0.78% respectively.

On the BSE sectorial front, S&P BSE Utilities (up 13.74%), S&P BSE Power (13.09%) and S&P BSE PSU (10.80%) were the gainers, while S&P BSE IT (-8.21%), S&P BSE Healthcare (-8.02%) and S&P BSE Teck (-6.84%) were the losers.



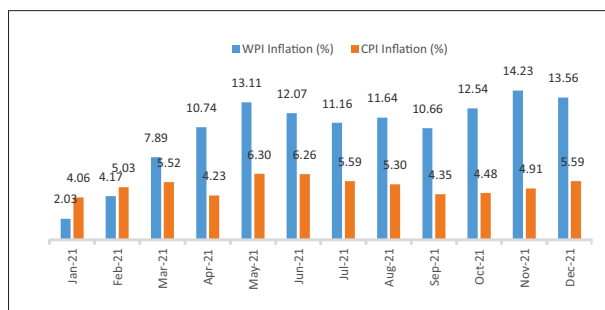
Source for numbers: BSE and NSE and leading business dailies. (January 2022)

Debt Market

Retail inflation (CPI) trended to a five-month high of 5.59% in December 2021 (4.91% in November 2021) owing to higher food prices as the Consumer Food Price Index (CFPI) surged during December to 4.05% from 1.87% in the previous month.

Wholesale price-based inflation (WPI), in December 2021 was 13.56% from 14.23% in November 2021. December WPI was sticky at higher levels owing to rising prices of mineral oils, basic metals, crude petroleum & natural gas, chemicals and chemical products, food products, textile and paper and paper products. This is the ninth consecutive month WPI has featured in double digits.

In November 2021, industrial output (IIP) inched higher by 1.4% (3.2% in October 2021), with cumulative industrial growth so far in the fiscal rising 17.4% vis-à-vis a contraction of 15.3% in the same period last year. Production gains in mining (up 5.0%), electricity (2.1%) and manufacturing (0.9%) were key in IIP growth.



India's merchandise exports in January 2022 surged by 23.7% to USD34.1bn over USD27.5bn in the corresponding period last year; exports recorded an increase of 31.8% over January 2020 (USD25.9bn in). Merchandise exports over the April-January 2021-22 period surged by 46.5% to USD335.4bn vis-à-vis USD228.9bn in April-January 2020-21. The largest export gains came from engineering goods, cotton yarn, gems and jewellery, petroleum products, organic and inorganic chemicals, plastic and linoleum.

Union Budget 2022-23 was announced with some of its crucial announcements being:

- To outline a defined roadmap for the economy over the next 25 years (Amrit Kal)
- Fiscal deficit at 6.40% with total FY23 expenditure at Rs 39.45 lakh crores
- PLI (production-linked imports) scheme in 14 sectors with potential to create 60 lakh jobs and boost production to tune of Rs 30 lakh crores during next 5 years
- Introduction of Central Bank Digital Currency for an efficient and cheaper currency management system
- To boost local production to meet needs of the armed forces with 68% of the capital procurement budget to be earmarked for domestic industry.

According to government estimates, India's GDP growth in 2021-22 could be at 9.2%, which is higher than most economies. Moreover, recovery has also been across-the-board.

However, rising input costs are a concern for most corporates as evident from the squeeze on operating profit margins in the December 2021 quarterly results. Also, the uncertainty and concerns related to the Fed stance and war in Ukraine could be an abiding theme in the short-term. Market corrections could be more frequent and discerning investors should take the opportunity to add to their investments.

Source for numbers: Leading business dailies (January 2022)

DATE	19.01.2022
WEBSITE	economictimes.indiatimes.com
LINK	https://economictimes.indiatimes.com/markets/expert-view/bullish-on-3-sectors-to-invest-in-this-year-vetri-subramaniam/articleshow/88975912.cms

Bullish on 3 sectors to invest in this year: Vetri Subramaniam

Synopsis



"We are quite excited about the entire pharmaceutical plus healthcare space along with automobiles and real estate."

"In financials, there are a handful of five or six banks where we personally and many of our funds are invested in with a strong active weight because we think these guys are going to come out of this difficult period with their foot on the accelerator, better margins and gains in market share," says Vetri Subramaniam, CIO, UTI AMC.

Do you have any thoughts on some of the other sectors like roads, railways, urban infrastructure housing etc. in light of the incentivised investments made by the government? There have been the PLI schemes as well and even the Aatmanirbhar Bharat initiative is all set to benefit a host of these sectors. Your thoughts?

Housing is interesting. What people do not realise is that the housing sector is almost about a quarter of total capital investment that happens in the economy. It has been a soft spot for many years. But record low interest rates and tax breaks etc. which have been given both at an individual buyer level as well as to developers to get the real estate cycle moving, is something that we would tend to be positive on incrementally.

There is a part of the capex that we are more positive about happening in real estate rather than the private corporate sector at this point of time. The other interesting area would be automobiles. It has been through a very difficult cycle for automobiles,

going back all the way to the festival season of CY2018. In three years, volumes have gone negative. We still think that there is a structural growth story in automobiles in terms of demand that is likely to come from consumers as they move up the income cycle and look to improve their quality of life. The automobile sector is likely to benefit from that and hence the structural story is still intact. The three-year adverse cycle is creating a good opportunity to position for demand normalisation there and that is an area we like.

The domestic healthcare and pharmaceuticals sector has done well in the last one year but it is coming through after two-three years of intense pain. They have had to readjust their business structure. The domestic opportunity remains very attractive but they ran into significant challenges on the pricing side

and the generic markets globally and also with quality related issues, one by one, we are seeing companies addressing these challenges and getting past them.

These companies are globally very competitive. It is one of the few sectors in which we will find a large number of Indian companies globally competitive. So again, we are quite excited about the entire pharmaceutical plus healthcare space along with automobiles and real estate.

Is pharma a space you are not so bullish on or do you feel it has just topped out? As I said, pharma and healthcare is something that we still like. We find the domestic market opportunity still very attractive; it is highly profitable and has got very good growth characteristics. It is just an unfortunate fact of life that as incomes go up, we get more and more chronic lifestyle related conditions which require a lifetime of treatment.

So this is a good growth opportunity for the domestic companies and added to that is the organised sector of healthcare which is the whole hospital diagnostic place which has growing on the back of spending ability and the development of the health insurance sector.

So we are quite positive on this domestic healthcare space and as I said, the export end of that had been challenged by safety issues and quality issues as well as by pricing issues. We think the worst is sort of behind on that front as well. So this is a sector where we would stay incrementally positive in the medium term. Within financials, what is the strategy now? What kind of parameters are you applying when it comes to the financial basket?

Financial has been the bellwether of this market. It is the largest sector in the benchmark indices but it has obviously gone through a difficult period over the last year-year and a half, particularly because of the pandemic. But just two-three quick points here; this is the first time in almost 20 years, I am actually seeing that a handful of banks have been proactive in terms of providing for potential losses. Remember they actually started providing for losses in the March 20 quarter when the pandemic had just about hit.

Secondly they went out and raised capital as a pre-emptive measure to strengthen balance sheets. Thirdly, many of them have built excess buffers within the P&L. We have not seen this kind of behaviour from some of these banks in the previous credit cycle of 2013-2015 or even in the late 90s credit cycle. Typically the attitude was deny, deny, regulatory forbearance and then wait four to five years before you start to clean it up. Now some of the points that I made may not be true of every bank within the sector or every financial lending institution within the sector but certainly it is true of a handful of those institutions. So while at a sector level, it is hard to get dramatically overweight, given that the sector is already 32% of the benchmark, we are very confident that there is a strong consolidation story that is going to play out. Some of these institutions navigated the credit side and asset side risks well over the last one year. They have built their buffers, they have got high capital adequacy and they have got the trust of depositors or they have got the trust of the bond markets.

The case for incremental growth accruing to them is far stronger than anything I have seen in the last few years. One has to be cautious within that aggregate sector because companies are very different but there is a handful of five or six banks where we personally and many of our funds are invested in with a strong active weight because we think these guys are going to come out of this difficult period with their foot on the accelerator, better margins and gains in market share.

Publication: Economic Times

Date: 19-01-2022

SECTORAL OUTLOOK 2022?

To help you stay ahead with your investments, we speak with 11 fund managers and take their outlook on the key sectors of the economy



Publication: Value Research Wealth
Date: 31-01-2022

SECTORAL OUTLOOK 2022?

Automobiles

'A low penetration rate has been a strong demand driver'

Year 2021 has been difficult for the auto sector, with the semiconductor crunch affecting automakers worldwide. What's the outlook for various types of automakers in 2022 – commercial, passenger, two-wheelers, tractors, etc.



The industry volume performance has been weak for the last two years (FY21 over FY19 base), wherein the passenger-vehicle (PV) volumes declined by about 20 per cent, two-wheelers by about 20 per cent, and medium and heavy commercial vehicles (M&HCV) by about 30 per cent, and this challenge continues in FY22 as well. The decline in volume was primarily on account of an increase in the cost of the vehicle and slower income growth for the buyers. The cost increment to the end users have been on various accounts – changing emission norms, improvement of safety standards, rising commodity costs. In addition, the hardening of lending norms by the financial institutions has imposed additional challenges to the buyers. For FY22, the sector is faced with the extra challenge of supply-side disruptions like semiconductor shortage and logistics issues, which we believe are more near-term issues.

We understand a large part of cost increases are behind us. As economic activities improve, per-capita income will also improve, taking demand back on a longer-term growth trajectory. Long-term volume CAGR (FY18- FY19) in the industry has been 8.1 per cent for PVs, about 11 per cent for two-wheelers, 7.9 per cent for M&HCV, while for the tractor industry, it has been 5.9 per cent. One of the strong

demand drivers in the industry has been a low penetration rate, for PV penetration in India is just 2.8 per cent (per 1,000 people) compared to over 50 per cent in developed countries. We expect a slew of new product launches



SACHIN TRIVEDI SVP, Head of Research & Fund Manager - Equity, UTI AMC (manages UTI Transportation and Logistics Fund)

from auto OEMs (original equipment makers) in the next few years will attract buyers and improve the volumes in the market. A combination of operating leverage and better pricing will support earnings performance in the sector.

However, investors also need to pay attention to the new trends in the sector – increasing preference for SUVs in passenger vehicles, preference for higher CC motorcycles in two-wheelers, increasing penetration of electric scooters. Auto OEMs with good offerings in these categories should emerge as a beneficiary of a potential increase in the overall volumes. On similar lines, auto ancillaries with exposure to the right segment are the ones likely to emerge as winners. Especially about the improving penetration of electric vehicle, we expect lithium-based electric-vehicle adoption to increase with the fall in the price of the battery pack. An increase in localisation of battery cells will further bring down costs, making it affordable for the mass segment. Adoption could be faster in the scooter segment. However, in passenger cars, range anxiety, lack of charging infrastructure, along with the steep pricing compared to petrol/diesel cars, would push out the adoption.

The demand for commercial vehicles (CVs) and tractors is cyclical. We believe CV volumes have seen over 50 per cent contraction in the last two years; demand should bounce back sharply with improving commercial activities and replacement demands driving volumes. However, tractors, which have also been an exception in the last two years and have seen growth, may see slower growth.

Tractors, which have also been an exception in the last two years and have seen slower growth

Key Features	UTI MASTERSHARE UNIT SCHEME			UTI CORE EQUITY FUND			UTI FLEXI CAP FUND			UTI VALUE OPPORTUNITIES FUND		
Fund Category	Large Cap Fund			Large & Mid Cap Fund			UTI Flexi Cap Fund			Value Fund		
Type of Scheme	An open ended equity scheme predominantly investing in large cap stocks			An open ended equity scheme investing in both large cap and mid cap stocks			An open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks			An open ended equity scheme following a value investment strategy		
Investment Objective	The objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of large cap companies. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.			The objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of large cap and mid cap companies. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.			The primary objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of companies in a flexible manner across the market capitalization spectrum. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.			The primary objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of companies across market capitalization spectrum. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.		
Entry Load/ Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load
	Please refer to pg. 10			Please refer to pg. 11			Please refer to pg. 12			Please refer to pg. 13		
Plans/Options(Regular/Direct)	Growth option IDCW option with Payout and Reinvestment CanServe facility available			Growth option IDCW option with Payout and Reinvestment			Growth option IDCW option with Payout and Reinvestment			Growth option IDCW option with Payout and Reinvestment		
SIP/SWP/STRIP	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Fund Size ~	9865.44 Cr			1243.63 Cr			25517.99 Cr			6765.55 Cr		
Expense Ratio@ (%)	Regular: 1.82, Direct : 1.13			Regular: 2.62, Direct : 1.95			Regular: 1.63, Direct : 0.93			Regular: 1.88, Direct :1.25		
Benchmark Index	S&P BSE 100			Nifty Large Midcap 250			Nifty 500			Nifty 500		

Key Features	UTI MID CAP FUND			UTI DIVIDEND YIELD FUND			UTI MNC FUND			UTI INDIA CONSUMER FUND		
Fund Category	Mid Cap			Dividend Yield Fund			Thematic - MNC			Thematic – Consumption		
Type of Scheme	An open ended equity scheme predominantly investing in mid cap stocks			An open ended equity scheme predominantly investing in Dividend Yielding stocks			An open ended equity scheme following the theme of investing predominantly in equity and equity related securities of Multi-National Companies			An open ended equity scheme following the theme of changing consumer aspirations, changing lifestyle and growth of consumption		
Investment Objective	The objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of mid cap companies. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.			The objective of the scheme is to generate long term capital appreciation and income by investing predominantly in Dividend yielding equity and equity related securities. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.			The primary objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of multinational companies. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.			The objective of the scheme is to generate long term capital appreciation by investing predominantly in companies that are expected to benefit from the growth of consumption, changing demographics, consumer aspirations and lifestyle. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.		
Entry Load/ Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load
	Please refer to pg. 14			Please refer to pg. 17			Please refer to pg. 18			Please refer to pg. 19		
Plans/Options(Regular/Direct)	Growth option IDCW option with Payout and Reinvestment			Growth option IDCW option with Payout and Reinvestment			Growth option IDCW option with Payout and Reinvestment			Growth option IDCW option with Payout and Reinvestment		
SIP/SWP/STRIP	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Fund Size ~	6949.14 Cr			3105.34 Cr			2566.38 Cr			383.66 Cr		
Expense Ratio@ (%)	Regular: 1.81, Direct : 0.96			Regular: 2.04, Direct : 1.48			Regular: 2.05, Direct : 1.23			Regular: 2.91, Direct : 2.37		
Benchmark Index	Nifty Midcap 150			Nifty 500			Nifty MNC			Nifty India Consumption		

Key Features	UTI INFRASTRUCTURE FUND			UTI BANKING AND FINANCIAL SERVICES FUND			UTI HEALTHCARE FUND			UTI TRANSPORTATION & LOGISTICS FUND		
Fund Category	Thematic – Infrastructure			Sectoral – Banking & Financial Services			Sectoral – Healthcare			Sectoral – Transportation & Logistics		
Type of Scheme	An open ended equity scheme following the Infrastructure theme			An open ended equity scheme investing in Banking and Financial Services Sector			An open ended equity scheme investing in the Healthcare Services Sector			An open ended equity scheme investing in transportation and logistics sector		
Investment Objective	The investment objective of the Scheme is to provide long term capital appreciation by investing predominantly in equity and equity related securities of companies engaged either directly or indirectly in the infrastructure areas of the Indian economy. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.			The objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of companies/ institutions engaged in the banking and financial services activities. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.			The primary objective of the scheme is to generate long term capital appreciation by investing predominantly in equities and equity related securities of companies/ institutions engaged in the Healthcare Services Sector. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.			The objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of companies engaged in the transportation and logistics sector. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.		
Entry Load/ Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load
	Please refer to pg. 20			Please refer to pg. 21			Please refer to pg. 22			Please refer to pg. 23		
Plans/Options(Regular/Direct)	Growth option IDCW option with Payout and Reinvestment			Growth option IDCW option with Payout and Reinvestment			Growth option IDCW Option with Payout and Reinvestment			Growth option IDCW Option with Payout and Reinvestment		
SIP/SWP/STRIP	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Fund Size ~	1504.69 Cr			745.26 Cr			812.86 Cr			1617.62 Cr		
Expense Ratio@ (%)	Regular: 2.28, Direct : 1.89			Regular: 2.62, Direct : 1.42			Regular: 2.34, Direct : 1.15			Regular: 2.41, Direct : 1.08		
Benchmark Index	Nifty Infrastructure			Nifty Financial Services			S&P BSE Healthcare			UTI Transportation & Logistics Fund Index		

~(Monthly Average as on 31st January 2022)

Minimum Investment Amount refer page No. 62

Asset Allocation refer page no. 58-61 *Benchmark change w.e.f January 1, 2022.

FUNDS AT A GLANCE



Haq, ek behtar zindagi ka.

Key Features	UTI LONG TERM EQUITY FUND (TAX SAVING)			UTI SMALL CAP FUND			UTI NIFTY200 MOMENTUM 30 INDEX FUND			UTI NIFTY INDEX FUND		
Fund Category	ELSS			Small Cap Fund			Index Fund			Index Fund		
Type of Scheme	An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit			An open-ended equity scheme predominantly investing in small cap stocks			UTI Nifty 200 Momentum 30 Index Fund is an open-ended scheme replicating/tracking the Nifty200 Momentum 30 Index			An open ended scheme replicating/ tracking Nifty 50 index		
Investment Objective	The primary objective of the scheme is to invest predominantly in equity and equity related securities of companies across the market capitalization spectrum. securities shall also include fully/partly convertible debentures/bonds.			The objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of small cap companies. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.			The investment objective of the scheme is to provide returns that, before expenses, closely correspond to the total returns of the securities as represented by the underlying index, subject to tracking error. However, there is no guarantee or assurance that the investment objective of the scheme will be achieved.			The principal investment objective of the scheme is to invest in stocks of companies comprising Nifty 50 index and endeavour to achieve return equivalent to Nifty 50 Index by "passive" investment. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.		
Entry Load/ Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load
	Please refer to pg. 24			Please refer to pg. 15			Please refer to pg. 27			Please refer to pg. 25		
Plans/Options(Regular/Direct)	Growth option IDCW Option with Payout			Growth option IDCW option with Payout			Growth option			Growth option IDCW option with Payout and Reinvestment		
SIP/SWP/STRIP	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Fund Size ~	3073.56 Cr			2034.17 Cr			1013.40 Cr			5981.54 Cr		
Expense Ratio@ (%)	Regular: 2.24, Direct : 1.20			Regular: 2.25, Direct : 0.36			Regular: 0.92, Direct : 0.40			Regular: 0.31, Direct : 0.21		
Benchmark Index	Nifty 500			Nifty Small Cap 250			Nifty 200 Momentum 30 Index			NIFTY 50		

Key Features	UTI NIFTY NEXT 50 INDEX FUND			UTI HYBRID EQUITY FUND			UTI MULTI ASSET FUND			UTI ARBITRAGE FUND		
Fund Category	Index Fund			Aggressive Hybrid Fund			Multi Asset Allocation			Arbitrage		
Type of Scheme	An open ended scheme replicating / tracking Nifty Next 50 Index.			An open ended hybrid scheme investing predominantly in equity and equity related instruments			An open ended scheme investing in equity, debt and Gold ETFs			An open ended scheme investing in arbitrage opportunities		
Investment Objective	The investment objective of the scheme is to provide returns that, before expenses, closely correspond to the total returns of the securities as represented by the underlying index, subject to tracking error. However there is no guarantee or assurance that the investment objective of the scheme will be achieved.			The primary objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of companies across the market capitalization spectrum. The fund also invests in debt and money market instruments with a view to generate regular income. However, there is no assurance or guarantee that the investment objective of the Scheme would be achieved.			The objective of the Scheme is to achieve long term capital appreciation by investing predominantly in a diversified portfolio of equity and equity related instruments. The fund also invests in debt and money market instruments with a view to generate regular income. The fund also invests in Gold ETFs. The portfolio allocation is managed dynamically. However, there is no assurance or guarantee that the investment objective of the Scheme would be achieved.			The objective of the scheme is to generate capital appreciation through arbitrage opportunities between cash and derivatives market and arbitrage opportunities within the derivative segment and by deployment of surplus cash in debt securities and money market instruments. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.		
Entry Load/ Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load
	Please refer to pg. 26			Please refer to pg. 29			Please refer to pg. 30			Please refer to pg. 31		
Plans/Options(Regular/Direct)	Growth option			Growth option IDCW option with Payout and Reinvestment Can Serve facility available			Growth option IDCW option with Payout and Reinvestment			Growth option IDCW option with Payout and Reinvestment CanServe facility available		
SIP/SWP/STRIP	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Fund Size ~	1515.27 Cr			4412.04 Cr			878.97 Cr			5821.57 Cr		
Expense Ratio@ (%)	Regular: 0.79, Direct : 0.33			Regular: 1.98, Direct : 1.48			Regular: 1.93, Direct : 0.98			Regular: 0.94, Direct : 0.35		
Benchmark Index	Nifty Next 50			CRISIL Hybrid 35+65 Aggressive Index			65% S&P BSE 200 25% CRISIL Composite Bond Fund 10% Prices of Gold			Nifty 50 Arbitrage		

Key Features	UTI REGULAR SAVINGS FUND			UTI UNIT LINKED INSURANCE PLAN			UTI EQUITY SAVINGS FUND			UTI CHILDREN'S CAREER FUND - SAVINGS PLAN		
Fund Category	Conservative Hybrid Fund			Dynamic Asset Allocation*			Equity Savings			Children's Fund		
Type of Scheme	An open ended hybrid scheme investing predominantly in debt instruments			An open ended tax saving cum insurance scheme.			An open ended scheme investing in equity, arbitrage and debt			An open ended fund for investment for children having a lock-in for at least 5 years or till the child attains age of majority (whichever is earlier)		
Investment Objective	The primary objective of the scheme is to invest predominantly in debt and money market instruments and part of the portfolio into equity/equity related securities with a view to generating income and aim for capital appreciation. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.			Investment objective of the scheme is primarily to provide return through growth in the NAV or through dividend distribution (IDCW) and reinvestment thereof. Amounts collected under the scheme shall generally be invested as follows: (a) Not less than 60% of the funds in debt instruments with low to medium risk profile. (b) Not more than 40% of the funds in equities and equity related instruments.			The investment objective of the Scheme is to provide capital appreciation and income distribution to the investors using arbitrage opportunities, investment in equity / equity related instruments and debt / money market instruments. However, there is no assurance or guarantee that the investment objective of the Scheme would be achieved.			The primary objective of the scheme is to invest predominantly in debt and money market instruments and part of the portfolio into equity & equity related securities with a view to generating income and aim for capital appreciation. However, there is no assurance or guarantee that the investment objective of the Scheme would be achieved.		
Entry Load/ Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load
	Please refer to pg. 32			Please refer to pg. 33			Please refer to pg. 34			Please refer to pg. 35		
Plans/Options(Regular/Direct)	Monthly IDCW Option, Flexi IDCW Option, Monthly Payment Option, Growth Plan Default Plan Growth Plan			10 year Plan / 15 year Plan			(i) Growth Option (ii) IDCW Option with Payout & Reinvestment Facility (iii) Monthly IDCW Option with Payout Facility (iv) Monthly IDCW Option with Reinvestment Facility (v) Quarterly IDCW Option with Payout Facility (vi) Quarterly IDCW Option with Reinvestment Facility			(i) Scholarship Option (ii) Growth Option		
SIP/SWP/STRIP	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Fund Size ~	1622.72 Cr			5374.19 Cr			275.25 Cr			4246.62 Cr		
Expense Ratio@ (%)	Regular: 1.82, Direct : 1.27			Regular: 1.63, Direct : 0.88			Regular: 1.55, Direct : 0.72			Regular: 1.76, Direct : 1.60		
Benchmark Index	NIFTY 50 Hybrid Composite Debt 15:85 Index			NIFTY 50 Hybrid Composite Debt 50:50 Index			Crisil Equity Savings Index			CRISIL Short Term Debt Hybrid 60+40 Fund Index		

~(Monthly Average as on 31st January 2022)
Minimum Investment Amount refer page No. 62
Asset Allocation refer page no. 58-61 *Proposed Category

FUNDS AT A GLANCE



Haq, ek behtar zindagi ka.

Low Duration Fund	UTI RETIREMENT BENEFIT PENSION FUND			UTI CHILDREN'S CAREER FUND - INVESTMENT PLAN			UTI OVERNIGHT FUND			UTI LIQUID CASH PLAN		
Fund Category	Retirement Fund			Children's Fund			Overnight Fund			Liquid Fund		
Type of Scheme	An open ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier)			An open ended fund for investment for children having a lock-in for at least 5 years or till the child attains age of majority (whichever is earlier)			An open ended debt scheme investing in overnight securities			An open ended liquid scheme		
Investment Objective	The investment objective of the scheme is primarily to generate a corpus to provide for pension in the form of periodical income / cash flow to the unit holders to the extent of redemption value of their holding after the age of 58 years by investing in a mix of securities comprising of debt & money market instruments and equity & equity related instruments. However, there is no assurance or guarantee that the investment objective of the Scheme would be achieved.			The primary objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of companies across the market capitalization spectrum. However, there is no assurance or guarantee that the investment objective of the Scheme would be achieved.			The investment objective of the scheme is to generate reasonable income, with low risk and high level of liquidity from a portfolio of overnight securities having a maturity of one day. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee /indicate any returns.			The investment objective of the scheme is to generate steady and reasonable income, with low risk and high level of liquidity from a portfolio of debt & money market instruments. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee /indicate any returns.		
Entry Load/ Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load
	Please refer to pg. 36			Please refer to pg. 37			Please refer to pg. 39			Please refer to pg. 40		
Plans/Options(Regular/Direct)	Growth Option			Growth option IDCW option Scholarship Option			Growth Option, Periodic Option with payout & reinvestment of IDCW Daily Reinvestment of IDCW Option			Growth option IDCW option		
SIP/SWP/STRIP	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Fund Size ~	3622.35 Cr			625.98 Cr			7776.59 Cr			28309.62 Cr		
Expense Ratio@ (%)	Regular: 1.69, Direct : 1.02			Regular: 2.48, Direct : 1.60			Regular: 0.12, Direct : 0.06			Regular: 0.24, Direct : 0.14		
Benchmark Index	CRISIL Short Term Debt Hybrid 60+40 Fund Index			Nifty 500			CRISIL Overnight Index			CRISIL Liquid Fund Index		

Key Features	UTI MONEY MARKET FUND			UTI ULTRA SHORT TERM FUND			UTI TREASURY ADVANTAGE FUND			UTI FLOATER FUND		
Fund Category	Money Market Fund			Ultra Short Duration Fund			Low Duration Fund			Floater		
Type of Scheme	An open ended debt scheme investing in money market instruments			An open ended ultra-short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 months and 6 months			An open ended low duration debt scheme investing in instruments such that the Macaulay duration of the portfolios is between 6 months and 12 months			UTI Floater Fund is an open ended debt scheme predominantly investing in floating rate instruments (including fixed rate instruments converted to floating rate exposures using swaps/derivatives)		
Investment Objective	The investment objective of the scheme is to generate reasonable income with high level of liquidity by investing in a portfolio of money market instruments. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.			The investment objective of the scheme is to generate reasonable income with low volatility through investment in a portfolio comprising of debt & money market instruments. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.			The investment objective is to generate reasonable income for its investors consistent with high liquidity by investing in a portfolio of debt & money market instruments. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee /indicate any returns.			The investment objective of the scheme is to generate reasonable returns and reduce interest rate risk by investing in a portfolio comprising predominantly of floating rate instruments and fixed rate instruments swapped for floating rate returns. The Scheme may also invest a portion of its net assets in fixed rate debt securities and money market instruments. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.		
Entry Load/ Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load
	Please refer to pg. 41			Please refer to pg. 42			Please refer to pg. 43			Please refer to pg. 44		
Plans/Options(Regular/Direct)	Growth option IDCW option			Growth Option Daily IDCW Reinvestment Option Weekly IDCW Reinvestment Option Flexi IDCW Option Fortnightly/Monthly/Quarterly/Half Yearly/Annual Payout & Reinvestment IDCW Option			(Daily/Weekly/Fortnightly/ Monthly/Quarterly/Half-Yearly/ Annual/Flexi) and Growth Option			Growth Option Quarterly IDCW Option Half Yearly IDCW Option Annual IDCW Option Flexi IDCW Option both payout & reinvestment facilities		
SIP/SWP/STRIP	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Fund Size ~	7837.70 Cr			2316.35 Cr			3805.77 Cr			3043.69 Cr		
Expense Ratio@ (%)	Regular: 0.28, Direct : 0.19			Regular: 0.95, Direct : 0.37			Regular: 0.43, Direct : 0.28			Regular:0.86, Direct : 0.36		
Benchmark Index	CRISIL Money Market Index			CRISIL Ultra Short Term Debt Index			CRISIL Low Duration Debt Index			CRISIL Low Duration Debt Index		

Key Features	UTI SHORT TERM INCOME FUND			UTI BANKING AND PSU DEBT FUND			UTI CORPORATE BOND FUND			UTI CREDIT RISK FUND		
Fund Category	Short Duration Fund			Banking and PSU Fund			Corporate Bond Fund			Credit Risk Fund		
Type of Scheme	UTI Short Term Income Fund is an open ended short term debt scheme investing in instruments such that the Macaulay duration of portfolio is between 1 year and 3 years			An open ended debt scheme predominantly investing in debt instruments of Banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds.			UTI Corporate Bond Fund is an open ended debt scheme predominantly investing in AA+ and above rated corporate bonds.			UTI Credit Risk Fund is an open ended debt scheme predominantly investing in AA and below rated corporate bonds (excluding AA+ rated corporate bonds). A Relatively High interest rate risk and Relatively High Credit Risk.		
Investment Objective	The investment objective of the scheme is to generate reasonable income, with low risk and high level of liquidity from a portfolio of debt & money market instruments. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.			The investment objective of the scheme is to generate reasonable income, with low risk and high level of liquidity from a portfolio of predominantly debt & money market securities issued by Banks, Public Sector Undertakings (PSUs), Public Financial Institutions (PFIs) and Municipal Bonds. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.			The investment objective of the scheme is to generate optimal returns by investing predominantly in AA+ and above rated corporate bonds. However, there can be no assurance that the investment objective of the scheme will be realized. The Scheme does not guarantee / indicate any returns.			The investment objective of the scheme is to generate reasonable income and capital appreciation by investing minimum of 65% of total assets in AA and below rated corporate bonds (excluding AA+ rated corporate bonds). However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.		
Entry Load/ Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load
	Please refer to pg. 45			Please refer to pg. 46			Please refer to pg. 47			Please refer to pg. 48		
Plans/Options(Regular/Direct)	Growth Sub-Option IDCW Sub-Option			IDCW option & Growth option Mthly/Qtrly/HalfYearly/Annual/Flexi Payout & Reinvestment IDCW Option			Growth Option Quarterly IDCW Option Half Yearly IDCW Optio Annual IDCW Option Flexi IDCW Option both payout & reinvestment facilities			Growth Option IDCW Option (with Payout and Reinvestment Facilities) Default Option - Growth Option		
SIP/SWP/STRIP	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Fund Size ~	3766.11 Cr			296.12 Cr			4320.71 Cr			550.75 Cr		
Expense Ratio@ (%)	Regular: 0.96, Direct : 0.35			Regular: 0.32, Direct : 0.18			Regular: 0.58, Direct : 0.23			Regular: 1.64, Direct : 0.88		
Benchmark Index	CRISIL Short Term Bond Fund Index			CRISIL Banking and PSU Debt Index			CRISIL Corporate Bond Composite Index			CRISIL Short Term Credit Risk Index		

~(Monthly Average as on 31st January 2022)
Minimum Investment Amount refer page No. 62
Asset Allocation refer page no. 58-61

FUNDS AT A GLANCE



Haq, ek behtar zindagi ka.

Key Features	UTI MEDIUM TERM FUND	UTI DYNAMIC BOND FUND	UTI BOND FUND	UTI GILT FUND																								
Fund Category	Medium Duration Fund	Dynamic Bond	Medium to Long Duration Fund	Gilt Fund																								
Type of Scheme	An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 years and 4 years.	An open ended dynamic debt scheme investing across duration	An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 4 years and 7 years.	UTI Gilt Fund is an open ended debt scheme investing in government securities across maturities.																								
Investment Objective	The investment objective of the scheme is to generate reasonable income by investing in debt & money market securities such that the Macaulay duration of the portfolio is between 3 to 4 years. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns	The investment objective of the scheme is to generate optimal returns with adequate liquidity through active management of the portfolio, by investing in debt and money market instruments across duration. However, there can be no assurance that the investment objective of the scheme will be realized. The Scheme does not guarantee / indicate any returns.	The investment objective of the scheme is to generate optimal returns with adequate liquidity by investing in debt and money market instruments such that the Macaulay duration of the portfolio is between 4 years and 7 years. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.	The investment objective of the scheme is to generate credit risk-free return through investment in sovereign securities issued by the Central Government and/ora State Government and / or any security unconditionally guaranteed by the Central Government and / or a State Government for repayment of principal and interest. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.																								
Entry Load/ Exit Load	<table border="1"> <thead> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td></td> </tr> </tbody> </table>	Entry Load	Holding Period	Exit Load				<table border="1"> <thead> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td></td> </tr> </tbody> </table>	Entry Load	Holding Period	Exit Load				<table border="1"> <thead> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td></td> </tr> </tbody> </table>	Entry Load	Holding Period	Exit Load				<table border="1"> <thead> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td></td> </tr> </tbody> </table>	Entry Load	Holding Period	Exit Load			
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Entry Load	Holding Period	Exit Load																										
Entry Load	Holding Period	Exit Load																										
	Please refer to pg. 49	Please refer to pg. 50	Please refer to pg. 51	Please refer to pg. 52																								
Plans/Options(Regular/Direct)	Options: (a)Growth Option (b) Monthly IDCW Option (c) Quarterly IDCW Option (d) Half Yearly IDCW Option (e) Annual IDCW Option (f) Flexi IDCW Option with both payout and reinvestment facilities	Growth option IDCW option with Payout and Reinvestment Qtly/Half Yearly/Annual/Flexi IDCW with Payout and Re-investment	Growth option IDCW option (with Payout & reinvestment Facility) Default Option - Growth Option	Growth Plan - IDCW Plan (with payout & reinvestment facilities)																								
SIP/SWP/STRIP	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>																								
Fund Size ~	65.40 Cr	343.54 Cr	289.03 Cr	605.62 Cr																								
Expense Ratio@ (%)	Regular: 1.65, Direct : 1.02	Regular: 1.60, Direct : 0.99	Regular: 1.66, Direct : 1.37	Regular: 0.95, Direct : 0.67																								
Benchmark Index	CRISIL Medium Term Debt Index	CRISIL Composite Bond Fund Index	NIFTY Medium to Long Duration Debt Index	CRISIL Dynamic Gilt Index																								
Key Features	UTI FOCUSED EQUITY FUND																											
Fund Category	Focused Fund																											
Type of Scheme	An open-ended equity scheme investing in maximum 30 stocks across market caps																											
Investment Objective	The investment objective of the scheme is to generate long term capital appreciation by investing in equity & equity related instruments of maximum 30 stocks across market caps. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.																											
Entry Load/ Exit Load	<table border="1"> <thead> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td></td> </tr> </tbody> </table>	Entry Load	Holding Period	Exit Load				Please refer to pg. 16																				
Entry Load	Holding Period	Exit Load																										
Plans/Options(Regular/Direct)	(i) Growth Option (ii) Payout of Income Distribution cum capital withdrawal option In case no option is indicated in the application form, then the default option will be the Growth Option																											
SIP/SWP/STRIP	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>																									
Fund Size ~	2854.71 Cr																											
Expense Ratio@ (%)	Regular: 2.09, Direct : 0.29																											
Benchmark Index	Nifty 500 Index (TRI)																											

~(Monthly Average as on 31st January 2022)

Minimum Investment Amount refer page No. 62

Asset Allocation refer page no. 58-61

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

'Expense Ratio' represents the Total Expenses (TER) as on 31st January 2022.

Investment Objective

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

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

Date of inception/allotment

15th October, 1986

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 9865.44 Crore
Closing AUM : ₹ 9659.33 Crore

High/Low NAV in the month

High Growth Option : ₹ 207.7168
Low Growth Option : ₹ 192.6565

Total Expense Ratio

Regular : 1.82
Direct : 1.13

Minimum Investment Amount

Growth: ₹ 100/-
IDCW: ₹ 5000/-

No. of Unit Holding Accounts

6,85,840

Load Structure

Entry Load : Nil

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

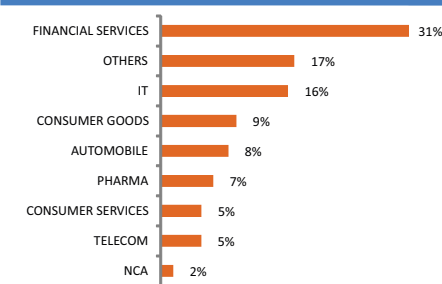
NAV per unit as on 31st January, 2022

Regular Growth Option : ₹ 195.3405
Regular IDCW Option : ₹ 42.8367
Direct Growth Option : ₹ 207.7517
Direct IDCW Option : ₹ 48.4145

Portfolio as on 31st January, 2022

Equity	% to NAV	Equity	% to NAV
Infosys Ltd.	8.82	Titan Company Ltd.	1.79
ICICI Bank Ltd	8.36	Eicher Motors Ltd	1.77
HDFC Bank Ltd.	6.66	Sun Pharmaceuticals Industries Ltd.	1.74
Bharti Airtel Ltd.	5.08	Shree Cement Ltd.	1.70
Tata Consultancy Services Ltd.	4.28	Aditya Birla Fashion & Retail Ltd.	1.61
Reliance Industries Ltd.	4.25	Jubilant Food Works Ltd	1.61
HDFC Ltd.	3.97	Hindustan Unilever Ltd.	1.55
State Bank Of India	2.56	Pidilite Industries Ltd.	1.49
Larsen & Toubro Ltd.	2.53	Balkrishna Industries Ltd.	1.48
Axis Bank Ltd.	2.46	Dr Reddy's Laboratories Ltd.	1.40
SKF India Ltd.	2.24	Divis Laboratories Ltd.	1.36
Tech Mahindra Ltd	2.15	Indian Energy Exchange Ltd	1.33
Tata Motors Ltd.	2.12	Cipla Ltd.	1.23
Maruti Suzuki India Ltd.	2.08	Others	15.10
Asian Paints Ltd.	1.95	Net Current Assets	1.57
Bajaj Finance Ltd.	1.89	TOTAL	100.00
Kotak Mahindra Bank Ltd.	1.87		

Sectoral Breakdown



Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Bharti Airtel Ltd	3.1	Reliance Industries Ltd	-4.9
ICICI Bank Ltd	2.3	HCL Technologies Ltd	-1.3
SKF India Ltd	2.2	HDFC Ltd	-1.1
Infosys Ltd	1.7	Bajaj Finserv Ltd	-1.1
Aditya Birla Fashion & Retail Ltd	1.6	ITC Ltd	-1.0

Market Capitalisation (%)

	Large	Mid	Small
Fund	87	8	5
Benchmark	95	5	0

Quantitative Indicators

	Fund	Benchmark
Beta	0.93	1
Standard Deviation (Annual)	20.13%	21.45%
Sharpe Ratio	0.78%	
Portfolio Turnover Ratio (Annual)	0.33	
P/B	8.38	8.34
P/E	37.02	36.68
ROE	15.79	16.64

As on 31st January, 2022

Portfolio Details

% of Top 10 Stocks	48.96
Median Market Cap (₹ Cr)	3,64,282
Weighted Average Market Cap	4,33,865
Number of Securities	50

All figures given are provisional and unaudited.

Fund Performance Vs Benchmark (CAGR) as on 31st January, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	S&P BSE 100 (%)	S&P BSE Sensex (%)	NAV Growth (₹)	S&P BSE 100 (₹)	S&P BSE Sensex (₹)
1 Year	30.95	29.25	26.62	13,095	12,925	12,662
3 Years	19.10	18.27	18.26	16,902	16,551	16,547
5 Years	15.85	16.31	17.33	20,876	21,294	22,245
Since inception*	15.97	14.45	15.19	18,73,803	11,77,480	14,75,783

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

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

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

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

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 63 in 'Fund Manager Summary'.

Schemes Managed by Mrs. Swati Kulkarni.

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

SIP Returns as on 31st January, 2022

Period	Investment Amount (₹)	Value-Fund (₹)	S&P BSE 100 (₹)	S&P BSE Sensex (₹)	Yield (%) Fund	Yield (%) S&P BSE 100	Yield (%) S&P BSE Sensex
1 Year	1,20,000	1,32,028	1,31,050	1,30,420	19.01	17.43	16.41
3 Years	3,60,000	5,21,025	5,14,253	5,06,396	25.51	24.55	23.43
5 Years	6,00,000	9,42,320	9,35,891	9,44,686	18.09	17.81	18.19
7 Years	8,40,000	14,61,846	14,82,273	15,00,536	15.54	15.93	16.27
10 Years	12,00,000	26,34,247	26,43,307	26,49,369	15.02	15.08	15.13
15 Years	18,00,000	54,05,231	53,66,448	53,51,846	13.47	13.39	13.36
Since inception*	20,60,000	74,21,125	74,66,692	74,95,459	13.49	13.55	13.59

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 January 2022 (Since SIP facility was introduced in November 2004. Past performance may or may not be sustained in future.

For Product Label, Refer Page no. 64-67.

Investment Objective

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

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

Date of inception/allotment

20th May, 2009

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 1243.63 Crore
Closing AUM : ₹ 1243.04 Crore

High/Low NAV in the month

High Growth Option : ₹ 103.4367
Low Growth Option : ₹ 96.4533

Total Expense Ratio

Regular : 2.62
Direct : 1.95

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW:

No. of Unit Holding Accounts

1,71,779

Load Structure

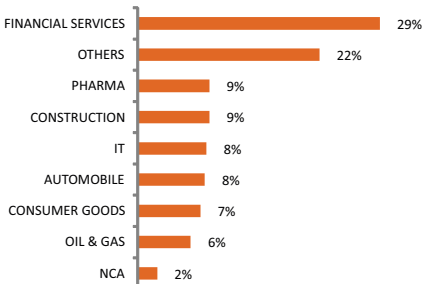
Entry Load	Nil	
Holding Period	< 1 Year	>= 1 Year
Exit Load	1%	Nil

NAV per unit as on 31st January, 2022

Regular Growth Option	₹ 99.0145
Regular IDCW Option	₹ 48.2353
Direct Growth Option	₹ 103.2576
Direct IDCW Option	₹ 50.7416

Portfolio as on 31st January, 2022

Equity	% to NAV	Equity	% to NAV
ICICI Bank Ltd	5.16	Oberoi Realty Ltd.	1.83
HDFC Bank Ltd.	4.88	Cummins India Ltd.	1.82
State Bank Of India	4.33	HCL Technologies Ltd.	1.82
HDFC Ltd.	3.33	Mahindra & Mahindra Ltd.	1.73
Federal Bank Ltd.	3.29	Tata Motors Ltd.	1.73
ITC Ltd.	3.08	Oracle Financial Services Software Ltd.	1.70
Axis Bank Ltd.	2.96	Lupin Ltd.	1.67
Larsen & Toubro Ltd.	2.77	Aditya Birla Fashion & Retail Ltd.	1.67
Bharti Airtel Ltd.	2.74	Ashok Leyland Ltd.	1.44
Ajanta Pharma Ltd.	2.53	Bharat Forge Ltd.	1.44
Fortis Healthcare Ltd.	2.42	Aurobindo Pharma Ltd.	1.38
Infosys Ltd.	2.40	Bajaj Auto Ltd.	1.21
Emami Ltd.	2.29	Reliance Industries Ltd.	1.21
Hindustan Petroleum Corporation Ltd.	2.20	Others	26.44
Max Financial Services Ltd.	2.13	Net Current Assets	2.32
Coromandel International Ltd.	2.09	TOTAL	100.00
Gujarat State Petronet Ltd.	1.99		

Sectoral Breakdown**Active Stock positions**

Overweight (Top 5)	%	Underweight (Top 5)	%
State Bank Of India	3.2	Reliance Industries Ltd	-3.4
Federal Bank Ltd	2.7	Tata Consultancy Services Ltd	-2.2
Ajanta Pharma Ltd	2.4	Kotak Mahindra Bank Ltd	-1.5
Hindustan Petroleum Corporation Ltd	2.1	Adani Total Gas Ltd	-1.4
ICICI Bank Ltd	2.1	Infosys Ltd	-1.2

Market Capitalisation (%)

	Large	Mid	Small
Fund	49	37	14
Benchmark	56	40	4

Quantitative Indicators

	Fund	Benchmark
Beta	0.97	1
Standard Deviation (Annual)	20.39%	20.42%
Sharpe Ratio	0.75%	
Portfolio Turnover Ratio (Annual)	0.59	
P/B	4.08	9.07
P/E	26.58	38.51
ROE	13.44	16.73

As on 31st January, 2022**Portfolio Details**

% of Top 10 Stocks	35.07
Median Market Cap (₹ Cr)	47,637
Weighted Average Market Cap	2,11,392
Number of Securities	63

All figures given are provisional and unaudited.

