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Attention : Unit Holders

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

Kitna Deti Hai?

Now an iconic phrase, 'Kitna Deti Hai?' was used in an advertisement by Maruti Suzuki to portray the Indian consumer's deep-rooted mindset of seeking value against any purchase. A typical advertisement for an automobile usually highlights features such as fuel source, engine power, transmission and suspension or even fancier touches such as sunroof and audio system. However, for an Indian consumer, the most crucial piece of information before purchase lies in the answer to this question: 'Kitna Deti Hai?'. In other words, the buyer is most interested in knowing 'the fuel efficiency of the car'.

Now, this becomes a question of economics. All too often at the end of my sermon on equity investing, investors invariably raise the question 'kitna deti hai?' or 'what will this investment earn for me?'

In the case of automobiles, manufacturers indicate a car's fuel efficiency as per certain standards based on test conditions by an authorised agency. This number may or may not be indicative of the outcomes the car owner may experience in the real world. The reasons for this variance could be many, including condition of roads or state of traffic.



Vetri Subramaniam
Chief Investment
Officer

When it comes to equities, there is no such authorised testing agency, but a wealth of historical data. An investor can use this data to discern the range of outcomes that equities have delivered in the past. I understand that investors need to have a reference point to be able to incorporate it in their financial planning models and asset allocation process.

The problem of plenty

The problem that investors face in this respect is not 'lack of data' but of 'too much data' and the problem of plenty.

Are the returns of 2022 — when the Nifty 500 TRI (representing broader market) gained 31.6% — an appropriate assumption? Or are the returns of 2021 — when the Nifty 500 TRI gained 4.2% — a better estimate? Obviously, these widely varying numbers would lead to vastly different plans. Should the investor then think longer term and set their estimates based on the returns of the five-year period ended December 2022, when the Nifty 500 TRI gained 11.5% CAGR? What if investors really think long-term and consider the 10-year returns for the Nifty 500 TRI as of December 2022, which would be 13.8% CAGR? One can wonder if this is a trend and the longer the period, the better would be the returns. So, they swiftly pull up the returns for the 15-year period ending January 31, 2023, and the return drops to 9.8% CAGR.

These returns are what we call point-to-point returns, which are highly sensitive to both the initial conditions and the ending points.

Are rolling periods a better approach?

A better approach, therefore, would be to work with what we call rolling periods. For this analysis we have used 15 years of daily index (Nifty 500 TRI) data, starting January 31, 2008 and ending January 31, 2023. We take the daily data for the entire 15-year period and then calculate the return for every 1-year period. If the data starts on January 31, 2008, the first rolling 1 year period would end on January 31, 2009, the next rolling period starts on February 01, 2008 and ends on February 01, 2009.

Similarly, we could calculate returns for holding periods of 3 years, 5 years and 10 years. For example, the first 5-year rolling period commences from January 31, 2008, and ends on January 31, 2013. The advantage of this method is that it considers every possible five-year period during the period of analysis (15 years) rather than a sole period.

This method gives us 2475 data points for 5-year rolling returns for period, for which data was considered for 15 years ending January 31, 2023. The maximum, minimum and median of these 2475 rolling 5-year period returns provide useful estimate of the returns that one could use for financial modelling purposes. Further, it also helps us understand the range of possible outcomes, including potential stress based on history.

Period	Number of observations	Lowest return	Highest return	Median return	Instances of negative returns	Instances of over 8% returns	% Change (YoY)
1 Year	3471	-53.0%	118.5%	10.1%	21.3%	56.2%	15.31
3 Years	2976	-6.3%	30.5%	12.8%	4.2%	72.0%	5.76
5 Years	2475	-1.1%	22.1%	12.9%	0.1%	83.7%	-9.99
10 Years	1239	5.0%	18.2%	12.4%	0.0%	93.6%	15.94

Rolling returns of Nifty 500 TRI (15 years period)

Rolling Returns with daily frequency of Nifty 500 TRI at different time frames as mentioned above.

CAGR – Compounded Annual Growth Rate. Data period: January 31, 2008 to January 31, 2023.

Past performance may or may not be sustained in future.

The above table provides you with a range of outcomes for various rolling periods from January 2008 to January 2023. As you move down the rows (longer rolling periods) the maximum gains (per annum) begin to drop and the maximum losses (per annum) also reduce. The median outcome begins to stabilise and the entire range of outcomes begins to contract. The instances of negative returns drop as the rolling period increases and instances of returns above 8% rise as the rolling period increases. The longer your holding period (i.e., rolling period) as an investor, the more stable are your outcomes with the probability of a reasonable outcome rising. If you study the table and its underlying method of calculation, you will realise that this table mimics a daily SIP.