Fund Performance Vs Benchmark (CAGR) as on 31st January, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty Large Mid 250 (%)	Nifty 50 (%)	NAV Growth (₹)	Nifty Large Mid 250 (₹)	Nifty 50 (₹)
1 Year	40.72	37.51	28.68	14,072	13,751	12,868
3 Years	18.70	21.48	18.35	16,732	17,937	16,585
5 Years	14.06	17.52	16.60	19,312	22,426	21,561
Since inception*	12.73	15.83	13.01	45,856	64,735	47,325

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

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

SIP Returns as on 31st January, 2022

Period	Investment Amount (₹)	Value-Fund (₹)	Nifty Large Mid 250 (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) Nifty Large Mid 250	Yield (%) Nifty 50
1 Year	1,20,000	1,33,613	1,33,636	1,30,903	21.59	21.63	17.19
3 Years	3,60,000	5,46,470	5,52,441	5,11,231	29.03	29.84	24.12
5 Years	6,00,000	9,37,787	9,87,603	9,39,381	17.89	20.01	17.96
7 Years	8,40,000	14,23,743	15,83,498	14,84,932	14.80	17.78	15.98
10 Years	12,00,000	25,22,829	30,23,663	26,18,536	14.21	17.58	14.91
15 Years	NA	NA	NA	NA	NA	NA	NA
Since inception	15,20,000	37,06,669	45,44,583	38,41,563	13.20	16.07	13.70

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

Investment Objective

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

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

Date of inception/allotment

18th May, 1992

Fund Manager

Ajay Tyagi - CFA, MFC

Managing the scheme since Jan-2016

Fund AUM

Fund Size Monthly Average : ₹ 25517.99 Crore
Closing AUM : ₹ 24638.43 Crore

High/Low NAV in the month

High Growth Option : ₹ 275.5909
Low Growth Option : ₹ 246.3650

Total Expense Ratio

Regular : 1.63
Direct : 0.93

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW:

No. of Unit Holding Accounts

17,67,892

Load Structure

Entry Load : Nil

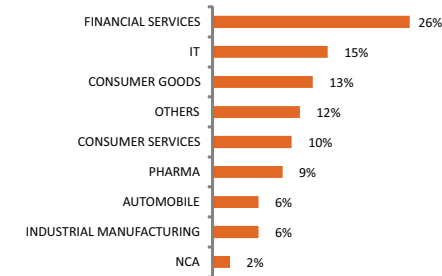
Exit Load : (A) Redemption / Switch out within 1 year from the date of allotment –
(i) upto 10% of the allotted Units – NIL
(ii) beyond 10% of the allotted Units - 1.00%
(B) Redemption / Switch out after 1 year from the date of allotment – NIL

NAV per unit as on 31st January, 2022

Regular Growth Option : ₹ 253.0503
Regular IDCW Option : ₹ 171.8789
Direct Growth Option : ₹ 264.4787
Direct IDCW Option : ₹ 180.5611

Portfolio as on 31st January, 2022

Equity	% to NAV	Equity	% to NAV
Bajaj Finance Ltd.	5.60	Aavas Financiers Ltd	1.63
Larsen & Toubro Infotech Ltd	5.27	Ajanta Pharma Ltd.	1.61
HDFC Bank Ltd.	5.15	IPCA Laboratories Ltd.	1.61
Infosys Ltd.	4.13	Motherson Sumi System Ltd.	1.55
Kotak Mahindra Bank Ltd.	4.12	Endurance Technologies Ltd.	1.53
ICICI Bank Ltd	3.56	Divis Laboratories Ltd.	1.48
HDFC Ltd.	3.55	Schaeffler India Ltd	1.44
Avenue Supermarts Ltd.	3.19	Suven Pharmaceuticals Ltd	1.43
Mindtree Ltd.	2.93	Jubilant Food Works Ltd	1.40
Astral Ltd.	2.84	Pidilite Industries Ltd.	1.36
Coforge Ltd	2.83	Dr. Lal Pathlabs Ltd.	1.34
Info-Edge (India) Ltd.	2.66	Berger Paints India Ltd.	1.32
AU Small Finance Bank Ltd	2.38	Crompton Greaves Consumer Electricals Ltd.	1.32
Maruti Suzuki India Ltd.	2.17	Others	23.09
Grindwell Norton Ltd.	1.80	Net Current Assets	2.31
Shree Cement Ltd.	1.70	TOTAL	100.00
Titan Company Ltd.	1.70		

Sectoral Breakdown**Active Stock positions**

Overweight (Top 5)	%	Underweight (Top 5)	%
Larsen & Toubro		Reliance Industries Ltd	-7.2
Infotech Ltd	5.0	Tata Consultancy Services Ltd	-3.4
Bajaj Finance Ltd	4.0	Larsen & Toubro Ltd	-2.0
Mindtree Ltd	2.7	State Bank Of India	-1.8
Coforge Ltd	2.7	Hindustan Unilever Ltd	-1.8
Astral Ltd	2.7		

Market Capitalisation (%)

	Large	Mid	Small
Fund	64	27	9
Benchmark	77	15	8

Quantitative Indicators

	Fund	Benchmark
Beta	0.88	1
Standard Deviation (Annual)	19.19%	20.79%
Sharpe Ratio	1.05%	
Portfolio Turnover Ratio (Annual)	0.10	
P/B	12.71	8.34
P/E	51.13	36.68
ROE	21.52	16.64

As on 31st January, 2022**Portfolio Details**

% of Top 10 Stocks	40.33
Median Market Cap (₹ Cr)	73,338
Weighted Average Market Cap	2,07,975
Number of Securities	57

All figures given are provisional and unaudited.

Fund Performance Vs Benchmark (CAGR) as on 31st January, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 500 (%)	Nifty 50 (%)	NAV Growth (₹)	Nifty 500 (₹)	Nifty 50 (₹)
1 Year	29.84	33.44	28.68	12,984	13,344	12,868
3 Years	23.63	19.63	18.35	18,907	17,129	16,585
5 Years	19.14	16.47	16.60	24,016	21,441	21,561
Since inception*	13.08	11.99	NA	3,86,320	2,89,471	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 63 in "Fund Manager Summary". N.A - Not Available. Schemes Managed by Mr. Ajay Tyagi.

As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of Nifty 500. PRI & TRI values are not available from the inception date of UTI FLEXI CAP FUND i.e 18th May 1992 to 31st December 1996.

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

SIP Returns as on 31st January, 2022

Period	Investment Amount (₹)	Value-Fund (₹)	Nifty 500 (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) Nifty 500	Yield (%) Nifty 50
1 Year	1,20,000	1,28,825	1,32,512	1,30,903	13.85	19.80	17.19
3 Years	3,60,000	5,48,325	5,30,551	5,11,231	29.28	26.84	24.12
5 Years	6,00,000	10,25,531	9,53,098	9,39,381	21.57	18.55	17.96
7 Years	8,40,000	16,18,867	15,10,152	14,84,932	18.40	16.45	15.98
10 Years	12,00,000	30,18,950	27,39,257	26,18,536	17.55	15.75	14.91
15 Years	18,00,000	67,88,274	55,38,308	52,66,093	16.10	13.76	13.17
Since inception*	20,60,000	95,02,578	76,01,872	73,35,003	15.91	13.73	13.37

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 January 2022 (Since SIP facility was introduced in November 2004. Past performance may or may not be sustained in future.

For Product Label, Refer Page no. 64-67.

An open ended equity scheme following a value investment strategy.

Investment Objective

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

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

Date of inception/allotment

20th July, 2005

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 6765.55 Crore
Closing AUM : ₹ 6710.31 Crore

High/Low NAV in the month

High Growth Option : ₹ 104.9686
Low Growth Option : ₹ 98.8352

Total Expense Ratio

Regular : 1.88
Direct : 1.25

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW:

No. of Unit Holding Accounts

4,68,077

Load Structure

Entry Load : Nil

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

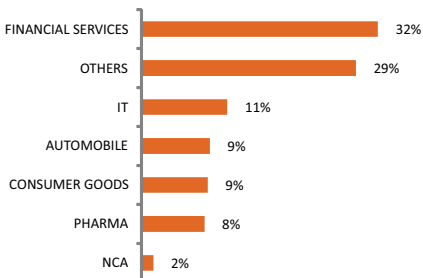
NAV per unit as on 31st January, 2022

Regular Growth Option : ₹ 100.9450
Regular IDCW Option : ₹ 29.4181
Direct Growth Option : ₹ 107.7953
Direct IDCW Option : ₹ 35.1559

Portfolio as on 31st January, 2022

Equity	% to NAV	Equity	% to NAV
ICICI Bank Ltd	8.82	KEC International Ltd.	1.51
Infosys Ltd.	8.15	Ajanta Pharma Ltd.	1.44
HDFC Bank Ltd.	7.97	Larsen & Toubro Infotech Ltd	1.35
Axis Bank Ltd.	4.95	Brigade Enterprises Ltd.	1.34
Bharti Airtel Ltd.	4.63	Coromandel International Ltd.	1.32
State Bank Of India	3.85	Kajaria Ceramics Ltd.	1.30
ITC Ltd.	2.27	Crompton Greaves Consumer Electricals Ltd.	1.27
Tech Mahindra Ltd	1.98	CESC Ltd	1.26
Eicher Motors Ltd	1.97	Phoenix Mills Ltd	1.22
Escorts Ltd.	1.93	Gujarat Gas Ltd	1.20
Aditya Birla Fashion & Retail Ltd.	1.86	Lupin Ltd.	1.18
Maruti Suzuki India Ltd.	1.78	Emami Ltd.	1.17
Cipla Ltd.	1.75	ICICI Prudential Life Insurance Company Ltd.	1.17
Bajaj Auto Ltd.	1.73	Others	22.99
Jubilant Food Works Ltd	1.71	Net Current Assets	1.61
Bharat Forge Ltd.	1.70	TOTAL	100.00
Sun Pharmaceuticals Industries Ltd.	1.62		

Sectoral Breakdown



Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
ICICI Bank Ltd	4.0	Reliance Industries Ltd	-7.2
Axis Bank Ltd	3.2	HDFC Ltd	-4.0
Bharti Airtel Ltd	3.1	Tata Consultancy Services Ltd	-3.4
Infosys Ltd	2.5	Kotak Mahindra Bank Ltd	-2.4
HDFC Bank Ltd	2.3	Larsen & Toubro Ltd	-2.0

Market Capitalisation (%)

	Large	Mid	Small
Fund	64	22	14
Benchmark	77	15	8

Quantitative Indicators Fund Benchmark

Indicator	Fund	Benchmark
Beta	0.95	1
Standard Deviation (Annual)	20.10%	20.79%
Sharpe Ratio	0.85%	
Portfolio Turnover Ratio (Annual)	0.16	
P/B	6.27	8.34
P/E	31.49	36.68
ROE	14.70	16.64

As on 31st January, 2022

Portfolio Details

% of Top 10 Stocks	46.52
Median Market Cap (₹ Cr)	1,06,208
Weighted Average Market Cap	2,64,455
Number of Securities	60

All figures given are provisional and unaudited.

Fund Performance Vs Benchmark (CAGR) as on 31st January, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 500 (%)	Nifty 50 (%)	NAV Growth (₹)	Nifty 500 (₹)	Nifty 50 (₹)
1 Year	31.04	33.44	28.68	13,104	13,344	12,868
3 Years	20.49	19.63	18.35	17,501	17,129	16,585
5 Years	15.82	16.47	16.60	20,849	21,441	21,561
Since inception*	15.00	14.32	14.55	1,00,985	91,547	94,642

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

The current fund manager is managing the scheme since Feb-2017 & Co-Fund Manager managing w.e.f Feb 2018.

*Compounded annualized Growth Rate. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 63 in 'Fund Manager Summary'. Schemes Managed by Mr. Amit Premchandani.

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

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

SIP Returns as on 31st January, 2022

Period	Investment Amount (₹)	Value-Fund (₹)	Nifty 500 (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) Nifty 500	Yield (%) Nifty 50
1 Year	1,20,000	1,32,527	1,32,512	1,30,903	19.82	19.80	17.19
3 Years	3,60,000	5,34,611	5,30,551	5,11,231	27.40	26.84	24.12
5 Years	6,00,000	9,61,803	9,53,098	9,39,381	18.93	18.55	17.96
7 Years	8,40,000	14,76,185	15,10,152	14,84,932	15.81	16.45	15.98
10 Years	12,00,000	25,72,340	27,39,257	26,18,536	14.58	15.75	14.91
15 Years	18,00,000	57,18,704	55,38,308	52,66,093	14.13	13.76	13.17
Since inception	19,80,000	71,33,657	67,80,366	65,04,354	14.07	13.55	13.12

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

Investment Objective

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

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

Date of inception/allotment

7th April, 2004

Fund Manager

Mr Ankit Agarwal, B.Tech, PGDM
Managing the scheme since Aug-2019

Fund AUM

Fund Size Monthly Average : ₹ 6949.14 Crore
Closing AUM : ₹ 6778.92 Crore

High/Low NAV in the month

High Growth Option : ₹ 198.4339
Low Growth Option : ₹ 182.8066

Total Expense Ratio

Regular : 1.81
Direct : 0.96

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW:

No. of Unit Holding Accounts

4,05,262

Load Structure

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

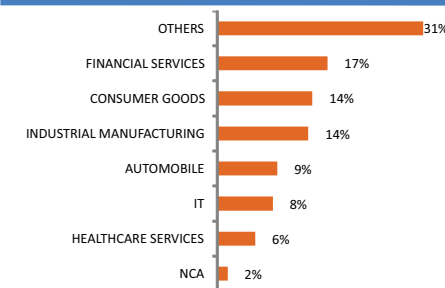
NAV per unit as on 31st January, 2022

Regular Growth Option : ₹ 187.2912
Regular IDCW Option : ₹ 88.6279
Direct Growth Option : ₹ 202.0298
Direct IDCW Option : ₹ 99.4193

Portfolio as on 31st January, 2022

Equity	% to NAV	Equity	% to NAV
Cholamandalam Investment & Finance Company Ltd	3.49	Praj Industries Ltd.	1.78
SRF Ltd.	3.19	Polycab India Ltd	1.78
Tube Investments Of India Ltd	3.15	Escorts Ltd.	1.75
Mphasis Ltd	2.97	Gujarat Gas Ltd	1.75
Jubilant Food Works Ltd	2.57	City Union Bank Ltd	1.74
PI Industries Ltd.	2.46	APL Apollo Tubes Ltd	1.73
L&T Technology Services Ltd	2.46	Volta Ltd.	1.65
Federal Bank Ltd.	2.44	J.K.Cement Ltd.	1.61
Shriram Transport Finance Co.Ltd.	2.20	Coforge Ltd	1.59
Astral Ltd.	2.09	Ashok Leyland Ltd.	1.57
Alkem Laboratories Ltd	2.06	Prestige Estates Projects Ltd	1.56
Bharat Forge Ltd.	2.04	Page Industries Ltd	1.52
Max Financial Services Ltd.	1.93	Aditya Birla Fashion & Retail Ltd.	1.51
Crompton Greaves Consumer Electricals Ltd.	1.91	United Breweries Ltd.	1.42
Schaeffler India Ltd	1.83	Others	36.89
Kajaria Ceramics Ltd.	1.80	Net Current Assets	1.56
		TOTAL	100.00

Sectoral Breakdown



Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Cholamandalam Investment & Finance Company Ltd	3.5	Adani Total Gas Ltd	-2.8
Jubilant Food Works Ltd	2.6	Tata Power Company Ltd	-2.4
PI Industries Ltd	2.5	AU Small Finance Bank Ltd	-1.6
Tube Investments Of India Ltd	2.2	Zee Entertainment Enterprises Ltd	-1.5
Praj Industries Ltd	1.8	Tata Elxsi Ltd	-1.5

Market Capitalisation (%)

	Large	Mid	Small
Fund	14	68	18
Benchmark	16	76	8

Quantitative Indicators

	Fund	Benchmark
Beta	0.92	1
Standard Deviation (Annual)	19.66%	20.69%
Sharpe Ratio	1.11%	
Portfolio Turnover Ratio (Annual)	0.24	
P/B	10.23	9.98
P/E	48.19	41.60
ROE	15.72	16.21

As on 31st January, 2022

Portfolio Details

% of Top 10 Stocks	27.03
Median Market Cap (₹ Cr)	32,760
Weighted Average Market Cap	33,588
Number of Securities	69

All figures given are provisional and unaudited.

Fund Performance Vs Benchmark (CAGR) as on 31st January, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty Midcap 150 (%)	Nifty 50 (%)	NAV Growth (₹)	Nifty Midcap 150 (₹)	Nifty 50 (₹)
1 Year	41.45	46.12	28.68	14,145	14,612	12,868
3 Years	25.23	24.71	18.35	19,651	19,407	16,585
5 Years	16.38	18.67	16.60	21,359	23,546	21,561
Since inception*	18.47	18.03	14.85	2,05,328	1,92,241	1,18,071

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 63 in 'Fund Manager Summary' Schemes Managed by Mr Ankit Agarwal.

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

SIP Returns as on 31st January, 2022

Period	Investment Amount (₹)	Value-Fund (₹)	Nifty Midcap 150 (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) Nifty Midcap 150	Yield (%) Nifty 50
1 Year	1,20,000	1,36,144	1,36,468	1,30,903	25.74	26.27	17.19
3 Years	3,60,000	5,93,534	5,96,481	5,11,231	35.27	35.65	24.12
5 Years	6,00,000	10,28,643	10,45,098	9,39,381	21.69	22.35	17.96
7 Years	8,40,000	15,81,336	16,89,997	14,84,932	17.74	19.60	15.98
10 Years	12,00,000	33,79,385	34,27,965	26,18,536	19.64	19.91	14.91
15 Years	18,00,000	82,17,959	75,73,517	52,66,093	18.28	17.35	13.17
Since inception*	20,60,000	1,10,36,062	98,06,524	73,35,000	17.36	16.75	13.37

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 January 2022 (Since SIP facility was introduced in November 2004. Past performance may or may not be sustained in future.

For Product Label, Refer Page no. 64-67.

Investment Objective

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

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

Date of inception/allotment

23rd December, 2020

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 2034.17 Crore
Closing AUM : ₹ 2022.64 Crore

High/Low NAV in the month

High Growth Option : ₹ 16.4013
Low Growth Option : ₹ 15.2148

Total Expense Ratio

Regular : 2.25
Direct : 0.36

Minimum Investment Amount

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

No. of Unit Holding Accounts

1,73,958

Load Structure

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

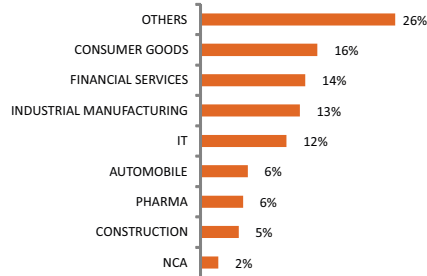
NAV per unit as on 31st January, 2022

Regular Growth Option	₹ 15.6055
Regular IDCW Option	₹ 15.6054
Direct Growth Option	₹ 15.9573
Direct IDCW Option	₹ 15.9569

Portfolio as on 31st January, 2022

Equity	% to NAV	Equity	% to NAV
Greenpanel Industries Ltd	2.72	Persistent Systems Ltd.	1.63
Brigade Enterprises Ltd.	2.65	Prince Pipes And Fittings Ltd	1.61
Timken India Ltd.	2.12	Teamlease Services Ltd.	1.59
Canfin Homes Ltd.	2.04	Carborandum Universal Ltd.	1.57
Tube Investments Of India Ltd	1.98	KPIT Technologies Ltd	1.55
V.I.P.Industries Ltd.	1.93	Praj Industries Ltd.	1.54
Computer Age Management Services Ltd	1.88	Navin Fluorine International Ltd.	1.54
Coforge Ltd	1.86	Chalet Hotels Ltd	1.53
Birlasoft Ltd	1.84	APL Apollo Tubes Ltd	1.53
Creditaccess Grameen Ltd	1.84	Orient Electric Ltd	1.48
MTAR Technologies Ltd	1.75	KNR Constructions Ltd	1.44
KEC International Ltd.	1.74	V-Mart Retail Ltd	1.42
J.B.Chemicals & Pharmaceuticals Ltd	1.72	Cera Sanitaryware Ltd.	1.41
Grindwell Norton Ltd.	1.71	Others	44.91
Eclerx Services Ltd.	1.71	Net Current Assets	2.42
Aarti Industries Limited	1.68	TOTAL	100.00
Affle India Ltd	1.66		

Sectoral Breakdown



Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Greenpanel Industries Ltd	2.7	Indian Energy Exchange Ltd	-2.2
Tube Investments Of India Ltd	2.0	Tanla Platforms Ltd	-1.6
Brigade Enterprises Ltd	1.9	Central Depository Services (India) Ltd	-1.5
Coforge Ltd	1.9	CG Power And Industrial Solutions Ltd	-1.3
MTAR Technologies Ltd	1.8	Gujarat Flurochemicals Ltd	-1.2

Market Capitalisation (%)

	Large	Mid	Small
Fund	-	19	81
Benchmark	0	8	92

Portfolio Details

% of Top 10 Stocks	20.87
Median Market Cap (₹ Cr)	11,058
Weighted Average Market Cap	12,824
Number of Securities	76

All figures given are provisional and unaudited.
As on 31st January, 2022

Fund Performance Vs Benchmark (CAGR) as on 31st January, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty Small Cap 250 (%)	Nifty 50 (%)	NAV Growth (₹)	Nifty Small Cap 250 (₹)	Nifty 50 (₹)
1 Year	57.07	61.25	28.68	15,707	16,125	12,868
Since inception*	49.34	64.03	26.96	15,605	17,317	13,033

Different plans have a different expense structure. The performance details provided herein are of regular plan. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 63 in 'Fund Manager Summary'. Schemes Managed by Mr. Ankit Agarwal. *Compounded annualized Growth Rate. The performance of the benchmark is calculated using total return index variant of the benchmark index.

SIP Returns as on 31st January, 2022

Period	Investment Amount (₹)	Value-Fund (₹)	Nifty Smallcap 250 (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) Nifty Smallcap 250	Yield (%) Nifty 50
1 Year	1,20,000	1,45,842	1,44,289	1,30,903	42.00	39.37	17.18
Since inception	1,30,000	1,61,216	1,60,402	1,43,423	43.09	41.94	18.07

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

Investment Objective

The investment objective of the scheme is to generate long term capital appreciation by investing in equity & equity related instruments of maximum 30 stocks across market caps.

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

Date of inception/allotment

26th Aug, 2021

Fund Manager

Mr. VetriSubramaniam, B.Com, PGDM

Fund AUM

Fund Size Monthly Average : ₹ 2854.71 Crore
Closing AUM : ₹ 2792.63 Crore

High/Low NAV in the month

High Growth Option : ₹ 10.5833
Low Growth Option : ₹ 9.7836

Total Expense Ratio

Regular : 2.09
Direct : 0.29

Minimum Investment Amount

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

No. of Unit Holding Accounts

1,84,752

Load Structure

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

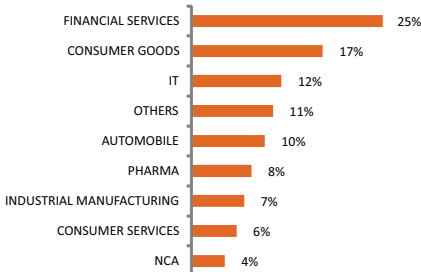
NAV per unit as on 31st January, 2022

Regular Growth Option	₹ 10.0437
Regular IDCW Option	₹ 10.0440
Direct Growth Option	₹ 10.1232
Direct IDCW Option	₹ 10.1231

Portfolio as on 31st January, 2022

Equity	% to NAV	Equity	% to NAV
ICICI Bank Ltd	6.03	United Breweries Ltd.	2.70
HDFC Bank Ltd.	5.90	Sundram Fasteners Ltd.	2.62
Tata Consultancy Services Ltd.	5.78	Dabur India Ltd.	2.61
ABB India Ltd.	4.68	Havells India Ltd.	2.55
Larsen & Toubro Infotech Ltd	4.63	Godrej Consumer Products Ltd	2.54
Cipla Ltd.	4.18	ICICI Lombard General Insurance Company Ltd	2.53
Ambuja Cements Ltd.	4.16	Divis Laboratories Ltd.	2.46
Tata Motors Ltd.	3.91	Bajaj Finance Ltd.	2.35
Bharti Airtel Ltd.	3.84	Indusind Bank Ltd.	2.30
Marico Ltd.	3.35	Bharat Forge Ltd.	2.28
Jubilant Food Works Ltd	3.18	3M India Ltd.	2.03
Ashok Leyland Ltd.	3.14	V-Guard Industries Ltd	1.51
Max Financial Services Ltd.	3.10	Mindtree Ltd.	1.44
Aavas Financiers Ltd	3.00	Proctor & Gamble Health Ltd	1.27
Trent Ltd	2.80	Net Current Assets	4.40
Phoenix Mills Ltd	2.73	TOTAL	100.00

Sectoral Breakdown



Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
ABB India Ltd	4.6	Reliance Industries Ltd	-7.2
Larsen & Toubro Infotech Ltd	4.4	Infosys Ltd	-5.6
Ambuja Cements Ltd	3.9	HDFC Ltd	-4.0
Cipla Ltd	3.8	Kotak Mahindra Bank Ltd	-2.4
Marico Ltd	3.1	Larsen & Toubro Ltd	-2.0

Market Capitalisation (%)

	Large	Mid	Small
Fund	66	28	6
Benchmark	77	15	8

Portfolio Details

% of Top 10 Stocks	46.46
Median Market Cap (₹ Cr)	73,721
Weighted Average Market Cap	2,43,087
Number of Securities	30

All figures given are provisional and unaudited.
As on 31st January, 2022

Fund Performance Vs Benchmark (CAGR) as on 31st January, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 500 (%)	Nifty 50 (%)	NAV Growth (₹)	Nifty 500 (₹)	Nifty 50 (₹)
Since inception	0.44	6.20	4.54	10,044	10,620	10,454

Different plans have a different expense structure. The performance details provided herein are of regular plan. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 63 in 'Fund Manager Summary'. Schemes Managed by Mr. VetriSubramaniam. The performance of the benchmark is calculated using total return index variant of the benchmark index.

UTI DIVIDEND YIELD FUND

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

FEBRUARY 2022

Investment Objective

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

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

Date of inception/allotment

3rd May, 2005

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 3105.34 Crore
Closing AUM : ₹ 3012.84 Crore

High/Low NAV in the month

High Growth Option : ₹ 111.5517
Low Growth Option : ₹ 101.8713

Total Expense Ratio

Regular : 2.04
Direct : 1.48

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW:

No. of Unit Holding Accounts

2,20,974

Load Structure

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

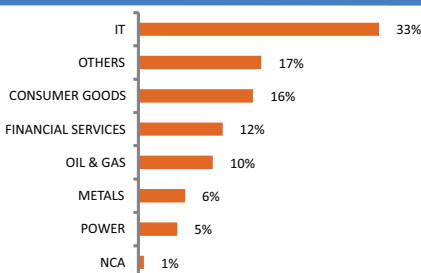
NAV per unit as on 31st January, 2022

Regular Growth Option	₹ 104.5922
Regular IDCW Option	₹ 21.7976
Direct Growth Option	₹ 110.5435
Direct IDCW Option	₹ 25.2874

Portfolio as on 31st January, 2022

Equity	% to NAV	Equity	% to NAV
Infosys Ltd.	9.02	Sanofi India Ltd.	1.72
Tech Mahindra Ltd	7.60	Hindustan Zinc Ltd.	1.65
Mphasis Ltd	6.77	Cummins India Ltd.	1.63
ITC Ltd.	5.77	Oil & Natural Gas Corporation Ltd.	1.60
NTPC Ltd.	4.64	Bajaj Auto Ltd.	1.60
Tata Consultancy Services Ltd.	4.24	Procter & Gamble Hygiene & Hel Care Ltd.	1.54
Larsen & Toubro Infotech Ltd	4.06	Coromandel International Ltd.	1.49
Hindustan Unilever Ltd.	3.80	Bharat Electronics Ltd.	1.46
Tata Steel Ltd.	3.08	Ambuja Cements Ltd.	1.41
ICICI Bank Ltd	2.80	ICICI Prudential Life Insurance Company Ltd.	1.31
Bharat Petroleum Corporation Ltd.	2.77	Indian Energy Exchange Ltd	1.22
Marico Ltd.	2.73	Muthoot Finance Ltd	1.04
Torrent Pharmaceuticals Ltd.	2.39	HDFC Ltd.	0.98
Hindustan Petroleum Corporation Ltd.	2.36	Others	12.59
GAIL (India) Ltd.	2.16	Net Current Assets	0.77
ICICI Securities Ltd.	1.92	TOTAL	100.00
Great Eastern Shipping Co. Ltd.	1.88		

Sectoral Breakdown



Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Mphasis Ltd	5.6	Larsen & Toubro Ltd	-10.1
Larsen & Toubro Infotech Ltd	4.1	Tata Consultancy Services Ltd	-5.9
Tech Mahindra Ltd	3.3	Hindustan Unilever Ltd	-5.7
ICICI Bank Ltd	2.8	Power Grid Corporation Of India Ltd	-3.5
Marico Ltd	2.7	ITC Ltd	-3.3

Market Capitalisation (%)

	Large	Mid	Small
Fund	76	16	8
Benchmark	88	9	3

Quantitative Indicators Fund Benchmark

Indicator	Fund	Benchmark
Beta	0.94	1
Standard Deviation (Annual)	18.23%	18.85%
Sharpe Ratio	0.82%	
Portfolio Turnover Ratio (Annual)	0.18	
P/B	8.05	8.34
P/E	29.83	36.68
ROE	24.41	16.64

As on 31st January, 2022

Portfolio Details

% of Top 10 Stocks	51.80
Median Market Cap (₹ Cr)	1,10,829
Weighted Average Market Cap	2,40,652
Number of Securities	48

All figures given are provisional and unaudited.

Fund Performance Vs Benchmark (CAGR) as on 31st January, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 500 (%)	Nifty 50 (%)	NAV Growth (₹)	Nifty 500 (₹)	Nifty 50 (₹)
1 Year	34.85	33.44	33.83	13,485	13,344	13,383
3 Years	18.34	19.63	16.26	16,580	17,129	15,721
5 Years	15.25	16.47	14.20	20,341	21,441	19,431
Since inception*	15.04	15.26	17.21	1,04,655	1,08,060	1,43,144

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 63 in 'Fund Manager Summary'.

Schemes Managed by Mrs. Swati Kulkarni.

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

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

SIP Returns as on 31st January, 2022

Period	Investment Amount (₹)	Value-Fund (₹)	Nifty 500 (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) Nifty 500	Yield (%) Nifty 50
1 Year	1,20,000	1,31,968	1,32,512	1,34,058	18.91	19.80	22.32
3 Years	3,60,000	5,26,509	5,30,551	5,15,365	26.28	26.84	24.71
5 Years	6,00,000	9,40,232	9,53,098	9,07,484	18.00	18.55	16.55
7 Years	8,40,000	14,65,100	15,10,152	14,35,977	15.60	16.45	15.04
10 Years	12,00,000	25,45,270	27,39,257	24,39,446	14.38	15.75	13.59
15 Years	18,00,000	53,56,077	55,38,308	54,98,967	13.37	13.76	13.67
Since inception	20,00,000	69,84,896	69,75,511	73,70,053	13.60	13.59	14.15

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

UTI MNC FUND

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

FEBRUARY 2022

Investment Objective

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

Date of inception/allotment

29th May, 1998

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 2566.38 Crore
Closing AUM : ₹ 2509.48 Crore

High/Low NAV in the month

High Growth Option : ₹ 284.4242
Low Growth Option : ₹ 265.5224

Total Expense Ratio

Regular : 2.05
Direct : 1.23

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW:

No. of Unit Holding Accounts

1,63,057

Load Structure

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

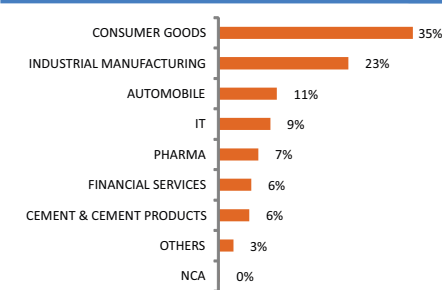
NAV per unit as on 31st January, 2022

Regular Growth Option : ₹ 270.4435
Regular IDCW Option : ₹ 139.4365
Direct Growth Option : ₹ 292.3539
Direct IDCW Option : ₹ 151.6536

Portfolio as on 31st January, 2022

Equity	% to NAV	Equity	% to NAV
Maruti Suzuki India Ltd.	8.17	Bosch Ltd.	2.37
Mphasis Ltd	7.44	Abbott India Ltd.	2.32
Nestle India Ltd.	6.58	Bayer Cropscience Ltd.	2.22
Hindustan Unilever Ltd.	6.03	3M India Ltd.	2.06
Ambuja Cements Ltd.	5.58	Oracle Financial Services Software Ltd.	1.94
Honeywell Automation India Ltd.	5.14	HDFC Asset Management Company Ltd	1.27
United Spirits Ltd.	4.53	Aavas Financiers Ltd	1.24
Procter & Gamble Hygiene & Hel Care Ltd.	3.97	Gland Pharma Ltd	1.23
Grindwell Norton Ltd.	3.89	CRISIL Ltd	1.20
Britannia Industries Ltd.	3.75	ICICI Prudential Life Insurance Company Ltd	1.11
United Breweries Ltd.	3.63	Nippon Life India Asset Management Ltd	1.11
Whirlpool Of India Ltd.	3.51	Timken India Ltd.	0.97
Schaeffler India Ltd	3.18	Mahindra CIE Automotive Ltd	0.85
SKF India Ltd.	3.12	Others	3.48
Cummins India Ltd.	2.97	Net Current Assets	0.26
Sanofi India Ltd.	2.49	TOTAL	100.00
Siemens India Ltd.	2.39		

Sectoral Breakdown



Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Grindwell Norton Ltd	3.9	Vedanta Ltd	-7.0
Honeywell Automation India Ltd	3.6	Hindustan Unilever Ltd	-3.9
Schaeffler India Ltd	3.2	Maruti Suzuki India Ltd	-3.7
Mphasis Ltd	3.2	Britannia Industries Ltd	-3.2
SKF India Ltd	3.1	Ashok Leyland Ltd	-3.2

Market Capitalisation (%)

	Large	Mid	Small
Fund	48	45	7
Benchmark	65	34	1

Quantitative Indicators

	Fund	Benchmark
Beta	0.87	1
Standard Deviation (Annual)	16.96%	18.82%
Sharpe Ratio	0.48%	
Portfolio Turnover Ratio (Annual)	0.02	
P/B	17.62	19.41
P/E	60.41	53.94
ROE	24.80	28.95

As on 31st January, 2022

Portfolio Details

% of Top 10 Stocks	55.10
Median Market Cap (₹ Cr)	48,613
Weighted Average Market Cap	98,806
Number of Securities	38

All figures given are provisional and unaudited.

Fund Performance Vs Benchmark (CAGR) as on 31st January, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty MNC (%)	Nifty 50 (%)	NAV Growth (₹)	Nifty MNC (₹)	Nifty 50 (₹)
1 Year	23.72	23.32	28.68	12,372	12,332	12,868
3 Years	11.50	13.87	18.35	13,866	14,770	16,585
5 Years	12.07	14.34	16.60	17,684	19,550	21,561
Since inception*	16.22	13.56	NA	3,52,135	2,03,453	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 63 in 'Fund Manager Summary'.

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

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

SIP Returns as on 31st January, 2022

Period	Investment Amount (₹)	Value-Fund (₹)	Nifty MNC (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) Nifty MNC	Yield (%) Nifty 50
1 Year	1,20,000	1,28,878	1,29,903	1,30,903	13.94	15.58	17.19
3 Years	3,60,000	4,66,392	4,80,522	5,11,231	17.53	19.65	24.12
5 Years	6,00,000	8,16,968	8,45,463	9,39,381	12.29	13.67	17.96
7 Years	8,40,000	12,48,438	13,57,961	14,84,932	11.12	13.47	15.98
10 Years	12,00,000	24,89,408	26,28,129	26,18,536	13.96	14.98	14.91
15 Years	18,00,000	64,39,874	61,65,545	52,66,093	15.49	14.99	13.17
Since inception*	20,60,000	90,46,464	87,34,542	73,35,003	15.43	15.09	13.37

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 January 2022 (Since SIP facility was introduced in November 2004. Past performance may or may not be sustained in future.

For Product Label, Refer Page no. 64-67.

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

Investment Objective

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

Date of inception/allotment

30th July, 2007

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 383.66 Crore
Closing AUM : ₹ 377.64 Crore

High/Low NAV in the month

High Growth Option : ₹ 41.0884
Low Growth Option : ₹ 38.1967

Total Expense Ratio

Regular : 2.91
Direct : 2.37

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW:

No. of Unit Holding Accounts

47,719

Load Structure

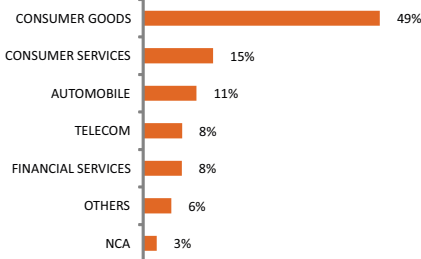
Entry Load : Nil
Exit Load : < 30 days – 1%; ≥ 30 days – Nil

NAV per unit as on 31st January, 2022

Regular Growth Option : ₹ 38.7546
Regular IDCW Option : ₹ 33.8768
Direct Growth Option : ₹ 40.7525
Direct IDCW Option : ₹ 35.7762

Portfolio as on 31st January, 2022

Equity	% to NAV	Equity	% to NAV
Bharti Airtel Ltd.	8.12	HDFC Bank Ltd.	2.36
Maruti Suzuki India Ltd.	6.83	Sheela Foam Ltd.	2.07
Asian Paints Ltd.	6.34	United Breweries Ltd.	2.06
Hindustan Unilever Ltd.	4.70	Phoenix Mills Ltd	1.85
ITC Ltd.	3.97	Bajaj Finance Ltd.	1.85
Nestle India Ltd.	3.87	Radico Khaitan Ltd.	1.71
Avenue Supermarkets Ltd.	3.81	Page Industries Ltd	1.69
Godrej Consumer Products Ltd	3.41	Relaxo Footwears Ltd	1.63
Metro Brands Ltd	3.22	Procter & Gamble Hygiene & Hel Care Ltd.	1.56
Titan Company Ltd.	3.00	FSN E-Commerce Ventures (Nykaa) Ltd	1.53
Eicher Motors Ltd	2.94	V-Mart Retail Ltd	1.49
Dabur India Ltd.	2.70	Barbeque Nation Hospitality Ltd	1.47
ICICI Bank Ltd	2.61	Whirlpool Of India Ltd.	1.47
Jubilant Food Works Ltd	2.60	Others	8.67
Crompton Greaves Consumer Electricals Ltd.	2.59	Net Current Assets	2.83
Marico Ltd.	2.56	TOTAL	100.00
Aditya Birla Fashion & Retail Ltd.	2.49		

Sectoral Breakdown**Active Stock positions**

Overweight (Top 5)	%	Underweight (Top 5)	%
Metro Brands Ltd	3.2	ITC Ltd	-6.1
ICICI Bank Ltd	2.6	Hindustan Unilever Ltd	-5.2
Aditya Birla Fashion & Retail Ltd	2.5	Mahindra & Mahindra Ltd	-4.9
HDFC Bank Ltd	2.4	Titan Company Ltd	-2.7
Sheela Foam Ltd	2.1	Bajaj Auto Ltd	-2.7

Market Capitalisation (%)

	Large	Mid	Small
Fund	67	15	18
Benchmark	92	8	-

Quantitative Indicators

	Fund	Benchmark
Beta	0.92	1
Standard Deviation (Annual)	18.15%	19.03%
Sharpe Ratio	0.72%	
Portfolio Turnover Ratio (Annual)	0.29	
P/B	17.20	15.74
P/E	50.19	48.28
ROE	20.84	21.86

As on 31st January, 2022**Portfolio Details**

% of Top 10 Stocks	47.28
Median Market Cap (₹ Cr)	1,43,348
Weighted Average Market Cap	1,93,786
Number of Securities	37

All figures given are provisional and unaudited.

Fund Performance Vs Benchmark (CAGR) as on 31st January, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty India Consumption (%)	Nifty 50 (%)	NAV Growth (₹)	Nifty India Consumption (₹)	Nifty 50 (₹)
1 Year	25.31	20.65	28.68	12,531	12,065	12,868
3 Years	16.42	15.01	18.35	15,786	15,219	16,585
5 Years	13.33	14.17	16.60	18,701	19,405	21,561
Since inception*	9.78	12.88	11.14	38,753	58,061	46,338

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

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

SIP Returns as on 31st January, 2022

Period	Investment Amount (₹)	Value-Fund (₹)	Nifty India Consumption (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) Nifty India Consumption	Yield (%) Nifty 50
1 Year	1,20,000	1,31,913	1,29,275	1,30,903	18.83	14.57	17.19
3 Years	3,60,000	4,95,419	4,80,057	5,11,231	21.84	19.58	24.12
5 Years	6,00,000	8,72,172	8,55,317	9,39,381	14.93	14.14	17.96
7 Years	8,40,000	13,41,960	13,56,423	14,84,932	13.14	13.44	15.98
10 Years	12,00,000	23,20,791	25,12,615	26,18,536	12.65	14.14	14.91
15 Years	NA	NA	NA	NA	NA	NA	NA
Since inception	17,30,000	45,30,746	53,43,427	49,12,132	12.39	14.39	13.37

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

For Product Label, Refer Page no. 64-67.

Investment Objective

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

Date of inception/allotment

7th April, 2004

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 1504.69 Crore
Closing AUM : ₹ 1487.26 Crore

High/Low NAV in the month

High Growth Option : ₹ 82.0068
Low Growth Option : ₹ 76.7996

Total Expense Ratio

Regular : 2.28
Direct : 1.89

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW:

No. of Unit Holding Accounts

2,91,476

Load Structure

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

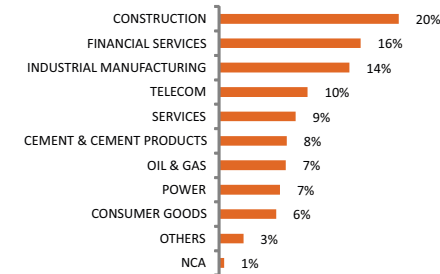
NAV per unit as on 31st January, 2022

Regular Growth Option : ₹ 78.5071
Regular IDCW Option : ₹ 41.0312
Direct Growth Option : ₹ 81.4720
Direct IDCW Option : ₹ 42.6344

Portfolio as on 31st January, 2022

Equity	% to NAV	Equity	% to NAV
Bharti Airtel Ltd.	9.67	Siemens India Ltd.	1.99
Larsen & Toubro Ltd.	9.33	PNC Infratech Ltd	1.98
State Bank Of India	5.66	Torrent Power Ltd.	1.94
ICICI Bank Ltd	5.55	Indraprastha Gas Ltd	1.93
Ultratech Cement Ltd.	4.85	H G Infra Engineering Ltd.	1.82
NTPC Ltd.	4.83	Brigade Enterprises Ltd.	1.81
Axis Bank Ltd.	4.54	Cummins India Ltd.	1.77
Adani Ports And Special Economic Zone Ltd	4.31	ABB India Ltd.	1.72
Gujarat Gas Ltd	3.43	Blue Star Ltd.	1.63
KEC International Ltd.	2.74	Crompton Greaves Consumer Electricals Ltd.	1.56
Shree Cement Ltd.	2.69	Mahindra Logistics Ltd	1.45
Container Corporation Of India Ltd	2.52	Oberoi Realty Ltd	1.39
KNR Constructions Ltd	2.37	Gujarat State Petronet Ltd.	1.11
Bharat Forge Ltd.	2.27	Others	6.17
SKF India Ltd.	2.19	Net Current Assets	0.61
Voltas Ltd.	2.13	TOTAL	100.00
Bharat Electronics Ltd.	2.04		

Sectoral Breakdown



Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
State Bank Of India	5.7	Reliance Industries Ltd	-19.5
ICICI Bank Ltd	5.6	Larsen & Toubro Ltd	-4.9
Axis Bank Ltd	4.5	Power Grid Corporation Of India Ltd	-4.5
Gujarat Gas Ltd	3.4	Grasim Industries Ltd	-4.0
KEC International Ltd	2.7	Oil & Natural Gas Corporation Ltd	-3.9

Market Capitalisation (%)

	Large	Mid	Small
Fund	56	26	18
Benchmark	91	9	-

Quantitative Indicators

	Fund	Benchmark
Beta	0.90	1
Standard Deviation (Annual)	21.98%	22.40%
Sharpe Ratio	0.65%	
Portfolio Turnover Ratio (Annual)	0.07	
P/B	5.08	3.75
P/E	35.94	43.04
ROE	13.33	12.49

As on 31st January, 2022

Portfolio Details

% of Top 10 Stocks	54.92
Median Market Cap (₹ Cr)	1,13,217
Weighted Average Market Cap	1,71,836
Number of Securities	41

All figures given are provisional and unaudited.

Fund Performance Vs Benchmark (CAGR) as on 31st January, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty Infrastructure (%)	Nifty 50 (%)	NAV Growth (₹)	Nifty Infrastructure (₹)	Nifty 50 (₹)
1 Year	38.94	39.89	28.68	13,894	13,989	12,868
3 Years	17.73	21.47	18.35	16,325	17,932	16,585
5 Years	11.76	13.41	16.60	17,441	18,768	21,561
Since inception*	12.82	9.94	14.85	85,911	54,177	1,18,071

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 63 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. PRI values from 7th April 2004 to 31st July 2006. TRI Value From 1st August 2006. The performance of the benchmark is calculated using total return index variant of the benchmark index.

SIP Returns as on 31st January, 2022

Period	Investment Amount (₹)	Value-Fund (₹)	Nifty Infrastructure (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) Nifty Infrastructure	Yield (%) Nifty 50
1 Year	1,20,000	1,32,902	1,36,414	1,30,903	20.43	26.18	17.19
3 Years	3,60,000	5,21,261	5,42,783	5,11,231	25.54	28.53	24.12
5 Years	6,00,000	8,80,885	9,42,739	9,39,381	15.34	18.11	17.96
7 Years	8,40,000	13,30,419	14,08,323	14,84,932	12.90	14.49	15.98
10 Years	12,00,000	23,11,421	22,31,897	26,18,536	12.58	11.92	14.91
15 Years	18,00,000	38,48,589	33,28,673	52,66,093	9.49	7.75	13.17
Since inception*	20,60,000	50,75,899	41,91,703	73,35,003	9.70	7.74	13.37

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 January 2022 (Since SIP facility was introduced in November 2004. Past performance may or may not be sustained in future.

For Product Label, Refer Page no. 64-67.

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

Investment Objective

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

Date of inception/allotment

7th April, 2004

Fund Manager

Mr. Amit Premchandani, PGDM (IIM Indore), CA, CFA
Managing the scheme since June-2014

Fund AUM

Fund Size Monthly Average : ₹ 745.26 Crore
Closing AUM : ₹ 746.93 Crore

High/Low NAV in the month

High Growth Option : ₹ 120.3259
Low Growth Option : ₹ 111.5586

Total Expense Ratio

Regular : 2.62
Direct : 1.42

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW:

No. of Unit Holding Accounts

60,646

Load Structure

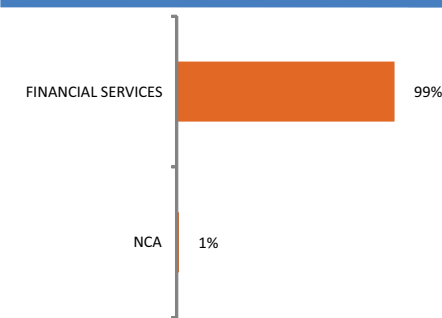
Entry Load : Nil
Exit Load : < 30 days – 1%; ≥ 30 days – Nil

NAV per unit as on 31st January, 2022

Regular Growth Option : ₹ 117.2133
Regular IDCW Option : ₹ 45.6187
Direct Growth Option : ₹ 128.6842
Direct IDCW Option : ₹ 50.3647

Portfolio as on 31st January, 2022

Equity	% to NAV	Equity	% to NAV
HDFC Bank Ltd.	20.69	Federal Bank Ltd.	1.89
ICICI Bank Ltd	17.95	Bajaj Finance Ltd.	1.64
State Bank Of India	10.09	Karur Vysya Bank Ltd.	1.53
Axis Bank Ltd.	9.99	PB Fintech Ltd	1.44
HDFC Ltd.	5.06	DCB Bank Ltd	1.38
Kotak Mahindra Bank Ltd.	4.85	Creditaccess Grameen Ltd	1.13
SBI Life Insurance Company Ltd.	3.30	Equitas Holdings Ltd	1.03
ICICI Prudential Life Insurance Company Ltd.	2.44	Canfin Homes Ltd.	1.03
ICICI Lombard General Insurance Company Ltd	2.29	ICICI Securities Ltd.	0.97
IndusInd Bank Ltd.	2.22	Mahindra & Mahindra Fin.Ser.Ltd.	0.87
RBL Bank Ltd.	1.99	Computer Age Management Services Ltd	0.81
Cholamandalam Investment & Finance Company Ltd	1.90	Aditya Birla Sun Life AMC Ltd	0.70
Bajaj Finserv Ltd.	1.89	Net Current Assets	0.92
		TOTAL	100.00

Sectoral Breakdown**Active Stock positions**

Overweight (Top 5)	%	Underweight (Top 5)	%
Axis Bank Ltd	3.2	HDFC Ltd	-10.5
State Bank Of India	3.0	Bajaj Finance Ltd	-4.7
IndusInd Bank Ltd	2.2	Kotak Mahindra Bank Ltd	-4.5
RBL Bank Ltd	2.0	HDFC Life Insurance Company Ltd	-2.0
Federal Bank Ltd	1.9	HDFC Bank Ltd	-1.5

Market Capitalisation (%)

	Large	Mid	Small
Fund	85	6	9
Benchmark	97	3	-

Quantitative Indicators

	Fund	Benchmark
Beta	0.98	1
Standard Deviation (Annual)	29.03%	28.90%
Sharpe Ratio	0.18%	
Portfolio Turnover Ratio (Annual)	0.19	
P/B	3.82	4.40
P/E	30.40	35.04
ROE	13.09	13.57

As on 31st January, 2022**Portfolio Details**

% of Top 10 Stocks	78.88
Median Market Cap (₹ Cr)	4,76,657
Weighted Average Market Cap	4,09,456
Number of Securities	25

All figures given are provisional and unaudited.

Fund Performance Vs Benchmark (CAGR) as on 31st January, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty Financial Services (%)	Nifty 50 (%)	NAV Growth (₹)	Nifty Financial Services (₹)	Nifty 50 (₹)
1 Year	23.63	22.86	28.68	12,363	12,286	12,868
3 Years	8.77	16.41	18.35	12,871	15,782	16,585
5 Years	9.54	18.30	16.60	15,775	23,181	21,561
Since inception*	14.80	18.40	14.85	1,17,158	2,03,175	1,18,071

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

The Benchmark Index of UTI-Banking Sector Fund is Changed From S&P CNX Banks to CNX Bank index with effect from 13th May, 2010

*Compounded annualized Growth Rate.

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 63 in 'Fund Manager Summary' Schemes Managed by Mr. Amit Premchandani.

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

SIP Returns as on 31st January, 2022

Period	Investment Amount (₹)	Value-Fund (₹)	Nifty Financial Services (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) Nifty Financial Services	Yield (%) Nifty 50
1 Year	1,20,000	1,26,495	1,26,821	1,30,903	10.14	10.66	17.19
3 Years	3,60,000	4,60,486	4,83,083	5,11,231	16.63	20.03	24.12
5 Years	6,00,000	7,65,608	9,11,288	9,39,381	9.68	16.72	17.96
7 Years	8,40,000	11,91,685	15,20,745	14,84,932	9.82	16.64	15.98
10 Years	12,00,000	21,34,576	29,24,461	26,18,536	11.08	16.96	14.91
15 Years	18,00,000	46,57,255	68,56,935	52,66,093	11.74	16.21	13.17
Since inception*	20,60,000	67,30,387	1,03,98,618	73,35,000	12.52	16.78	13.37

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 January 2022 (Since SIP facility was introduced in November 2004. Past performance may or may not be sustained in future.

For Product Label, Refer Page no. 64-67.

UTI HEALTHCARE FUND (Erstwhile UTI Pharma & Healthcare Fund)

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

FEBRUARY 2022

Investment Objective

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

Date of inception/allotment

28th June, 1999

Fund Manager

Mr. V Srivatsa - B.Com., ACA, CWA, PGDM (IIM-I)
Managing the scheme since Mar-2017

Fund AUM

Fund Size Monthly Average : ₹ 812.86 Crore
Closing AUM : ₹ 783.44 Crore

High/Low NAV in the month

High Growth Option : ₹ 169.4775
Low Growth Option : ₹ 154.8952

Total Expense Ratio

Regular : 2.34
Direct : 1.15

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW:

No. of Unit Holding Accounts

51,228

Load Structure

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

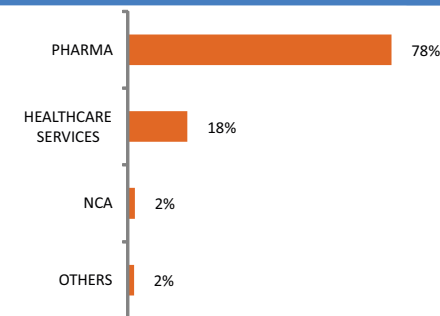
NAV per unit as on 31st January, 2022

Regular Growth Option : ₹ 157.6041
Regular IDCW Option : ₹ 121.8061
Direct Growth Option : ₹ 171.4860
Direct IDCW Option : ₹ 132.5473

Portfolio as on 31st January, 2022

Equity	% to NAV	Equity	% to NAV
Cipla Ltd.	9.23	Narayana Hrudayalaya Ltd	2.21
Sun Pharmaceuticals Industries Ltd.	9.04	J.B.Chemicals & Pharmaceuticals Ltd	2.06
Dr Reddy's Laboratories Ltd.	8.55	Advanced Enzyme Technologies Ltd	1.80
Aurobindo Pharma Ltd.	6.58	Suven Pharmaceuticals Ltd	1.72
Lupin Ltd.	5.63	Poly Medicure Ltd.	1.66
Fortis Healthcare Ltd.	5.02	Alkem Laboratories Ltd	1.62
Divis Laboratories Ltd.	4.66	Torrent Pharmaceuticals Ltd.	1.58
Krishna Institute Of Medical Science Ltd	4.13	AMI Organics Ltd	1.49
Ajanta Pharma Ltd.	3.68	Metropolis Healthcare Ltd	1.41
Eris Lifesciences Ltd	3.28	Proctor & Gamble Health Ltd	1.26
Apollo Hospitals Enterprise Ltd.	3.26	Pfizer Ltd	1.21
FDC Ltd	2.98	Gland Pharma Ltd	1.19
IPCA Laboratories Ltd.	2.89	Sequent Scientific Ltd	0.99
Biocon Ltd.	2.79	Windlas Biotec Ltd	0.80
Alembic Pharmaceuticals Ltd.	2.72	Net Current Assets	2.08
Cadila Healthcare Ltd.	2.48	TOTAL	100.00

Sectoral Breakdown



Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Krishna Institute Of Medical Science Ltd	3.8	Sun Pharmaceuticals Industries Ltd	-5.5
Aurobindo Pharma Ltd	3.7	Apollo Hospitals Enterprise Ltd	-4.0
Eris Lifesciences Ltd	3.0	Divis Laboratories Ltd	-3.6
Ajanta Pharma Ltd	2.8	Laurus Labs Ltd	-3.2
Fortis Healthcare Ltd	2.7	Max Healthcare Institute Ltd	-2.2

Market Capitalisation (%)

	Large	Mid	Small
Fund	41	30	29
Benchmark	53	31	17

Quantitative Indicators

	Fund	Benchmark
Beta	0.89	1
Standard Deviation (Annual)	18.18%	19.86%
Sharpe Ratio	1.09%	
Portfolio Turnover Ratio (Annual)	0.46	
P/B	5.62	6.83
P/E	37.38	43.33
ROE	15.08	15.16

As on 31st January, 2022

Portfolio Details

% of Top 10 Stocks	59.80
Median Market Cap (₹ Cr)	41,330
Weighted Average Market Cap	54,009
Number of Securities	30

All figures given are provisional and unaudited.

Fund Performance Vs Benchmark (CAGR) as on 31st January, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	S&P BSE Healthcare (%)	Nifty 50 (%)	NAV Growth (₹)	S&P BSE Healthcare (₹)	Nifty 50 (₹)
1 Year	16.00	17.49	28.68	11,600	11,749	12,868
3 Years	23.30	20.99	18.35	18,756	17,720	16,585
5 Years	12.99	10.96	16.60	18,422	16,825	21,561
Since inception*	14.38	14.56	NA	2,08,618	2,16,169	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 63 in 'Fund Manager Summary'. N.A Not Available. Schemes Managed by Mr. V Srivatsa. As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of Nifty Pharma. PRI values from 28th June 1999 to 3rd April 2006. TRI Value From 4th April 2006. The performance of the benchmark is calculated using total return index variant of the benchmark index.

SIP Returns as on 31st January, 2022

Period	Investment Amount (₹)	Value-Fund (₹)	S&P BSE Healthcare (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) S&P BSE Healthcare	Yield (%) Nifty 50
1 Year	1,20,000	1,20,445	1,19,637	1,30,903	0.69	-0.56	17.19
3 Years	3,60,000	5,26,443	5,15,697	5,11,231	26.27	24.76	24.12
5 Years	6,00,000	9,67,349	9,31,515	9,39,381	19.16	17.62	17.96
7 Years	8,40,000	13,73,889	12,99,740	14,84,932	13.80	12.25	15.98
10 Years	12,00,000	24,55,285	23,27,144	26,18,536	13.71	12.70	14.91
15 Years	18,00,000	60,53,918	59,95,926	52,66,093	14.78	14.67	13.17
Since inception*	20,60,000	82,09,229	82,62,511	73,35,003	14.48	14.54	13.37

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 January 2022 (Since SIP facility was introduced in November 2004. Past performance may or may not be sustained in future.

For Product Label, Refer Page no. 64-67.

Investment Objective

The objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of companies engaged in the transportation and logistics sector.

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

Date of inception/allotment

11th April, 2008

Fund Manager

Mr Sachin Trivedi, B.Com, MMS, CFA
Managing the scheme since Sept-2016

Fund AUM

Fund Size Monthly Average : ₹ 1617.62 Crore
Closing AUM : ₹ 1639.75 Crore

High/Low NAV in the month

High Growth Option : ₹ 140.5663
Low Growth Option : ₹ 129.7056

Total Expense Ratio

Regular : 2.41
Direct : 1.08

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW:

No. of Unit Holding Accounts

1,25,368

Load Structure

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

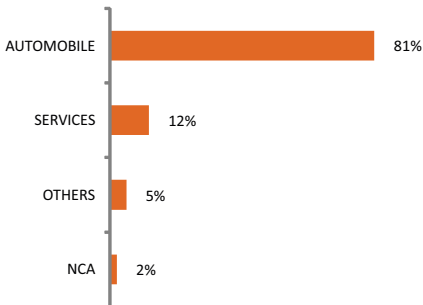
NAV per unit as on 31st January, 2022

Regular Growth Option : ₹ 136.7565
Regular IDCW Option : ₹ 63.0597
Direct Growth Option : ₹ 150.6008
Direct IDCW Option : ₹ 69.6524

Portfolio as on 31st January, 2022

Equity	% to NAV	Equity	% to NAV
Maruti Suzuki India Ltd.	17.56	Sundram Fasteners Ltd.	1.27
Tata Motors Ltd.	13.75	Schaeffler India Ltd	1.10
Mahindra & Mahindra Ltd.	10.69	Mahindra & Mahindra Fin.Ser.Ltd.	0.97
Bajaj Auto Ltd.	9.29	Subros Ltd.	0.95
Eicher Motors Ltd	7.08	Interglobe Aviation Ltd	0.85
Adani Ports And Special Economic Zone Ltd	6.69	TVS Motor Company Ltd	0.82
Ashok Leyland Ltd.	5.24	Mahindra Logistics Ltd	0.80
Hero Motocorp Ltd.	3.13	Mahindra CIE Automotive Ltd	0.62
Bosch Ltd.	2.70	Sandhar Technologies Ltd	0.45
Apollo Tyres Ltd.	1.97	MRF Ltd.	0.45
Minda Corporation Ltd	1.68	Motherson Sumi Wiring India Ltd	0.36
VRL Logistics Ltd	1.67	Zomato Ltd	0.26
Container Corporation Of India Ltd	1.52	Great Eastern Shipping Co. Ltd.	0.20
Bharat Forge Ltd.	1.51	Others	0.37
Escorts Ltd.	1.37	Net Current Assets	2.06
Motherson Sumi System Ltd.	1.35	TOTAL	100.00
Jamna Auto Industries Ltd.	1.27		

Sectoral Breakdown



Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Ashok Leyland Ltd	2.1	Mahindra & Mahindra Ltd	-3.3
Minda Corporation Ltd	1.7	Hero Motocorp Ltd	-2.7
VRL Logistics Ltd	1.7	Interglobe Aviation Ltd	-2.1
Bajaj Auto Ltd	1.6	MRF Ltd	-2.0
Motherson Sumi System Ltd	1.4	Adani Ports And Special Economic Zone Ltd	-2.0

Market Capitalisation (%)

	Large	Mid	Small
Fund	71	17	12
Benchmark	79	16	4

Quantitative Indicators

Indicator	Fund	Benchmark
Beta	0.93	1
Standard Deviation (Annual)	25.58%	27.26%
Sharpe Ratio	0.40%	
Portfolio Turnover Ratio (Annual)	0.17	
P/B	4.30	4.02
P/E	36.85	31.83
ROE	5.34	5.17

As on 31st January, 2022

Portfolio Details

% of Top 10 Stocks	78.09
Median Market Cap (₹ Cr)	1,09,229
Weighted Average Market Cap	1,17,975
Number of Securities	33

All figures given are provisional and unaudited.

Fund Performance Vs Benchmark (CAGR) as on 31st January, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	UTI Transportation & Logistics Index (%)	Nifty 50 (%)	NAV Growth (₹)	UTI Transportation & Logistics Index (₹)	Nifty 50 (₹)
1 Year	24.46	23.01	28.68	12,446	12,301	12,868
3 Years	13.72	15.45	18.35	14,712	15,394	16,585
5 Years	7.04	6.63	16.60	14,054	13,787	21,561
Since inception*	17.66	14.22	11.10	94,589	62,776	42,816

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 63 in 'Fund Manager Summary'.

Schemes Managed by Mr Sachin Trivedi.
The performance of the benchmark is calculated using total return index variant of the benchmark index.

SIP Returns as on 31st January, 2022

Period	Investment Amount (₹)	Value-Fund (₹)	UTI Transportation & Logistics Index (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) UTI Transportation & Logistics Index	Yield (%) Nifty 50
1 Year	1,20,000	1,34,064	1,33,442	1,30,903	22.33	21.31	17.19
3 Years	3,60,000	5,18,518	5,26,078	5,11,231	25.15	26.22	24.12
5 Years	6,00,000	8,09,818	8,23,744	9,39,381	11.93	12.62	17.96
7 Years	8,40,000	11,80,227	11,99,274	14,84,932	9.55	10.00	15.98
10 Years	12,00,000	25,35,249	21,52,117	26,18,536	14.31	11.24	14.91
15 Years	NA	NA	NA	NA	NA	NA	NA
Since inception	16,50,000	59,07,090	45,96,687	45,99,570	17.02	13.82	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.

An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit.

Investment Objective

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

Date of inception/allotment

15th December, 1999

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 3073.56 Crore
Closing AUM : ₹ 3005.53 Crore

High/Low NAV in the month

High Growth Option : ₹ 154.5549
Low Growth Option : ₹ 143.5881

Total Expense Ratio

Regular : 2.24
Direct : 1.20

Minimum Investment Amount

Growth: ₹ 500/-
IDCW:

No. of Unit Holding Accounts

2,52,811

Load Structure

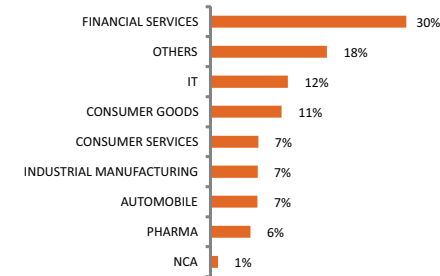
Entry Load : Nil
Exit Load : Nil (Lock-in-Period of 3 years for each investment)

NAV per unit as on 31st January, 2022

Regular Growth Option : ₹ 146.1437
Regular IDCW Option : ₹ 30.5313
Direct Growth Option : ₹ 157.9652
Direct IDCW Option : ₹ 39.8364

Portfolio as on 31st January, 2022

Equity	% to NAV	Equity	% to NAV
ICICI Bank Ltd	7.67	Hindalco Industries Ltd.	1.55
Infosys Ltd.	7.08	Gujarat Gas Ltd	1.47
HDFC Bank Ltd.	7.07	Carborandum Universal Ltd.	1.43
Bharti Airtel Ltd.	4.13	Jubilant Food Works Ltd	1.33
Axis Bank Ltd.	4.06	Avenue Supermarts Ltd.	1.32
State Bank Of India	2.44	Godrej Consumer Products Ltd	1.22
Aditya Birla Fashion & Retail Ltd.	2.12	Sheela Foam Ltd.	1.22
Larsen & Toubro Infotech Ltd	2.05	Dr Reddy's Laboratories Ltd.	1.21
Bajaj Finance Ltd.	1.98	Barbeque Nation Hospitality Ltd	1.18
Crompton Greaves Consumer Electricals Ltd.	1.89	Canfin Homes Ltd.	1.18
Tech Mahindra Ltd	1.79	Tube Investments Of India Ltd	1.14
ITC Ltd.	1.75	ABB India Ltd.	1.09
Maruti Suzuki India Ltd.	1.70	Divis Laboratories Ltd.	1.09
Cholamandalam Investment & Finance Company Ltd	1.67	Ajanta Pharma Ltd.	1.08
Eicher Motors Ltd	1.64	Others	30.69
Phoenix Mills Ltd	1.57	Net Current Assets	1.19
		TOTAL	100.00

Sectoral Breakdown**Active Stock positions**

Overweight (Top 5)	%	Underweight (Top 5)	%
ICICI Bank Ltd	2.9	Reliance Industries Ltd	-7.2
Bharti Airtel Ltd	2.6	HDFC Ltd	-4.0
Axis Bank Ltd	2.3	Tata Consultancy Services Ltd	-3.4
Aditya Birla Fashion & Retail Ltd	2.0	Kotak Mahindra Bank Ltd	-2.4
Larsen & Toubro Infotech Ltd	1.8	Larsen & Toubro Ltd	-2.0

Market Capitalisation (%)

	Large	Mid	Small
Fund	60	23	17
Benchmark	77	15	8

Quantitative Indicators

	Fund	Benchmark
Beta	0.95	1
Standard Deviation (Annual)	20.06%	20.79%
Sharpe Ratio	0.88%	
Portfolio Turnover Ratio (Annual)	0.24	
P/B	7.82	8.34
P/E	33.39	36.68
ROE	16.36	16.64

As on 31st January, 2022**Portfolio Details**

% of Top 10 Stocks	40.49
Median Market Cap (₹ Cr)	80,770
Weighted Average Market Cap	2,41,393

All figures given are provisional and unaudited.

Fund Performance Vs Benchmark (CAGR) as on 31st January, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 500 (%)	Nifty 50 (%)	NAV Growth (₹)	Nifty 500 (₹)	Nifty 50 (₹)
1 Year	33.14	33.44	28.68	13,314	13,344	12,868
3 Years	21.04	19.63	18.35	17,742	17,129	16,585
5 Years	15.76	16.47	16.60	20,795	21,441	21,561
Since inception*	15.20	14.19	13.57	2,29,550	1,88,880	1,67,427

Different plans have a different expense structure. The performance details provided herein are of regular plan. The current fund manager is managing the scheme since Sept-2017 & Co-Fund Manager managing w.e.f Aug 2019.

*Compounded annualized Growth Rate. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 63 in "Fund Manager Summary" Schemes Managed by Mr. Vishal Chopda. Benchmark for UTI Long Term Equity Fund (Tax Saving) has been changed from S&P BSE 200 to Nifty 500. As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of Nifty 500. PRI values The performance of the benchmark is calculated using total return index variant of the benchmark index.

SIP Returns as on 31st January, 2022

Period	Investment Amount (₹)	Value-Fund (₹)	Nifty 500 (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) Nifty 500	Yield (%) Nifty 50
1 Year	1,20,000	1,33,543	1,32,512	1,30,903	21.47	19.80	17.19
3 Years	3,60,000	5,41,414	5,30,551	5,11,231	28.34	26.84	24.12
5 Years	6,00,000	9,66,830	9,53,098	9,39,381	19.14	18.55	17.96
7 Years	8,40,000	15,00,503	15,10,152	14,84,932	16.27	16.45	15.98
10 Years	12,00,000	27,07,436	27,39,257	26,18,536	15.53	15.75	14.91
15 Years	18,00,000	53,66,122	55,38,308	52,66,093	13.39	13.76	13.17
Since inception*	20,60,000	70,04,547	76,01,872	73,35,003	12.92	13.73	13.37

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 January 2022 (Since SIP facility was introduced in November 2004. Past performance may or may not be sustained in future.

For Product Label, Refer Page no. 64-67.

Investment Objective

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

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

Date of inception/allotment

6th March, 2000

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 5981.54 Crore
Closing AUM : ₹ 6011.79 Crore

High/Low NAV in the month

High Growth Option : ₹ 121.8500
Low Growth Option : ₹ 113.8396

Total Expense Ratio

Regular : 0.31
Direct : 0.21

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW: ₹ 5000/-

No. of Unit Holding Accounts

2,88,363

Load Structure

Entry Load : Nil
Exit Load : Nil

NAV per unit as on 31st January, 2022

Regular Growth Option : ₹ 115.4214
Regular IDCW Option : ₹ 58.1491
Direct Growth Option : ₹ 116.5800
Direct IDCW Option : ₹ 58.7347

Tracking error as on 31st January, 2022

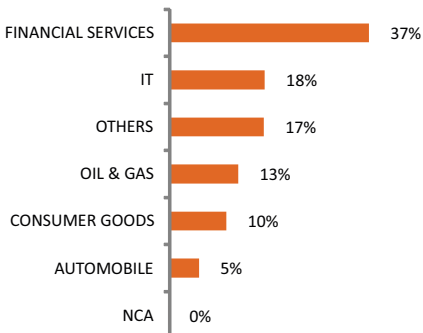
Tracking Error	Non Annualised	Annualised
Over last 1 year	0.0016	0.0251
Over last 3 year	0.0071	0.1119
Over last 5 year	0.0075	0.1189
Since Inception	0.0995	1.5734

Past performance may or may not be sustained in future.

Portfolio as on 31st January, 2022

Equity	% to NAV	Equity	% to NAV
Reliance Industries Ltd.	10.88	Titan Company Ltd.	1.30
HDFC Bank Ltd.	8.60	Bajaj Finserv Ltd.	1.25
Infosys Ltd.	8.51	Tata Motors Ltd.	1.23
ICICI Bank Ltd	7.24	Tech Mahindra Ltd	1.21
HDFC Ltd.	6.03	Sun Pharmaceuticals Industries Ltd.	1.19
Tata Consultancy Services Ltd.	5.12	Tata Steel Ltd.	1.14
Kotak Mahindra Bank Ltd.	3.61	Wipro Ltd.	1.12
Larsen & Toubro Ltd.	3.05	Mahindra & Mahindra Ltd.	1.12
State Bank Of India	2.73	Ultratech Cement Ltd.	1.10
Hindustan Unilever Ltd.	2.68	Power Grid Corporation Of India Ltd	0.97
Axis Bank Ltd.	2.63	Hindalco Industries Ltd.	0.94
ITC Ltd.	2.55	NTPC Ltd.	0.89
Bajaj Finance Ltd.	2.46	Nestle India Ltd.	0.87
Bharti Airtel Ltd.	2.28	Others	12.52
Asian Paints Ltd.	1.88	Net Current Assets	-0.19
HCL Technologies Ltd.	1.58	TOTAL	100.00
Maruti Suzuki India Ltd.	1.51		

Sectoral Breakdown



Market Capitalisation (%)

	Large	Mid	Small
Fund	100	-	-

Portfolio Details

% of Top 10 Stocks	58.46
Median Market Cap (₹ Cr)	4,63,251
Weighted Average Market Cap	5,81,055

All figures given are provisional and unaudited.

Quantitative Indicators Fund Benchmark

Beta	1.00	1
Standard Deviation (Annual)	21.77%	21.77%
Sharpe Ratio	0.67%	
Portfolio Turnover Ratio (Annual)	0.09	

As on 31st January, 2022

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

Fund Performance Vs Benchmark (CAGR) as on 31st January, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 50 (%)	S&P BSE Sensex (%)	NAV Growth (₹)	Nifty 50 (₹)	S&P BSE Sensex (₹)
1 Year	28.27	28.68	26.62	12,827	12,868	12,662
3 Years	17.92	18.35	18.26	16,404	16,585	16,547
5 Years	16.16	16.60	17.33	21,157	21,561	22,245
Since inception*	11.80	12.76	13.05	1,15,311	1,39,081	1,47,136

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 63 in 'Fund Manager Summary'.

Schemes Managed by Mr. Sharwan Kumar Goyal.

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

SIP Returns as on 31st January, 2022

Period	Investment Amount (₹)	Value-Fund (₹)	Nifty 50 (₹)	S&P BSE Sensex (₹)	Yield (%) Fund	Yield (%) Nifty 50	Yield (%) S&P BSE Sensex
1 Year	1,20,000	1,30,656	1,30,903	1,30,420	16.79	17.19	16.41
3 Years	3,60,000	5,08,209	5,11,231	5,06,396	23.69	24.12	23.43
5 Years	6,00,000	9,30,302	9,39,381	9,44,686	17.56	17.96	18.19
7 Years	8,40,000	14,63,811	14,84,932	15,00,536	15.57	15.98	16.27
10 Years	12,00,000	25,53,065	26,18,536	26,49,369	14.44	14.91	15.13
15 Years	18,00,000	49,60,280	52,66,093	53,51,846	12.47	13.17	13.36
Since inception*	20,60,000	67,43,552	73,35,003	74,95,459	12.54	13.37	13.59

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 January 2022 (Since SIP facility was introduced in November 2004. Past performance may or may not be sustained in future.

For Product Label, Refer Page no. 64-67.

UTI NIFTY NEXT 50 INDEX FUND

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

FEBRUARY 2022

Investment Objective

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

Date of inception/allotment

28th June, 2018

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 1515.27 Crore
Closing AUM : ₹ 1506.86 Crore

High/Low NAV in the month

High Growth Option : ₹ 15.5505
Low Growth Option : ₹ 14.3344

Total Expense Ratio

Regular : 0.79
Direct : 0.33

Minimum Investment Amount

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

No. of Unit Holding Accounts

81,109

Load Structure

Entry Load : Nil
Exit Load : Nil

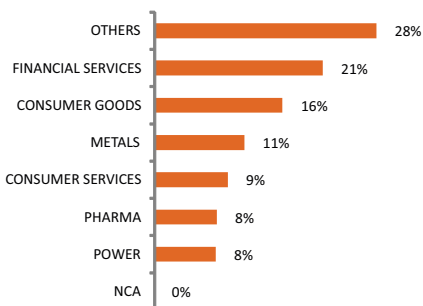
NAV per unit as on 31st January, 2022

Regular Growth Option : ₹ 14.6166
Direct Growth Option : ₹ 14.9145

Portfolio as on 31st January, 2022

Equity	% to NAV	Equity	% to NAV
Adani Green Energy Ltd	4.22	United Spirits Ltd.	2.14
Adani Enterprises Ltd.	3.90	Marico Ltd.	2.06
Avenue Supermarts Ltd.	3.83	Cholamandalam Investment & Finance Company Ltd	2.05
Apollo Hospitals Enterprise Ltd.	3.71	DLF Ltd.	2.00
Vedanta Ltd	3.46	SBI Cards And Payment Services Pvt Ltd.	1.92
Adani Transmission Ltd.	3.39	Lupin Ltd.	1.81
Info-Edge (India) Ltd.	3.13	ICICI Prudential Life Insurance Company Ltd.	1.80
Pidilite Industries Ltd.	3.10	Bandhan Bank Ltd.	1.77
ICICI Lombard General Insurance Company Ltd	2.89	Siemens India Ltd.	1.71
Godrej Consumer Products Ltd	2.78	Indus Towers Ltd.	1.69
Piramal Enterprises Ltd.	2.64	Bank Of Baroda	1.66
Dabur India Ltd.	2.59	Hindustan Petroleum Corporation Ltd.	1.66
Havells India Ltd.	2.45	PI Industries Ltd.	1.62
Larsen & Toubro Infotech Ltd	2.36	Others	25.22
Ambuja Cements Ltd.	2.22	Net Current Assets	-0.09
GAIL (India) Ltd.	2.17	TOTAL	100.00
Jubilant Food Works Ltd	2.14		

Sectoral Breakdown



Market Capitalisation (%)

	Large	Mid	Small
Fund	76	24	-

Portfolio Details

% of Top 10 Stocks	34.42
Median Market Cap (₹ Cr)	66,531
Weighted Average Market Cap	93,436

All figures given are provisional and unaudited.

Quantitative Indicators

Quantitative Indicators	Fund	Benchmark
Beta	1.00	1
Standard Deviation (Annual)	20.29%	20.31%
Sharpe Ratio	0.61%	
Portfolio Turnover Ratio (Annual)	0.43	

As on 31st January, 2022

Fund Performance Vs Benchmark (CAGR) as on 31st January, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty Next 50 (%)	Nifty 50 (%)	NAV Growth (₹)	Nifty Next 50 (₹)	Nifty 50 (₹)
1 Year	29.26	30.46	28.68	12,926	13,046	12,868
3 Years	15.78	16.75	18.35	15,527	15,920	16,585
Since inception*	11.13	12.63	16.03	14,617	15,340	17,072

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 63 in 'Fund Manager Summary' Schemes Managed by Mr. Sharwan Kumar Goyal.

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

SIP Returns as on 31st January, 2022

Period	Investment Amount (₹)	Value-Fund (₹)	Nifty Next 50 (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) Nifty Next 50	Yield (%) Nifty 50
1 Year	1,20,000	1,28,458	1,29,118	1,30,903	13.27	14.32	17.19
3 Years	3,60,000	4,95,172	5,02,591	5,11,231	21.81	22.88	24.12
Since inception	4,30,000	5,96,921	6,07,387	6,26,311	18.58	19.60	21.42

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

UTI NIFTY200 MOMENTUM 30 INDEX FUND

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

FEBRUARY 2022

Investment Objective

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

Date of inception/allotment

12th Mar, 2021

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 1013.40 Crore
Closing AUM : ₹ 1060.67 Crore

High/Low NAV in the month

High Growth Option : ₹ 14.4499
Low Growth Option : ₹ 12.8996

Total Expense Ratio

Regular : 0.92
Direct : 0.40

Minimum Investment Amount

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

No. of Unit Holding Accounts

32,452

Load Structure

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

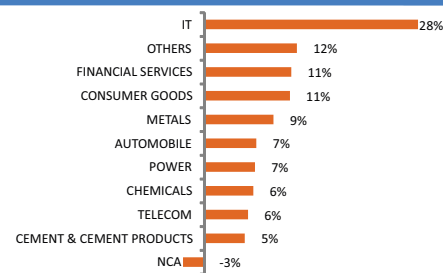
NAV per unit as on 31st January, 2022

Regular Growth Option : ₹ 13.3461
Direct Growth Option : ₹ 13.4073

Portfolio as on 31st January, 2022

Equity	% to NAV	Equity	% to NAV
State Bank Of India	6.21	Indian Railway Catering & Tourism Ltd	3.07
Tata Power Company Ltd.	5.91	Mphasis Ltd	2.83
Tata Motors Ltd.	5.74	United Spirits Ltd.	2.46
Bharti Airtel Ltd.	5.71	Havells India Ltd.	2.17
Grasim Industries Ltd.	5.31	Bharat Electronics Ltd.	2.08
Titan Company Ltd.	5.28	L&T Technology Services Ltd	2.08
Adani Enterprises Ltd.	5.22	Coforge Ltd	1.46
Bajaj Finserv Ltd.	5.19	Deepak Nitrite Ltd.	1.36
Infosys Ltd.	4.90	Dixon Technologies (India) Ltd	1.31
Apollo Hospitals Enterprise Ltd.	4.90	Polycab India Ltd	1.25
Mindtree Ltd.	4.57	Tata Chemicals Ltd.	1.16
Tech Mahindra Ltd	4.36	Escorts Ltd.	1.08
Wipro Ltd.	4.32	Gujarat Gas Ltd	0.86
SRF Ltd.	3.90	Torrent Power Ltd.	0.71
Vedanta Ltd	3.85	Net Current Assets	-2.81
Larsen & Toubro Infotech Ltd	3.56	TOTAL	100.00

Sectoral Breakdown



Portfolio Details

% of Top 10 Stocks	54.37
Median Market Cap (₹ Cr)	1,18,913
Weighted Average Market Cap	1,88,327

All figures given are provisional and unaudited.
As on 31st January, 2022

Market Capitalisation (%)

	Large	Mid	Small
Fund	89	11	-
Benchmark	89	11	-

Fund Performance Vs Benchmark (CAGR) as on 31st January, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty200 Momentum 30 Index (%)	Nifty 50 (%)	NAV Growth (₹)	Nifty200 Momentum 30 Index (₹)	Nifty 50 (₹)
Since inception	33.46	35.82	15.44	13,346	13,582	11,544

Different plans have a different expense structure. The performance details provided herein are of regular plan. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 63 in 'Fund Manager Summary'. No of Schemes Managed by Mr. Sharwan Kumar Goyal. The performance of the benchmark is calculated using total return index variant of the benchmark index.

HYBRID READY RECKONER FEBRUARY 2022

Parameters	UTI Hybrid Equity Fund (Earlier - UTI Balanced Fund)	UTI Equity Savings Fund	UTI Multi Asset Fund (Earlier - UTI Wealth Builder Fund)	UTI Arbitrage Fund (Earlier - UTI Spread Fund)	UTI CCF - Investment Plan (Earlier - UTI CCF Advantage Fund)	UTI CCF - Savings Plan (Earlier - UTI CCF Balanced Plan)	UTI Regular Savings Fund (Earlier - UTI MIS Advantage Plan)	UTI Retirement Benefit Pension Fund	UTI Unit Linked Insurance Plan
Product Category	Hybrid - Aggressive	Hybrid - Equity Savings	Hybrid - Multi Asset	Hybrid - Arbitrage	Solution oriented- Children's Fund	Solution oriented- Children's Fund	Hybrid - Conservative	Solution Oriented- Retirement Fund	Hybrid - Dynamic Asset Allocation
Date of Inception/ Allotment AUM (Month end in Cr)	2nd January 1995 4374	30th August 2018 275	19th November 2008 873	22nd June 2006 5798	30th January 2008 617	12th July 1993 4256	16th December 2003 1617	26th December 1994 3625	1st October 1971 5321
Fund Manager	V Srivatsa (Equity) & Sunil Patil (Debt)	V Srivatsa (Equity) & Sunil Patil (Debt)	Sumi Patil (Debt), Verri Subramaniam & Sharwan Kumar Goyal (Equity/Gold Portion)§	Sharwan Goyal (Equity) & Amit Sharma (Debt)	Vishal Chopda	*Sunil Patil (Debt) & Vishal Chopda (Equity)	Anandeep Chopra (Debt) & *Amit Piemontanani (Equity)	*Sunil Patil (Debt) & V Srivatsa (Equity)	*Sunil Patil (Debt) & Alay Yyagi (Equity)
Ideal Investment Horizon	3 yrs. plus	3 yrs. plus	3 yrs. plus	6 months & above	5 yr. plus	5 yr. plus	3 yrs. plus	5 yr. plus	10 year / 15 year
Benchmark	CRISIL Hybrid 35+r65 Aggressive Index*	Cril Equity Savings Index	Customized benchmark: S&P 500, Gold & Cril Composite Bond Fund Index	Nifty 50 Arbitrage	Nifty 500	CRISIL Short Term Debt Hybrid 60+40 Fund Index	NIFTY 50 Hybrid Composite Debt 15:85 Index*	CRISIL Short Term Debt Hybrid 60+40 Fund Index	NIFTY 50 Hybrid Composite Debt 50:50 Index*
Investment Purpose	Wealth Creation	Wealth Creation & Income generation	Wealth Creation	Income Generation	Wealth Creation for Child	Wealth Creation for Child	Income Generation	Retirement Corpus	Insurance, Tax Saving & Wealth Creation
Equity (%)	74.21	67.40**	66.93**	66.56**	88.77	39.20	23.55	39.73	37.08
Large Cap (%)	70	58	76	72	60	60	68	71	68
Mid Cap (%)	16	2	24	23	23	24	19	17	25
Small Cap (%)	13	-	1	5	17	17	13	12	7
Arbitrage/Derivatives (%)	-	31.25	15.51	66.68	-	-	-	-	-
C1	79	80	88	-	94	94	90	78	95
C2	19	20	12	-	5	5	9	20	4
C3	2	-	-	-	1	1	1	2	1
R1	42	36	39	-	54	54	52	42	86
R2	39	41	33	-	28	28	27	39	12
R3	19	23	19	-	18	18	21	19	1
Long Term Debt (%)	8.44	3.55	5.64	1.88	-	20.47	27.00	19.41	25.41
Short Term Debt (%)	-	3.61	1.71	21.06	-	-	-	-	-
G-Sec (%)	11.20	7.22	3.48	1.05	-	25.49	33.92	28.38	26.33
NCA (%)§	5.61	18.22	10.74	9.45	1.23	14.49	14.10	12.49	10.44
Securitized Debt (%)	0.54	-	-	-	-	0.35	1.43	-	0.74
Gold ETF	-	-	11.53	-	-	-	-	-	-
Funds Top Sector Holdings (Top 5)									
FINANCIAL SERVICES:33.83	FINANCIAL SERVICES:35:10	FINANCIAL SERVICES:28:43	FINANCIAL SERVICES:41:72	FINANCIAL SERVICES:30:43	SOV : 55.06	SOV : 55.06	SOV : 54.41	SOV : 59.39	SOV : 50.17
IT:10.77	AUTOMOBILE:10.60	PHARMA:14.94	IT:22.04	IT:12.07	AAA/A+ : 29.70	AAA/A+ : 26.07	AAA/A+ : 26.07	AAA/A+ : 27.54	AAA/A+ : 38.11
CONSTRUCTION:9.11	OIL & GAS:7.81	IT:11.99	SERVICES:18.08	COMS GOODS:11.04	AA+ : 10.40	AA+ : 7.27	AA+ : 9.63	AA+ : 7.27	AA+ : 6.44
AUTOMOBILE:7.97	PHARMA:7.79	CONSTRUCTION:7.28	METALS:15.99	CONSUMER SERVICES:7.48	D : 2.32	AA : 4.61	AA : 4.61	D : 1.90	AA : 1.79
CONS GOODS:7.77	IT:6.88	CONSTRUCTION:7.28	MEDIA:8.26	INDIA:MF67.36	AA : 1.31	BBB : 2.81	BBB : 2.81	AA : 1.72	D : 1.69
Key Statistics									
Standard Deviation (Annual %)	15.55	7.21	13.03	1.09	19.98	8.48	6.18	8.57	8.18
Beta	1.11	0.69	0.84	0.16	0.94	0.97	1.16	0.97	0.68
Sharpe Ratio (%)	0.73	0.53	0.48	0.82	0.82	0.88	0.86	0.82	0.72
Time to Maturity (%)	5.94	4.23	4.19	4.32	-	5.46	5.80	5.45	5.58
Average Maturity (Years)	5.25	1.65	1.14	0.29	-	4.88	4.84	4.49	4.70
Modified Duration (Years)	3.42	0.87	0.77	0.29	-	3.06	3.07	3.00	3.12
Expense Ratio (%)	Regular:1.97 Direct:1.47	Regular:1.53 Direct:0.70	Regular:1.89 Direct:0.94	Regular:0.93 Direct:0.34	Regular:2.48 Direct:1.60	Regular:1.76 Direct:1.60	Regular:1.63 Direct:1.27	Regular:1.63 Direct:1.02	Regular:1.63 Direct:0.88
<p>Notes on 07/02/22: 1. All figures are as of 31/01/2022. 2. All figures are as of 31/01/2022. 3. All figures are as of 31/01/2022. 4. All figures are as of 31/01/2022. 5. All figures are as of 31/01/2022. 6. All figures are as of 31/01/2022. 7. All figures are as of 31/01/2022. 8. All figures are as of 31/01/2022. 9. All figures are as of 31/01/2022. 10. All figures are as of 31/01/2022. 11. All figures are as of 31/01/2022. 12. All figures are as of 31/01/2022. 13. All figures are as of 31/01/2022. 14. All figures are as of 31/01/2022. 15. All figures are as of 31/01/2022. 16. All figures are as of 31/01/2022. 17. All figures are as of 31/01/2022. 18. All figures are as of 31/01/2022. 19. All figures are as of 31/01/2022. 20. All figures are as of 31/01/2022. 21. All figures are as of 31/01/2022. 22. All figures are as of 31/01/2022. 23. All figures are as of 31/01/2022. 24. All figures are as of 31/01/2022. 25. All figures are as of 31/01/2022. 26. 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UTI HYBRID EQUITY FUND (Erstwhile UTI Balanced Fund)

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

Investment Objective

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

Date of inception/allotment

2nd January, 1995

Fund Manager

Mr. V Srivatsa (Equity Portion) - B.Com., ACA, CWA, PGDM (IIM-I) Managing the scheme since Nov 2019 & Mr. Sunil Madhukar Patil (Debt Portion), M.com.,MFM Managing the scheme since Feb 2018

Fund AUM

Fund Size Monthly Average : ₹ 4412.04 Crore
Closing AUM : ₹ 4374.06 Crore

High/Low NAV in the month

High Growth Option : ₹ 259.0985
Low Growth Option : ₹ 246.5294

Total Expense Ratio

Regular : 1.98
Direct : 1.48

Minimum Investment Amount

Growth: ₹ 1000/-
IDCW: ₹ 5000/-

No. of Unit Holding Accounts

7,54,179

Load Structure

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

NAV per unit as on 31st January, 2022

Regular Growth Option : ₹ 250.9520
Regular IDCW Option : ₹ 34.0051
Direct Growth Option : ₹ 264.1246
Direct IDCW Option : ₹ 36.4403

Portfolio Parameters

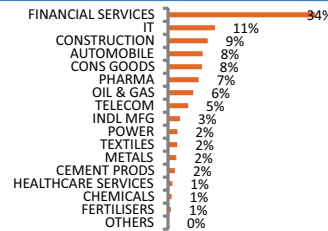
Weighted Average Maturity : 5.25 Yrs
Yield to Maturity : 5.94%
Modified Duration : 3.42 Yrs
Securitized Debt Average Maturity : 0.29 Yrs.
First Business Receivable Trust : 0.29 Yrs.