The objective of this exercise is to hold a mirror up to the past and use that as a rough guide of what the future might entail. I should add the caveat that mutual investors are familiar with: 'The past performance of mutual funds is not necessarily indicative of future performance of the schemes.' While this analysis is carried out with indices (Nifty 500 TRI), the same disclaimer would be applicable here as well: the past performance of the index is not necessarily indicative of the future.

The table provides unemotional historical data of our past trajectory. Investors could use these assumptions while making their asset allocation and financial plans and while managing risk.

As per my role and as an organisation, we educate investors on the benefits of investing in equities. We also help investors understand the advantages of choosing our schemes, which include seamless investment processes, a disciplined approach and the experience of the team. Our endeavour is to improve the fund's performance by delivering alpha (outperformance) vis-à-vis respective benchmark index of the schemes over medium to long-term.

We return to the evergreen question at hand. I would profess myself to be of a cheerful disposition, guided by rational optimism about our future economic prospects and the quality of entrepreneurs and managers engaged in building and managing profitable businesses.

To the iconic phrase with which we began this blog, I wish to add an important corollary: 'Kitna Chahiye?'. While equities can help you achieve your financial goals, they cannot appease your greed.

Vetri Subramaniam

Chief Investment Officer

UTI Asset Management Company Ltd.

Source: MFI Explorer

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

The budget for FY24 continued with the government's vision of complementing the macro-economic level growth focus with a micro-economic and all-inclusive welfare emphasis. The government had been facing a tough choice to provide a spending push in a slowing global environment without compromising fiscal prudence and stoking inflationary impulses.

While it is usually difficult to achieve all the objectives at one go, the budget managed to do so. There is high focus on capital spending, debt fiscal management while ensuring duration supply is moderate, thus creating enabling conditions for sustained economic growth without aggravating inflationary pressures.

The salient highlights of FY24 Budget are presented as below:

Table 1

Receipts and its Major Components

Figures in INR Cr

	FY21A	FY22A	FY23 BE	FY23 RE	FY 24 BE	FY23 RE/ FY22A	FY24 BE/ FY23 RE
Gross Tax revenue	20,27,104	27,09,302	27,57,820	30,43,067	33,60,858	12.3%	10.4%
Corporation tax	4,57,719	7,12,037	7,20,000	8,35,000	9,22,675	17.3%	10.5%
Income Tax	4,87,144	6,96,243	7,00,000	8,15,000	9,00,575	17.1%	10.5%
Customs	1,34,750	1,99,728	2,13,000	2,10,000	2,33,100	5.1%	11.0%
Excise	3,91,749	3,94,644	3,35,000	3,20,000	3,39,000	-18.9%	5.9%
GST	5,48,778	6,98,114	7,80,000	8,54,000	9,56,600	22.3%	12.0%
Less: States Share	5,94,997	8,98,392	8,16,649	9,15,798	10,21,448		
Net Tax revenue	14,26,287	18,04,974	19,34,771	21,19,269	23,30,630	17.4%	10.0%
Non-Tax Revenue							
Interest receipts	17,113	20,894	18,000	24,640	24,820	17.9%	0.7%
Dividends and Profits	96,877	1,47,353	1,13,948	83,953	91,000	-43.0%	8.4%
Other Non-Tax Revenues	90,292	1,41,669	1,34,276	1,48,342	1,81,382	4.7%	22.3%
Total Revenue Receipts	16,33,920	20,78,936	22,04,422	23,81,020	26,32,280	14.5%	10.6%
Disinvestment Receipts	37,897	78,000	65,000	50,000	51,000	-35.9%	2.0%
Debt Receipts	18,25,479	14,16,902	16,60,444	17,58,560	17,98,604	24.1%	2.3%
Total Capital Receipts	18,83,105	15,16,877	17,39,735	18,42,061	18,82,603	21.4%	2.2%
Total Receipts	35,17,025	35,95,813	39,44,157	41,90,474	45,14,884	16.5%	7.7%
Direct Tax as % of GDP	4.8%	6.0%	5.5%	6.0%	6.0%		
Indirect Tax as % of GDP	5.5%	5.5%	5.2%	5.1%	5.1%		

Table 2

Expenditure & its Major Components

Figures in INR Cr

	FY21A	FY22A	FY23 BE	FY23 RE	FY 24 BE	FY23 RE/ FY22A	FY24 BE/ FY23 RE
Total Expenditure	35,09,836	37,93,801	39,44,909	41,87,232	45,03,097	10.4%	7.5%
out of which							
Subsidy	7,07,707	4,46,150	3,17,866	5,21,585	3,74,707	16.9%	-28.2%
Budgeted Capex	4,26,317	5,92,874	7,50,246	7,28,274	10,00,961	22.8%	37.4%
Effective Capex	9,03,967	10,30,474	12,19,699	11,29,375	14,88,706	9.6%	31.8%
Interest	6,79,869	8,05,499	9,40,651	9,40,651	10,79,971	16.8%	14.8%
Budgeted Capex as % of GDP	2.2%	2.5%	2.9%	2.7%	3.3%		
Effective Capex as % of GDP	4.6%	4.4%	4.7%	4.1%	4.9%		
Subsidy as % of Expenditure	20.2%	11.8%	8.1%	12.5%	8.3%		

Table 3

Financing of the Fiscal Deficit

Figures in INR Cr

	FY21A	FY22A	FY23 BE	FY23 RE	FY 24 BE
Fiscal Deficit	1818291	1584521	1661196	1755319	1786817
as % of GDP	9.2%	6.7%	6.4%	6.4%	5.9%
Gross Dated Borrowing	12,60,116	9,68,382	14,31,352	14,21,000	15,43,000
Net Dated Borrowing	1032907	7,04,097	11,18,612	11,08,183	11,80,911
Short Term Borrowing	2,03,205	77,438	50,000	1,00,000	50,000
Total Market Borrowing	12,36,113	7,81,535	11,68,612	12,08,183	12,30,911
State Provident Fund	18,514	10,317	20,000	20,000	20,000
External finance	70,180	36,147	19,251	23,874	22,118
"Securities Against Small Savings"	4,83,733	5,51,269	4,25,449	4,38,919	4,71,317

Our take on some of the key budget announcements are as follows

Revenue Assumptions:

- **Tax Revenue:** The budget has assumed a nominal GDP growth of 10.5% for BE FY24, which seems realistic given the economic survey estimates real GDP for FY24 around 6.5%. The tax collection is however assumed aggressively at 11.1% of GDP same as FY23 RE, which was an exceptional year benefiting from a high nominal GDP growth of 15.4%. A better comparison would have been the pre-pandemic period with the 4-year average of 10.8% (FY17-FY20). The high tax collections also benefit with the inclusion of Rs. 1.45 tn GST compensation cess under the Centre's tax revenues. It may be recalled that the Centre had issued GSECs worth Rs. 1.1 tn and Rs. 1.59 tn respectively in FY21 & FY22 to provide back-to-back Covid loans to states against GST compensation dues. Rs. 760 bn worth of GST compensation bonds were due for maturity in FY24. The Centre could have adjusted the Rs. 760 bn dues with the collections and kept the balance below the line. However, it included the balance Rs. 690 bn in its revenues, providing a much-needed fillip to its FY24 tax collections.
- **Non-Tax Revenue:** Receipts from dividend and profits have been assumed at Rs. 910 bn compared to Rs. 839.5 bn for RE FY23. RBI's dividend has been assumed at a modest Rs. 300 bn compared to Rs. 303 bn for RE FY23. The government expects an approximately 30% jump in revenue from the telecom sector at Rs. 895 bn in FY24 against the higher-than-expected Rs. 688 bn that it expects to earn in the RE FY23. The higher revenue estimate appears to be factoring in another spectrum sale in the calendar 2023 or 2024, although the finance minister refrained from making any announcement in her speech.

Expenditure Assumptions:

Total expenditure growth is budgeted at 7.5% Y-o-Y in FY24 — compared to 10.4% for FY23 RE — mainly through savings in food and fertiliser subsidies from 1.9% of GDP in FY23 RE to 1.2% of FY24, mainly due to merging of Pradhan Mantri Garib Kalyan Yojana with National Food Security Act (Source: <https://pib.gov.in/PressReleasePage.aspx?PRID=1890272>) and the overall drop in global fertiliser prices. While headline capex has jumped to 3.3% of GDP in FY24 BE from 2.7% in FY23 RE, total capex (including PSU capex) at 4.9% of GDP is largely in line with the pre-pandemic (FY17-20) four-year average of 4.7% of GDP. The allocations towards NREGA appear to be conservative and have an upside bias. However, given the aggressive capex assumption, any upside risks to revenue expenditure can be rebalanced from the very high on balance sheet capex.