Portfolio as on 31st January, 2022

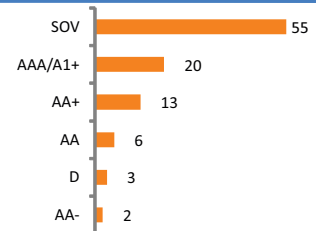
Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Equity			Govt Securities		
• ICICI Bank Ltd	5.80		6.45% GSEC MAT - 07/10/2029	1.70	SOV
• HDFC Bank Ltd.	5.40		GOI FRB - MAT 22/09/2033	1.26	SOV
• State Bank Of India	4.46		6.45% BIHAR SDL MAT - 02/06/2027	1.14	SOV
• Infosys Ltd.	3.86		Long Term Debt		
• Larsen & Toubro Ltd.	3.77		Canara Bank	0.92	CRISIL AA+
• HDFC Ltd.	3.55		Larsen & Toubro Ltd.	0.92	CRISIL AAA
• ITC Ltd.	3.40		Indiabulls Housing Finance Ltd.	0.89	CARE AA
• Bharti Airtel Ltd.	2.64		Jorabat Shillong Expressway Ltd. ~	0.70	IND D
• Axis Bank Ltd.	2.62		Power Finance Corporation Ltd.	0.59	CRISIL AAA
• HCL Technologies Ltd.	1.65		Shriram Transport Finance Co.Ltd.	0.58	IND AA+
• Reliance Industries Ltd.	1.63		Union Bank Of India	0.58	CRISIL AA+
• Mahindra & Mahindra Ltd.	1.59		Bajaj Housing Finance Ltd	0.58	CRISIL AAA
• Tata Motors Ltd.	1.46		Sundaram Home Finance Ltd.	0.57	CRISIL AA+
• Bajaj Auto Ltd.	1.13		India Grid Trust	0.57	CRISIL AAA
• Dr Reddy's Laboratories Ltd.	1.09		Others	1.54	
• Others	30.15		Securitized Debt		
Govt Securities			First Business Receivable Trust\$	0.54	IND AAA(SO)
• 7.12% KA SDL MAT- 29/12/2034	2.26	SOV	Net Current assets	5.61	
• 7.26% GSEC 14/01/29	1.90	SOV	Total	100.00	

• Top 10 scrips in the portfolio
~ Backed by Annuity from National Highway Authority of India - NHAI \$ Underlying customer - Reliance Group Company

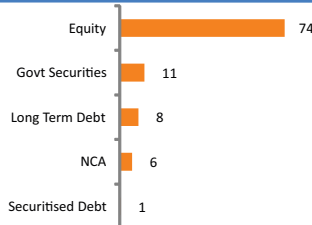
Sectoral Breakdown



Credit Profile of Debt as on 31st January, 2022



Asset Allocation of Debt as on 31st Jan, 2022



Market Capitalisation (%)

	Large	Mid	Small
Fund	68	16	16

Portfolio Details

Median Market Cap (₹ Cr)	2,63,605
Weighted Average Market Cap	3,05,080
Number of Securities	63

All figures given are provisional and unaudited.

Quantitative Indicators

Quantitative Indicators	Fund	Benchmark
Beta	1.11	1
Standard Deviation (Annual)	15.55%	13.57%
Sharpe Ratio	0.79%	
Portfolio Turnover Ratio (Annual)	0.41	

As on 31st January, 2022

Fund Performance Vs Benchmark (CAGR) as on 31st January, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Hybrid 35+65 Aggressive Index (%)	Nifty 50 (%)	NAV Growth (₹)	CRISIL Hybrid 35+65 Aggressive Index (₹)	Nifty 50 (₹)
1 Year	31.11	20.91	28.68	13,111	12,091	12,868
3 Years	15.64	16.24	18.35	15,470	15,713	16,585
5 Years	11.89	13.75	16.60	17,542	19,051	21,561
Since inception*	14.81	NA	NA	4,22,054	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 63 in 'Fund Manager Summary'.

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

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

SIP Returns as on 31st January, 2022

Period	Investment Amount (₹)	Value-Fund (₹)	CRISIL Hybrid 35+65 Aggressive Index (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) CRISIL Hybrid 35+65 Aggressive Index	Yield (%) Nifty 50
1 Year	1,20,000	1,32,377	1,28,152	1,30,903	19.58	12.78	17.19
3 Years	3,60,000	5,06,868	4,78,532	5,11,231	23.50	19.36	24.12
5 Years	6,00,000	8,75,198	8,76,194	9,39,381	15.07	15.12	17.96
7 Years	8,40,000	13,39,095	13,77,865	14,84,932	13.08	13.88	15.98
10 Years	12,00,000	23,43,806	24,30,443	26,18,536	12.84	13.52	14.91
15 Years	18,00,000	46,99,568	48,75,623	52,66,093	11.84	12.27	13.17
Since inception*	20,60,000	62,15,070	65,55,490	73,35,003	11.73	12.26	13.37

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 January 2022 (Since SIP facility was introduced in November 2004. Past performance may or may not be sustained in future.

For Product Label, Refer Page no. 64-67.

Investment Objective

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

Date of inception/allotment

19th November, 2008

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 878.97 Crore
Closing AUM : ₹ 873.10 Crore

High/Low NAV in the month

High Growth Option : ₹ 44.8517
Low Growth Option : ₹ 43.4342

Total Expense Ratio

Regular : 1.93
Direct : 0.98

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW:

No. of Unit Holding Accounts

49,589

Load Structure

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

NAV per unit as on 31st January, 2022

Regular Growth Option : ₹ 43.8277
Regular IDCW Option : ₹ 19.7842
Direct Growth Option : ₹ 47.0215
Direct IDCW Option : ₹ 21.7841

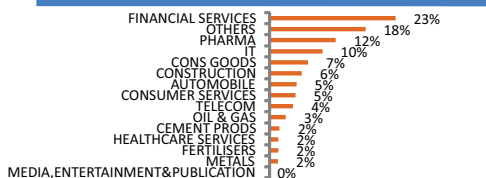
Portfolio Parameters

Weighted Average Maturity : 1.14 Yrs
Yield to Maturity : 4.19%
Modified Duration : 0.77 Yrs

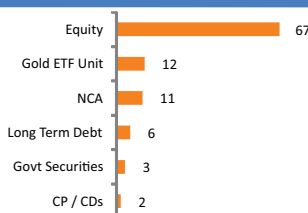
Portfolio as on 31st January, 2022

Portfolio	% to NAV	Rating	Futures	Portfolio	% to NAV	Rating	Futures
Equity				Dr Reddy's Laboratories Ltd.	1.05		
ICICI Bank Ltd	5.26			PI Industries Ltd.	1.03		
State Bank Of India	3.36			Dr. Lal Pathlabs Ltd.	1.03		
Infosys Ltd.	3.34			Divis Laboratories Ltd.	1.01		
Cipla Ltd.	3.04			Mphasis Ltd	1.00		
Bharti Airtel Ltd.	2.82			Sun Pharmaceuticals Industries Ltd.	0.98		
Hero Motocorp Ltd.	2.51		-2.45	Hindalco Industries Ltd.	0.98		
Tata Motors Ltd.	2.32			Berger Paints India Ltd.	0.92		-0.92
United Spirits Ltd.	2.24			Sundram Fasteners Ltd.	0.85		
Oberoi Realty Ltd.	2.17			Kotak Mahindra Bank Ltd.	0.72		-0.73
HDFC Bank Ltd.	2.16			Oil & Natural Gas Corporation Ltd.	0.72		-0.71
Gujarat Gas Ltd.	1.93			Coforge Ltd	0.70		
Aditya Birla Fashion & Retail Ltd.	1.92			SBI Life Insurance Company Ltd.	0.54		-0.54
Hindustan Unilever Ltd.	1.90		-1.91	HDFC Ltd.	0.43		-0.44
Tata Consultancy Services Ltd.	1.90		-1.91	Brigade Enterprises Ltd.	0.29		
Lupin Ltd.	1.87			CP / Cds			
Zee Entertainment Enterprises Ltd.	1.84			HDFC Bank Ltd.	1.71	CARE A1+	
Axis Bank Ltd.	1.80		-1.85	Govt Securities			
Larsen & Toubro Ltd.	1.41			8.15% GSEC 11.06.2022	2.91	SOV	
Tech Mahindra Ltd	1.34			5.63% GS MAT - 12/04/26	0.57	SOV	
ICICI Lombard General Insurance Company Ltd	1.33			Long Term Debt			
Bajaj Finance Ltd.	1.23			Union Bank Of India	1.73	IND AA	
Crompton Greaves Consumer Electricals Ltd.	1.22			National Highways Authority Of India	1.73	CRISIL AAA	
Tata Steel Ltd.	1.22		-1.22	REC Ltd	1.72	CRISIL AAA	
Ultratech Cement Ltd.	1.19			HDFC Ltd.	0.46	CRISIL AAA	
Avenue Supermarts Ltd.	1.18			UTI MF- Gold Exchange Traded Fund	11.53		
Titan Company Ltd.	1.14			Net Current assets	10.74		
Dabur India Ltd.	1.05		-1.06	Total	100.00		

Sectoral Breakdown



Asset Allocation of Debt as on 31st Jan, 2022



Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Cipla Ltd	2.7	Reliance Industries Ltd	-5.3
United Spirits Ltd	2.2	HDFC Ltd	-2.9
Oberoi Realty Ltd	2.1	Tata Consultancy Services Ltd	-2.5
State Bank Of India	2.0	HDFC Bank Ltd	-2.0
Aditya Birla Fashion & Retail Ltd	1.9	Kotak Mahindra Bank Ltd	-1.6

Market Capitalisation (%)

	Large	Mid	Small
Fund	75	24	1
Benchmark	87	13	0

Portfolio Details

% of Top 10 Stocks	28.63
Median Market Cap (₹ Cr)	1,94,894
Weighted Average Market Cap	2,63,572

All figures given are provisional and unaudited.

Quantitative Indicators

Quantitative Indicators	Fund	Benchmark
Beta	0.84	1
Standard Deviation (Annual)	13.03%	14.11%
Sharpe Ratio	0.48%	
Portfolio Turnover Ratio (Annual)	3.49	

As on 31st January, 2022

Fund Performance Vs Benchmark (CAGR) as on 31st January, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	Benchmark@ (%)	Nifty 50 (%)	NAV Growth (₹)	Benchmark@ (₹)	Nifty 50 (₹)
1 Year	12.57	15.22	28.68	11,257	11,522	12,868
3 Years	9.67	16.44	18.35	13,194	15,794	16,585
5 Years	8.05	13.93	16.60	14,730	19,202	21,561
Since inception*	11.84	15.02	16.71	43,841	63,490	76,980

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

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

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 63 in 'Fund Manager Summary'.
N.A - Not Available. Schemes Managed by Mr. Sunil Madhukar Patil, Mr. Vetri Subramaniam & Mr. Sharwan Kumar Goyal.
The performance of the benchmark is calculated using total return index variant of the benchmark index.

SIP Returns as on 31st January, 2022

Period	Investment Amount (₹)	Value-Fund (₹)	Benchmark@ (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) Benchmark@	Yield (%) Nifty 50
1 Year	1,20,000	1,25,242	1,28,743	1,30,903	8.16	13.72	17.19
3 Years	3,60,000	4,33,712	4,77,433	5,11,231	12.46	19.19	24.12
5 Years	6,00,000	7,55,109	8,80,042	9,39,381	9.12	15.30	17.96
7 Years	8,40,000	11,29,776	13,83,223	14,84,932	8.32	13.99	15.98
10 Years	12,00,000	18,15,827	24,11,893	26,18,536	8.03	13.37	14.91
15 Years	NA	NA	NA	NA	NA	NA	NA
Since inception	15,70,000	27,99,270	38,28,386	41,78,410	8.41	12.75	13.95

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

For Product Label, Refer Page no. 64-67.

Investment Objective

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

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

Date of inception/allotment

22nd June, 2006

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 5821.57 Crore
Closing AUM : ₹ 5798.46 Crore

High/Low NAV in the month

High Growth Option : ₹ 28.3027
Low Growth Option : ₹ 28.1911

Total Expense Ratio

Regular : 0.94
Direct : 0.35

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW: ₹ 5000/-

No. of Unit Holding Accounts

12,706

Load Structure

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

NAV per unit as on 31st January, 2022

Regular Growth Option : ₹ 28.2985
Regular IDCW Option : ₹ 15.9865
Direct Growth Option : ₹ 29.5649
Direct IDCW Option : ₹ 17.2942

Portfolio Parameters

Weighted Average Maturity : 0.29 Yrs
Yield to Maturity : 4.32%
Modified Duration : 0.29 Yrs

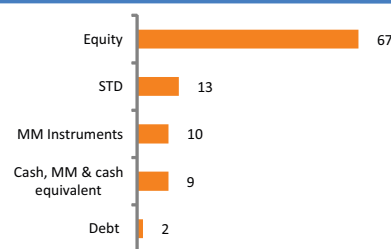
Portfolio as on 31st January, 2022

Portfolio	% to NAV	Hedged	Portfolio	% to NAV	Hedged
Equity	66.56*		Cash, MM & cash equivalent	9.46	
STD	12.57		Debt	1.88	
MM Instruments	9.53		Total	100.00	

All figures given are provisional and unaudited.

*Average Equity Holding is 68.93% for the past 12 months against the requirement of minimum 65%.
(Annual average of the monthly average opening and closing figures)

Asset Allocation of Debt as on 31st Jan, 2022



Quantitative Indicators Fund Benchmark

Indicator	Fund	Benchmark
Beta	0.16	1
Standard Deviation (Annual)	1.09%	2.95%
Sharpe Ratio	1.22%	
Portfolio Turnover Ratio (Annual)	11.70	

As on 31st January, 2022

Portfolio Details

Median Market Cap (₹ Cr)	1,46,739
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All figures given are provisional and unaudited.

Fund Performance Vs Benchmark (CAGR) as on 31st January, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 50 Arbitrage Index (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	Nifty 50 Arbitrage Index (₹)	CRISIL 1 Year T-Bill Index (₹)
1 Year	4.12	2.74	3.54	10,412	10,274	10,354
3 Years	4.73	3.71	5.42	11,489	11,156	11,717
5 Years	5.26	4.07	5.83	12,923	12,209	13,277
Since inception*	6.89	6.08	6.19	28,317	25,145	25,555

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

SIP Returns as on 31st January, 2022

Period	Investment Amount (₹)	Value-Fund (₹)	Nifty 50 Arbitrage Index (₹)	CRISIL 1 Year T-Bill Index (₹)	Yield (%) Fund	Yield (%) Nifty 50 Arbitrage Index	Yield (%) CRISIL 1 Year T-Bill Index
1 Year	1,20,000	1,22,538	1,20,454	1,22,040	3.93	0.70	3.15
3 Years	3,60,000	3,83,650	3,74,536	3,84,943	4.17	2.58	4.39
5 Years	6,00,000	6,77,161	6,55,774	6,86,881	4.78	3.51	5.34
7 Years	8,40,000	10,07,954	9,68,022	10,30,358	5.13	3.99	5.74
10 Years	12,00,000	16,06,711	15,38,260	16,52,331	5.69	4.85	6.23
15 Years	18,00,000	29,49,883	19,54,953	29,59,909	6.28	5.24	6.32
Since inception	18,60,000	31,16,312	19,54,953	31,10,607	6.33	5.24	6.31

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. Past performance may or may not be sustained in future.

UTI REGULAR SAVINGS FUND (Erstwhile UTI MIS Advantage Plan)

FEBRUARY 2022

An open ended hybrid scheme investing predominantly in debt instruments.

Investment Objective

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

Date of inception/allotment

16th December, 2003

Fund Manager

Mr. Amandeep S. Chopra - B.Sc. MBA [FMS Delhi] (Debt Portfolio)

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

Fund AUM

Fund Size Monthly Average : ₹ 1622.72 Crore
Closing AUM : ₹ 1616.80 Crore

High/Low NAV in the month

High Growth Option : ₹ 52.2832
Low Growth Option : ₹ 51.6029

Total Expense Ratio

Regular : 1.82
Direct : 1.27

Minimum Investment Amount

Monthly Payment Plan : ₹ 25000/-
Growth : ₹ 5000/-

No. of Unit Holding Accounts

54,026

Load Structure

Entry Load : Nil

Exit Load : (A) Redemption / Switch out within 12 months from the date of allotment –

(i) upto 10% of the allotted Units – NIL

(ii) beyond 10% of the allotted Units - 1.00 %

(B) Redemption / Switch out after 12 months from the date of allotment – NIL

NAV per unit as on 31st January, 2022

Regular Growth Option : ₹ 51.8928
Regular IDCW Option : ₹ 16.1257
Direct Growth Option : ₹ 55.0078
Direct IDCW Option : ₹ 17.4372

Portfolio Parameters

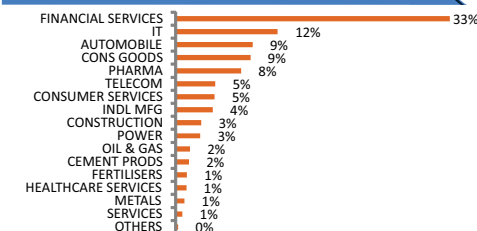
Weighted Average Maturity : 4.84 Yrs
Yield to Maturity : 5.80%
Modified Duration : 3.07 Yrs
Securitized Debt Average Maturity :
First Business Receivable Trust : 0.79 Yrs.

Portfolio as on 31st January, 2022 (Main Portfolio)

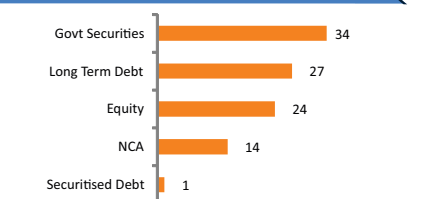
Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Equity			7.17% GSEC 08/01/2028	0.05	SOV
ICICI Bank Ltd	2.11		Long Term Debt		
Infosys Ltd.	2.04		* Food Corporation Of India	3.07	CRISIL AAA(CE)
HDFC Bank Ltd.	2.02		*HDFC Ltd.	2.81	CRISIL AAA
Axis Bank Ltd.	1.31		*Cholamandalam Investment & Finance Company Ltd	2.23	ICRA AA+
Bharti Airtel Ltd.	1.13		Yes Bank Ltd.	1.75	CARE BBB
State Bank Of India	0.97		National Bank For Agriculture & Rural Development	1.59	ICRA AAA
ITC Ltd.	0.53		Jamnagar Utilities & Power Pvt Ltd. ^	1.58	CRISIL AAA
Tech Mahindra Ltd	0.50		Shriram Transport Finance Co.Ltd.	1.58	IND AA+
Aditya Birla Fashion & Retail Ltd.	0.45		Union Bank Of India	1.57	CRISIL AA+
Eicher Motors Ltd	0.45		Tata Motors Finance Ltd.	1.55	CRISIL AA-
Others	12.04		India Grid Trust	1.53	CRISIL AAA
Govt Securities			Power Finance Corporation Ltd.	1.37	CARE AA
6.45% GSEC MAT - 07/10/2029	6.14	SOV	Indian Hotels Company Ltd.	1.28	ICRA AA
7.25% GSEC 14/01/29	5.14	SOV	Piramal Capital & Housing Finance Ltd	0.99	CRISIL AAA
GOI FRB - MAT 22/09/2033	4.66	SOV	REC Ltd	0.96	CRISIL AAA
8.20% G SEC MATURING ON 15.02.2022	3.72	SOV	L&T Finance Ltd.	0.96	CRISIL AAA
5.63% GS MAT - 12/04/26	3.06	SOV	Hindustan Petroleum Corporation Ltd.	0.77	CRISIL AAA
7.12% KA SDL MAT- 29/12/2034	3.06	SOV	Canara Bank	0.63	CRISIL AA+
8.21% W B SDL MAT - 24/06/25	2.99	SOV	Indiabulls Housing Finance Ltd.	0.22	CARE AA
5.22% GS 15/06/2025	1.53	SOV	Securitized Debt		
6.10% GSEC MAT-12/07/2031	1.48	SOV	First Business Receivable Trust\$	1.43	IND AAA(SO)
5.77% GS MAT - 03/08/2030	1.46	SOV	Net Current assets	14.10	
8.89% AP SDL MAT - 20/09/2022	0.64	SOV	Total	100.00	

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

Sectoral Breakdown (%)



Asset Allocation (% to NAV) as on 31st Jan, 2022



Market Capitalisation (%)

	Large	Mid	Small
Fund	68	19	13

Segregated AUM & NAV

Segregated Fund Size Monthly Average : ₹ 0.0 Crore
Closing AUM : ₹ 0.0 Crore
Segregated NAV per unit as on 31st January, 2022 Growth : ₹ 0.0

Fund Performance Vs Benchmark (CAGR) as on 31st January, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	NIFTY 50 Hybrid Composite Debt 15:85 Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	NIFTY 50 Hybrid Composite Debt 15:85 Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	13.84	7.36	0.11	11,384	10,736	10,011
3 Years	8.74	10.60	6.59	12,861	13,533	12,112
5 Years	7.91	8.82	4.83	14,635	15,263	12,661
Since inception*	9.50	8.59	5.63	51,875	44,588	27,008

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

* Compounded annualized Growth Rate.

The current fund manager is managing the scheme since Jul 2004 & Co-Fund Manager managing Scheme since Dec 2014.

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 63 in 'Fund Manager Summary'. Schemes Managed by Mr. Amandeep S. Chopra & Mr. Amit Premchandani. *The Scheme returns are inclusive of the impact of segregation of the portfolio Debt instruments of Vodafone Idea Ltd. have been segregated from the Main Portfolio on 17th Feb, 2020.

SIP Returns as on 31st January, 2022

Period	Investment Amount (₹)	Value-Fund (₹)	NIFTY 50 Hybrid Composite Debt 15:85 Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) NIFTY 50 Hybrid Composite Debt 15:85 Index	Yield (%) CRISIL 10 Year Gilt Index
1 Year	1,20,000	1,27,994	1,23,702	1,19,544	12.55	5.76	-0.70
3 Years	3,60,000	4,31,695	4,16,054	3,80,619	12.14	9.62	3.65
5 Years	6,00,000	7,54,566	7,61,951	6,86,322	9.10	9.49	5.31
7 Years	8,40,000	11,38,651	11,68,081	10,33,012	8.54	9.26	5.82
10 Years	12,00,000	19,17,834	19,51,512	16,73,753	9.06	9.39	6.47
15 Years	18,00,000	37,28,773	37,51,800	30,01,386	9.11	9.18	6.49
Since inception	20,60,000	48,36,269	47,96,062	37,13,792	9.20	9.12	6.47

Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. Past performance may or may not be sustained in future. For Product Label, Refer Page no. 64-67.

Portfolio Details

Median Market Cap (₹ Cr)	1,27,558
Weighted Average Market Cap	2,75,190
Number of Securities	55

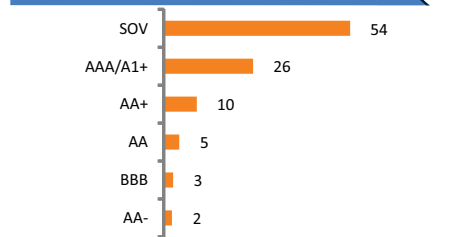
All figures given are provisional and unaudited.

Quantitative Indicators Fund Benchmark

Indicator	Fund	Benchmark
Beta	1.16	1
Standard Deviation (Annual)	6.18%	4.24%
Sharpe Ratio	0.86%	
Portfolio Turnover Ratio (Annual)	0.71	

As on 31st January, 2022

Credit Profile of Debt as on 31st January, 2022



Excluding Net Current Assets

UTI Regular Savings Fund (Segregated - 17022020) Segregated Portfolio as on 31st January, 2022

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

* Percentage to NAV Less Than 0.01

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

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

UTI UNIT LINKED INSURANCE PLAN

An open ended tax saving cum insurance scheme.

FEBRUARY 2022

Investment Objective

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

Date of inception/allotment

1st October, 1971

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 5374.19 Crore
Closing AUM : ₹ 5321.40 Crore

High/Low NAV in the month

High Growth Option : ₹ 33.4834
Low Growth Option : ₹ 32.3154

Total Expense Ratio

Existing : 1.63
Direct : 0.88

Minimum Investment Amount

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

No. of Unit Holding Accounts

2,48,670

Load Structure

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

NAV per unit as on 31st January, 2022

Existing Growth Option : ₹ 32.7353
Direct Growth Option : ₹ 34.5375

Portfolio Parameters

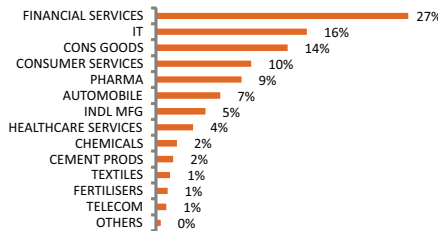
Weighted Average Maturity : 4.70 Yrs
Yield to Maturity : 5.58%
Modified Duration : 3.12 Yrs
Securitized Debt Average Maturity : 1.92 Yrs
First Business Receivable Trust

Portfolio as on 31st January, 2022

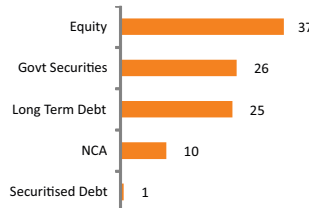
Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Equity			•GOI FRB - MAT 22/09/2033	2.74	SOV
•Bajaj Finance Ltd.	2.22		•6.58% GUJARAT SDL MAT - 31/03/2027	1.89	SOV
•HDFC Bank Ltd.	2.16		•5.22% GS 15/06/2025	1.86	SOV
Larsen & Toubro Infotech Ltd	1.85		•6.67% GS MAT - 15/12/2035	1.81	SOV
Infosys Ltd.	1.81		Long Term Debt		
Kotak Mahindra Bank Ltd.	1.64		•National Bank For Agriculture & Rural Development	4.76	ICRA AAA
HDFC Ltd.	1.41		•REC Ltd	3.74	CRISIL AAA
ICICI Bank Ltd	1.39		•State Bank Of India	1.95	CRISIL AA+
Avenue Supermarts Ltd.	1.28		•HDFC Ltd.	1.88	CRISIL AAA
Mindtree Ltd.	1.15		Housing And Urban Development Corpn	1.72	ICRA AAA
Coforge Ltd	1.11		Food Corporation Of India	1.40	CRISIL AAA(CE)
Info-Edge (India) Ltd.	1.09		National Housing Bank	1.27	CRISIL AAA
Astral Ltd.	1.04		L&T Finance Ltd.	0.97	CRISIL AAA
AU Small Finance Bank Ltd	0.94		Shriram Transport Finance Co.Ltd.	0.96	IND AA+
Maruti Suzuki India Ltd.	0.91		NTPC Ltd.	0.95	CRISIL AAA
Shree Cement Ltd.	0.67		Others	5.81	
Others	16.41		Securitized Debt		
Govt Securities			First Business Receivable Trust\$	0.74	IND AAA(SO)
Others	13.27		Net Current assets	10.44	
•6.45% GSEC MAT - 07/10/2029	4.76	SOV	Total	100.00	

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

Sectoral Breakdown (%)



Asset Allocation (% to NAV) as on 31st Jan, 2022



Market Capitalisation (%)

	Large	Mid	Small
Fund	68	25	7

Fund Performance Vs Benchmark (CAGR) as on 31st January, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	NIFTY 50 Hybrid Composite Debt 50:50 Index (%)	Nifty 50 (%)	NAV Growth (₹)	NIFTY 50 Hybrid Composite Debt 50:50 Index (₹)	Nifty 50 (₹)
1 Year	14.34	15.87	28.68	11,434	11,587	12,868
3 Years	9.29	14.36	18.35	13,057	14,962	16,585
5 Years	8.64	12.40	16.60	15,137	17,946	21,561
Since inception*	10.63	NA	NA	16,21,334	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 63 in 'Fund Manager Summary'. N.A. - Not Available. Schemes Managed by Mr. Sunil Madhukar Patil & Mr. Ajay Tyagi.

SIP Returns as on 31st January, 2022

Period	Investment Amount (₹)	Value-Fund (₹)	NIFTY 50 Hybrid Composite Debt 50:50 Index (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) NIFTY 50 Hybrid Composite Debt 50:50 Index	Yield (%) Nifty 50
1 Year	1,20,000	1,26,750	1,26,652	1,30,903	10.55	10.39	17.19
3 Years	3,60,000	4,39,964	4,55,551	5,11,231	13.45	15.88	24.12
5 Years	6,00,000	7,65,565	8,40,093	9,39,381	9.67	13.42	17.96
7 Years	8,40,000	11,57,633	13,08,477	14,84,932	9.01	12.43	15.98
10 Years	12,00,000	19,45,410	22,42,849	26,18,536	9.33	12.01	14.91
15 Years	18,00,000	38,75,407	44,44,699	52,66,093	9.57	11.19	13.17
Since inception	20,60,000	51,16,620	59,28,653	73,30,003	9.78	11.26	13.37

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

For Product Label, Refer Page no. 64-67.

Portfolio Details

Median Market Cap (₹ Cr)	88,295
Weighted Average Market Cap	2,21,676
Number of Securities	57

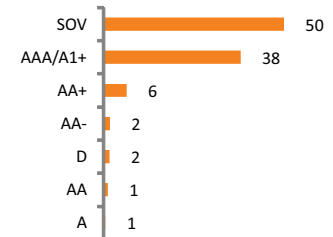
All figures given are provisional and unaudited.

Quantitative Indicators Fund Benchmark

Beta	0.68	1
Standard Deviation (Annual)	8.18%	10.74%
Sharpe Ratio	0.72%	
Portfolio Turnover Ratio (Annual)	0.20	

As on 31st January, 2022

Credit Profile of Debt as on 31st January, 2022



Excluding Net Current Assets

Investment Objective

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

Date of inception/allotment

30th August, 2018

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 275.25 Crore
Closing AUM : ₹ 275.31 Crore

High/Low NAV in the month

High Growth Option : ₹ 13.3337
Low Growth Option : ₹ 13.0526

Total Expense Ratio

Regular : 1.55
Direct : 0.72

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW: ₹ 5000/-

No. of Unit Holding Accounts

14,132

Load Structure

Entry Load : Nil

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

NAV per unit as on 31st January, 2022

Regular Growth Option : ₹ 13.2044
Regular IDCW Option : ₹ 13.2044
Direct Growth Option : ₹ 13.6277
Direct IDCW Option : ₹ 13.6277

Portfolio Parameters

Weighted Average Maturity : 1.65 Yrs
Yield to Maturity : 4.23%
Modified Duration : 0.87 Yrs
Portfolio Turnover Ratio (Annual) : 4.16

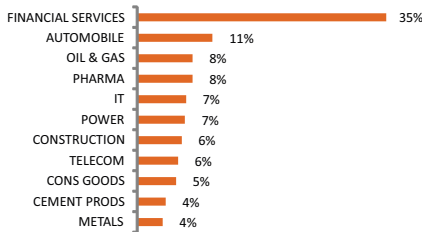
Portfolio as on 31st January, 2022

Portfolio	% to NAV	Rating	Futures	Portfolio	% to NAV	Rating	Futures
Equity				Mahindra & Mahindra Ltd.	1.19		
• HDFC Ltd.	7.07		-4.80	Maruti Suzuki India Ltd.	1.16		
• Infosys Ltd.	6.34		-5.08	GAIL (India) Ltd.	0.93		
• Grasim Industries Ltd.	5.94		-4.77	Bajaj Auto Ltd.	0.89		
• Reliance Industries Ltd.	5.26		-4.30	Cipla Ltd.	0.88		
• Axis Bank Ltd.	3.87		-1.96	Dr Reddy's Laboratories Ltd.	0.73		
• HDFC Bank Ltd.	3.28			Indus Towers Ltd.	0.66		
• ICICI Bank Ltd.	2.76			Tata Motors Ltd.	0.63		
• State Bank Of India	2.58			Sun Pharmaceuticals Industries Ltd.	0.34		
• Larsen & Toubro Ltd.	2.29			Ambuja Cements Ltd.	0.29		
• JSW Steel Ltd.	2.25		-2.26	Dabur India Ltd.	0.22		-0.22
• SBI Life Insurance Company Ltd.	2.22		-2.23	CP / Cds			
• Hindalco Industries Ltd.	2.00		-1.28	• HDFC Bank Ltd.	3.61	CARE A1+	
• ITC Ltd.	2.00			Govt Securities			
• Tata Steel Ltd.	1.92		-1.31	• 5.63% GS MAT - 12/04/26	5.40	SOV	
• Aurobindo Pharma Ltd.	1.83		-0.94	GOI FRB - MAT 22/09/2033	1.82	SOV	
• Bharti Airtel Ltd.	1.44			Long Term Debt			
• Oil & Natural Gas Corporation Ltd.	1.39		-0.43	• NTPC Ltd.	1.97	CRISIL AAA	
• Hindustan Unilever Ltd.	1.34		-1.34	• Indian Hotels Company Ltd.	0.84	CARE AA	
• Power Grid Corporation Of India Ltd	1.25			• Jamnagar Utilities & Power Pvt Ltd. ^	0.74	CRISIL AAA	
• HCL Technologies Ltd.	1.25			• Net Current assets	18.22		
• NTPC Ltd.	1.20			Total	100.00		

*Top 10 scrips in the portfolio

^ Mukesh Ambani promoter Group company

Sectoral Breakdown



Active Stock positions

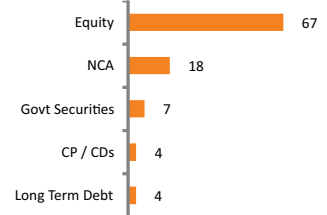
Overweight (Top 5)	%	Underweight (Top 5)	%
HDFC Bank Ltd	3.3	Hindustan Unilever Ltd	0.0
ICICI Bank Ltd	2.8	JSW Steel Ltd	0.0
State Bank Of India	2.6	SBI Life Insurance Company Ltd	0.0
Larsen & Toubro Ltd	2.3	Ambuja Cements Ltd	0.3
HDFC Ltd	2.3	Sun Pharmaceuticals Industries Ltd	0.3

Market Capitalisation (%)

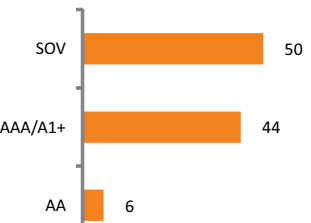
Fund	Large	Mid	Small
Fund	95	3	2

As on 31st January, 2022

Asset Allocation of Debt as on 31st Jan, 2022



Credit Profile of Debt as on 31st January, 2022



Excluding Net Current Assets

Portfolio Details

% of Top 10 Stocks	21.05
Median Market Cap (₹ Cr)	2,70,533
Weighted Average Market Cap	3,62,045
Number of Securities	32

All figures given are provisional and unaudited.

Fund Performance Vs Benchmark (CAGR) as on 31st January, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Equity Savings Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Equity Savings Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	15.11	13.07	0.11	11,511	11,307	10,011
3 Years	10.12	11.71	6.59	13,357	13,945	12,112
Since inception*	8.46	10.09	7.63	13,206	13,899	12,864

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 63 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 31st January, 2022

Period	Investment Amount (₹)	Value-Fund (₹)	CRISIL Equity Savings Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Equity Savings Index	Yield (%) CRISIL 10 Year Gilt Index
1 Year	1,20,000	1,26,834	1,25,880	1,19,570	10.68	9.17	-0.66
3 Years	3,60,000	4,36,720	4,36,740	3,80,589	12.94	12.94	3.64
Since inception	4,10,000	5,03,214	5,07,192	4,43,423	12.01	12.49	4.52

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

For Product Label, Refer Page no. 64-67.

UTI CHILDREN'S CAREER FUND - SAVINGS PLAN

FEBRUARY 2022

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

Investment Objective

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

Date of inception/allotment

12th July, 1993

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 4246.62 Crore
Closing AUM : ₹ 4255.83 Crore

High/Low NAV in the month

High Growth Option : ₹ 30.7618
Low Growth Option : ₹ 29.9242

Total Expense Ratio

Regular : 1.76
Direct : 1.60

Minimum Investment Amount

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

No. of Unit Holding Accounts

23,62,769

Load Structure

Entry Load : Nil
Exit Load : Nil

Lock In Period

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

NAV per unit as on 31st January, 2022

Regular Growth Option : ₹ 30.5540
Direct Growth Option : ₹ 31.0203

Portfolio Parameters

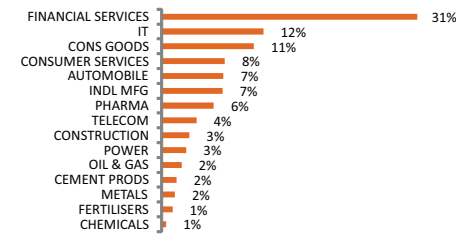
Weighted Average Maturity : 4.88 Yrs
Yield to Maturity : 5.46%
Modified Duration : 3.06 Yrs
Securitized Debt Average Maturity : 3.06 Yrs
First Business Receivable Trust : 2.92 Yrs.

Portfolio as on 31st January, 2022

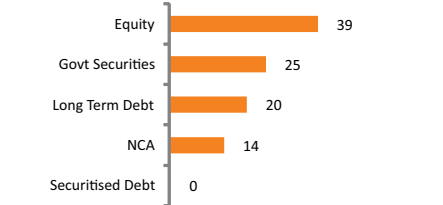
Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Equity			GOI FRB - MAT 22/09/2033	4.01	SOV
• ICIICI Bank Ltd	3.06		• 7.89% GJ SDL MAT - 15/05/2025	2.50	SOV
• Infosys Ltd.	2.83		• 7.12% KA SDL MAT- 29/12/2034	2.32	SOV
• HDFC Bank Ltd.	2.82		• 8.20% G SEC MATURING ON 15.02.2022	1.77	SOV
Bharti Airtel Ltd.	1.63		Long Term Debt		
Axis Bank Ltd.	1.63		• REC Ltd	3.36	CRISIL AAA
State Bank Of India	0.97		• State Bank Of India	2.44	CRISIL AA+
Aditya Birla Fashion & Retail Ltd.	0.86		• HDFC Ltd.	2.35	CRISIL AAA
Larsen & Toubro Infotech Ltd	0.82		National Bank For Agriculture & Rural Development	1.81	ICRA AAA
Bajaj Finance Ltd.	0.80		NTPC Ltd.	1.80	CRISIL AAA
Crompton Greaves Consumer Electricals Ltd.	0.76		Shriram Transport Finance Co.Ltd.	1.20	IND AA+
Tech Mahindra Ltd	0.72		Housing And Urban Development Corpn	1.19	ICRA AAA
Maruti Suzuki India Ltd.	0.69		Food Corporation Of India	1.16	CRISIL AAA(CE)
ITC Ltd.	0.68		Jorabat Shillong Expressway Ltd. ~	1.08	IND D
Eicher Motors Ltd	0.67		Power Finance Corporation Ltd.	0.86	ICRA AAA
Cholamandalam Investment & Finance Company Ltd	0.66		Others	3.22	
Others	19.61		Securitized Debt		
Govt Securities			First Business Receivable Trust\$	0.35	IND AAA(SO)
Others	9.07		Net Current assets	14.49	
• 6.45% GSEC MAT - 07/10/2029	5.83	SOV	Total	100.00	

• Top 10 scrips in the portfolio
\$ Underlying customer - Reliance Group Company ~ Backed by Annuity from National Highway Authority of India - NHAI

Sectoral Breakdown (%)



Asset Allocation (% to NAV) as on 31st Jan, 2022



Market Capitalisation (%)

	Large	Mid	Small
Fund	60	23	17

Portfolio Details

Median Market Cap (₹ Cr)	83,199
Weighted Average Market Cap	2,42,509

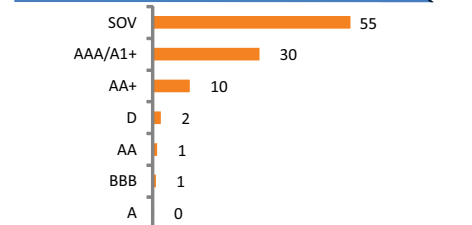
All figures given are provisional and unaudited.

Quantitative Indicators Fund Benchmark

Indicator	Fund	Benchmark
Beta	0.97	1
Standard Deviation (Annual)	8.48%	8.34%
Sharpe Ratio	0.88%	
Portfolio Turnover Ratio (Annual)	0.29	

As on 31st January, 2022

Credit Profile of Debt as on 31st January, 2022



Excluding Net Current Assets

Fund Performance Vs Benchmark (CAGR) as on 31st January, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Short Term Debt Hybrid 60+40 Fund Index (%)	Nifty 50 (%)	NAV Growth (₹)	CRISIL Short Term Debt Hybrid 60+40 Fund Index (₹)	Nifty 50 (₹)
1 Year	17.16	14.89	28.68	11,716	11,489	12,868
3 Years	10.82	13.15	18.35	13,614	14,491	16,585
5 Years	8.49	11.48	16.60	15,033	17,223	21,561
Since inception*	11.13	NA	NA	2,04,007	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 63 in 'Fund Manager Summary'. N.A. - Not Available. Schemes Managed by Mr. Sunil Madhukar Patil & Mr Vishal Chopda

SIP Returns as on 31st January, 2022

Period	Investment Amount (₹)	Value-Fund (₹)	CRISIL Short Term Debt Hybrid 60+40 Fund Index (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) CRISIL Short Term Debt Hybrid 60+40 Fund Index	Yield (%) Nifty 50
1 Year	1,20,000	1,29,311	1,26,309	1,30,903	14.63	9.85	17.19
3 Years	3,60,000	4,48,934	4,47,250	5,11,231	14.85	14.59	24.12
5 Years	6,00,000	7,78,747	8,17,131	9,39,381	10.36	12.30	17.96
7 Years	8,40,000	11,79,075	12,69,211	14,84,932	9.52	11.58	15.98
10 Years	12,00,000	20,48,838	21,78,635	26,18,536	10.31	11.47	14.91
15 Years	18,00,000	41,20,632	42,97,824	52,66,093	10.30	10.79	13.17
Since inception	20,60,000	53,58,779	56,65,443	73,35,003	10.24	10.80	13.37

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

For Product Label, Refer Page no. 64-67.

Investment Objective

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

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

Date of inception/allotment

26th December, 1994

Fund Manager

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

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

Fund AUM

Fund Size Monthly Average : ₹ 3622.35 Crore
Closing AUM : ₹ 3625.50 Crore

High/Low NAV in the month

High Growth Option : ₹ 34.8563
Low Growth Option : ₹ 33.9716

Total Expense Ratio

Regular : 1.69
Direct : 1.02

Minimum Investment Amount

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

No. of Unit Holding Accounts

21,03,913

Load Structure

Entry Load : Nil
Exit Load : Nil

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

NAV per unit as on 31st January, 2022

Regular Growth Option : ₹ 34.4972
Direct Growth Option : ₹ 36.3896

Portfolio Parameters

Weighted Average Maturity : 4.49 Yrs
Yield to Maturity : 5.45%
Modified Duration : 3.00 Yrs

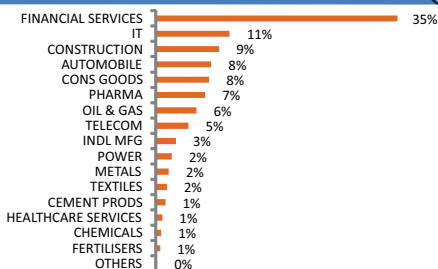
Portfolio as on 31st January, 2022

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Equity			6.45% GSEC MAT - 07/10/2029	6.16	SOV
• IICI Bank Ltd	3.21		8.20% G SEC MATURING ON 15.02.2022	2.76	SOV
• HDFC Bank Ltd.	3.05		7.12% KA SDL MAT- 29/12/2034	2.73	SOV
• State Bank Of India	2.24		5.22% GS 15/06/2025	2.73	SOV
Larsen & Toubro Ltd.	2.03		• GOI FRB - MAT 22/09/2033	2.63	SOV
HDFC Ltd.	1.94		Long Term Debt		
ITC Ltd.	1.84		• EXIM Bank	2.43	CRISIL AAA
Infosys Ltd.	1.82		• HDFC Ltd.	2.07	CRISIL AAA
Axis Bank Ltd.	1.61		Housing And Urban Development Corpn	1.40	ICRA AAA
Bharti Airtel Ltd.	1.41		Union Bank Of India	1.39	CRISIL AA+
Mahindra & Mahindra Ltd.	0.98		REC Ltd	1.39	CRISIL AAA
Reliance Industries Ltd.	0.94		State Bank Of India	1.38	CRISIL AA+
HCL Technologies Ltd.	0.90		Power Finance Corporation Ltd.	1.37	CRISIL AAA
Tata Motors Ltd.	0.70		L&T Finance Ltd.	1.00	CRISIL AAA
Dr Reddy's Laboratories Ltd.	0.62		Jorabat Shillong Expressway Ltd. ~	0.91	IND D
Bajaj Auto Ltd.	0.57		Tata Motors Finance Ltd.	0.83	CRISIL AA-
Others	15.87		Others	5.24	
Govt Securities			Net Current assets	12.49	
Others	11.37		Total	100.00	

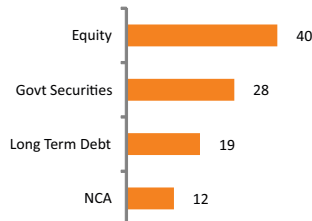
• Top 10 scrips in the portfolio

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

Sectoral Breakdown (%)



Asset Allocation (% to NAV) as on 31st Jan, 2022



Market Capitalisation (%)

	Large	Mid	Small
Fund	69	17	14

Fund Performance Vs Benchmark (CAGR) as on 31st January, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Short Term Debt Hybrid 60+40 Fund Index (%)	Nifty 50 (%)	NAV Growth (₹)	CRISIL Short Term Debt Hybrid 60+40 Fund Index (₹)	Nifty 50 (₹)
1 Year	19.17	14.89	28.68	11,917	11,489	12,868
3 Years	10.41	13.15	18.35	13,463	14,491	16,585
5 Years	8.56	11.48	16.60	15,082	17,223	21,561
Since inception*	10.60	NA	NA	1,53,654	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 63 in 'Fund Manager Summary'. N.A - Not Available. Schemes Managed by Mr. Sunil Madhukar Patil & Mr V. Srivatsa

SIP Returns as on 31st January, 2022

Period	Investment Amount (₹)	Value-Fund (₹)	CRISIL Short Term Debt Hybrid 60+40 Fund Index (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) CRISIL Short Term Debt Hybrid 60+40 Fund Index	Yield (%) Nifty 50
1 Year	1,20,000	1,28,919	1,26,309	1,30,903	14.00	9.85	17.19
3 Years	3,60,000	4,53,045	4,47,250	5,11,231	15.49	14.59	24.12
5 Years	6,00,000	7,80,612	8,17,131	9,39,381	10.46	12.30	17.96
7 Years	8,40,000	11,81,163	12,69,211	14,84,932	9.57	11.58	15.98
10 Years	12,00,000	19,89,085	21,78,635	26,18,536	9.75	11.47	14.91
15 Years	18,00,000	38,39,923	42,97,824	52,66,093	9.46	10.79	13.17
Since inception	20,60,000	49,45,745	56,65,443	73,35,003	9.43	10.80	13.37

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

For Product Label, Refer Page no. 64-67.

Portfolio Details

Median Market Cap (₹ Cr)	2,65,271
Weighted Average Market Cap	3,09,457
Number of Securities	63

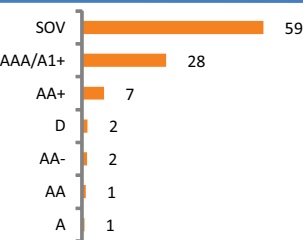
All figures given are provisional and unaudited.

Quantitative Indicators Fund Benchmark

Beta	0.97	1
Standard Deviation (Annual)	8.57%	8.34%
Sharpe Ratio	0.82%	
Portfolio Turnover Ratio (Annual)	0.48	

As on 31st January, 2022

Credit Profile of Debt as on 31st January, 2022



Excluding Net Current Assets

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

Investment Objective

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

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

Date of inception/allotment

30th January, 2008

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 625.98 Crore
Closing AUM : ₹ 617.38 Crore

High/Low NAV in the month

High Growth Option : ₹ 64.3750
Low Growth Option : ₹ 59.8168

Total Expense Ratio

Regular : 2.48
Direct : 1.60

Minimum Investment Amount

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

No. of Unit Holding Accounts

49,770

Load Structure

Entry Load : Nil
Exit Load : Nil

Lock In Period

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

NAV per unit as on 31st January, 2022

Regular Growth Option : ₹ 60.8766
Regular IDCW Option : ₹ 60.8800
Direct Growth Option : ₹ 65.1325
Direct IDCW Option : ₹ 65.2430

Portfolio Parameters

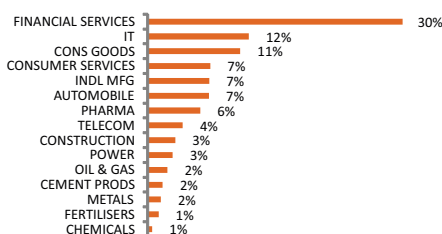
Weighted Average Maturity :-
Yield to Maturity :-
Modified Duration :-

Portfolio as on 31st January, 2022

Portfolio	% to NAV	Portfolio	% to NAV
Equity		ITC Ltd.	1.75
• ICICI Bank Ltd	7.66	Maruti Suzuki India Ltd.	1.71
• Infosys Ltd.	7.09	Cholamandalam Investment & Finance Company Ltd	1.67
• HDFC Bank Ltd.	7.07	Eicher Motors Ltd	1.65
• Bharti Airtel Ltd.	4.12	Phoenix Mills Ltd	1.55
• Axis Bank Ltd.	4.05	Hindalco Industries Ltd.	1.54
• State Bank Of India	2.44	Gujarat Gas Ltd	1.47
• Aditya Birla Fashion & Retail Ltd.	2.13	Carborandum Universal Ltd.	1.44
• Larsen & Toubro Infotech Ltd	2.05	Jubilant Food Works Ltd	1.34
• Bajaj Finance Ltd.	1.98	Others	42.39
• Crompton Greaves Consumer Electricals Ltd.	1.89	Net Current assets	1.23
Tech Mahindra Ltd	1.79	Total	100.00

• Top 10 scrips in the portfolio

Sectoral Breakdown (%)



Portfolio Details

Median Market Cap (₹ Cr)	80,766
Weighted Average Market Cap	2,41,437

All figures given are provisional and unaudited.

Quantitative Indicators Fund Benchmark

Beta	0.94	1
Standard Deviation (Annual)	19.98%	20.79%
Sharpe Ratio	0.82%	
Portfolio Turnover Ratio (Annual)	0.24	

As on 31st January, 2022

Market Capitalisation (%)

Fund	Large	Mid	Small
Fund	60	23	17

Asset Allocation (% to NAV) as on 31st Jan, 2022



Fund Performance Vs Benchmark (CAGR) as on 31st January, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 500 (%)	Nifty 50 (%)	NAV Growth (₹)	Nifty 500 (₹)	Nifty 50 (₹)
1 Year	32.82	33.44	28.68	13,282	13,344	12,868
3 Years	19.79	19.63	18.35	17,198	17,129	16,585
5 Years	16.09	16.47	16.60	21,094	21,441	21,561
Since inception*	12.41	10.40	10.32	51,519	40,009	39,604

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

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

SIP Returns as on 31st January, 2022

Period	Investment Amount (₹)	Value-Fund (₹)	Nifty 500 (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) Nifty 500	Yield (%) Nifty 50
1 Year	1,20,000	1,33,260	1,32,512	1,30,903	21.01	19.80	17.19
3 Years	3,60,000	5,36,829	5,30,551	5,11,231	27.71	26.84	24.12
5 Years	6,00,000	9,49,045	9,53,098	9,39,381	18.38	18.55	17.96
7 Years	8,40,000	14,93,509	15,10,152	14,84,932	16.14	16.45	15.98
10 Years	12,00,000	27,11,176	27,39,257	26,18,536	15.56	15.75	14.91
15 Years	NA	NA	NA	NA	NA	NA	NA
Since inception	16,80,000	48,79,860	49,79,778	47,22,527	14.08	14.34	13.67

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 overnight securities having a maturity of one day. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.

Date of inception/allotment

24th November, 2003

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 7776.59 Crore
Closing AUM : ₹ 8952.36 Crore

High/Low NAV in the month

High Growth Option : ₹ 2868.4395
Low Growth Option : ₹ 2860.2346

Total Expense Ratio

Regular : 0.12
Direct : 0.06

Minimum Investment Amount

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

No. of Unit Holding Accounts

8,034

Load Structure

Entry Load : Nil
Exit Load : Nil

NAV per unit as on 31st January, 2022

Regular Growth Option : ₹ 2868.4395
Regular IDCW Option : ₹ 1370.8617
Direct Growth Option : ₹ 2894.5036
Direct IDCW Option : ₹ 1371.6621

Portfolio Parameters

Weighted Average Maturity : 1 Day
Yield to Maturity (Refer Page no. 73) : 3.13%
Modified Duration : --
Macaulay Duration : --

Portfolio as on 31st January, 2022

Portfolio	% of Nav	Rating
TREP	100.00	
Total	100.00	

Asset Allocation as on 31st January, 2022**Fund Performance Vs Benchmark (CAGR) as on 31st January, 2022 Growth of ₹ 10000**

Period	NAV Growth (%)	CRISIL Overnight Index (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	CRISIL Overnight Index (₹)	CRISIL 1 Year T-Bill Index (₹)
1 Year	3.17	3.31	3.54	10,317	10,331	10,354
3 Years	3.95	4.06	5.42	11,234	11,269	11,717
5 Years	4.51	4.86	5.83	12,469	12,680	13,277
Since inception*	5.96	5.89	5.92	28,680	28,337	28,484

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

SIP Returns as on 31st January, 2022

Period	Investment Amount (₹)	Value-Fund (₹)	CRISIL Overnight Index (₹)	CRISIL 1 Year T-Bill Index (₹)	Yield (%) Fund	Yield (%) CRISIL Overnight Index	Yield (%) CRISIL 1 Year T-Bill Index
1 Year	1,20,000	1,22,095	1,22,182	1,22,040	3.23	3.37	3.15
3 Years	3,60,000	3,79,293	3,79,947	3,84,943	3.41	3.52	4.39
5 Years	6,00,000	6,65,127	6,67,973	6,86,872	4.07	4.24	5.34
7 Years	8,40,000	9,92,056	9,93,528	10,30,319	4.68	4.72	5.74
10 Years	12,00,000	15,93,544	15,85,976	16,52,254	5.53	5.44	6.23
15 Years	18,00,000	28,90,035	28,63,628	29,59,792	6.03	5.91	6.32
Since inception	20,60,000	35,73,889	35,34,007	36,40,186	6.07	5.95	6.26

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

Investment Objective

The investment objective of the scheme is to generate steady and reasonable income, with low risk and high level of liquidity from a portfolio of debt & money market instruments.

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

Date of inception/allotment

23rd June, 2003

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 28309.62 Crore
Closing AUM : ₹ 26750.07 Crore

High/Low NAV in the month

High Growth Option : ₹ 3446.4687
Low Growth Option : ₹ 3436.9714

Total Expense Ratio

Regular : 0.24
Direct : 0.14

Minimum Investment Amount

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

No. of Unit Holding Accounts

33,304

Load Structure

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

NAV per unit as on 31st January, 2022

Regular Growth Option : ₹ 3446.4687
Regular IDCW Option : ₹ 1033.2932
Direct Growth Option : ₹ 3467.0813
Direct IDCW Option : ₹ 1032.7101

Portfolio Parameters

Weighted Average Maturity : 26 Days
Yield to Maturity (Refer Page no. 73) : 3.61%
Modified Duration : 0.07 Yrs
Macaulay Duration : -
PMAT : 26 Days
PYLD : 3.61%
PMD : 0.07 Yrs
PMCD : -

Portfolio as on 31st January, 2022

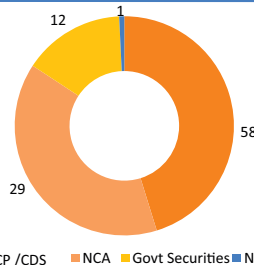
Portfolio

CP / Cds

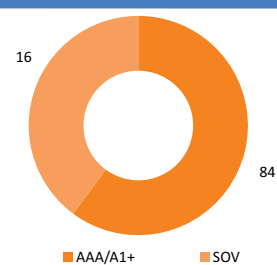
CP / Cds	% of Nav	Rating
Tata Steel Ltd.	5.59	ICRA A1+
Reliance Retail Ventures Ltd.	4.94	CRISIL A1+
Bharti Airtel Ltd.	3.82	CRISIL A1+
HDFC Ltd.	3.73	ICRA A1+
JSW Steel Ltd.	3.35	ICRA A1+
Kotak Securities Ltd.	2.79	CRISIL A1+
HDFC Securities Ltd	2.79	CRISIL A1+
Indian Oil Corporation Ltd.	2.79	ICRA A1+
Bharat Petroleum Corporation Ltd.	2.61	CRISIL A1+
EXIM Bank	1.95	ICRA A1+
National Bank For Agriculture & Rural Development	1.87	IND A1+
Hindalco Industries Ltd.	1.86	CARE A1+
Reliance Jio Infocomm Ltd	1.85	CRISIL A1+
Indus Towers Ltd	1.85	CRISIL A1+
ICICI Securities Ltd.	1.77	CRISIL A1+
Chennai Petroleum Corp Ltd	1.68	CRISIL A1+
Aditya Birla Finance Ltd.	1.68	ICRA A1+
Canfin Homes Ltd.	1.49	ICRA A1+
Manappuram Finance Ltd.	1.30	CRISIL A1+
Tata Power Company Ltd.	0.75	CRISIL A1+
Reliance Industries Ltd.	0.75	CRISIL A1+
Alembic Pharmaceuticals Ltd.	0.74	CRISIL A1+
Tata Power Renewable Energy Ltd	0.74	CRISIL A1+
Ramco Cements Ltd.	0.74	CRISIL A1+
Bajaj Financial Securities Ltd	0.65	CRISIL A1+
Panatone Finvest Ltd.	0.47	CRISIL A1+
IIFL Wealth Management Ltd	0.43	ICRA A1+
REC Ltd	0.37	CRISIL A1+
IDFC First Bank Ltd	0.37	CRISIL A1+
Axis Securities Ltd	0.37	ICRA A1+
Tata Projects Ltd	0.37	CRISIL A1+
Aditya Birla Housing Finance Ltd	0.37	ICRA A1+
Nextra Data Ltd	0.37	CRISIL A1+
Hero Fincorp Ltd.	0.37	CRISIL A1+
Infina Finance Pvt Ltd.	0.37	CRISIL A1+
Julius Baer Capital (India) Pvt Ltd	0.19	CRISIL A1+
HSBC Investdirect Financial Services (I) Ltd.	0.11	IND A1+
Blue Star Ltd.	0.09	CRISIL A1+
Govt Securities		
91 D TBILL MAT - 24/03/2022	3.72	SOV
91 D TBILL MAT-17/03/2022	2.75	SOV
91 D TBILL MAT - 24/02/2022	1.87	SOV
8.20% G SEC MATURING ON 15.02.2022	1.59	SOV
364 D TBILL MAT - 07/04//2022	1.08	SOV
364 D TBILL MAT- 21/04/2022	0.59	SOV
NCDs		
Mahindra & Mahindra Fin.Ser.Ltd.	0.62	IND AAA
Net Current assets	29.41	
Total	100.00	

• Top 10 scrips in this portfolio

Asset Allocation as on 31st January, 2022



Credit Profile of Debt as on 31st January, 2022



Fund Performance Vs Benchmark (CAGR) as on 31st January, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	Crisil Liquid Fund Index (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	Crisil Liquid Fund Index (₹)	CRISIL 1 Year T-Bill Index (₹)
1 Year	3.33	3.64	3.54	10,333	10,364	10,354
3 Years	4.57	4.90	5.42	11,436	11,545	11,717
5 Years	5.57	5.80	5.83	13,115	13,259	13,277
Since inception*	7.05	6.65	5.92	34,449	32,186	28,412

Different plans have a different expense structure. The performance details provided herein are of regular plan. The current fund manager is managing the scheme since Oct 2014 & Co-Fund Manager managing w.e.f 7th July, 2017. *Compounded annualized Growth Rate.

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 63 in 'Fund Manager Summary'. Schemes Managed by Mr. Amandeep S. Chopra & Mr. Amit Sharma.

Investment Objective

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

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

Date of inception/allotment

23rd April, 1997

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 7837.70 Crore
Closing AUM : ₹ 8141.70 Crore

High/Low NAV in the month

High Growth Option : ₹ 2449.1329
Low Growth Option : ₹ 2441.3099

Total Expense Ratio

Regular : 0.28
Direct : 0.19

Minimum Investment Amount

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

No. of Unit Holding Accounts

25,313

Load Structure

Entry Load : Nil
Exit Load : Nil

NAV per unit as on 31st January, 2022

Regular Growth Option : ₹ 2449.1329
Regular IDCW Option : ₹ 1039.8871
Direct Growth Option : ₹ 2472.0035
Direct IDCW Option : ₹ 1210.0488

Portfolio Parameters

Weighted Average Maturity : 85 Days
Yield to Maturity (Refer Page no. 73) : 4.00%
Modified Duration : 0.23 Yrs
Macaulay Duration :-
PMAT : 85 Days
PYLD : 4.00%
PMD : 0.23 Yrs
PMCD :-

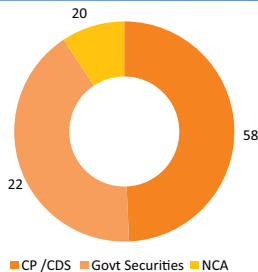
Portfolio as on 31st January, 2022

Portfolio

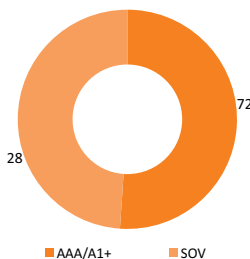
CP / Cds	% of Nav	Rating
HDFC Bank Ltd.	7.88	CARE A1+
Reliance Jio Infocomm Ltd	5.44	CRISIL A1+
Sikka Ports & Terminals Ltd.	4.84	CRISIL A1+
IDFC First Bank Ltd	4.83	CRISIL A1+
EXIM Bank	4.28	ICRA A1+
Kotak Mahindra Prime Ltd.	3.33	CRISIL A1+
Bajaj Housing Finance Ltd	3.05	CRISIL A1+
Vedanta Ltd	2.69	IND A1+
Canfin Homes Ltd.	2.43	ICRA A1+
L&T Finance Ltd.	2.42	ICRA A1+
ICICI Securities Ltd.	2.13	CRISIL A1+
Credit Suisse Finance (India) Pvt Ltd	2.13	CRISIL A1+
Birla Group Holdings Private Ltd	1.84	ICRA A1+
HDFC Ltd.	1.50	CRISIL A1+
Standard Chartered Capital Ltd.	1.27	CRISIL A1+
GIC Housing Finance Ltd.	1.21	CRISIL A1+
Motilal Oswal Financial Services Ltd.	1.20	CRISIL A1+
Piramal Enterprises Ltd.	0.92	CRISIL A1+
Godrej Agrovet Ltd	0.61	ICRA A1+
Deutsche Invnt I P Ltd	0.61	CRISIL A1+
KEC International Ltd.	0.61	CRISIL A1+
Nxta Data Ltd	0.61	CRISIL A1+
Tata Capital Financial Services Ltd	0.61	ICRA A1+
Network 18 Media & Investments Ltd.	0.55	CARE A1+
Tata Capital Ltd.	0.31	CRISIL A1+
Astec Lifesciences Ltd	0.31	ICRA A1+
Govt Securities		
8.35% GOI 14/05/2022	9.02	SOV
8.15% GSEC 11.06.2022	5.67	SOV
91 D TBILL MAT-17/03/2022	2.75	SOV
182D TBILL MAT - 23/06/2022	2.72	SOV
5.09% GS 13/04/2022	1.23	SOV
182 D TBILL MAT- 16/06/2022	0.54	SOV
8.20% G SEC MATURING ON 15.02.2022	0.08	SOV
8.71% TN SDL MAT - 08/02/2022	0.02	SOV
Net Current assets	20.37	
Total	100.00	

• Top 10 scrips in this portfolio

Asset Allocation as on 31st January, 2022



Credit Profile of Debt as on 31st January, 2022



Fund Performance Vs Benchmark (CAGR) as on 31st January, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Money Market Index (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	CRISIL Money Market Index (₹)	CRISIL 1 Year T-Bill Index (₹)
1 Year	3.86	4.13	3.54	10,386	10,413	10,354
3 Years	5.77	5.57	5.42	11,835	11,768	11,717
5 Years	6.38	6.30	5.83	13,626	13,575	13,277
Since inception*	7.39	7.24	6.16	24,503	24,076	21,199

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

SIP Returns as on 31st January, 2022

Period	Investment Amount (₹)	Value-Fund (₹)	CRISIL Money Market Index (₹)	CRISIL 1 Year T-Bill Index (₹)	Yield (%) Fund	Yield (%) CRISIL Money Market Index	Yield (%) CRISIL 1 Year T-Bill Index
1 Year	1,20,000	1,22,428	1,22,601	1,22,034	3.76	4.03	3.15
3 Years	3,60,000	3,87,190	3,87,044	3,84,929	4.78	4.76	4.39
5 Years	6,00,000	6,94,195	6,92,477	6,86,868	5.77	5.67	5.34
7 Years	8,40,000	10,47,523	10,44,531	10,30,345	6.21	6.13	5.74
10 Years	12,00,000	17,03,286	16,98,599	16,52,317	6.81	6.75	6.22
15 Years	NA	NA	NA	NA	NA	NA	NA
Since inception	15,00,000	23,90,004	23,78,558	22,66,946	7.15	7.08	6.36

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

UTI ULTRA SHORT TERM FUND (Erstwhile UTI Floating Rate Fund STP)

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

Investment Objective

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

Date of inception/allotment

29th August, 2003

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 2316.35 Crore
Closing AUM : ₹ 2209.19 Crore

High/Low NAV in the month

High Growth Option : ₹ 3439.0856
Low Growth Option : ₹ 3430.2763

Total Expense Ratio

Regular : 0.95
Direct : 0.37

Minimum Investment Amount

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

No. of Unit Holding Accounts

58,510

Load Structure

Entry Load : Nil
Exit Load : Nil

NAV per unit as on 31st January, 2022

Regular Growth Option : ₹ 3439.0856
Regular IDCW Option : ₹ 1041.3227
Direct Growth Option : ₹ 3619.9807
Direct IDCW Option : ₹ 1108.1388

Portfolio Parameters

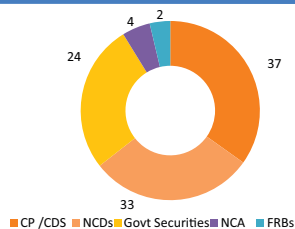
Weighted Average Maturity : 127 Days
Yield to Maturity (Refer Page no. 73) : 4.36%
Modified Duration : 123 Days
Macaulay Duration : 126 Days
PMAT : 127 Days
PYLD : 4.36%
PMD : 123 Days
PMCD : 126 Days

Portfolio as on 31st January, 2022

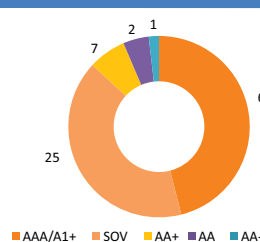
Portfolio	% of Nav	Rating
CP / Cds		
• HDFC Bank Ltd.	6.76	CARE A1+
• EXIM Bank	5.63	CRISIL A1+
• ICICI Securities Ltd.	5.60	CRISIL A1+
• Reliance Retail Ventures Ltd.	3.39	CRISIL A1+
IDFC First Bank Ltd	3.26	CRISIL A1+
KEC International Ltd.	2.22	CRISIL A1+
HDFC Securities Ltd	2.22	CRISIL A1+
Indostar Capital Finance Ltd.	2.21	CRISIL A1+
Vedanta Ltd	2.20	IND A1+
Piramal Enterprises Ltd.	1.13	CRISIL A1+
Astec Lifesciences Ltd	1.13	ICRA A1+
JM Financial Products Ltd.	1.13	CRISIL A1+
JM Financial Services Ltd.	0.45	CRISIL A1+
FRBs		
Shriram Transport Finance Co.Ltd.	1.94	CRISIL AA+
Govt Securities		
• 8.15% GSEC 11.06.2022	13.78	SOV
• 91 D TBILL MAT - 24/03/2022	4.50	SOV
• 182 D TBILL MAT - 14/07/2022	4.44	SOV
• 8.20% G SEC MATURING ON 15.02.2022	0.91	SOV
NCDs		
• National Bank For Agriculture & Rural Development	8.86	ICRA AAA
• Tata Steel Ltd.	4.57	BWR AA+
• HDFC Ltd.	3.65	CRISIL AAA
LIC Housing Finance Ltd.	2.32	CRISIL AAA
Hindustan Petroleum Corporation Ltd.	2.30	CRISIL AAA
REC Ltd	2.21	CRISIL AAA
Power Finance Corporation Ltd.	2.11	CRISIL AAA
Reliance Industries Ltd.	1.15	CRISIL AAA
India Grid Trust	0.92	CRISIL AAA
Torrent Power Ltd.	0.91	CRISIL AA
Cholamandalam Investment & Finance Company Ltd	0.68	ICRA AA+
Bajaj Finance Ltd.	0.62	CRISIL AAA
Amba River Coke Ltd	0.59	CARE AA
Power Grid Corporation Of India Ltd	0.52	CRISIL AAA
Housing And Urban Development Corpn	0.46	ICRA AAA
JM Financial Asset Reconstruction Co Ltd	0.46	ICRA AA-
L&T Finance Ltd.	0.45	CRISIL AAA
Bhopal Dhule Transmission Company Ltd	0.23	CRISIL AAA
Vedanta Ltd	0.23	CRISIL AA-
Net Current assets	3.87	
Total	100.00	

• Top 10 scrips in this portfolio

Asset Allocation as on 31st January, 2022



Credit Profile of Debt as on 31st January, 2022



Fund Performance Vs Benchmark (CAGR) as on 31st January, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Ultra Short Term Debt Index (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	CRISIL Ultra Short Term Debt Index (₹)	CRISIL 1 Year T-Bill Index (₹)
1 Year	6.14	4.29	3.54	10,614	10,429	10,354
3 Years	4.74	5.92	5.42	11,492	11,885	11,717
5 Years	5.55	6.54	5.83	13,103	13,729	13,277
Since inception*	6.93	7.34	5.91	34,399	36,914	28,827

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

SIP Returns as on 31st January, 2022

Period	Investment Amount (₹)	Value-Fund (₹)	CRISIL Ultra Short Term Debt Index (₹)	CRISIL 1 Year T-Bill Index (₹)	Yield (%) Fund	Yield (%) CRISIL Ultra Short Term Debt Index	Yield (%) CRISIL 1 Year T-Bill Index
1 Year	1,20,000	1,24,328	1,22,690	1,22,034	6.74	4.17	3.15
3 Years	3,60,000	3,91,362	3,88,821	3,84,929	5.49	5.06	4.39
5 Years	6,00,000	6,87,258	6,97,519	6,86,859	5.37	5.96	5.34
7 Years	8,40,000	10,30,446	10,54,290	10,30,306	5.75	6.39	5.74
10 Years	12,00,000	16,69,877	17,19,925	16,52,241	6.43	6.99	6.23
15 Years	18,00,000	31,19,213	32,47,439	29,59,892	6.96	7.45	6.32
Since inception	20,60,000	39,14,215	41,01,010	36,40,303	7.02	7.51	6.26

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

Potential Risk Class Matrix Refer page no.72

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 Relatively Moderate Credit Risk.

Investment Objective

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

Date of inception/allotment

12th July, 1999

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 3805.77 Crore
Closing AUM : ₹ 3596.08 Crore

High/Low NAV in the month

High Growth Option : ₹ 2836.6143
Low Growth Option : ₹ 2827.4413

Total Expense Ratio

Regular : 0.43
Direct : 0.28

Minimum Investment Amount

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

No. of Unit Holding Accounts

8,979

Load Structure

Entry Load : Nil
Exit Load : Nil

NAV per unit as on 31st January, 2022

Regular Growth Option : ₹ 2836.6143
Regular IDCW Option : ₹ 1115.1833
Direct Growth Option : ₹ 2871.6505
Direct IDCW Option : ₹ 1121.1737

Portfolio Parameters

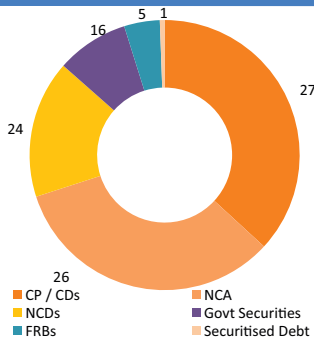
Weighted Average Maturity : 0.70 Yrs
Yield to Maturity (Refer Page no. 73) : 4.46%
Modified Duration : 0.60 Yrs
Macaulay Duration : 0.63 Yrs
Securitized Debt
Shining Metal Trust II : 1.02 Yrs
PMAT : 0.70 Yrs
PYLD : 4.46%
PMD : 0.60 Yrs
PMCD : 0.63 Yrs

Portfolio as on 31st January, 2022

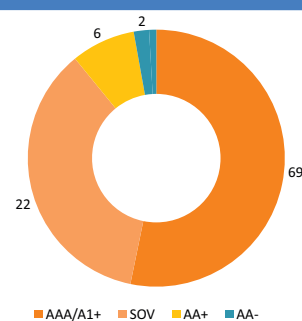
Portfolio	% of Nav	Rating
CP / Cds		
• HDFC Bank Ltd.	9.61	CARE A1+
• IDFC First Bank Ltd	2.77	CRISIL A1+
• Reliance Jio Infocomm Ltd	2.74	CRISIL A1+
HDFC Securities Ltd	2.74	CRISIL A1+
GIC Housing Finance Ltd.	2.73	CRISIL A1+
Vedanta Ltd	2.03	IND A1+
Kotak Securities Ltd.	1.37	CRISIL A1+
Motilal Oswal Financial Services Ltd.	1.36	CRISIL A1+
Hero Fincorp Ltd.	0.69	CRISIL A1+
National Bank For Agriculture & Rural Development	0.69	ICRA A1+
JM Financial Services Ltd.	0.42	CRISIL A1+
FRBs		
• Axis Finance Ltd	3.21	CRISIL AAA
Shriram Transport Finance Co.Ltd.	1.42	IND AA+
Govt Securities		
• 182 D TBILL MAT - 03/02/2022	4.17	SOV
• 6.79% NI GSEC MAT 15/05/2027	3.56	SOV
• 8.20% G SEC MATURING ON 15.02.2022	3.04	SOV
8.15% GSEC 11.06.2022	2.12	SOV
05.15 GS 09/11/2025	1.90	SOV
8.24% G-SEC 15/02/2027	1.51	SOV
NCDs		
• Power Finance Corporation Ltd.	2.81	CRISIL AAA
• HDFC Ltd.	2.80	CRISIL AAA
• Reliance Industries Ltd.	2.79	CRISIL AAA
Mahindra Rural Housing Finance Ltd	2.23	CRISIL AA+
REC Ltd	2.13	CRISIL AAA
Tata Capital Ltd.	2.08	CRISIL AAA
Tata Motors Finance Ltd.	1.81	CRISIL AA-
Mahindra & Mahindra Fin.Ser.Ltd.	1.54	IND AAA
National Bank For Agriculture & Rural Development	1.41	CRISIL AAA
HDB Financial Services Ltd.	1.39	CRISIL AAA
Muthoot Finance Ltd	0.99	CRISIL AA+
Housing And Urban Development Corpn	0.71	ICRA AAA
Indian Oil Corporation Ltd.	0.70	CRISIL AAA
Axis Finance Ltd	0.69	CRISIL AAA
LIC Housing Finance Ltd.	0.29	CRISIL AAA
Securitized Debt		
Shining Metal Trust II	1.33	CRISIL AAA(SO)
Net Current assets	26.21	
Total	100.00	

• Top 10 scrips in this portfolio

Asset Allocation as on 31st January, 2022



Credit Profile of Debt as on 31st January, 2022



Fund Performance Vs Benchmark (CAGR) as on 31st January, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Low Duration Debt Index (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	CRISIL Low Duration Debt Index (₹)	CRISIL 1 Year T-Bill Index (₹)
1 Year	9.19	4.44	3.54	10,919	10,444	10,354
3 Years	3.74	6.60	5.42	11,166	12,116	11,717
5 Years	5.07	6.85	5.83	12,807	13,930	13,277
Since inception*	7.31	7.57	6.25	28,377	29,411	24,504

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

SIP Returns as on 31st January, 2022

Period	Investment Amount (₹)	Value-Fund (₹)	CRISIL Low Duration Debt Index (%)	CRISIL 1 Year T-Bill Index (%)	Yield (%) Fund	Yield (%) CRISIL Low Duration Debt Index	Yield (%) CRISIL 1 Year T-Bill Index
1 Year	1,20,000	1,26,560	1,22,735	1,22,034	10.27	4.24	3.15
3 Years	3,60,000	4,00,193	3,91,813	3,84,929	6.99	5.57	4.39
5 Years	6,00,000	6,88,496	7,05,861	6,86,859	5.44	6.43	5.34
7 Years	8,40,000	10,24,307	10,71,722	10,30,306	5.58	6.85	5.74
10 Years	12,00,000	16,53,312	17,60,521	16,52,241	6.24	7.44	6.23
15 Years	NA	NA	NA	NA	NA	NA	NA
Since inception	17,70,000	30,15,259	31,88,462	28,85,404	6.87	7.56	6.32

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

For Product Label, Refer Page no. 64-67.

Potential Risk Class Matrix Refer page no.72

UTI FLOATER FUND

An open ended debt scheme predominantly investing in floating rate instruments. Relatively High interest rate risk and Relatively Moderate Credit Risk.

Investment Objective

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

Date of inception/allotment

30th October, 2018

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 3043.69 Crore
Closing AUM : ₹ 2954.54 Crore

High/Low NAV in the month

High Growth Option : ₹ 1216.7310
Low Growth Option : ₹ 1212.7780

Total Expense Ratio

Regular : 0.86
Direct : 0.36

Minimum Investment Amount

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

No. of Unit Holding Accounts

46,575

Load Structure

Entry Load : Nil
Exit Load : Nil

NAV per unit as on 31st January, 2022

Regular Growth Option : ₹ 1216.7310
Regular IDCW Option : ₹ 1132.2651
Direct Growth Option : ₹ 1252.6953
Direct IDCW Option : ₹ 1200.0797

Portfolio Parameters

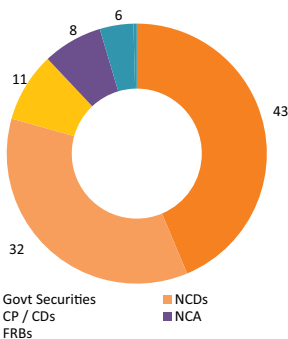
Weighted Average Maturity : 3.54 Yrs
Yield to Maturity (Refer Page no. 73) : 4.57%
Modified Duration : 0.85 Yrs
Macaulay Duration : 0.88 Yrs
PMAT : 3.54 Yrs
PYLD : 4.57%
PMD : 0.85 Yrs
PMCD : 0.88 Yrs

Portfolio as on 31st January, 2022

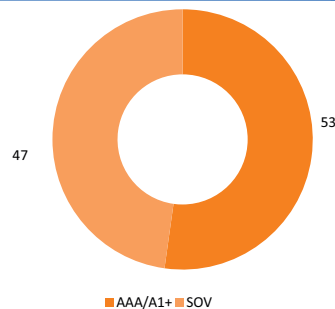
Portfolio	% of Nav	Rating
CP / Cds		
• HDFC Bank Ltd.	8.27	CARE A1+
HDFC Ltd.	1.65	CRISIL A1+
Bajaj Finance Ltd.	0.84	CRISIL A1+
FRBs		
• Axis Finance Ltd	3.74	CRISIL AAA
Tata Cleantech Capital Ltd.	2.04	CRISIL AAA
Govt Securities		
• GOI FRB - MAT 22/09/2033	19.03	SOV
• 182 D TBILL MAT - 14/07/2022	6.65	SOV
• 182D T BILL MAT 21/07/2022	4.98	SOV
• 6.84% G S MAT - 19/12/2022	2.59	SOV
8.15% GSEC 11.06.2022	1.72	SOV
8.35% GOI 14/05/2022	1.71	SOV
FRB GOI 07.12.31	1.69	SOV
6.54% GSEC MAT - 17/01/2032	1.67	SOV
GOI FRB - MAT 30/10/2034	1.66	SOV
8.20% G SEC MATURING ON 15.02.2022	0.85	SOV
5.39% GUJARAT SDL MAT - 31/03/2024	0.51	SOV
NCDs		
• National Bank For Agriculture & Rural Development	8.49	ICRA AAA
• HDFC Ltd.	6.59	CRISIL AAA
• REC Ltd	4.32	CRISIL AAA
• Food Corporation Of India	3.40	CRISIL AAA(CE)
L&T Finance Ltd.	1.88	CRISIL AAA
India Grid Trust	1.71	CRISIL AAA
Reliance Industries Ltd.	1.71	CRISIL AAA
Indian Oil Corporation Ltd.	1.70	CRISIL AAA
Tata Capital Ltd.	1.01	CRISIL AAA
Axis Finance Ltd	0.85	CRISIL AAA
Sikka Ports & Terminals Ltd.	0.70	CRISIL AAA
Net Current assets	8.03	
Total	100.00	

• Top 10 scrips in this portfolio

Asset Allocation as on 31st January, 2022



Credit Profile of Debt as on 31st January, 2022



Fund Performance Vs Benchmark (CAGR) as on 31st January, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Low Duration Debt Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Low Duration Debt Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	3.51	4.44	0.11	10,351	10,444	10,011
3 Years	6.23	6.60	6.59	11,990	12,116	12,112
Since inception*	6.21	6.86	7.40	12,168	12,413	12,618

Different plans have a different expense structure. The performance details here 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 63 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 31st January, 2022

Period	Investment Amount (₹)	Value-Fund (₹)	CRISIL Low Duration Debt Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Low Duration Debt Index	Yield (%) CRISIL 10 Year Gilt Index
1 Year	1,20,000	1,22,104	1,22,735	1,22,034	3.26	4.24	3.15
3 Years	3,60,000	3,87,928	3,91,813	3,84,929	4.91	5.57	4.39
Since inception	3,90,000	4,24,227	4,28,718	4,20,627	5.11	5.76	4.58

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

UTI SHORT TERM INCOME FUND

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

Investment Objective

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

Date of inception/allotment

23rd June, 2003

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 3766.11 Crore
Closing AUM : ₹ 3764.29 Crore

High/Low NAV in the month

High Growth Option : ₹ 25.4439
Low Growth Option : ₹ 25.3718

Total Expense Ratio

Regular : 0.96
Direct : 0.35

Minimum Investment Amount

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

No. of Unit Holding Accounts

10,687

Load Structure

Entry Load : Nil
Exit Load : Nil

NAV per unit as on 31st January, 2022

Regular Growth Option : ₹ 36.1512
Regular IDCW Option : ₹ 11.4631
Direct Growth Option : ₹ 26.5699
Direct IDCW Option : ₹ 10.7159

Portfolio Parameters

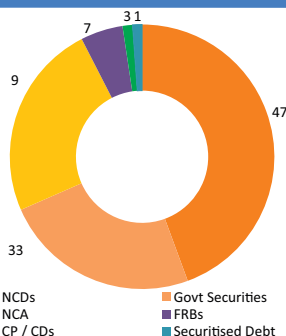
Weighted Average Maturity : 3.04 Yrs
Yield to Maturity (Refer Page no. 73) : 5.24%
Modified Duration : 1.71 Yrs
Macaulay Duration : 1.78 Yrs
Securitized Debt
Shining Metal Trust II : 1.02 Years
PMAT : 3.04 Yrs
PYLD : 5.24%
PMD : 1.71 Yrs
PMCD : 1.78 Yrs

Portfolio as on 31st January, 2022

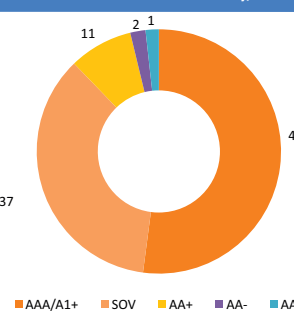
Portfolio	% of Nav	Rating
CP / Cds		
IDFC First Bank Ltd	2.55	CRISIL A1+
FRBs		
Axis Finance Ltd	4.27	CRISIL AAA
Shriram Transport Finance Co.Ltd.	1.35	IND AA+
REC Ltd	1.33	CRISIL AAA
Govt Securities		
GOI FRB - MAT 22/09/2033	7.74	SOV
182D T BILL MAT 21/07/2022	6.51	SOV
182 D TBILL MAT - 14/07/2022	5.22	SOV
6.54% GSEC MAT - 17/01/2032	2.63	SOV
8.24% TAMIL NADU SDL MAT - 09/09/25	2.28	SOV
7.68% G S 15/12/23	1.39	SOV
7.16% G-Sec-mat 20.05.2023	1.37	SOV
8.27% RAJASTHAN SPL SDL -23/06/2022	1.35	SOV
5.82% BIHAR SDL 20/01/2026	1.31	SOV
7.68% M P SPL SDL- 22/03/2023	0.82	SOV
8.15% GSEC 11.06.2022	0.67	SOV
8.18% HR UDAY SDL -15/06/2022	0.67	SOV
8.35% GOI 14/05/2022	0.67	SOV
5.39% GUJARAT SDL MAT - 31/03/2024	0.67	SOV
05.15 GS 09/11/2025	0.07	SOV
8.19% RAJASTHAN SPL SDL -23/06/2026	0.00	SOV
NCDs		
National Bank For Agriculture & Rural Development	7.99	ICRA AAA
HDFC Ltd.	6.00	CRISIL AAA
REC Ltd	3.94	CRISIL AAA
Housing And Urban Development Corpn	2.77	ICRA AAA
Power Finance Corporation Ltd.	2.67	CRISIL AAA
Indian Railways Fin Corpn Ltd.	2.54	CRISIL AAA
India Grid Trust	2.02	CRISIL AAA
Food Corporation Of India	1.99	CRISIL AAA(CE)
Mahindra Rural Housing Finance Ltd	1.86	CRISIL AA+
Sikka Ports & Terminals Ltd.	1.66	CRISIL AAA
Tata Motors Finance Ltd.	1.59	CRISIL AA-
ICICI Bank Ltd	1.38	ICRA AA+
Punjab National Bank	1.34	CRISIL AA+
Bank Of Baroda	1.31	CARE AA+
Mahindra & Mahindra Fin.Ser.Ltd.	1.21	IND AAA
Piramal Capital & Housing Finance Ltd	1.20	ICRA AA
Muthoot Finance Ltd	1.08	CRISIL AA+
Tata Capital Ltd.	1.06	CRISIL AAA
Indian Oil Corporation Ltd.	0.68	CRISIL AAA
Sundaram Home Finance Ltd.	0.67	CRISIL AA+
Cholamandalam Investment & Finance Company Ltd	0.53	ICRA AA+
L&T Metro Rail(Hyderabad)Ltd	0.48	CRISIL AAA(CE)
EXIM Bank	0.32	CRISIL AAA
State Bank Of India	0.27	CRISIL AA+
Larsen & Toubro Ltd.	0.08	CRISIL AAA
Securitized Debt		
Shining Metal Trust II	1.20	CRISIL AAA(SO)
Net Current assets	9.30	
Total	100.00	

*Top 10 scrips in this portfolio

Asset Allocation as on 31st January, 2022



Credit Profile of Debt as on 31st January, 2022



Fund Performance Vs Benchmark (CAGR) as on 31st January, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Short Term Bond Fund Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Short Term Bond Fund Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	8.81	4.74	0.11	10,881	10,474	10,011
3 Years	4.77	7.92	6.59	11,502	12,572	12,112
5 Years	5.15	7.25	4.83	12,856	14,193	12,661
Since inception*	7.63	7.74	5.86	25,450	25,782	20,616

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

SIP Returns as on 31st January, 2022

Period	Investment Amount (₹)	Value-Fund (₹)	CRISIL Short Term Bond Fund Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Short Term Bond Fund Index	Yield (%) CRISIL 10 Year Gilt Index
1 Year	1,20,000	1,26,309	1,22,890	1,22,034	9.87	4.49	3.15
3 Years	3,60,000	4,04,549	3,97,792	3,84,929	7.72	6.58	4.39
5 Years	6,00,000	6,97,243	7,20,850	6,86,859	5.94	7.27	5.34
7 Years	8,40,000	10,37,691	10,95,584	10,30,306	5.94	7.46	5.74
10 Years	12,00,000	16,81,786	18,00,334	16,52,241	6.57	7.86	6.23
15 Years	NA	NA	NA	NA	NA	NA	NA
Since inception	15,80,000	25,76,165	27,53,167	24,51,007	7.04	7.96	6.35

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

For Product Label, Refer Page no. 64-67.

Potential Risk Class Matrix Refer page no.72

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 Relatively Moderate Credit Risk.

FEBRUARY 2022

Investment Objective

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

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

Date of inception/allotment

27th January, 2014

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 296.12 Crore
Closing AUM : ₹ 290.66 Crore

High/Low NAV in the month

High Growth Option : ₹ 16.5990
Low Growth Option : ₹ 16.5627

Total Expense Ratio

Regular : 0.32
Direct : 0.18

Minimum Investment Amount

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

No. of Unit Holding Accounts

3,702

Load Structure

Entry Load : Nil
Exit Load : Nil

NAV per unit as on 31st January, 2022

Regular Growth Option	₹ 16.5983
Regular IDCW Option	₹ 11.7990
Direct Growth Option	₹ 16.7288
Direct IDCW Option	₹ 11.8671

Portfolio Parameters

Weighted Average Maturity : 1.54 Yrs
Yield to Maturity (Refer Page no. 73) : 4.53%
Modified Duration : 1.29 Yrs
Macaulay Duration : 1.37 Yrs
PMAT : 1.54 Yrs
PYLD : 4.53%
PMD : 1.29 Yrs
PMCD : 1.37 Yrs

Portfolio as on 31st January, 2022

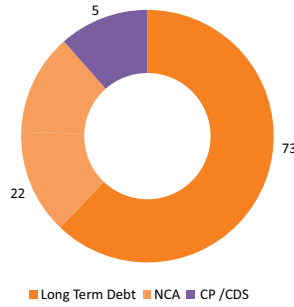
Portfolio

CP / Cds	% of Nav	Rating
• National Bank For Agriculture & Rural Development Long Term Debt	5.16	IND A1+
• HDFC Bank Ltd.	9.12	CARE AAA
• EXIM Bank	9.08	CRISIL AAA
• Power Finance Corporation Ltd.	8.71	CRISIL AAA
• Axis Bank Ltd.	7.17	CRISIL AAA
• Food Corporation Of India	6.92	CRISIL AAA(CE)
• NHPC Ltd.	6.89	ICRA AAA
• Oil & Natural Gas Corporation Ltd.	5.10	ICRA AAA
• Housing And Urban Development Corpn	4.37	ICRA AAA
• Hindustan Petroleum Corporation Ltd.	3.50	CRISIL AAA
• National Bank For Agriculture & Rural Development	3.50	ICRA AAA
• Small Indst. Dev. Bank Of India	3.49	CARE AAA
• Jorabat Shillong Expressway Ltd. ~	1.76	IND D
• National Housing Bank	1.74	CRISIL AAA
• Indian Oil Corporation Ltd.	1.73	CRISIL AAA
• Net Current assets	21.78	
Total	100.00	

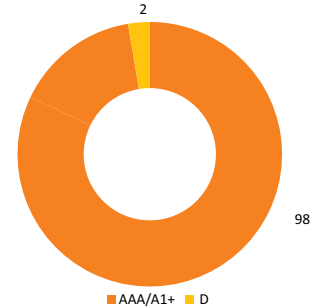
• Top 10 scrips in this portfolio

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

Asset Allocation as on 31st January, 2022



Credit Profile of Debt as on 31st January, 2022



Fund Performance Vs Benchmark (CAGR) as on 31st January, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Banking and PSU Debt Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Banking and PSU Debt Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	3.11	4.16	0.11	10,311	10,416	10,011
3 Years	4.15	8.07	6.59	11,299	12,624	12,112
5 Years	4.59	7.38	4.83	12,517	14,279	12,661
Since inception*	6.54	8.65	7.50	16,597	19,415	17,831

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

SIP Returns as on 31st January, 2022

Period	Investment Amount (₹)	Value-Fund (₹)	CRISIL Banking and PSU Debt Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Banking and PSU Debt Index	Yield (%) CRISIL 10 Year Gilt Index
1 Year	1,20,000	1,22,041	1,22,738	1,22,034	3.16	4.25	3.15
3 Years	3,60,000	3,86,287	3,96,954	3,84,929	4.63	6.44	4.39
5 Years	6,00,000	6,70,314	7,21,465	6,86,859	4.38	7.30	5.34
7 Years	8,40,000	10,05,355	11,00,975	10,30,306	5.06	7.60	5.74
Since inception	9,50,000	11,79,740	13,02,331	12,07,007	5.37	7.80	5.94

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

UTI CORPORATE BOND FUND

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

FEBRUARY 2022

Investment Objective

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

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

Date of inception/allotment

8th August, 2018

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 4320.71 Crore
Closing AUM : ₹ 4085.00 Crore

High/Low NAV in the month

High Growth Option : ₹ 13.1557
Low Growth Option : ₹ 13.1256

Total Expense Ratio

Regular : 0.58
Direct : 0.23

Minimum Investment Amount

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

No. of Unit Holding Accounts

13,759

Load Structure

Entry Load : Nil
Exit Load : Nil

NAV per unit as on 31st January, 2022

Regular Growth Option : ₹ 13.1557
Regular IDCW Option : ₹ 11.8331
Direct Growth Option : ₹ 13.3010
Direct IDCW Option : ₹ 11.9718

Portfolio Parameters

Weighted Average Maturity : 2.07 Yrs
Yield to Maturity (Refer Page no. 73) : 5.18%
Modified Duration : 1.75 Yrs
Macaulay Duration : 1.84 Yrs

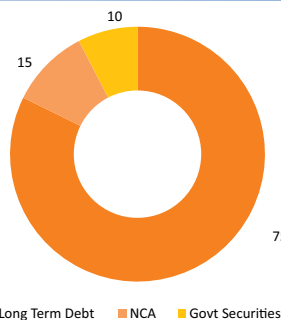
PMAT : 2.07 Yrs
PYLD : 5.18%
PMD : 1.75 Yrs
PMCD : 1.84 Yrs

Portfolio as on 31st January, 2022

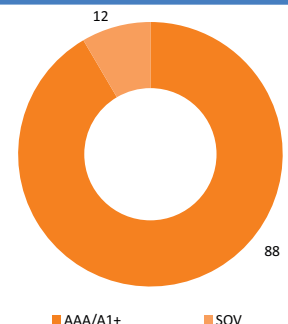
Portfolio	% of Nav	Rating
Govt Securities		
7.89% GJ SDL MAT - 15/05/2025	3.25	SOV
8.24% G-SEC 15/02/2027	1.33	SOV
7.59% G S -11/01/2026	1.30	SOV
6.10% GSEC MAT-12/07/2031	1.29	SOV
6.79% NI GSEC MAT 15/05/2027	1.25	SOV
05.15 GS 09/11/2025	1.20	SOV
6.64% BR SDL MAT - 17/03/2025	0.63	SOV
GOI FRB - MAT 22/09/2033	0.02	SOV
Long Term Debt		
National Bank For Agriculture & Rural Development	8.54	ICRA AAA
Reliance Industries Ltd.	7.92	CRISIL AAA
Power Finance Corporation Ltd.	7.13	CRISIL AAA
National Housing Bank	5.95	CRISIL AAA
REC Ltd	5.93	CRISIL AAA
HDFC Ltd.	5.49	CRISIL AAA
HDB Financial Services Ltd.	3.70	CRISIL AAA
EXIM Bank	3.23	CRISIL AAA
NTPC Ltd.	2.79	CRISIL AAA
Housing And Urban Development Corpn	2.49	ICRA AAA
LIC Housing Finance Ltd.	2.47	CRISIL AAA
Axis Finance Ltd	2.43	CRISIL AAA
Summit Digitel Infrastructure Pvt Ltd	2.42	CRISIL AAA
Small Indst. Dev. Bank Of India	2.32	ICRA AAA
Larsen & Toubro Ltd.	2.13	CRISIL AAA
India Grid Trust	1.83	CRISIL AAA
Kotak Mahindra Prime Ltd.	1.83	CRISIL AAA
HDFC Bank Ltd.	1.78	CRISIL AAA
Indian Oil Corporation Ltd.	1.25	CRISIL AAA
Indian Railways Fin Corpn Ltd.	1.24	CRISIL AAA
Hindustan Petroleum Corporation Ltd.	1.22	CRISIL AAA
Food Corporation Of India	0.62	CRISIL AAA(CE)
NHPC Ltd.	0.28	ICRA AAA
Axis Bank Ltd.	0.13	CRISIL AAA
Britannia Industries Ltd.	0.08	CRISIL AAA
Net Current assets	14.52	
Total	100.00	

• Top 10 scrips in this portfolio

Asset Allocation as on 31st January, 2022



Credit Profile of Debt as on 31st January, 2022



Fund Performance Vs Benchmark (CAGR) as on 31st January, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Corporate Bond Composite Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Corporate Bond Composite Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	3.80	4.87	0.11	10,380	10,487	10,011
3 Years	8.38	9.02	6.59	12,733	12,960	12,112
Since inception*	8.19	8.63	7.33	13,156	13,344	12,796

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 63 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 31st January, 2022

Period	Investment Amount (₹)	Value-Fund (₹)	CRISIL Corporate Bond Composite Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Corporate Bond Composite Index	Yield (%) CRISIL 10 Year Gilt Index
1 Year	1,20,000	1,22,410	1,22,888	1,19,544	3.74	4.48	-0.70
3 Years	3,60,000	3,97,139	4,02,902	3,80,619	6.47	7.44	3.65
Since inception	4,00,000	4,49,196	4,55,861	4,30,543	6.90	7.79	4.35

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.

UTI CREDIT RISK FUND (Erstwhile UTI Income Opportunities Fund)

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

Investment Objective

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

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

Date of inception/allotment

19th November, 2012

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 550.75 Crore
Closing AUM : ₹ 546.18 Crore

High/Low NAV in the month

High Growth Option : ₹ 13.7720
Low Growth Option : ₹ 13.7248

Total Expense Ratio

Regular : 1.64
Direct : 0.88

Minimum Investment Amount

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

No. of Unit Holding Accounts

12,518

Load Structure

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

NAV per unit as on 31st January, 2022

Regular Growth Option : ₹ 13.7720
Regular IDCW Option : ₹ 8.2703
Direct Growth Option : ₹ 15.1775
Direct IDCW Option : ₹ 9.0593

Portfolio Parameters

Weighted Average Maturity : 3.17 Yrs
Yield to Maturity (Refer Page no. 73) : 6.80%
Modified Duration : 1.67 Yrs
Macaulay Duration : 1.74 Yrs
PMAT : 3.17 Yrs
PYLD : 6.80%
PMD : 1.67 Yrs
PMCD : 1.74 Yrs

Portfolio as on 31st January, 2022 (Main Portfolio)

Portfolio

Portfolio	% of Nav	Rating
Govt Securities		
GOI FRB - MAT 30/10/2034	4.50	SOV
7.59% NI GS - 20/03/2029	2.42	SOV
GOI FRB - MAT 22/09/2033	2.21	SOV
7.26% GSEC 14/01/29	1.90	SOV
Long Term Debt		
Primal Capital & Housing Finance Ltd	7.41	ICRA AA
National Bank For Agriculture & Rural Development	4.65	CRISIL AAA
Vedanta Ltd	4.59	CRISIL AA
Dilip Buildcon Ltd	4.53	CRISIL A
Summit Digital Infrastructure Pvt Ltd	4.52	CRISIL AAA
India Grid Trust	3.81	CRISIL AAA
Tata Power Company Ltd.	3.79	IND AA
Torrent Power Ltd.	3.69	CRISIL AA
Amba River Coke Ltd	3.68	CARE AA
Tata Projects Ltd	3.66	IND AA
Aadhar Housing Finance Ltd	3.64	CARE AA
Aditya Birla Fashion & Retail Ltd.	3.62	CRISIL AA
Tata Steel Ltd.	3.36	BWR AA+
Manappuram Finance Ltd.	2.82	CRISIL AA
TMF Holdings Ltd	2.79	CRISIL AA
JM Financial Asset Reconstruction Co Ltd	2.78	ICRA AA-
Godrej Industries Ltd.	2.76	CRISIL AA
Avanse Financial Services Ltd	2.74	CARE A+
Steel Authority Of India Ltd.	1.93	IND AA
Afcos Infrastructure Ltd.	1.90	ICRA A+
Axis Bank Ltd.	1.89	CRISIL AAA
Coastal Gujarat Power Ltd	1.86	CARE AA(CE)
Power Finance Corporation Ltd.	1.84	CRISIL AAA
Tata Motors Ltd.	0.99	ICRA AA-
Shriram Transport Finance Co.Ltd.	0.93	CRISIL AA+
L&T Finance Ltd.	0.92	CRISIL AAA
Net Current assets	7.85	
Total	100.00	

*Top 10 scrips in this portfolio

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

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

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

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

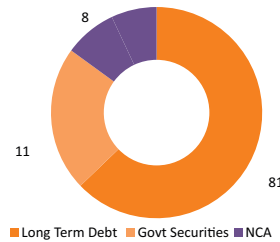
Impact on NAV is negative on account of segregation of portfolio. (Zee Learn Ltd.) Full amount (Rs. 40.8 Crores) recovered and accordingly distributed to investors

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

UTI Credit Risk Fund (Segregated - 17022020) Segregated Portfolio as on 31 st January, 2022		
Portfolio	% of NAV	Rating
Vodafone Idea Ltd	0*	CARE-B-
Vodafone Idea Ltd	0*	CARE-B-
Net Current Assets	0*	

* Percentage to NAV Less Than 0.01

Asset Allocation as on 31st January, 2022



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

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

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

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

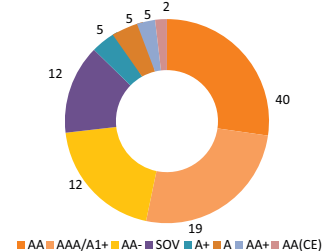
Segregated AUM & NAV

Segregated Fund Size Monthly Average - 17022020 : ₹ 0.0 Crore
Closing AUM : ₹ 0.0 Crore
Segregated Fund Size Monthly Average - 06032020 : ₹ 0.0 Crore
Closing AUM : ₹ 0.0 Crore
Segregated NAV per unit as on - 17022020 : ₹ 0.0
31st January, 2022 Growth :

UTI Credit Risk Fund (Segregated - 06032020) Segregated Portfolio as on 31 st January, 2022		
Portfolio	% of NAV	Rating
Yes Bank Ltd.	0*	ICRA-D

* Percentage to NAV Less Than 0.01

Credit Profile of Debt as on 31st January, 2022



Fund Performance Vs Benchmark (CAGR) as on 31st January, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Short Term Credit Risk Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Short Term Credit Risk Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	21.73	6.95	0.11	12,173	10,695	10,011
3 Years	-5.84	9.10	6.59	8,347	12,989	12,112
5 Years	-1.34	8.25	4.83	9,347	14,867	12,661
Since inception*	3.54	9.21	6.77	13,775	22,502	18,276

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 63 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 31st January, 2022

Period	Investment Amount (₹)	Value-Fund (₹)	CRISIL Short Term Credit Risk Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Short Term Credit Risk Index	Yield (%) CRISIL 10 Year Gilt Index
1 Year	1,20,000	1,36,433	1,24,116	1,22,034	26.27	6.41	3.15
3 Years	3,60,000	3,79,725	4,08,076	3,84,929	3.49	8.30	4.39
5 Years	6,00,000	5,91,881	7,44,352	6,86,859	-0.54	8.55	5.34
7 Years	8,40,000	8,40,286	11,40,402	10,30,306	0.01	8.59	5.74
Since inception	11,00,000	11,67,787	16,70,071	14,66,389	1.29	8.85	6.13

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

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

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

Investment Objective

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

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

Date of inception/allotment

25th March, 2015

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 65.40 Crore
Closing AUM : ₹ 65.32 Crore

High/Low NAV in the month

High Growth Option : ₹ 14.9607
Low Growth Option : ₹ 14.9276

Total Expense Ratio

Regular : 1.65
Direct : 1.02

Minimum Investment Amount

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

No. of Unit Holding Accounts

1,328

Load Structure

Entry Load : Nil

Exit Load : A) Redemption / Switch out within 12 months from the date of allotment -

(i) upto 10% of the allotted Units - NIL

(ii) beyond 10% of the allotted Units - 1.00 %

(B) Redemption / Switch out after 12 months from the date of allotment - NIL

NAV per unit as on 31st January, 2022

Regular Growth Option	₹ 14.9607
Regular IDCW Option	₹ 10.7892
Direct Growth Option	₹ 15.7005
Direct IDCW Option	₹ 10.5884

Portfolio Parameters

Weighted Average Maturity	: 4.30 Yrs
Yield to Maturity (Refer Page no. 73)	: 6.01%
Modified Duration	: 2.16 Yrs
Macaulay Duration	: 2.24 Yrs
PMAT	: 4.30 Yrs
PYLD	: 6.01%
PMD	: 2.16 Yrs
PMCD	: 2.24 Yrs

Portfolio as on 31st January, 2022 (Main Portfolio)

Portfolio	% of Nav	Rating
Govt Securities		
• 7.59% NI GS - 20/03/2029	12.13	SOV
• 7.26% GSEC 14/01/29	7.95	SOV
• GOI FRB - MAT 30/10/2034	7.52	SOV
• 5.79% GS MAT -11/05/2030	7.25	SOV
• GOI FRB - MAT 22/09/2033	4.61	SOV
Long Term Debt		
• Reliance Industries Ltd.	7.82	CRISIL AAA
• Indian Hotels Company Ltd.	7.71	CARE AA
• Amba River Coke Ltd	7.66	CARE AA
• Dilip Buildcon Ltd	7.60	CRISIL A
• India Grid Trust	6.07	CRISIL AAA
• Shriram Transport Finance Co.Ltd.	4.68	CRISIL AA+
• Power Finance Corporation Ltd.	1.65	ICRA AAA
• Piramal Capital & Housing Finance Ltd	1.59	ICRA AA
• HDFC Ltd.	0.65	CRISIL AAA
• EXIM Bank	0.50	CRISIL AAA
• Net Current assets	14.60	
Total	100.00	

*Top 10 scrips in this portfolio

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

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

UTI Medium Term Fund (Segregated - 17022020) Segregated Portfolio as on 31st January, 2022

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

* Percentage to NAV Less Than 0.01

UTI Medium Term Fund (Segregated - 06032020) Segregated Portfolio as on 31st January, 2022

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

* Percentage to NAV Less Than 0.01

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

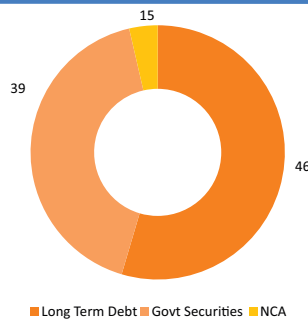
Zee Learn Ltd. NAV per unit (Regular Plan - Growth Option)		
Date	Main Portfolio	Segregated Portfolio
06/07/2020	14.0932	NA
06/07/2020	13.6592	0.2211
Reduction in NAV(%)	-3.08%	

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

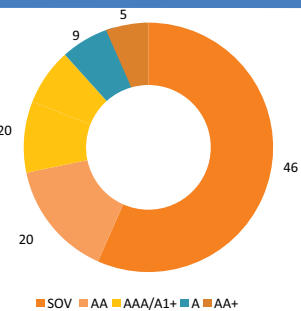
Segregated AUM & NAV

Segregated Fund Size Monthly Average - 17022020 :	₹ 0.0 Crore
Closing AUM:	₹ 0.0 Crore
Segregated Fund Size Monthly Average - 06032020 :	₹ 0.0 Crore
Closing AUM:	₹ 0.0 Crore
Segregated NAV per unit as on - 17022020	₹ 0.0
31 st January, 2022 Growth :	

Asset Allocation as on 31st January, 2022



Credit Profile of Debt as on 31st January, 2022



Fund Performance Vs Benchmark (CAGR) as on 31st January, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Medium Term Debt Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Medium Term Debt Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	6.54	4.88	0.11	10,654	10,488	10,011
3 Years	3.96	9.23	6.59	11,237	13,036	12,112
5 Years	4.72	7.75	4.83	12,595	14,527	12,661
Since inception*	6.06	8.46	6.53	14,958	17,433	15,417

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 63 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 31st January, 2022

Period	Investment Amount (₹)	Value-Fund (₹)	CRISIL Medium Term Debt Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Medium Term Debt Index	Yield (%) CRISIL 10 Year Gilt Index
1 Year	1,20,000	1,24,879	1,22,930	1,22,034	7.61	4.55	3.15
3 Years	3,60,000	3,85,091	4,03,576	3,84,929	4.42	7.55	4.39
5 Years	6,00,000	6,70,925	7,35,247	6,86,859	4.41	8.06	5.34
Since inception	8,10,000	9,61,561	10,71,923	9,84,448	5.01	8.17	5.69

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.

UTI DYNAMIC BOND FUND

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

FEBRUARY 2022

Investment Objective

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

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

Date of inception/allotment

16th June, 2010

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 343.54 Crore
Closing AUM : ₹ 346.08 Crore

High/Low NAV in the month

High Growth Option : ₹ 23.3937
Low Growth Option : ₹ 23.3195

Total Expense Ratio

Regular : 1.60
Direct : 0.99

Minimum Investment Amount

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

No. of Unit Holding Accounts

5,947

Load Structure

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

NAV per unit as on 31st January, 2022

Regular Growth Option	₹ 23.3640
Regular IDCW Option	₹ 12.3835
Direct Growth Option	₹ 24.7162
Direct IDCW Option	₹ 12.9042

Portfolio Parameters

Weighted Average Maturity	: 5.86 Yrs
Yield to Maturity (Refer Page no. 73)	: 4.54%
Modified Duration	: 3.58 Yrs
Macaulay Duration	: 3.67 Yrs
PMAT	: 5.86 Yrs
PYLD	: 4.54%
PMD	: 3.58 Yrs
PMCD	: 3.67 Yrs

Portfolio as on 31st January, 2022 (Main Portfolio)

Portfolio	% of Nav	Rating
Govt Securities		
• 182 D TBILL MAT - 14/07/2022	14.18	SOV
• 6.10% GSEC MAT-12/07/2031	12.47	SOV
• GOI FRB - MAT 22/09/2033	11.61	SOV
• 6.54% GSEC MAT - 17/01/2032	10.00	SOV
• 182 D TBILL MAT - 07/07/2022	4.26	SOV
NCDs		
• Jorabat Shillong Expressway Ltd ~	12.86	IND D
• National Bank For Agriculture & Rural Development	7.22	ICRA AAA
• Piramal Capital & Housing Finance Ltd	3.00	ICRA AA
• Punjab National Bank	2.92	CRISIL AA+
• Food Corporation Of India	2.86	CRISIL AAA(CE)
Tata Capital Ltd.	1.44	CRISIL AAA
L&T Metro Rail(Hyderabad)Ltd	1.05	CRISIL AAA(CE)
U P Power Corporation Ltd	0.01	IND AA(CE)
Net Current assets	16.11	
Total	100.00	

*Top 10 scrips in this portfolio
** Backed by Annuity from National Highway Authority of India - NHAI

UTI Dynamic Bond Fund (Segregated - 17022020) Segregated Portfolio as on 31st January, 2022

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

* Percentage to NAV Less Than 0.01

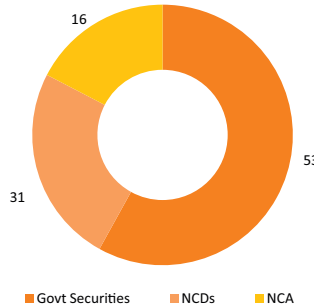
NAV Per Unit (Regular Plan - Growth Option) Segregated - 17022020

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

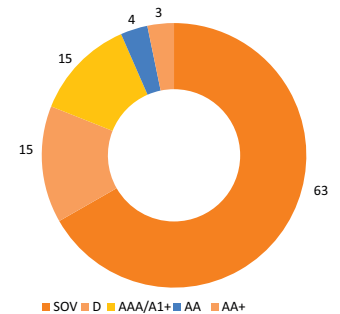
Segregated AUM & NAV

Segregated Fund Size Monthly Average - 17022020 : ₹ 0.0 Crore
Closing AUM : ₹ 0.0 Crore
Segregated NAV per unit as on - 17022020 : ₹ 0.0
31st January, 2022 Growth :

Asset Allocation as on 31st January, 2022



Credit Profile of Debt as on 31st January, 2022



Fund Performance Vs Benchmark (CAGR) as on 31st January, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Composite Bond Fund Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Composite Bond Fund Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	10.84	3.09	0.11	11,084	10,309	10,011
3 Years	4.85	8.50	6.59	11,528	12,776	12,112
5 Years	4.07	6.99	4.83	12,209	14,022	12,661
Since inception*	7.57	8.08	6.43	23,375	24,697	20,649

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

SIP Returns as on 31st January, 2022

Period	Investment Amount (₹)	Value-Fund (₹)	CRISIL Composite Bond Fund Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Composite Bond Fund Index	Yield (%) CRISIL 10 Year Gilt Index
1 Year	1,20,000	1,28,457	1,22,037	1,19,544	13.29	3.15	-0.70
3 Years	3,60,000	4,05,455	3,96,312	3,80,619	7.87	6.33	3.65
5 Years	6,00,000	6,87,902	7,21,896	6,86,322	5.40	7.33	5.31
7 Years	8,40,000	10,21,786	11,01,193	10,33,012	5.51	7.61	5.82
10 Years	12,00,000	16,67,408	18,23,967	16,73,753	6.40	8.11	6.47
Since inception	13,90,000	20,88,469	22,75,837	20,59,704	6.78	8.18	6.56

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

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

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

Investment Objective

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

Date of inception/allotment

4th May, 1998

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 289.03 Crore
Closing AUM : ₹ 288.53 Crore

High/Low NAV in the month

High Growth Option : ₹ 55.4711
Low Growth Option : ₹ 55.2890

Total Expense Ratio

Regular : 1.66
Direct : 1.37

Minimum Investment Amount

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

No. of Unit Holding Accounts

17,810

Load Structure

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

NAV per unit as on 31st January, 2022

Regular Growth Option	₹ 55.4079
Regular IDCW Option	₹ 11.1751
Direct Growth Option	₹ 59.6220
Direct IDCW Option	₹ 12.0008

Portfolio Parameters

Weighted Average Maturity : 6.83 Yrs
Yield to Maturity (Refer Page no. 73) : 4.94%
Modified Duration : 3.87 Yrs
Macaulay Duration : 3.99 Yrs

PMAT : 6.83 Yrs
PYLD : 4.94%
PMD : 3.87 Yrs
PMCD : 3.99 Yrs

Portfolio as on 31st January, 2022 (Main Portfolio)

Portfolio	% of Nav	Rating
Govt Securities		
• 182 D TBILL MAT - 14/07/2022	17.01	SOV
• GOI FRB - MAT 22/09/2033	15.66	SOV
• 6.10% GSEC MAT-12/07/2031.	9.97	SOV
• 6.54% GSEC MAT - 17/01/2032	8.57	SOV
• 182D T BILL MAT 21/07/2022	8.50	SOV
• 6.79% GS 26/12/2029	5.26	SOV
• 8.0% ARUNACHAL PR SDL 08/04/2030	1.83	SOV
Long Term Debt		
• Jorabat Shillong Expressway Ltd ~	10.83	IND D
• Punjab National Bank	5.26	CRISIL AA+
• Food Corporation Of India	5.15	CRISIL AAA(CE)
• Piramal Capital & Housing Finance Ltd	3.60	ICRA AA
L&T Metro Rail(Hyderabad)Ltd	0.84	CRISIL AAA(CE)
Net Current assets	7.52	
Total	100.00	

• Top 10 scrips in this portfolio
* Backed by Annuity from National Highway Authority of India - NHAI

UTI Bond Fund (Segregated - 17022020) Segregated Portfolio as on 31st January, 2022

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

* Percentage to NAV Less Than 0.01

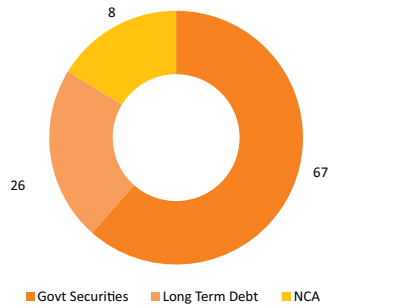
NAV Per Unit (Regular Plan - Growth Option) Segregated - 17022020

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

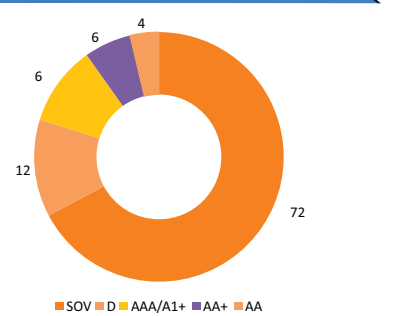
Segregated AUM & NAV

Segregated Fund Size Monthly Average - 17022020 : ₹ 0.0 Crore
Closing AUM: ₹ 0.0 Crore
Segregated NAV per unit as on - 17022020 : ₹ 0.0
31st January, 2022 Growth :

Asset Allocation as on 31st January, 2022



Credit Profile of Debt as on 31st January, 2022



Fund Performance Vs Benchmark (CAGR) as on 31st January, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	NIFTY Medium to Long Duration Debt Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	NIFTY Medium to Long Duration Debt Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	9.47	3.84	0.11	10,947	10,384	10,011
3 Years	2.09	9.07	6.59	10,641	12,978	12,112
5 Years	2.10	7.06	4.83	11,096	14,068	12,661
Since inception*	7.47	NA	NA	55,391	NA	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 63 in 'Fund Manager Summary'.

N.A. - Not Available. Schemes Managed by Mr. Amandeep S. Chopra.

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

SIP Returns as on 31st January, 2022

Period	Investment Amount (₹)	Value-Fund (₹)	NIFTY Medium to Long Duration Debt Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) NIFTY Medium to Long Duration Debt Index	Yield (%) CRISIL 10 Year Gilt Index
1 Year	1,20,000	1,27,328	1,22,513	1,19,544	11.49	3.90	-0.70
3 Years	3,60,000	3,93,073	4,00,294	3,80,619	5.79	7.00	3.65
5 Years	6,00,000	6,51,501	7,28,235	6,86,322	3.25	7.67	5.31
7 Years	8,40,000	9,52,040	11,06,224	10,33,012	3.53	7.74	5.82
10 Years	12,00,000	15,21,730	18,23,004	16,73,753	4.64	8.10	6.47
15 Years	18,00,000	28,30,087	34,29,252	30,01,143	5.77	8.11	6.49
Since inception	20,60,000	35,40,744	42,89,580	37,13,745	5.97	7.97	6.47

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

UTI GILT FUND (Erstwhile UTI Gilt Advantage Fund LTP)

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

FEBRUARY 2022

Investment Objective

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

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

Date of inception/allotment

21st January, 2002

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 605.62 Crore
Closing AUM : ₹ 606.76 Crore

High/Low NAV in the month

High Growth Option : ₹ 50.5056
Low Growth Option : ₹ 50.3175

Total Expense Ratio

Regular : 0.95
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/-

No. of Unit Holding Accounts

6,893

Load Structure

Entry Load : Nil
Exit Load : Nil

NAV per unit as on 31st January, 2022

Regular Growth Option	₹ 50.4214
Regular IDCW Option	₹ 31.2764
Direct Growth Option	₹ 51.7301
Direct IDCW Option	₹ 25.2931

Portfolio Parameters

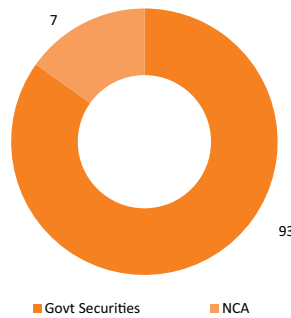
Weighted Average Maturity : 8.29 Yrs
Yield to Maturity (Refer Page no. 73) : 5.16%
Modified Duration : 4.02 Yrs
Macaulay Duration : 4.11 Yrs
PMAT : 8.29 Yrs
PYLD : 5.16%
PMD : 4.02 Yrs
PMCD : 4.11 Yrs

Portfolio as on 31st January, 2022

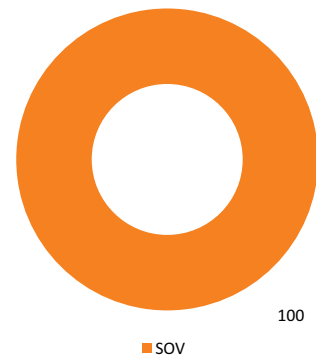
Portfolio	% of Nav	Rating
Govt Securities		
• GOI FRB - MAT 22/09/2033	26.48	SOV
• 182 D TBILL MAT - 14/07/2022	16.18	SOV
• 182D T BILL MAT 21/07/2022	12.13	SOV
• 6.10% GSEC MAT-12/07/2031	11.85	SOV
• 6.54% GSEC MAT - 17/01/2032	10.59	SOV
• 6.79% GS 26/12/2029	10.01	SOV
• 8.13% GSEC 22.06.45	2.72	SOV
• 182 D TBILL MAT - 07/07/2022	1.62	SOV
• 7.08% U P MAT 17/02/2031	0.79	SOV
• 6.87% ANDHRA SDL-21/10/2035	0.50	SOV
• 7.24% ASSAM SDL 2030-29/01/30	0.30	SOV
Net Current assets	6.84	
Total	100.00	

*Top 10 scrips in this portfolio

Asset Allocation as on 31st January, 2022



Credit Profile of Debt as on 31st January, 2022



Fund Performance Vs Benchmark (CAGR) as on 31st January, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Dynamic Gilt Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Dynamic Gilt Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	2.26	2.37	0.11	10,226	10,237	10,011
3 Years	8.02	8.04	6.59	12,607	12,614	12,112
5 Years	6.45	6.41	4.83	13,671	13,645	12,661
Since inception*	8.41	7.71	6.62	50,446	44,304	36,134

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

SIP Returns as on 31st January, 2022

Period	Investment Amount (₹)	Value-Fund (₹)	CRISIL Dynamic Gilt Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Dynamic Gilt Index	Yield (%) CRISIL 10 Year Gilt Index
1 Year	1,20,000	1,21,527	1,33,852	1,19,544	2.36	22.02	-0.70
3 Years	3,60,000	3,89,511	4,04,879	3,80,619	5.18	7.77	3.65
5 Years	6,00,000	7,07,812	7,27,211	6,86,322	6.54	7.62	5.31
7 Years	8,40,000	10,85,998	10,98,071	10,33,012	7.22	7.53	5.82
10 Years	12,00,000	18,26,042	18,07,737	16,73,701	8.13	7.94	6.47
15 Years	18,00,000	34,97,972	33,77,755	30,01,090	8.35	7.92	6.49
Since inception	20,60,000	44,12,632	42,33,028	37,13,692	8.27	7.84	6.47

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

DIVIDEND/BONUS HISTORY

UTI Retirement Benefit Pension Fund - Bonus Declared						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2007	1:10		19.3365	10.00	30-03-2007	05-04-2007
2009	1:10		21.1539	10.00	19-05-2009	26-05-2009
2010	1:05		22.1851	10.00	31-03-2010	07-04-2010
2011	1:10		19.8899	10.00	25-04-2011	02-05-2011
2012	1:10		18.0822	10.00	13-06-2012	20-06-2012
2013	1:10		18.4373	10.00	23-05-2013	30-05-2013
2014	1:10		19.9371	10.00	25-08-2014	01-09-2014

UTI Regular Saving Fund (Formerly known as UTI MIS Advantage Plan) - IDCW - Regular Plan declared - Last 10 Months IDCW (Recent IDCWs)						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2020	9.00%	0.900	33.7304	10.00	08-07-20	15-07-20
2020	10.00%	1.000	36.4651	10.00	09-12-20	16-12-20
2021	0.80%	0.080	15.0778	10.00	26-03-21	05-04-21
2021	0.80%	0.080	15.0745	10.00	26-04-21	03-05-21
2021	0.80%	0.080	15.2308	10.00	25-05-21	01-06-21
2021	0.80%	0.080	15.3653	10.00	24-06-21	01-07-21
2021	0.80%	0.080	15.6806	10.00	25-08-21	01-09-21
2021	0.80%	0.080	16.2622	10.00	23-09-21	01-10-21
2021	0.80%	0.080	16.3527	10.00	25-10-21	01-11-21
2021	0.80%	0.080	16.2792	10.00	24-11-21	01-12-21
2021	0.80%	0.080	16.1092	10.00	27-12-21	03-01-22
2022	0.80%	0.080	16.0356	10.00	24-01-22	01-02-22

@@ NAV of Monthly IDCW Option - Regular Plan
The scheme IDCW details under regular plan.

UTI Short Term Income Fund - IDCW Declared - Last 10 Quarterly IDCW						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2017	1.50%	0.150	12.4211	10.00	18-09-17	25-09-17
2017	1.50%	0.150	12.3826	10.00	19-12-17	26-12-17
2018	1.50%	0.150	12.3556	10.00	19-03-18	26-03-18
2018	0.30%	0.030	12.3207	10.00	19-06-18	26-06-18
2018	1.00%	0.100	12.4819	10.00	18-09-18	25-09-18
2018	1.20%	0.120	12.6444	10.00	19-12-18	26-12-18
2019	2.00%	0.200	12.7240	10.00	18-03-19	25-03-19
2020	1.50%	0.150	12.5178	10.00	17-06-20	24-06-20
2020	1.50%	0.150	12.6397	10.00	16-09-20	23-09-20
2020	1.50%	0.150	12.7588	10.00	14-12-20	21-12-20
2021	0.75%	0.075	12.6723	10.00	16-06-21	23-06-21
2021	1.25%	0.125	12.7771	10.00	15-09-21	22-09-21
2021	1.00%	0.100	13.3287	10.00	16-12-21	23-12-21

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
2017	1.00%	0.100	14.4792	10.00	19-12-17	26-12-17
2018	3.00%	0.300	11.2078	10.00	19-03-18	26-03-18
2018	0.30%	0.030	14.3788	10.00	19-06-18	26-06-18
2018	0.25%	0.025	14.4843	10.00	18-09-18	25-09-18
2018	1.00%	0.100	14.8155	10.00	19-12-18	26-12-18
2019	0.25%	0.025	14.4932	10.00	18-03-19	25-03-19
2020	1.00%	0.100	13.5121	10.00	17-06-20	24-06-20
2020	1.00%	0.100	16.9457	10.00	16-09-20	23-09-20
2020	1.00%	0.100	13.6925	10.00	14-12-20	21-12-20
2021	0.75%	0.075	13.4995	10.00	16-06-21	23-06-21
2021	0.75%	0.075	13.5782	10.00	15-09-21	22-09-21
2021	0.75%	0.075	14.5804	10.00	16-12-21	23-12-21

UTI Gilt Fund (Formerly known as UTI Gilt Arbitrage Fund LTP) - IDCW Declared for Regular Plan						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2012	3.50%	0.350	12.7174	10.00	28-03-12	04-04-12
2012	0.30%	0.030	12.8605	10.00	20-09-12	26-09-12
2013	2.00%	0.200	15.1318	10.00	18-03-13	25-03-13
2014	1.00%	0.100	13.1639	10.00	19-03-14	26-03-14
2014	0.60%	0.060	14.1032	10.00	18-09-14	25-09-14
2015	0.60%	0.060	15.2249	10.00	19-03-15	26-03-15
2016	1.50%	0.150	17.9258	10.00	21-03-16	28-03-16
2016	1.25%	0.125	18.1950	10.00	20-06-16	27-06-16
2016	1.25%	0.125	29.2992	10.00	19-09-16	26-09-16
2016	1.25%	0.125	20.2216	10.00	19-12-16	26-12-16
2017	3.25%	0.325	20.2695	10.00	15-03-17	22-03-17
2017	1.50%	0.150	17.7435	10.00	21-06-17	28-06-17
2017	1.50%	0.150	20.9520	10.00	18-09-17	25-09-17
2017	1.00%	0.100	17.2889	10.00	19-12-17	26-12-17
2018	0.030%	0.030	20.5256	10.00	19-06-18	26-06-18
2018	0.30%	0.030	17.3736	10.00	18-09-18	25-09-18
2018	1.40%	0.140	18.1480	10.00	19-12-18	26-12-18
2019	2.00%	0.200	18.0782	10.00	18-03-19	25-03-19
2019	1.50%	0.150	19.0489	10.00	20-06-19	27-06-19
2019	2.00%	0.200	19.4702	10.00	18-09-19	25-09-19
2019	2.00%	0.200	19.2848	10.00	19-12-19	26-12-19
2020	2.00%	0.200	19.5270	10.00	19-03-20	26-03-20
2020	1.50%	0.150	20.4645	10.00	16-09-20	23-09-20
2020	1.00%	0.100	20.6317	10.00	14-12-20	21-12-20

UTI Overnight Fund (Formerly known as UTI UTI G-SEC STP) - IDCW Declaration						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2006	2.25%	0.225	10.6500	10.00	9-29-2006	10-6-2006
2007	2.50%	0.250	10.7471	10.00	3-30-2007	4-6-2007
2007	2.75%	0.275	10.8159	10.00	9-28-2007	10-5-2007
2008	2.25%	0.225	10.8738	10.00	9-30-2008	10-7-2008
2009	3.00%	0.300	11.2318	10.00	3-30-2009	4-6-2009
2009	0.05%	0.050	10.9160	10.00	9-30-2009	10-7-2009
2012	6.00%	0.600	11.9718	10.00	3-28-2012	4-4-2012
2013	3.00%	0.300	12.0232	10.00	3-18-2013	3-25-2013
2013	2.00%	0.200	12.2042	10.00	9-19-2013	9-26-2013
2014	2.00%	0.200	12.5067	10.00	3-19-2014	3-26-2014
2015	4.00%	0.400	13.0042	10.00	3-19-2015	3-26-2015
2016	6.00%	0.600	13.7856	10.00	21-03-2016	28-03-2016
2017	7.00%	0.700	13.9920	10.00	15-03-2017	22-03-2017
2018	4.00%	0.400	14.0709	10.00	19-03-2018	26-03-2018
2019	4.00%	0.400	148.7274	1000.00	18-03-2019	25-03-2019
2020	4.00%	0.400	1483.9871	1000.00	19-03-2020	26-03-2020

UTI Dynamic Bond Fund - IDCW Declared - Last 10 Months IDCWs (Recent IDCWs)						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2017	1.00%	0.100	12.0887	10.00	19-12-17	26-12-17
2018	3.00%	0.300	11.3443	10.00	19-03-18	26-03-18
2018	0.30%	0.030	12.0737	10.00	19-06-18	26-06-18
2018	0.45%	0.045	12.1749	10.00	18-09-18	25-09-18
2018	1.25%	0.125	12.4714	10.00	19-12-18	26-12-18
2019	0.25%	0.025	12.1756	10.00	18-03-19	25-03-19
2020	1.50%	0.150	12.1334	10.00	17-06-20	24-06-20
2020	1.50%	0.150	12.1629	10.00	16-09-20	23-09-20
2020	1.50%	0.150	12.1621	10.00	14-12-20	21-12-20
2021	0.50%	0.050	12.0364	10.00	16-06-21	23-06-21
2021	0.50%	0.050	12.1056	10.00	15-09-21	22-09-21
2021	1.00%	0.100	13.2050	10.00	16-12-21	23-12-21

UTI Treasury Advantage Fund - IDCW Declared - Last 10 Months IDCWs (Recent IDCWs)						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2017	1.50%	0.150	1138.9544	1000.00	19-12-17	26-12-17
2018	1.50%	0.150	1141.7820	1000.00	19-03-18	26-03-18
2018	1.00%	0.100	1143.3918	1000.00	19-06-18	26-06-18
2018	1.00%	0.100	1154.0068	1000.00	18-09-18	25-09-18
2018	1.00%	0.100	1167.9430	1000.00	19-12-18	26-12-18
2019	2.00%	0.200	1179.7755	1000.00	18-03-19	25-03-19
2020	1.00%	0.100	1135.9063	1000.00	17-06-20	24-06-20
2020	1.00%	0.100	1144.9093	1000.00	16-09-20	23-09-20
2020	1.00%	0.100	1149.8879	1000.00	14-12-20	21-12-20
2021	0.50%	0.050	1141.3700	1000.00	16-06-21	23-06-21
2021	1.00%	0.100	1151.2855	1000.00	15-09-21	22-09-21
2021	1.00%	0.100	1205.2561	1000.00	16-12-21	23-12-21

UTI Unit Linked Insurance Plan - Bonus declared						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2006	2:15		17.1209	10.00	30-03-2006	06-04-2006
2007	1:10		15.4634	10.00	30-03-2007	06-04-2007
2008	1:10		15.3404	10.00	30-09-2008	07-10-2008
2010	1:10		18.2637	10.00	23-02-2010	02-03-2010
2011	1:10		18.8819	10.00	25-04-2011	02-05-2011
2012	1:10		17.6937	10.00	13-06-2012	20-06-2012
2013	1:10		18.1324	10.00	23-05-2013	30-05-2013
2014	1:10		19.2033	10.00	25-08-2014	01-09-2014

UTI Banking & PSU Debt Fund - IDCW Declared						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2016	1.50%	0.150	10.9412	10.00	19-12-16	26-12-16
2017	2.50%	0.250	10.9018	10.00	15-03-17	22-03-17
2017	1.50%	0.150	10.9302	10.00	21-06-17	28-06-17
2017	1.50%	0.150	10.9452	10.00	18-09-17	25-09-17
2017	1.50%	0.150	10.9373	10.00	19-12-17	26-12-17
2018	1.50%	0.150	10.9148	10.00	19-03-18	26-03-18
2018	0.30%	0.030	10.8702	10.00	19-06-18	26-06-18
2018	1.00%	0.100	11.0165	10.00	18-09-18	25-09-18
2018	1.20%	0.120	11.2040	10.00	19-12-18	26-12-18
2019	1.50%	0.150	11.0514	10.00	18-03-19	25-03-19
2020	1.00%	0.100	11.3820	10.00	17-06-20	24-06-20
2020	1.00%	0.100	11.4756	10.00	16-09-20	23-09-20
2020	1.00%	0.100	11.5779	10.00	14-12-20	21-12-20
2021	0.50%	0.050	11.4186	10.00	16-06-21	23-06-21
2021						

DIVIDEND/BONUS HISTORY

UTI Mid Cap Fund - IDCW Declared						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2009	20%	2.00	16.24	10.00	15-06-2009	23-06-2009
2010	22%	2.20	26.03	10.00	14-09-2010	21-09-2010
2014	40%	4.00	49.7962	10.00	26-11-2014	03-12-2014
2015	45%	4.50	50.5602	10.00	02-12-2015	09-12-2015
2017	25%	2.50	52.0223	10.00	20-02-2017	27-02-2017
2018	50%	5.00	63.2793	10.00	18-01-2018	25-01-2018
2021	40%	4.00	74.1048	10.00	08-03-2021	15-03-2021

UTI Transportation & Logistics Fund - IDCW Declared						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2009	20%	2.00	12.37	10.00	15-06-2009	22-06-2009
2009	15%	1.50	15.45	10.00	29-12-2009	05-01-2010
2010	20%	2.00	19.11	10.00	06-10-2010	13-10-2010
2011	12%	1.20	13.96	10.00	21-06-2011	27-06-2011
2016	30%	3.00	39.1639	10.00	08-02-2016	15-02-2016

UTI Nifty Index Fund						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2017	3.50%	0.350	33.4502	10.00	13-11-2017	20-11-2017

UTI Corporate Bond Fund						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2019	1.00%	0.100	10.8624	10.00	19-12-2019	26-12-2019
2020	0.50%	0.050	10.8026	10.00	19-03-2020	26-03-2020
2020	1.00%	0.100	11.3735	10.00	17-06-2020	24-06-2020
2020	1.00%	0.100	11.5203	10.00	16-09-2020	23-09-2020
2020	1.00%	0.100	11.6996	10.00	14-12-2020	21-12-2020
2021	0.75%	0.075	11.4847	10.00	16-06-2021	23-06-2021
2021	1.50%	0.150	11.5750	10.00	15-09-2021	22-09-2021
2021	0.75%	0.075	11.4923	10.00	16-12-2021	23-12-2021

UTI Credit Risk Fund (Formerly known as UTI Income Opportunities Fund) - IDCW Declared						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2014	1.50%	0.150	10.9267	10.00	22-12-2014	29-12-2014
2015	2.00%	0.200	11.0319	10.00	19-03-2015	26-03-2015
2015	1.25%	0.125	11.0580	10.00	18-06-2015	25-06-2015
2015	1.25%	0.125	11.1633	10.00	21-09-2015	28-09-2015
2015	1.25%	0.125	11.2764	10.00	21-12-2015	28-12-2015
2016	3.25%	0.325	11.3754	10.00	21-03-2016	28-03-2016
2016	1.50%	0.150	11.6493	10.00	20-06-2016	27-06-2016
2016	1.50%	0.150	11.5104	10.00	19-09-2016	26-09-2016
2016	1.50%	0.150	11.6442	10.00	19-12-2016	26-12-2016
2017	2.50%	0.250	11.6698	10.00	15-03-2017	22-03-2017
2017	1.50%	0.150	12.3492	10.00	21-06-2017	28-06-2017
2017	1.50%	0.150	11.7604	10.00	18-09-2017	25-09-2017
2017	1.50%	0.150	11.7444	10.00	19-12-2017	26-12-2017
2018	1.50%	0.150	11.7434	10.00	19-03-2018	26-03-2018
2018	0.30%	0.030	11.6753	10.00	19-06-2018	26-06-2018
2018	0.45%	0.045	11.7932	10.00	18-09-2018	25-09-2018
2018	1.25%	0.125	11.9678	10.00	19-12-2018	26-12-2018
2019	2.00%	0.200	12.0368	10.00	18-03-2019	25-03-2019

UTI Ultra Short Term Fund (Formerly known as UTI Floating Rate Fund STP) - IDCW Declared						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2017	1.50%	15.00	1053.1182	1000.00	19-12-2017	26-12-2017
2018	1.50%	15.00	1053.3339	1000.00	19-03-2018	26-03-2018
2018	1.00%	10.00	1054.7430	1000.00	19-06-2018	26-06-2018
2018	2.00%	20.00	1061.4925	1000.00	18-09-2018	25-09-2018
2018	1.00%	10.00	1072.5000	1000.00	19-12-2018	26-12-2018
2019	2.00%	20.00	1081.7755	1000.00	18-03-2019	25-03-2019
2019	1.00%	10.00	1078.2792	1000.00	19-12-2019	26-12-2019
2020	0.50%	5.00	1074.4063	1000.00	19-03-2020	26-03-2020
2020	0.75%	7.50	1093.4088	1000.00	17-06-2020	24-06-2020
2020	1.00%	10.00	1098.5559	1000.00	16-09-2020	23-09-2020
2020	0.75%	7.50	1101.2983	1000.00	14-12-2020	21-12-2020
2021	0.25%	2.50	1097.2161	1000.00	16-06-2021	23-06-2021
2021	0.75%	7.50	1104.1735	1000.00	15-09-2021	22-09-2021
2021	1.50%	15.00	1135.0707	1000.00	16-12-2021	23-12-2021

UTI Multi Asset Fund (Formerly known as UTI Wealth Builder Fund) - IDCW Declared						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2019	0.85%	0.85	17.1552	10.00	12-09-2019	19-09-2019
2019	0.85%	0.85	17.1705	10.00	15-10-2019	22-10-2019
2019	0.85%	0.85	17.5130	10.00	18-11-2019	25-11-2019
2019	0.85%	0.85	17.4292	10.00	16-12-2019	23-12-2019
2020	0.85%	0.85	17.6850	10.00	15-01-2020	22-01-2020
2020	0.85%	0.85	17.6864	10.00	17-02-2020	24-02-2020
2020	0.85%	0.85	15.3095	10.00	16-03-2020	23-03-2020
2020	0.85%	0.085	15.9355	10.00	15-06-2020	22-06-2020
2020	0.85%	0.085	16.8188	10.00	15-07-2020	22-07-2020
2020	0.80%	0.0850	17.7898	10.00	18-08-2020	25-08-2020
2020	0.85%	0.0850	17.7579	10.00	16-09-2020	23-09-2020
2020	0.85%	0.0850	17.7479	10.00	19-10-2020	26-10-2020
2020	0.85%	0.0850	18.3413	10.00	18-11-2020	25-11-2020
2020	0.85%	0.0850	18.6632	10.00	16-12-2020	23-12-2020
2021	0.85%	0.0850	18.9348	10.00	18-01-2021	25-01-2021
2021	0.85%	0.0850	19.2624	10.00	17-02-2021	24-02-2021
2021	0.85%	0.0850	19.0502	10.00	15-03-2021	22-03-2021
2021	0.85%	0.0850	18.7674	10.00	19-04-2021	26-04-2021
2021	0.85%	0.0850	19.5092	10.00	16-06-2021	23-06-2021
2021	0.85%	0.0850	19.6211	10.00	15-07-2021	22-07-2021
2021	0.85%	0.0850	19.8140	10.00	16-08-2021	23-08-2021
2021	0.85%	0.0850	20.3691	10.00	15-09-2021	22-09-2021
2022	2.55%	0.2550	20.5080	10.00	17-01-2022	24-01-2022

UTI India Consumer Fund (Formerly known as UTI India Lifestyle Fund)						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2015	12.00%	1.20	19.1601	10.00	16-09-2015	24-09-2015
2021	20.00%	2.00	29.4591	10.00	01-03-2021	08-03-2021

UTI Medium Term Fund						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2018	1.50%	0.150	10.7878	10.00	19-03-2018	26-03-2018
2018	0.30%	0.030	10.7072	10.00	19-06-2018	26-06-2018
2018	0.45%	0.045	10.8140	10.00	18-09-2018	25-09-2018
2018	1.25%	0.125	10.9814	10.00	19-12-2018	26-12-2018
2019	2.00%	0.200	11.0308	10.00	18-03-2019	25-03-2019
2019	2.00%	0.200	11.2024	10.00	18-09-2019	25-09-2019
2019	1.50%	0.150	11.0929	10.00	19-12-2019	26-12-2019
2020	1.00%	0.100	10.8977	10.00	17-06-2020	24-06-2020
2020	0.50%	0.005	10.8456	10.00	14-12-2020	21-12-2020
2021	0.75%	0.075	11.4600	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

UTI Long Term Advantage Fund Series - II						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2016	15.00%	1.500	19.9212	10.00	25-02-2016	3-03-2016

UTI Floater Fund						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2020	1.00%	10	1098.1350	1000.00	17-06-2020	24-06-2020
2020	1.00%	10	1105.1390	1000.00	16-09-2020	23-09-2020
2020	1.00%	10	1110.3125	1000.00	14-12-2020	21-12-2020
2021	0.50%	5	1096.8314	1000.00	16-06-2021	23-06-2021
2021	1.00%	10	1106.1437	1000.00	15-09-2021	22-09-2021
2021	0.50%	5	1101.5639	1000.00	16-12-2021	23-12-2021

UTI Hybrid Equity Fund (Formerly known as UTI Balanced Fund) - IDCW History* (Recent IDCW)						
Year	IDCW	NAV	Face Value	Record Date		
2017	2.70%	31.39	10	19-07-2017		
2017	2.70%	30.67	10	22-08-2017		
2017	3%	31.21	10	20-09-2017		
2017	2.70%	30.99	10	16-10-2017		
2017	2.70%	31.47	10	20-11-2017		
2017	3%	31.55	10	18-12-2017		
2018	2.70%	32.43	10	17-01-2018		
2018	4.00%	30.46	10	26-02-2018		
2018	2.70%	32.01	10	07-02-2018		
2018	3%	29.85	10	21-03-2018		
2018	2.70%	29.98	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		

PLANS/OPTIONS

UTI Liquid Cash Plan

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

Merged Schemes	Merged Into	Month & Year
MEP 93, MEP 94, MEP 95, MEP 96 & MEP 97	UTI MEPUS	March 03
UTI Growing Corpus Growing Income Plan (GCGIP)	UTI Unit Scheme 95	May 04
UTI Grihalakshmi Unit Plan (GUP)	UTI Smart Woman Savings Plan (Name Change)	Nov 04
UTI Grandmaster Unit Scheme, UTI Primary Equity Fund, UTI Unit Scheme 92, UTI Master Equity Plan 98, UTI Master Equity Plan 99	UTI Value Opportunities Fund (New Scheme)	July 05
UTI PSU Fund, UTI Large Cap Fund	UTI Index Select Fund	April 07
UTI GSF- Brand Value Fund	UTI-MNC Fund	April 07
UTI Growth & Value Fund, UTI Dynamic Equity Fund, UTI India Advantage Fund	UTI Mid Cap Fund	April 07
UTI Petro Fund (Sector Fund)	UTI Energy Fund (Thematic Fund, Name Change)	Oct 07
UTI Auto Sector Fund (Sector Fund)	UTI Trans. & Logistics Fund (Thematic Fund, Name Change)	April 08
UTI Software Fund	UTI Service Industries Fund	Sept 08
UTI Index Select Fund, UTI Master Growth Fund	UTI Core Equity Fund	May 09
UTI Infrastructure Advantage Fund Series 1	UTI Infrastructure Fund	Feb 11
UTI Variable Income Scheme - Index Linked Plan	UTI Hybrid Equity Fund	Mar 11
UTI Wealth Builder Fund (Close Ended)	UTI Value Opportunities Fund	Oct 11
UTI Master Index Fund, Sunder	UTI Nifty Index Fund	March 12
UTI G-Sec Fund - Investment Plan	UTI Gilt Advantage Fund-LTP	Aug 12
UTI Master Value Fund	UTI Mid Cap Fund	Mar 14
UTI Masterplus Unit Scheme	UTI Bluechip Flexicap Fund	July 14
UTI Contra Fund & UTI Services Industries Fund	UTI Multi Cap Fund (New scheme)	August 14
UTI Energy Fund	UTI Infrastructure Fund	March 16
UTI Monthly Income Scheme, UTI Smart Woman Savings Plan, UTI Unit Scheme for Charitable & Religious Trusts & Registered Societies	UTI Regular Savings Fund	May 18
UTI Multi Cap Fund	UTI Value Opportunities Fund	May 18
UTI Bluechip Flexicap Fund	UTI Flexi Cap Fund	May 18
UTI Long Term Advantage Fund - Series III, IV, V, VI and VII	UTI Long Term Equity Fund (Tax Saving)	Aug 21

Sr. No.	Old Scheme Name	New Scheme Name	W. E. F
1	UTI Master Gain - 1992(UTI EQUITY FUND)	UTI Flexi Cap Fund	Feb-21
2	UTI Equity Tax Saving Plan	UTI Long Term Equity Fund (Tax Saving)	Dec-15
3	UTI Wealth Builder Fund Series- II	UTI Wealth Builder Fund	Jun-16
4	UTI Wealth Builder Fund	UTI Multi Asset Fund	May-18
5	UTI Mahila Unit Scheme	UTI Smart Woman Saving Plan	Mar-17
6	UTI Credit Opportunities Fund	UTI Income Opportunities Fund	Sep-13
7	UTI Income Opportunities Fund	UTI Credit Risk Fund	May-18
8	UTI MIS Advantage Plan	UTI Regular Savings Fund	May-18
9	UTI Top 100 Fund	UTI Core Equity Fund	May-18
10	UTI Pharma & Healthcare Fund	UTI Healthcare Fund	May-18
11	UTI Banking Sector Fund	UTI Banking and Financial Services Fund	May-18
12	UTI G-SEC STP	UTI Overnight Fund	May-18
13	UTI Floating Rate Fund Stp	UTI Ultra Short Term Fund	May-18
14	UTI Spread Fund	UTI Arbitrage Fund	May-18
15	UTI Opportunities Fund	UTI Value Opportunities Fund	May-18
16	UTI Gilt Advantage Fund	UTI Gilt Fund	May-18
17	UTI Balanced Fund	UTI Hybrid Equity Fund	May-18
18	UTI Children's Career Balanced Plan	UTI Children's Career Fund-Saving Plan	May-18
19	UTI CCP Advantage Fund	UTI Children's Career Fund-Investment Plan	May-18
20	UTI India Lifestyle Fund	UTI India Consumer Fund	May-19
21	UTI Leadership Equity Fund	UTI Bluechip Flexicap Fund	Dec-15

UTI Flexi Cap Fund (Earlier Known as UTI EQUITY FUND)

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Equity and equity related instruments	65	100	Medium to high
Debt and Money Market instruments including securitized debt#	0	35	Low to medium
Units issued by REITs & InvITs	0	10	Medium to high

UTI Mastershare Unit Scheme

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Equity & equity related instruments (minimum 80% of the total assets would be in equity and equity related instruments of large cap companies)	80	100	Medium to high
Debt and Money Market instruments including securitized debt#	0	20	Low to medium
Units issued by REITs & InvITs	0	10	Medium to high

UTI Core Equity Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Equity and Equity related instruments (Minimum 35% of the total assets would be in equity and equity related instruments of large cap companies and minimum 35% of the total assets would be in equity and equity related instruments of mid cap companies)	70	100	Medium to high
Debt and Money Market instruments including securitized debt#	0	30	Low to medium
Units issued by REITs & InvITs	0	10	Medium to high

UTI Mid Cap Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Equity and equity related instruments (minimum 65% of the total assets would be in equity and equity related instruments of mid cap companies).	65	100	Medium to high
Debt and Money Market instruments including securitized debt#	0	35	Low to medium
Units issued by REITs & InvITs	0	10	Medium to high

UTI Dividend Yield Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Equity and equity related instruments (minimum 65% of the total assets would be in equity and equity related instruments of Dividend Yielding companies).	65	100	Medium to high
Debt and Money Market instruments including securitized debt#	0	35	Low to medium
Units issued by REITs & InvITs	0	10	Medium to high

UTI Value Opportunities Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Equity and equity related instruments	65	100	Medium to high
Debt and Money Market instruments including securitized debt#	0	35	Low to medium
Units issued by REITs & InvITs	0	10	Medium to high

UTI India Consumer Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Equity and equity related instruments (minimum 80% of the total assets would be in equity and equity related instruments of companies related to the theme of Indian Lifestyle & are part of benchmark sectors)	80	100	Medium to high
Debt and Money Market instruments including securitized debt#	0	20	Low to medium
Units issued by REITs & InvITs	0	10	Medium to high

UTI Infrastructure Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Equity and equity related instruments (minimum 80% of the total assets would be in equity and equity related instruments of companies related to the Infrastructure theme).	80	100	Medium to high
Debt and Money Market instruments including securitized debt#	0	20	Low to medium
Units issued by REITs & InvITs	0	10	Medium to high

UTI MNC Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Equity and equity related instruments (minimum 80% of the total assets would be in equity and equity related instruments of multi-national corporations/ companies).	80	100	Medium to high
Debt and Money Market instruments including securitized debt#	0	20	Low to medium
Units issued by REITs & InvITs	0	10	Medium to high

UTI Healthcare Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Equity and equity related instruments (minimum 80% of the total assets would be in equity and equity related instruments of companies related to the healthcare services sector).	80	100	Medium to high
Debt and Money Market instruments including securitized debt#	0	20	Low to medium
Units issued by REITs & InvITs	0	10	Medium to high

UTI Transportation & Logistics Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Equity and equity related instruments (minimum 80% of the total assets would be in equity and equity related instruments of companies engaged in the transportation and logistics sector).	80	100	Medium to high
Debt and Money Market instruments including securitised debt#	0	20	Low to medium
Units issued by REITs & InvITs	0	10	Medium to high

UTI Banking and Financial Services Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Equity and equity related instruments (minimum 80% of the total assets would be in equity and equity related instruments of companies engaged in banking and financial services activities).	80	100	Medium to high
Debt and Money Market instruments including securitised debt#	0	20	Low to medium
Units issued by REITs & InvITs	0	10	Medium to high

UTI Nifty Index Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Securities covered by the Nifty 50 Index	95	100	Medium to high
Money Market instruments	0	5	Low to medium

UTI Overnight Fund

Securities/ Instruments	Indicative Allocation (% of total assets)	Risk Profile
Overnight securities (including Triparty Repo on Government Securities or treasury bill & Repo)	100	Low

UTI Money Market Fund

Securities/ Instruments	Indicative Allocation (% of total assets)	Risk Profile
Money market instruments (including Triparty Repo on Government Securities or treasury bill & Repo)	100	Low

UTI Liquid Cash Plan

Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Money market instruments (including Triparty Repo on Government Securities or treasury bill & Repo)	0	100	Low
Debt Securities (including securitised debt)*	0	100	Low to Medium

UTI Ultra Short Term Fund

Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Money market instruments (including Triparty Repo on Government Securities or treasury bill & Repo)	0	100	Low
Debt Securities (including securitised debt)*	0	100	Low to Medium

UTI Treasury Advantage Fund

Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Money market instruments (including Triparty Repo on Government Securities or treasury bill & Repo)	0	100	Low
Debt Securities (including securitised debt)*	0	100	Low to Medium

UTI Short Term Income Fund

Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Debt Securities (including securitised debt)*	0	100	Low to Medium
Money Market Instruments (Including Triparty Repo on Government Securities or treasury bill & Repo)	0	100	Low

UTI Medium Term Fund

Asset allocation under normal circumstances : The Portfolio Macaulay duration would be between 3 year to 4 years

Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Debt Instruments (including securitised debt)*	50	100	Low to Medium
Money market Instruments (including Triparty Repo on Government Securities or treasury bill & Repo)	0	50	Low
Units issued by REITs & InvITs	0	10	Medium to High

Asset allocation in light of anticipated adverse situation :

The Portfolio Macaulay duration under anticipated adverse situation is 1 year to 4years

Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Debt Instruments (including securitised debt)*	50	100	Low to Medium
Money market Instruments (including Triparty Repo on Government Securities or treasury bill & Repo)	0	50	Low
Units issued by REITs & InvITs	0	10	Medium to High

UTI Bond Fund

Asset allocation under normal circumstances : The Portfolio Macaulay duration would be between 4 year to 7 years

Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Debt Instruments (including securitised debt)*	50	100	Low to Medium
Money Market Instruments (including Triparty Repo on Government Securities or treasury bill & Repo)	0	50	Low

Asset allocation in light of anticipated adverse situation :

The Portfolio Macaulay duration under anticipated adverse situation is 1 year to 7 years

Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Debt Instruments (including securitised debt)*	50	100	Low to Medium
Money Market Instruments (including Triparty Repo on Government Securities or treasury bill & Repo)	0	50	Low

UTI Dynamic Bond Fund

Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Money Market Instruments, Debentures and Securitised Debt	0	100	Low to Medium
Debt Instruments including Securitised Debt*	0	100	Medium
Units issued by REITs & InvITs	0	100	Medium to High

UTI Credit Risk Fund			
Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Debt instruments (including securitised debt)*	65	100	Low to Medium
Money market instruments (including Triparty Repo on Government Securities or treasury bill & Repo)	0	35	Low
Units issued by REITs & InvITs	0	10	Medium to High

UTI Banking & PSU Debt Fund			
Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Debt and Money Market Securities issued by Banks, Public Financial Institutions (PFIs) and Public Sector Undertakings (PSUs) and Municipal Bonds	80	100	Low to Medium
Debt and Money Market Securities (including Triparty Repo on Government Securities or treasury bill & Repo) issued by entities other than Banks, Public Financial Institutions (PFIs) and Public Sector Undertakings (PSUs) and Municipal Bonds	0	20	Low to Medium

UTI Gilt Fund			
Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Securities issued by the Central Government and / or State Government and / or any security unconditionally guaranteed by the Central Government and / or State Government	80	100	Sovereign
Triparty Repo on Government Securities or treasury bill & Repo, Reverse Repo & instruments of such nature	0	20	Low

UTI Regular Savings Fund			
Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Debt and Money Market instruments (including securitized debt)*	75%	90%	Low to Medium
Equity & equity related instruments	10%	25%	Medium to High
Units issued by REITs & InvITs	0%	10%	Medium to High

UTI Hybrid Equity Fund			
Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Equity & equity related instruments	65%	80%	Medium to High
Debt and Money Market instruments (including securitised debt)*	20%	35%	Low to Medium
Units issued by REITs & InvITs	0%	10%	Medium to High

UTI Multi Asset Fund			
Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Equity & equity related instruments	65%	80%	Medium to High
Debt and Money Market instruments (including securitised debt)*	10%	25%	Low to Medium
Gold ETFs	10%	25%	High
Units issued by REITs & InvITs	0%	10%	Medium to High

UTI Focused Equity Fund			
Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Equity & equity related instruments (Maximum 30 stocks)	65%	100%	High
Debt and Money Market instruments (including securitised debt)*	0%	25%	Low to Medium
Units issued by REITs & InvITs	0%	10%	

UTI Arbitrage Fund

(1) Under normal market circumstances, the investment range would be as follows:

Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Equity and equity related instruments	65	100	Medium to High
Derivatives including Index Futures, Stock Futures, Index Options and Stock Options*	65	100	Medium to High
Money Market, Debt instruments, Securitized debt# and call money.	0	35	Low to Medium

(2) The asset allocation under defensive circumstances would be as follows:

Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Equity and equity related instruments	0	65	Medium to High
Derivatives including Index Futures, Stock Futures, Index Options and Stock Options*	0	65	Medium to High
Money Market, Debt instruments, Securitized debt# and call money.	35	100	Low to Medium

UTI Retirement Benefit Pension Fund

Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Debt and Money Market instruments (including securitised debt)*	60%	100%	Low to Medium
Equity & Equity related instruments	0%	40%	Medium to High
Units issued by REITs & InvITs	0%	10%	Medium to High

UTI Children's Career Fund - Savings Plan

Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Debt and Money Market instruments (including securitised debt)*	60%	100%	Low to Medium
Equity & equity related instruments	0%	40%	Medium to High
Units issued by REITs & InvITs	0%	10%	Medium to High

UTI Children's Career Fund - Investment Plan

Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Equity & equity related instruments	70%	100%	Medium to High
Debt and Money Market instruments (including securitized debt)*	0%	30%	Low to Medium
Units issued by REITs & InvITs	0%	10%	Medium to High

UTI Corporate Bond Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Corporate Debt rated AA+ and above (including securitized debt)*	80%	100%	Low to Medium
Corporate debt (other than stated above) and Money Market Instruments	0%	20%	Low to Medium
Units issued by REITs & InvITs	0%	10%	Medium to High

UTI Nifty200 Momentum 30 Index Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Securities covered by Nifty200 Momentum 30 Index	95	100	Medium to High
Debt/ Money Market instruments including Triparty Repo and units of Liquid Mutual Fund	0	5	Low

UTI Small Cap Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Equity and equity related instruments (minimum 65% of the total assets would be in equity and equity related instruments of small cap companies).	65	100	Medium to High
Debt and Money Market instruments including securitized debt	0	35	Low to Medium
Units issued by REITs & InvITs	0	10	Medium to High

UTI Long Term Equity Fund (Tax Saving)			
Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Equity & Equity related instruments	80%	100%	Medium to High
Debt and Money Market instruments	0%	20%	Low to Medium

UTI Nifty Next 50 Index Fund			
Type of Instruments	Asset Allocation (% of Net Assets)		Risk profile
	Min	Max	
Securities covered by underlying index	95%	100%	Medium to High
Cash/Money Market Instruments including Triparty Repo on Government Securities or treasury bill & Repo and Units of Liquid Mutual Fund	0%	5%	Low

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

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

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

* Investments in securitized debt, if undertaken, shall not exceed 50% of the net assets of the Scheme.

Enclosed debt exposure for identifying Perpetual Bonds/AT1 Bonds/Tier II Bonds

ISIN	Bank	Security	Type
INE028A08083	BANK OF BARODA	8.5% UNCD BOB (T-1) PERP SR-VI.	Basel III Additional Tier I Bond
INE028A08117	BANK OF BARODA	8.65% UNCD BOB (T-1) PERP SR-IX	Basel III Additional Tier I Bond
INE028A08190	BANK OF BARODA	7.44% UNCD BOB (SR-23) 03/01/2030	Basel III Tier 2 Bond
INE028A08208	BANK OF BARODA	7.84% UNNCD BOB (SR-24) 15/01/2035	Basel III Tier 2 Bond
INE040A08393	HDFC BANK LTD.	8.44% URNCD HDFC BANK SR-1-28/12/28	Infrastructure Bond
INE062A08157	STATE BANK OF INDIA	8.15% UNCD SBI-(PERP)TR-I-SR-IV	Basel III Tier 1 bond
INE090A08UC2	ICICI BANK LTD	9.90%UNCD ICICI BANKPERP-28/12/2023	Basel III Tier 1 bond
INE238A08344	AXIS BANK LTD.	9.15% URNCD AXIS BANK-31.12.22	Basel II Lower Tier 2 Bond
INE428A08101	ALLAHABAD BANK	9.53% URNCD ALL BK SR4--27/12/29	Basel III Tier 2 Bond
INE434A08075	UNION BANK OF INDIA	7.98%UNCR BONDS-24/10/2027	Basel III Tier 2 Bond
INE528G08345	YES BANK LTD.	8% URNCD YESBANK LTD 30/09/2026	Infrastructure Bond
INE528G08352	YES BANK LTD.	9.5% UNCD YES BANK(PERP)-23/12/2021	Basel III Additional Tier I Bond
INE528G08394	YES BANK LTD.	9% UNCD YES BANK(PERP)-18/10/2022	Basel III Additional Tier I Bond
INE667A08104	CANARA BANK	9.8%UNCD SYND BK(V)PERP25/07/2022.	Basel III Tier 1 bond
INE692A08086	UNION BANK OF INDIA	9.08% UNCD UNION BANK(PERP)XXIV	Basel III Additional Tier I Bond

UTI Bond Fund

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

UTI Treasury Advantage Fund

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

UTI Gilt Fund

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

UTI Multi Asset Fund

Minimum initial investment is ₹ 5,000/-.

UTI Liquid Cash Plan (UTI LCP)

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

UTI - Money Market Fund

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

UTI Short Term Income Fund

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

UTI Ultra Short Term Fund

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

UTI Medium Term Fund

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

UTI Banking & PSU Debt Fund

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

UTI Retirement Benefit Pension Fund

(a) Minimum amount for purchase:
(I) Minimum amount to each investment is Rs.500/ (purchase value). There is no upper limit.

Benchmark Index

UTI Multi Asset Fund

S&P BSE 200 (65%) is the benchmark index for the Equity part of the Portfolio, CRISIL Composite Bond Fund Index (25%) is the benchmark for that part of the Portfolio relating to investments in Debt and Money Market Instruments and the Price of Gold (10%) as per SEBI Regulations for Gold ETFs in India is the benchmark in so far it pertains to investments in Gold ETFs).

Load Structure

UTI Hybrid Equity Fund

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

UTI Credit Risk Fund

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

UTI Regular Savings Fund

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

UTI Mastershare Unit Scheme

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

UTI Flexi Cap Fund (Earlier Known as UTI EQUITY FUND)

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

UTI Value Opportunities Fund

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

UTI Liquid Cash Plan























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

UTI Multi Asset Fund

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

For performance details of other Schemes managed by the Fund Manager Summary























Sr. No	Name of the Fund Manager and Overall Experiences in number of year	Funds Managed	Performance data refer page no.
1	Mr. Vetri Subramaniam, 27	UTI Multi Asset Fund UTI Focused Equity Fund	30 16
2	Mrs. Swati Kulkarni, 34	UTI Mastershare Unit Scheme UTI MNC Fund UTI Dividend Yield Fund UTI-Master Equity Plan Unit Scheme	10 16 17
3	Mr. Ajay Tyagi, 18	UTI Unit Linked Insurance Plan (Equity Portion) UTI Flexi Cap Fund (Earlier Known as UTI EQUITY FUND)	33 12
4	Mr. V Srivatsa, 19	UTI Core Equity Fund UTI Healthcare Fund UTI Hybrid Equity Fund (Along with Mr. Sunil Madhukar Patil) UTI Equity Savings Fund (Equity Portfolio) UTI Retirement Benefit Pension Fund (Equity Portion) UTI Capital Protection Oriented Schemes (Equity Portion); UTI Dual Advantage Fixed Term Funds (Equity Portion);	11 22 29 34 36
5	Mr Sachin Trivedi, 20	UTI Transportation & Logistic Fund UTI Infrastructure Fund	23 20
6	Mr. Amit Premchandani, 15	UTI Banking and Financial Services Fund UTI Value Opportunities Fund UTI Regular Savings Fund (Equity Portion)	21 13 32
7	Mr. Vishal Chopda, 12	UTI India Consumer Fund UTI Children's Career Fund-Savings Plan (Equity Portion) UTI Children's Career Fund - Investment Plan UTI Long Term Equity Fund (tax Saving)	19 35 37 26
8	Mr. Amandeep Chopra, 28	UTI Regular Savings Fund (Debt Portion) UTI Bond Fund UTI Liquid Cash Plan (along with Mr. Amit Sharma)	32 51 40
9	Mr. Sudhir Agrawal, 21	UTI Short Term Income Fund UTI Floater Fund UTI Dynamic Bond Fund UTI Gilt Fund	45 44 50 52
10	Mr. Ritesh Nambiar, 13	UTI Credit Risk Fund UTI Ultra Short Term Fund UTI Medium Term Fund	48 42 49
11	Mr. Sunil Madhukar Patil, 31	UTI Fixed Maturity Plan, UTI Fixed Term Income Funds, UTI Fixed Income Interval Fund & UTI Fixed Income Interval Fund Series II, UTI Capital Protection Oriented Schemes (Debt Portion), UTI Dual Advantage Fixed Term Funds (Debt Portion), UTI Equity Savings Fund (Debt Portion), UTI Hybrid Equity Fund (Debt Portion), UTI Multi Asset Fund (Debt Portion) UTI Children's Career Fund - Savings Plan (Debt Portion) UTI Retirement Benefit Pension Fund (Debt Portion) UTI Unit Linked Insurance Plan (Debt Portion)	34 29 30 35 36 33
12	Mr. Amit Sharma, 10	UTI Money Market Fund (along with Mr. Anurag Mittal) UTI Arbitrage Fund (along with Mr Sharwan Kumar Goyal) UTI Liquid Cash Plan (along with Mr.Amandeep Chopra) UTI Overnight Fund	41 31 40 39
13	Mr Sharwan Kumar Goyal, 12	UTI Arbitrage Fund (along with Mr. Amit Sharma) UTI Gold Exchange Traded Fund UTI-Nifty Exchange Traded Fund (UTI-Nifty ETF) UTI-Sensex Exchange Traded Fund (UTI-Sensex ETF) UTI Nifty Next 50 ETF UTI S&P BSE Sensex Next 50 ETF UTI Nifty Index Fund UTI Nifty Next 50 Index Fund UTI Bank ETF UTI Nifty200 Momentum 30 Index Fund UTI Multi Asset Fund	31 27 30
14	Mr Ankit Agarwal	UTI Mid Cap Fund UTI SmallCap Fund	14 25
15	Mr. Anurag Mittal	UTI Money Market Fund (along with Mr. Amit Sharma) UTI Treasury Advantage Fund UTI Banking & PSU Debt Fund UTI Corporate Bond Fund	41 43 46 47

*Investors should consult their Mutual Fund Distributor - Investment Advisor if in doubt about whether the product is suitable for them.			
Scheme name	This product is suitable for investors who are seeking*	Riskometer	Benchmark Riskometer
UTI ARBITRAGE FUND Refer Page no 31	<ul style="list-style-type: none"> Capital appreciation over medium to long term Takes advantage of arbitrage opportunities in cash and derivative market without taking any directional/unhedged position in either equity or derivative instruments 	UTI ARBITRAGE FUND  Investors understand that their principal will be at Low Risk	NIFTY 50 ARBITRAGE INDEX  Investors understand that their principal will be at Low Risk
UTI OVERNIGHT FUND Refer Page no 39	<ul style="list-style-type: none"> Reasonable income over one day with capital preservation Investment in overnight securities. 	UTI OVERNIGHT FUND  Investors understand that their principal will be at Low to Moderate Risk	CRISIL OVERNIGHT INDEX  Investors understand that their principal will be at Low Risk
UTI FLOATER FUND Refer Page no 44	<ul style="list-style-type: none"> To generate reasonable returns. To invest predominantly in floating rate instruments (including fixed rate instruments converted to floating rate exposures using swaps/ derivatives). 	UTI FLOATER FUND  Investors understand that their principal will be at Low to Moderate Risk	CRISIL LOW DURATION DEBT INDEX  Investors understand that their principal will be at Moderate Risk
UTI TREASURY ADVANTAGE FUND Refer Page no 43	<ul style="list-style-type: none"> Reasonable income consistent with high liquidity over short term. Investment in Debt & Money Market instruments. 	UTI TREASURY ADVANTAGE FUND  Investors understand that their principal will be at Low to Moderate Risk	CRISIL LOW DURATION DEBT INDEX  Investors understand that their principal will be at Moderate Risk
UTI SHORT TERM INCOME FUND Refer Page no 45	<ul style="list-style-type: none"> Reasonable Income with low risk and high level of liquidity over short-term. Investment in Debt & Money Market instruments. 	UTI SHORT TERM INCOME FUND  Investors understand that their principal will be at Low to Moderate Risk	CRISIL SHORT TERM BOND FUND INDEX  Investors understand that their principal will be at Moderate Risk
UTI CORPORATE BOND FUND Refer Page no 47	<ul style="list-style-type: none"> Optimal returns over the medium to long term. To invest predominantly in AA+ and above rated corporate debt. 	UTI CORPORATE BOND FUND  Investors understand that their principal will be at Low to Moderate Risk	CRISIL CORPORATE BOND COMPOSITE INDEX  Investors understand that their principal will be at Moderate Risk
UTI LIQUID CASH PLAN Refer Page no 40	<ul style="list-style-type: none"> Steady and reasonable Income over short-term with capital preservation. Investment in money market securities & high quality debt. 	UTI LIQUID CASH PLAN  Investors understand that their principal will be at Low to Moderate Risk	CRISIL LIQUID FUND INDEX  Investors understand that their principal will be at Moderate Risk
UTI MONEY MARKET FUND Refer Page no 41	<ul style="list-style-type: none"> Reasonable Income with high level of liquidity over short-term. Investment in money market securities. 	UTI MONEY MARKET FUND  Investors understand that their principal will be at Moderate Risk	CRISIL MONEY MARKET INDEX  Investors understand that their principal will be at Moderate Risk
UTI ULTRA SHORT TERM FUND Refer Page no 42	<ul style="list-style-type: none"> Reasonable Income with low volatility over short term. Investment in debt & money market instruments. 	UTI ULTRA SHORT TERM FUND  Investors understand that their principal will be at Moderate Risk	CRISIL ULTRA SHORT TERM DEBT INDEX  Investors understand that their principal will be at Moderate Risk
UTI GILT FUND Refer Page no 52	<ul style="list-style-type: none"> Credit risk free return over the medium to long term Investment in sovereign securities issued by the Central Government and / or a State Government and / or any security unconditionally guaranteed by the Central Government and / or a State Government. 	UTI GILT FUND  Investors understand that their principal will be at Moderate Risk	CRISIL DYNAMIC GILT INDEX  Investors understand that their principal will be at Moderate Risk
UTI BANKING AND PSU DEBT FUND Refer Page no 46	<ul style="list-style-type: none"> Reasonable income, with low risk and high level of liquidity over short to medium term. Investment predominantly in Debt & Money Market Securities issued by Bank, Public Sector Undertaking (PSUs), Public Financial Institutions (PFIs) and Municipal Bonds. 	UTI BANKING AND PSU DEBT FUND  Investors understand that their principal will be at Moderate Risk	CRISIL BANKING AND PSU DEBT INDEX  Investors understand that their principal will be at Moderate Risk





















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Scheme name	This product is suitable for investors who are seeking*	Riskometer	Benchmark Riskometer
UTI MEDIUM TERM FUND Refer Page no 49	<ul style="list-style-type: none"> Reasonable income over the medium to long term. Investment in Debt and Money Market instruments. 	UTI MEDIUM TERM FUND  Investors understand that their principal will be at Moderate Risk	CRISIL MEDIUM TERM DEBT INDEX  Investors understand that their principal will be at Moderate Risk
UTI EQUITY SAVINGS FUND Refer Page no 34	<ul style="list-style-type: none"> Long-term capital appreciation and income Investment in equity & equity related instruments, arbitrage opportunities, and investments in debt money market opportunities. 	UTI EQUITY SAVINGS FUND  Investors understand that their principal will be at Moderate Risk	CRISIL EQUITY SAVINGS INDEX  Investors understand that their principal will be at Moderately High Risk
UTI CREDIT RISK FUND Refer Page no 48	<ul style="list-style-type: none"> Reasonable income and capital appreciation over medium to long term Investment in Debt and Money Market instruments 	UTI CREDIT RISK FUND  Investors understand that their principal will be at Moderately High Risk	CRISIL SHORT TERM CREDIT RISK INDEX  Investors understand that their principal will be at Moderately High Risk
UTI BOND FUND Refer Page no 51	<ul style="list-style-type: none"> Optimal returns with adequate liquidity over medium to long term Investment in Debt & money market instruments 	UTI BOND FUND  Investors understand that their principal will be at Moderately High Risk	NIFTY MEDIUM TO LONG DURATION DEBT INDEX  Investors understand that their principal will be at Moderate Risk
UTI REGULAR SAVINGS FUND Refer Page no 32	<ul style="list-style-type: none"> Long-term capital appreciation and regular income over medium-term Investment in equity instruments (maximum 25%) and fixed income securities (debt and money market securities) 	UTI REGULAR SAVINGS FUND  Investors understand that their principal will be at Moderately High Risk	NIFTY 50 HYBRID COMPOSITE DEBT 15:85 INDEX  Investors understand that their principal will be at Moderately High Risk
UTI DYNAMIC BOND FUND Refer Page no 50	<ul style="list-style-type: none"> Optimal returns with adequate liquidity over medium to long term Investment in Debt & Money Market Instruments 	UTI DYNAMIC BOND FUND  Investors understand that their principal will be at Moderately High Risk	CRISIL COMPOSITE BOND FUND INDEX  Investors understand that their principal will be at Moderate Risk
UTI MULTI ASSET FUND Refer Page no 30	<ul style="list-style-type: none"> Long-term capital appreciation Investment in equity, debt and Gold ETFs with a minimum allocation of 10% in each asset class 	UTI MULTI ASSET FUND  Investors understand that their principal will be at High Risk	65% S&P BSE 200, 25% CRISIL COMPOSITE BOND FUND INDEX & 10% Price of Gold  Investors understand that their principal will be at Very High Risk
UTI UNIT LINKED INSURANCE PLAN Refer Page no 33	<ul style="list-style-type: none"> Long Term Capital Appreciation Investment in equity instruments (maximum-40%) and debt Instruments 	UTI UNIT LINKED INSURANCE PLAN  Investors understand that their principal will be at High Risk	NIFTY 50 HYBRID COMPOSITE DEBT 50:50 INDEX  Investors understand that their principal will be at High Risk
UTI CHILDREN'S CAREER FUND - SAVINGS PLAN Refer Page no 35	<ul style="list-style-type: none"> Long Term Capital Appreciation Investment in equity instruments (maximum-40%) and debt Instruments 	UTI CHILDREN'S CAREER FUND - SAVINGS PLAN  Investors understand that their principal will be at High Risk	CRISIL SHORT TERM DEBT HYBRID 60+40 FUND INDEX  Investors understand that their principal will be at High Risk

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

Scheme name	This product is suitable for investors who are seeking*	Riskometer	Benchmark Riskometer
UTI RETIREMENT BENEFIT PENSION FUND Refer Page no 36	<ul style="list-style-type: none"> Long Term Capital Appreciation Investment in equity instruments (maximum-40%) and debt/ Money market Instruments 	UTI RETIREMENT BENEFIT PENSION FUND  Investors understand that their principal will be at High Risk	CRISIL SHORT TERM DEBT HYBRID 60+40 FUND INDEX  Investors understand that their principal will be at High Risk
UTI HYBRID EQUITY FUND Refer Page no 29	<ul style="list-style-type: none"> Long term capital appreciation Investment in equity instruments (maximum-80%) and fixed income securities (debt and money market securities) 	UTI HYBRID EQUITY FUND  Investors understand that their principal will be at Very High Risk	CRISIL HYBRID 35+65 AGGRESSIVE INDEX  Investors understand that their principal will be at Very High Risk
UTI NIFTY INDEX FUND Refer Page no 25	<ul style="list-style-type: none"> Capital growth in tune with index returns Passive investment in equity instruments comprised in Nifty 50 index 	UTI NIFTY INDEX FUND  Investors understand that their principal will be at Very High Risk	NIFTY 50 INDEX  Investors understand that their principal will be at Very High Risk
UTI NIFTY NEXT 50 INDEX FUND Refer Page no 26	<ul style="list-style-type: none"> Capital growth in tune with index returns Passive investment in equity instruments comprised in Nifty Next 50 index 	UTI NIFTY NEXT 50 INDEX FUND  Investors understand that their principal will be at Very High Risk	NIFTY NEXT 50 INDEX  Investors understand that their principal will be at Very High Risk
UTI BANKING AND FINANCIAL SERVICES FUND Refer Page no 21	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in equity and equity related securities of companies engaged in banking and financial services activities. 	UTI BANKING AND FINANCIAL SERVICES FUND  Investors understand that their principal will be at Very High Risk	NIFTY FINANCIAL SERVICES INDEX  Investors understand that their principal will be at Very High Risk
UTI MASTERSHARE UNIT SCHEME Refer Page no 10	<ul style="list-style-type: none"> Long term capital appreciation. Investment predominantly in equity instruments of large cap companies. 	UTI MASTERSHARE UNIT SCHEME  Investors understand that their principal will be at Very High Risk	S&P BSE 100 INDEX  Investors understand that their principal will be at Very High Risk
UTI HEALTHCARE FUND Refer Page no 22	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in equity and equity related securities in the Healthcare Service sector. 	UTI HEALTHCARE FUND  Investors understand that their principal will be at Very High Risk	S&P BSE HEALTHCARE INDEX  Investors understand that their principal will be at Very High Risk
UTI TRANSPORTATION & LOGISTICS FUND Refer Page no 23	<ul style="list-style-type: none"> Long term capital appreciation. Investment predominantly in equity and equity related securities of the companies engaged in the transportation and logistics sector. 	UTI TRANSPORTATION & LOGISTICS FUND  Investors understand that their principal will be at Very High Risk	UTI TRANSPORTATION AND LOGISTICS FUND INDEX  Investors understand that their principal will be at Very High Risk
UTI FLEXI CAP FUND Refer Page no 12	<ul style="list-style-type: none"> Long term capital appreciation Investment in equity instruments of companies with good growth prospects across the market capitalization spectrum. 	UTI FLEXI CAP FUND  Investors understand that their principal will be at Very High Risk	NIFTY 500 INDEX  Investors understand that their principal will be at Very High Risk
UTI VALUE OPPORTUNITIES FUND Refer Page no 13	<ul style="list-style-type: none"> Long term capital appreciation Investment in equity instruments following a value investment strategy across the market capitalization spectrum. 	UTI VALUE OPPORTUNITIES FUND  Investors understand that their principal will be at Very High Risk	NIFTY 500 INDEX  Investors understand that their principal will be at Very High Risk
UTI INDIA CONSUMER FUND Refer Page no 19	<ul style="list-style-type: none"> Long term capital growth Investment in equity instruments of companies that are expected to benefit from the changing consumer aspirations, changing lifestyle and growth of consumption 	UTI INDIA CONSUMER FUND  Investors understand that their principal will be at Very High Risk	NIFTY INDIA CONSUMPTION INDEX  Investors understand that their principal will be at Very High Risk

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Scheme name	This product is suitable for investors who are seeking*	Riskometer	Benchmark Riskometer
UTI CHILDREN'S CAREER FUND - INVESTMENT PLAN Refer Page no 17	<ul style="list-style-type: none"> Long term capital appreciation Investment in equity instruments (above 70%) and debt instruments. 	UTI CHILDREN'S CAREER FUND - INVESTMENT PLAN  Investors understand that their principal will be at Very High Risk	NIFTY 500 INDEX  Investors understand that their principal will be at Very High Risk
UTI LONG TERM EQUITY FUND (TAX SAVING) Refer Page no 24	<ul style="list-style-type: none"> Long term capital appreciation Investment in equity instruments of companies that are believed to have growth potential. 	UTI LONG TERM EQUITY FUND  Investors understand that their principal will be at Very High Risk	NIFTY 500 INDEX  Investors understand that their principal will be at Very High Risk
UTI DIVIDEND YIELD FUND Refer Page no 17	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in Dividend Yielding equity and equity related securities 	UTI DIVIDEND YIELD FUND  Investors understand that their principal will be at Very High Risk	NIFTY 500  Investors understand that their principal will be at Very High Risk
UTI CORE EQUITY FUND Refer Page no 11	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in equity instruments of both large cap and mid cap companies 	UTI CORE EQUITY FUND  Investors understand that their principal will be at Very High Risk	NIFTY LARGEMIDCAP 250 INDEX  Investors understand that their principal will be at Very High Risk
UTI INFRASTRUCTURE FUND Refer Page no 20	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in equity and equity related securities of companies forming part of the infrastructure sector. 	UTI INFRASTRUCTURE FUND  Investors understand that their principal will be at Very High Risk	NIFTY INFRASTRUCTURE INDEX  Investors understand that their principal will be at Very High Risk
UTI MNC FUND Refer Page no 18	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in equity and equity related securities of Multi-National companies 	UTI MNC FUND  Investors understand that their principal will be at Very High Risk	NIFTY MNC INDEX  Investors understand that their principal will be at Very High Risk
UTI MID CAP FUND Refer Page no 14	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in mid cap companies 	UTI MID CAP FUND  Investors understand that their principal will be at Very High Risk	NIFTY MIDCAP 150 INDEX  Investors understand that their principal will be at Very High Risk
UTI SMALLCAP FUND Refer Page no 15	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly equity and equity related securities of small cap companies 	UTI SMALLCAP FUND  Investors understand that their principal will be at Very High Risk	NIFTY SMALLCAP 250 INDEX  Investors understand that their principal will be at Very High Risk
UTI NIFTY200 MOMENTUM 30 INDEX FUND Refer Page no 27	<ul style="list-style-type: none"> Capital growth in tune with the index returns Passive investment in equity instruments comprised in Nifty 200 Momentum 30 Index 	UTI NIFTY200 MOMENTUM 30 INDEX FUND  Investors understand that their principal will be at Very High Risk	NIFTY 200 MOMENTUM 30 INDEX  Investors understand that their principal will be at Very High Risk
UTI FOCUSED EQUITY FUND Refer Page no 16	<ul style="list-style-type: none"> Long term capital Growth Investment in equity & equity related securities across market capitalization in maximum 30 stocks 	UTI FOCUSED EQUITY FUND  Investors understand that their principal will be at Very High Risk	Nifty 500 Index  Investors understand that their principal will be at Very High Risk
<p>*Investors should consult their Mutual Fund Distributor - Investment Advisor if in doubt about whether the product is suitable for them.</p>			

Ser. No.	SCHEMEDESC	PLANDESC	ISIN
1	UTI Treasury Advantage Fund - Institutional Plan	Direct Annual IDCW Plan	INF789F01XF9
2	UTI Treasury Advantage Fund - Institutional Plan	Direct Annual IDCW Plan	INF789F01XG7
3	UTI Treasury Advantage Fund - Institutional Plan	Direct Monthly IDCW Plan	INF789F01XJ1
4	UTI Treasury Advantage Fund - Institutional Plan	Direct Monthly IDCW Plan	INF789F01XK9
5	UTI Treasury Advantage Fund - Institutional Plan	Direct Quarterly IDCW Plan	INF789F01XL7
6	UTI Treasury Advantage Fund - Institutional Plan	Direct Quarterly IDCW Plan	INF789F01XM5
7	UTI Banking & Financial Services Fund	Direct IDCW Plan	INF789F01SL7
8	UTI Banking & Financial Services Fund	Direct IDCW Plan	INF789F01SM5
9	UTI Bond Fund	Direct Quarterly IDCW Plan	INF789F01SO1
10	UTI Bond Fund	Direct Quarterly IDCW Plan	INF789F01SP8
11	UTI Bond Fund	Direct Annual IDCW Plan	INF789FA1T80
12	UTI Bond Fund	Direct Annual IDCW Plan	INF789FA1T98
13	UTI Banking & PSU Debt Fund	Direct Quarterly IDCW Plan	INF789F01624
14	UTI Banking & PSU Debt Fund	Direct Quarterly IDCW Plan	INF789F01722
15	UTI Banking & PSU Debt Fund	Direct Annual IDCW Plan	INF789FA1V03
16	UTI Banking & PSU Debt Fund	Direct Annual IDCW Plan	INF789FA1V11
17	UTI Contra Fund	Direct IDCW Plan	INF789F015R4
18	UTI Contra Fund	Direct IDCW Plan	INF789F015S2
19	UTI Credit Risk Fund	Direct Quarterly IDCW Plan	INF789F01YC4
20	UTI Credit Risk Fund	Direct Quarterly IDCW Plan	INF789F01YD2
21	UTI Credit Risk Fund	Direct Annual IDCW Plan	INF789FB1U28
22	UTI Credit Risk Fund	Direct Annual IDCW Plan	INF789FB1U36
23	UTI Credit Risk Fund	Direct Monthly IDCW Plan	INF789FB1U02
24	UTI Credit Risk Fund	Direct Monthly IDCW Plan	INF789FB1U10
25	UTI Liquid Cash Plan- Institutional	Direct Monthly IDCW Plan	INF789F01R44
26	UTI Liquid Cash Plan- Institutional	Direct Monthly IDCW Plan	INF789F01XS2
27	UTI Liquid Cash Plan- Institutional	Direct Quarterly IDCW Plan	INF789FA1K22
28	UTI Liquid Cash Plan- Institutional	Direct Quarterly IDCW Plan	INF789FA1K30
29	UTI Liquid Cash Plan- Institutional	Direct Annual IDCW Plan	INF789FA1K63
30	UTI Liquid Cash Plan- Institutional	Direct Annual IDCW Plan	INF789FA1K71
31	UTI Dynamic Bond Fund	Direct Quarterly IDCW Plan	INF789F01X88
32	UTI Dynamic Bond Fund	Direct Quarterly IDCW Plan	INF789F01XC6
33	UTI Dynamic Bond Fund	Direct Annual IDCW Plan	INF789FA1S65
34	UTI Dynamic Bond Fund	Direct Annual IDCW Plan	INF789FA1S73
35	UTI DIVIDEND YIELD FUND	Direct IDCW Option	INF789F01SU8
36	UTI DIVIDEND YIELD FUND	Direct IDCW Option	INF789F01SV6
37	UTI Energy Fund	Direct IDCW Plan	INF789F01SX2
38	UTI Energy Fund	Direct IDCW Plan	INF789F01SY0
39	UTI Flexi Cap Fund (Earlier Known as UTI EQUITY FUND)	Direct IDCW Plan	INF789F01TA8
40	UTI Flexi Cap Fund (Earlier Known as UTI EQUITY FUND)	Direct IDCW Plan	INF789F01TB6
41	UTI Long Term Equity Fund (Tax Saving)	Direct IDCW Plan	INF789F01TD2
42	UTI ULTRA SHORT TERM FUND	DIRECT MONTHLY IDCW PLAN	INF789FA1P84
43	UTI ULTRA SHORT TERM FUND	DIRECT MONTHLY IDCW PLAN	INF789FA1P92
44	UTI ULTRA SHORT TERM FUND	DIRECT QUARTERLY IDCW PLAN	INF789FA1Q00
45	UTI ULTRA SHORT TERM FUND	DIRECT QUARTERLY IDCW PLAN	INF789FA1Q18
46	UTI ULTRA SHORT TERM FUND	DIRECT ANNUAL IDCW PLAN	INF789FA1Q42
47	UTI ULTRA SHORT TERM FUND	DIRECT ANNUAL IDCW PLAN	INF789FA1Q59
48	UTI GILT FUND	Direct IDCW PLAN	INF789F01T9
49	UTI GILT FUND	Direct IDCW PLAN	INF789F01TK7
50	UTI HEALTHCARE FUND	Direct IDCW PLAN	INF789F01TM3
51	UTI HEALTHCARE FUND	Direct IDCW PLAN	INF789F01TN1
52	UTI-Services Industries Fund	Direct IDCW PLAN	INF789F01TP6
53	UTI-Services Industries Fund	Direct IDCW PLAN	INF789F01TQ4
54	UTI-Infrastructure Fund	Direct IDCW PLAN	INF789F01TS0
55	UTI-Infrastructure Fund	Direct IDCW PLAN	INF789F01TT8
56	UTI - LONG TERM ADVANTAGE FUND - SERIES III	DIRECT PLAN - IDCW	INF789FB18N3
57	UTI LONG TERM ADVANTAGE FUND - SERIES IV	DIRECT PLAN - IDCW	INF789FC1FD7
58	UTI LONG TERM ADVANTAGE FUND - SERIES V	DIRECT PLAN - IDCW	INF789FC1H51
59	UTI LONG TERM ADVANTAGE FUND - SERIES VI	DIRECT PLAN - IDCW	INF789FC1V74
60	UTI LONG TERM ADVANTAGE FUND - SERIES VII	DIRECT PLAN - IDCW	INF789FC1T04
61	UTI-BLUECHIP FLEXICAP FUND	Direct IDCW PLAN	INF789F01TV4
62	UTI-BLUECHIP FLEXICAP FUND	Direct IDCW PLAN	INF789F01TW2
63	UTI-India Lifestyle Fund	Direct IDCW PLAN	INF789F01VG1
64	UTI-India Lifestyle Fund	Direct IDCW PLAN	INF789F01VH9
65	UTI-Mid Cap Fund	Direct IDCW PLAN	INF789F01VY8
66	UTI-MID CAP FUND	Direct IDCW PLAN	INF789F01TZ5
67	UTI-MNC Fund	Direct IDCW PLAN	INF789F01UB4
68	UTI-MNC Fund	Direct IDCW PLAN	INF789F01UC2
69	UTI CORE EQUITY FUND	Direct IDCW PLAN	INF789F01UE8
70	UTI CORE EQUITY FUND	Direct IDCW PLAN	INF789F01UF5
71	UTI REGULAR SAVINGS FUND	Direct Monthly IDCW PLAN	INF789F01UK5
72	UTI REGULAR SAVINGS FUND	Direct Monthly IDCW PLAN	INF789F01UL3
73	UTI REGULAR SAVINGS FUND	Direct Plan	INF789F01UM1
74	UTI-Money Market Fund -Institutional Plan	Direct Monthly IDCW PLAN	INF789FA1M46
75	UTI-Money Market Fund -Institutional Plan	Direct Monthly IDCW PLAN	INF789FA1M53
76	UTI-Money Market Fund -Institutional Plan	Direct Quarterly IDCW PLAN	INF789FA1M61
77	UTI-Money Market Fund -Institutional Plan	Direct Quarterly IDCW PLAN	INF789FA1M79
78	UTI-Money Market Fund -Institutional Plan	Direct Annual IDCW PLAN	INF789FA1M03
79	UTI-Money Market Fund -Institutional Plan	Direct Annual IDCW PLAN	INF789FA1M11
80	UTI-Mastershare Unit Scheme	Direct IDCW PLAN	INF789F01UQ2
81	UTI-Mastershare Unit Scheme	Direct IDCW PLAN	INF789F01UR0
82	UTI MEDIUM TERM FUND	Direct Annual IDCW PLAN	INF789FB1KL1
83	UTI MEDIUM TERM FUND	Direct Annual IDCW PLAN	INF789FB1KM9
84	UTI MEDIUM TERM FUND	Direct Monthly IDCW PLAN	INF789FB1KF3
85	UTI MEDIUM TERM FUND	Direct Monthly IDCW PLAN	INF789FB1KG1
86	UTI MEDIUM TERM FUND	Direct Quarterly IDCW PLAN	INF789FB1KH9
87	UTI MEDIUM TERM FUND	Direct Quarterly IDCW PLAN	INF789FB1K17
88	UTI-Nifty Index Fund	Direct IDCW PLAN	INF789F01WY2
89	UTI-Nifty Index Fund	Direct IDCW PLAN	INF789F01WZ9
90	UTI VALUE OPPORTUNITIES FUND	Direct IDCW PLAN	INF789F01UZ3
91	UTI VALUE OPPORTUNITIES FUND	Direct IDCW PLAN	INF789F01VA4
92	UTI-Rajiv Gandhi Equity Saving Scheme	Direct IDCW PLAN	INF789F01YS0
93	UTI ARBITRAGE FUND	Direct IDCW PLAN	INF789FB1RE1
94	UTI ARBITRAGE FUND	Direct IDCW PLAN	INF789FB1RF8
95	UTI-Short Term Income Fund- Institutional Option	Direct Quarterly IDCW PLAN	INF789FA1R66
96	UTI-Short Term Income Fund- Institutional Option	Direct Quarterly IDCW PLAN	INF789FA1R74
97	UTI-Short Term Income Fund- Institutional Option	Direct Monthly IDCW PLAN	INF789F01XZ7
98	UTI-Short Term Income Fund- Institutional Option	Direct Monthly IDCW PLAN	INF789F01YA8
99	UTI-Short Term Income Fund- Institutional Option	Direct Annual IDCW PLAN	INF789FA1R33
100	UTI-Short Term Income Fund- Institutional Option	Direct Annual IDCW PLAN	INF789FA1R41
101	UTI Multi Asset Fund	Direct IDCW Plan	INF789F01VC0
102	UTI Multi Asset Fund	Direct IDCW Plan	INF789F01VD8
103	UTI CORPORATE BOND FUND	Direct Plan	INF789F1A546
104	UTI CORPORATE BOND FUND	Direct Plan	INF789F1A553

105	UTI CORPORATE BOND FUND	Direct Plan	INF789F1A561
106	UTI CORPORATE BOND FUND	Direct Plan	INF789F1A579
107	UTI CORPORATE BOND FUND	Direct Plan	INF789F1A587
108	UTI CORPORATE BOND FUND	Direct Plan	INF789F1A595
109	UTI CORPORATE BOND FUND	Direct Plan	INF789F1A603
110	UTI CORPORATE BOND FUND	Direct Plan	INF789F1A611
111	UTI EQUITY SAVINGS FUND	Direct Plan	INF789F1A751
112	UTI EQUITY SAVINGS FUND	Direct Plan	INF789F1A769
113	UTI EQUITY SAVINGS FUND	Direct Plan	INF789F1A801
114	UTI EQUITY SAVINGS FUND	Direct Plan	INF789F1A819
115	UTI EQUITY SAVINGS FUND	Direct Plan	INF789F1A843
116	UTI EQUITY SAVINGS FUND	Direct Plan	INF789F1A850
117	UTI - FLOATER FUND	DIRECT PLAN	INF789F1AC73
118	UTI - FLOATER FUND	DIRECT PLAN	INF789F1AC70
119	UTI - FLOATER FUND	DIRECT PLAN	INF789F1AD01
120	UTI - FLOATER FUND	DIRECT PLAN	INF789F1ADB9
121	UTI - FLOATER FUND	DIRECT PLAN	INF789F1AD77
122	UTI - FLOATER FUND	DIRECT PLAN	INF789F1ADD5
123	UTI - FLOATER FUND	DIRECT PLAN	INF789F1ADE3
124	UTI - FLOATER FUND	DIRECT PLAN	INF789F1ADF0

Ser. No.	SCHEMEDISC	PLANEDESC	ISIN
1	UTI Transportation & Logistics Fund	Regular IDCW Plan	INF789F01281
2	UTI Hybrid Equity Fund	Regular IDCW Plan	INF789F01315
3	UTI Banking & Financial Services Fund	Regular IDCW Plan	INF789F01356
4	UTI Banking & Financial Services Fund	Regular IDCW Plan	INF789F01364
5	UTI Bond Fund	Regular Quarterly IDCW Plan	INF789F01380
6	UTI Bond Fund	Regular Quarterly IDCW Plan	INF789F01398
7	UTI Banking & PSU Debt Fund	Regular Quarterly IDCW Plan	INF789F01223
8	UTI Banking & PSU Debt Fund	Regular Quarterly IDCW Plan	INF789F01321
9	UTI Contra Fund	Regular IDCW Plan	INF789F01414
10	UTI Contra Fund	Regular IDCW Plan	INF789F01422
11	UTI Credit Risk Fund	Regular Quarterly IDCW Plan	INF789F01RA2
12	UTI Credit Risk Fund	Regular Quarterly IDCW Plan	INF789F01RB0
13	UTI Dynamic Bond Fund	Regular Quarterly IDCW Plan	INF789F01J00
14	UTI Dynamic Bond Fund	Regular Quarterly IDCW Plan	INF789F01JP7
15	UTI DIVIDEND YIELD FUND	Regular IDCW Plan	INF789F01448
16	UTI DIVIDEND YIELD FUND	Regular IDCW Plan	INF789F01455
17	UTI Energy Fund	Regular IDCW Plan	INF789F01471
18	UTI Energy Fund	Regular IDCW Plan	INF789F01489
19	UTI FLEXI CAP FUND	Regular IDCW Plan	INF189A01053
20	UTI FLEXI CAP FUND	Regular IDCW Plan	INF789F01505
21	UTI Long Term Equity Fund (Tax Saving)	Regular IDCW Plan	INF789F01521
22	UTI ULTRA SHORT TERM FUND	REGULAR - DAILY IDCW PLAN	INF789F01554
23	UTI - GSEC-INVESTMENT PLAN	IDCW PLAN	INF789F01612
24	UTI - GSEC-INVESTMENT PLAN	IDCW PLAN	INF789F01620
25	UTI GILT FUND	REGULAR IDCW PLAN	INF789F01646
26	UTI GILT FUND	REGULAR IDCW PLAN	INF789F01653
27	UTI HEALTHCARE FUND	REGULAR IDCW PLAN	INF789F01679
28	UTI HEALTHCARE FUND	REGULAR IDCW PLAN	INF789F01687
29	UTI-Services Industries Fund	IDCW PLAN	INF789F01703
30	UTI-Services Industries Fund	IDCW PLAN	INF789F01711
31	UTI-Infrastructure Fund	IDCW PLAN	INF789F01737
32	UTI-Infrastructure Fund	IDCW PLAN	INF789F01745
33	UTI - LONG TERM ADVANTAGE FUND - SERIES III	REGULAR PLAN - IDCW	INF789F01677
34	UTI LONG TERM ADVANTAGE FUND - SERIES IV	REGULAR PLAN - IDCW	INF789F01F81
35	UTI LONG TERM ADVANTAGE FUND - SERIES V	REGULAR PLAN - IDCW	INF789F01H05
36	UTI LONG TERM ADVANTAGE FUND - SERIES VI	REGULAR PLAN - IDCW	INF789F01V58
37	UTI LONG TERM ADVANTAGE FUND - SERIES VII	REGULAR PLAN - IDCW	INF789F01508
38	UTI-BLUECHIP FLEXICAP FUND	IDCW PLAN	INF789F01760
39	UTI-BLUECHIP FLEXICAP FUND	IDCW PLAN	INF789F01778
40	UTI-India Lifestyle Fund	IDCW PLAN	INF789F01CF3
41	UTI-India Lifestyle Fund	IDCW PLAN	INF789F01CG1
42	UTI-Mid Cap Fund	IDCW	INF789F01794
43	UTI-Mid Cap Fund	IDCW	INF789F01802
44	UTI-MNC Fund	IDCW PLAN	INF789F01828
45	UTI-MNC Fund	IDCW PLAN	INF789F01836
46	UTI CORE EQUITY FUND	REGULAR IDCW PLAN	INF189A01046
47	UTI CORE EQUITY FUND	REGULAR IDCW PLAN	INF789F01851
48	UTI-Mastershare Unit Scheme	IDCW PLAN	INF189A01038
49	UTI-Mastershare Unit Scheme	IDCW PLAN	INF789F01950
50	UTI-Nifty Index Fund	IDCW PLAN	INF789F01J16
51	UTI-Nifty Index Fund	IDCW PLAN	INF789F01J14
52	UTI VALUE OPPORTUNITIES FUND	REGULAR IDCW PLAN	INF789F01AE0
53	UTI VALUE OPPORTUNITIES FUND	REGULAR IDCW PLAN	INF789F01AF7
54	UTI-Rajiv Gandhi Equity Saving Scheme	RETAIL IDCW PLAN	INF789F01Y04
55	UTI ARBITRAGE FUND	REGULAR IDCW PLAN	INF789F01RH4
56	UTI ARBITRAGE FUND	REGULAR IDCW PLAN	INF789F01R12
57	UTI Multi Asset Fund	Regular IDCW Plan	INF789F01AN1
58	UTI Multi Asset Fund	Regular IDCW Plan	INF789F01A09
59	UTI CORPORATE BOND FUND	Regular Plan	INF789F1A447
60	UTI CORPORATE BOND FUND	Regular Plan -	INF789F1A454
61	UTI CORPORATE BOND FUND	Regular Plan	INF789F1A462
62	UTI CORPORATE BOND FUND	Regular Plan	INF789F1A470
63	UTI CORPORATE BOND FUND	Regular Plan	INF789F1A488
64	UTI CORPORATE BOND FUND	Regular Plan	INF789F1A496
65	UTI CORPORATE BOND FUND	Regular Plan	INF789F1A504
66	UTI CORPORATE BOND FUND	Regular Plan	INF789F1A512
67	UTI EQUITY SAVINGS FUND	Regular Plan	INF789F1A728
68	UTI EQUITY SAVINGS FUND	Regular Plan	INF789F1A736
69	UTI EQUITY SAVINGS FUND	Regular Plan	INF789F1A785
70	UTI EQUITY SAVINGS FUND	Regular Plan	INF789F1A793
71	UTI EQUITY SAVINGS FUND	Regular Plan	INF789F1A827
72	UTI EQUITY SAVINGS FUND	Regular Plan	INF789F1A835
73	UTI - FLOATER FUND	REGULAR PLAN	INF789F1AC71
74	UTI - FLOATER FUND	REGULAR PLAN	INF789F1AC09
75	UTI - FLOATER FUND	REGULAR PLAN	INF789F1AC77
76	UTI - FLOATER FUND	REGULAR PLAN	INF789F1AC55
77	UTI - FLOATER FUND	REGULAR PLAN	INF789F1ACT3
78	UTI - FLOATER FUND	REGULAR PLAN	INF789F1ACU1
79	UTI - FLOATER FUND	REGULAR PLAN	INF789F1ACV9
80	UTI - FLOATER FUND	REGULAR PLAN	INF789F1ACW7

Schemes ISIN - more Plan/options wise available in UTIMF web site as per link

[https://docs.utimf.com/v1/AUTH_5b9dd00b-8132-4a21-a800-](https://docs.utimf.com/v1/AUTH_5b9dd00b-8132-4a21-a800-711111810cee/UTIContainer/Details%20of%20ISIN%20for%20Demat%20Account-Open%20Ended%20Schemes20190821-055050.xlsx)

[711111810cee/UTIContainer/Details%20of%20ISIN%20for%20Demat%20Account-Open%20Ended%20Schemes20190821-055050.xlsx](https://docs.utimf.com/v1/AUTH_5b9dd00b-8132-4a21-a800-711111810cee/UTIContainer/Details%20of%20ISIN%20for%20Demat%20Account-Open%20Ended%20Schemes20190821-055050.xlsx)

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ATTENTION

UTI SCUP Outstanding Unit holding Accounts

Due to closure of the UTI Senior Citizens Unit Plan (UTI-SCUP) as of 18/02/2008 SCUP unitholders who have still not submitted their Membership Certificate for redeeming/switching the outstanding units, may submit the same alongwith the duly filled in Forms to our Registrar & Transfer Agent for UTI-SCUP UTI Infrastructure Technology And Services Limited, Plot No.3, Sector 11, CBD Belapur, Navi Mumbai 400614 or to our nearest UTI Financial Centre.

Members are requested to get their signature attested by their Banker where they are having their Bank account (under their official seal mentioning Name, Designation and Employee no. of the Attesting Authority), as over a period of time the Member's signature might have undergone changes.

For any assistance in this regard you may also directly contact Mr. Kishor Paunikar, Associate Vice President, Department of Operations at UTI Corporate Office over phone at 022-66786253 or mail him at kishor.paunikar@uti.co.in

Fund Manager : An employee of the asset management company such as a mutual fund or life insurer, who manages investments of the scheme. He is usually part of a larger team of fund managers and research analysts.

Application Amount for Fresh Subscription : This is the minimum investment amount for a new investor in a mutual fund scheme.

Minimum Additional Amount : This is the minimum investment amount for an existing investor in a mutual fund scheme.

Yield to Maturity : The Yield to Maturity or the YTM is the rate of return anticipated on a bond if held until maturity. YTM is expressed as an annual rate. The YTM factors in the bond's current market price, par value, coupon interest rate and time to maturity.

SIP : SIP or systematic investment plan works on the principle of making periodic investments of a fixed sum. It works similar to a recurring bank deposit. For instance, an investor may opt for an SIP that invests ₹ 500 every 15th of the month in an equity fund for a period of three years.

NAV : The NAV or the net asset value is the total asset value per unit of the mutual fund after deducting all related and permissible expenses. The NAV is calculated at the end of every business day. It is the value at which the investor enters or exits the mutual fund.

Benchmark : A group of securities, usually a market index, whose performance is used as a standard or benchmark to measure investment performance of mutual funds, among other investments. Some typical benchmarks include the Nifty, Sensex, BSE200, BSE500, 10-Year Gsec.

Entry Load : A mutual fund may have a sales charge or load at the time of entry and/or exit to compensate the distributor/agent.

Entry load is charged at the time an investor purchases the units of a mutual fund. The entry load is added to the prevailing NAV at the time of investment. For instance, if the NAV is ₹ 100 and the entry load is 1%, the investor will enter the fund at ₹ 101.

Note: SEBI, vide circular dated June 30, 2009 has abolished entry load

Exit Load : Exit load is charged at the time an investor redeems the units of a mutual fund. The exit load is reduced from the prevailing NAV at the time of redemption. The investor will receive redemption proceed at net value of NAV less Exit load. For instance if the NAV is ₹ 100 and the exit load is 1%, the investor will receive ₹ 99.

Modified Duration : Modified duration is the price sensitivity and the percentage change in price for a unit change in yield

Standard Deviation : Standard deviation is a statistical measure of the range of an investment's performance. When a mutual fund has a high standard deviation, it means its range of performance is wide, implying greater volatility.

Sharpe Ratio : The Sharpe Ratio, named after its founder, the Nobel Laureate William Sharpe, is a measure of risk-adjusted returns. It is calculated using standard deviation and excess return to determine reward per unit of risk.

Beta : Beta is a measure of an investment's volatility vis-à-vis the market. Beta of less than 1 means that the security will be less volatile than the market. A beta of greater than 1 implies that the security's price will be more volatile than the market.

AUM : AUM or assets under management refers to the recent / updated cumulative market value of investments managed by a mutual fund or any investment firm.

Holdings : The holdings or the portfolio is a mutual fund's latest or updated reported statement of investments/securities. These are usually displayed in terms of percentage to net assets or the rupee value or both. The objective is to give investors an idea of where their money is being invested by the fund manager.

Nature of Scheme : The investment objective and underlying investments determine the nature of the mutual fund scheme. For instance, a mutual fund that aims at generating capital appreciation by investing in stock markets is an equity fund or growth fund. Likewise, a mutual fund that aims at capital preservation by investing in debt markets is a debt fund or income fund. Each of these categories may have sub-categories.

Rating Profile : Mutual funds invest in securities after evaluating their creditworthiness as disclosed by the ratings. A depiction of the mutual fund in various investments based on their ratings becomes the rating profile of the fund. Typically, this is a feature of debt funds.

The Potential Risk class position of the debt schemes of UTI Mutual Fund are as under:					
Serial No.	Scheme Name	Potential Risk Class Matrix			
1	UTI Overnight Fund Relatively Low interest rate risk and Relatively Low Credit Risk.	Potential Risk Class			
		Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
		Interest Rate Risk ↓			
		Relatively Low (Class I)	A-I		
		Moderate (Class II)			
		Relatively High (Class III)			
2	UTI Gilt Fund Relatively High interest rate risk and Relatively Low Credit Risk.	Potential Risk Class			
		Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
		Interest Rate Risk ↓			
		Relatively Low (Class I)			
		Moderate (Class II)			
		Relatively High (Class III)			
3	UTI Corporate Bond Fund Relatively High interest rate risk and Relatively Low Credit Risk.	Potential Risk Class			
		Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
		Interest Rate Risk ↓			
		Relatively Low (Class I)			
		Moderate (Class II)			
		Relatively High (Class III)	A-III		
4	UTI Liquid Cash Plan Relatively Low interest rate risk and Relatively Moderate Credit Risk.	Potential Risk Class			
		Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
		Interest Rate Risk ↓			
		Relatively Low (Class I)			
		Moderate (Class II)			
		Relatively High (Class III)			
5	UTI Money Market Fund Relatively Low interest rate risk and Relatively Moderate Credit Risk.	Potential Risk Class			
		Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
		Interest Rate Risk ↓			
		Relatively Low (Class I)		B-I	
		Moderate (Class II)			
		Relatively High (Class III)			
6	UTI Ultra Short Term Fund Moderate interest rate risk and Relatively Moderate Credit Risk.	Potential Risk Class			
		Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
		Interest Rate Risk ↓			
		Relatively Low (Class I)			
		Moderate (Class II)			
		Relatively High (Class III)			
7	UTI Treasury Advantage Fund Moderate interest rate risk and Relatively Moderate Credit Risk.	Potential Risk Class			
		Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
		Interest Rate Risk ↓			
		Relatively Low (Class I)			
		Moderate (Class II)			
		Relatively High (Class III)			
8	UTI Bond Fund Relatively High interest rate risk and Relatively Moderate Credit Risk.	Potential Risk Class			
		Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
		Interest Rate Risk ↓			
		Relatively Low (Class I)			
		Moderate (Class II)			
		Relatively High (Class III)			
9	UTI Short Term Income Fund Relatively High interest rate risk and Relatively Moderate Credit Risk.	Potential Risk Class			
		Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
		Interest Rate Risk ↓			
		Relatively Low (Class I)			
		Moderate (Class II)			
		Relatively High (Class III)			
10	UTI Floater Fund Relatively High interest rate risk and Relatively Moderate Credit Risk.	Potential Risk Class			
		Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
		Interest Rate Risk ↓			
		Relatively Low (Class I)			
		Moderate (Class II)			
		Relatively High (Class III)			
11	UTI Dynamic Bond Fund Relatively High interest rate risk and Relatively Moderate Credit Risk.	Potential Risk Class			
		Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
		Interest Rate Risk ↓			
		Relatively Low (Class I)			
		Moderate (Class II)			
		Relatively High (Class III)			
12	UTI Banking & PSU Debt Fund Relatively High interest rate risk and Relatively Moderate Credit Risk.	Potential Risk Class			
		Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
		Interest Rate Risk ↓			
		Relatively Low (Class I)			
		Moderate (Class II)			
		Relatively High (Class III)			
13	UTI Medium Term Fund Relatively High interest rate risk and Relatively High Credit Risk.	Potential Risk Class			
		Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
		Interest Rate Risk ↓			
		Relatively Low (Class I)			
		Moderate (Class II)			
		Relatively High (Class III)			
14	UTI Credit Risk Fund Relatively High interest rate risk and Relatively High Credit Risk.	Potential Risk Class			
		Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
		Interest Rate Risk ↓			
		Relatively Low (Class I)			
		Moderate (Class II)			
		Relatively High (Class III)		C-III	

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3. Mr. Shiva Kumar
4. Mr. Sudesh Kumar Kapahi
5. Ms. Muketa Pramit Jhaveri

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Directors

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

Fund Manager: An employee of the asset management company such as a mutual fund or life insurer, who manages investments of the scheme. He is usually part of a larger team of fund managers and research analysts.

Application Amount for Fresh Subscription: This is the minimum investment amount for an existing investor in a mutual fund scheme.

Minimum Addition Amount: This is the minimum investment amount for an existing investor in a mutual fund scheme.

Yield to Maturity: The Yield to maturity or the YTM is the rate of return anticipated on a bond if held until maturity. YTM is expressed as an annual rate and time to maturity.

SIP: SIP or systematic investment plan works on the principle of making periodic investments of a fixed sum. It works similar to a recurring bank deposit. For instance and investor may opt for a SIP that invests Rs. 500 every 15th of the month in an equity fund for a period of three years.

NAV: The NAV or the net asset value is the total assets value per unit of the mutual fund after deducting all related and permissible expenses. The NAV is calculated at the end of every business day. It is the value at which the investor enters or exits the mutual fund

Benchmark: A group of securities, usually a market index, whose performance is used as a standard or benchmark to measure investment performance of mutual funds, among other investments. Some typical benchmarks include the Nifty, Sensex, BSE200, BSE500, 10-Year Gsec.

Entry Load: A Mutual fund may have a sales charge or load at the time of entry and/or exit to compensate the distributor/agent.

Entry load is charged at the time an investor purchases the units of a mutual fund. The entry load is added to the prevailing NAV at the time of investment. For instance, if the NAV is Rs. 100 and the entry load is 1% the investor will enter the fund at Rs. 101

Exit Load: Exit load is charged at the time an investor redeems the units of a mutual fund. The exit load is reduced from the prevailing NAV at the time of redemption. The investor will receive redemption proceeds at net value of NAV less Exit Load. For instance if the NAV is Rs.100 and the exit load is 1%, the investor will receive Rs.99.

***Note:** SEBI, vide circular dated June 30, 2009 has abolished entry load and mandated that the upfront commission to distributors will be paid by the investor directly to the distributor, based on his assessment of various factors including the service rendered by the distributor."

Modified Duration: Modified duration is the price sensitivity and the percentage change in price for a unit change yield

Standard Deviation: A statistical measure of the intrinsic volatility of a Fund or portfolio. More generally, a measure of the extent to which numbers are spread around their average. Lower the measure, lesser the volatility of the returns of the Fund, The Standard Deviation has been computed by taking Daily returns of the Fund over the past three years.

Sharpe Ratio: The Sharpe Ratio, named after its founder, the Nobel Laureate William Sharpe, is a measure of risk-adjusted returns. It is calculated using standard deviation and excess return to determine reward per unit or risk.

Beta: A quantitative measure of the volatility of a given portfolio relative to the respective Benchmark. A Beta above 1 is more volatile than the Benchmark, while a Beta below 1 is less volatile. Beta is computed as 'Covariance of NAV returns v Index Returns' divided by 'Variance of index returns' based on daily returns for the past three years.

AUM: AUM or assets under management refers to the recent / updated cumulative market value of investments managed by a mutual fund or any investment firm.

Holdings: The holdings or the portfolio is a mutual fund's latest or updated reported statement or investments/securities. These are usually displayed in terms of percentage to net assets or the rupee value or both. The objective is to give investors an idea of where their money is being invested by the fund manager.

Nature of Scheme: The investment objective and underlying investments determine the nature of the mutual fund scheme. For instance, a mutual fund that aims at generating capital appreciation by investing in preservation by investing in debt markets is a debt fund or income fund. Each of these categories may have subcategories.

Rating Profile: Mutual funds invest in securities after evaluating their creditworthiness as disclosed by the ratings. A depiction of the mutual fund in various investments based on their ratings becomes the rating profile of the fund. Typically, this is a feature of debt funds.

Overweight/Underweight: Indicates the Fund Managers' active decision to hold an overweight/underweight position relative to the Benchmark. Fund Managers seek to overweight certain positions they expect to outperform their Benchmark and underweight those they believe will underperform.

Macaulay Duration: The Macaulay duration is the weighted average term to maturity of the cash flows from a bond. The weight of each cash flow is determined by dividing the present value of the cash flow by the price. The Macaulay duration calculation equals the weighted average time before a bondholder would receive the bond's cash flows.

Macaulay Duration of the portfolio: The Macaulay duration of the portfolio is essentially an average of the duration of bonds within the portfolio, accounting for what percentage of the total portfolio each bond represents. The Macaulay duration of a zero-coupon bond would be equal to the bond's maturity.

Market Capitalizations: As per the SEBI circular SEBI/HO/IMD/CIR/P/2017/114 of Oct 06 2017 a definition has been provided of large cap, mid cap and small cap as follows.

- a) Large Cap: 1st -100th company in terms of full market capitalization
- b) Mid Cap: 101st - 250th company in terms of full market capitalization
- c) Small Cap: 251st company onwards in terms of full market capitalization.

Median Market Cap vs Weighted Average Market Cap

Median is a denoting the market capitalization value at the mid-point of cumulative weight.

P/B: Price to Book | **P/E:** Price to Earnings | **ROE:** Return on Equity

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Source for numbers: BSE and NSE and leading business dailies

Debt write-up

Source for numbers: Leading business dailies

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*Based on the Index Composition as on January 11, 2022

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Investors understand that their principal
will be at Very High Risk

Benchmark: S&P BSE
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Benchmark riskometer is at Very High Risk

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