Financing of Deficit:

Despite the increased size of the fiscal deficit in absolute terms for FY23 RE, the finance minister confirmed that there would be no extra dated borrowing in FY23. The slippage will be funded by an extra Rs. 500 bn of T-bill issuance. For FY24, the gross market borrowing has been pegged at Rs. 15.43 tn, slightly lower than consensus expectations of Rs. 16 tn, while net market borrowing has been assumed at Rs 11.8 tn largely by adjusting GST-related borrowings from the compensation cess as well as a higher small savings number. While the assumed small savings of Rs. 4.71 tn may appear to be slightly aggressive, compared to Rs. 4.38 tn in FY23 RE (a period when bank deposit rates remained largely negative in real terms), small savings collections may benefit from tax exemptions being removed from other popular investment products like insurance.

The reaction of the bond market to the FY24 Budget was completely inimical to last year's budget. Unlike last year, wherein market participants were expecting changes in taxation and subsequent index bond inclusion, expectations this time were largely muted, given that it was the full last budget before the general elections in a backdrop of slowing global growth. This increased the probability of high welfare spending. Moreover, there was uncertainty on treatment of GST compensation cess, which could have significantly impacted gross borrowing. Hence, the lower-than-expected borrowing number has been met with a strong approval from the bond market.

Fixed Income Outlook: Focus on Portfolios with Steady Accrual

From the bond market perspective, the budget is largely a non-event at a margin. The biggest expectation from the budget was a moderate borrowing programme, which the budget has delivered.

Barring any substantial change in macroeconomic conditions, the very tight margins on the revenue, as well as concerns on year-round demand for bonds, may remain an overhang for the bond yields in the medium term. We believe it is too early to make a deterministic call on the sustainability of the fiscal or demand for bonds. Given the uncertain economic backdrop, it is better to await the run rate on tax collections for next year.

With the budget behind us, the next event to look forward to will be the RBI policy on February 8, 2023. While market participants are largely expecting the next 25bps hike and bond yields are also pricing the same, market participants would be closely watching whether RBI shifts its stance to “neutral”. A 25bps hike with change in stance to “neutral” should be largely read by the market participants as end of the rate hike cycle that started in April 2022. An unchanged stance of “withdrawal of accommodation” could bring an element of uncertainty on the April 2023 policy and could be marginally negative.

Given the expected drop in inflationary pressures in FY24, we believe the next rate hike by the RBI should be its last, irrespective of its stance. Global conditions are also turning benign for fixed income. We believe investors should be looking at strategies that are respectful of the macro backdrop.

Given the reasonable starting level of real yields, investors may consider strategies which provide steady accrual than those that depend on tactical capital gains.

Investors with 6-12 months horizon may consider an allocation to low duration/ money market strategies, while Investors with more than a three-year investment horizon may consider allocation towards roll-down strategies and actively managed intermediate duration (one-to-four year) categories.

Equity Perspective on Key Sectors

Infrastructure & Industrials: Positive

The impetus on infrastructure development continued, with the budget outlay on capex increasing by 37% on FY23 RE (Revised Estimates) to Rs. 10 tn. Capital outlay — including Internal and Extra-Budgetary Resources (IEBR) — stands at Rs. 13.7 tn. The notable increase in capex is in railways, roads, water and Metro projects.

Allocations to railway, road, water supply up sharply; Defence in line with historical average:

- **Railways:** Railways capex for FY24 at Rs. 2.92 tn (including IEER of Rs. 0.53 tn) is up 14.8% on FY23 RE.
- **Roads:** Roads capex for FY24 at Rs. 2.59 tn increased to 24.9% on FY23 RE.
- **Water Supply:** Allocation of Rs. 700 bn to national rural water supply scheme is 27% higher than FY23 RE.
- **Metro:** Allocation to Metro projects increased by 25% on FY23 RE to Rs. 195 bn.
- **Defence:** Defence capex allocation increased by 8.4% on FY23 RE to Rs. 1.62 bn.

Additionally, FY24 Budget has also focused on renewable energy, compressed biogas, battery manufacturing, energy storage projects, energy transition and a Green Credit Programme.

Cement: Positive

Higher allocation towards infrastructure will improve the demand outlook for the cement sector.

Metals: Positive

The metals sector is beneficiary of increased spend on infrastructure.

Total customs duty for silver increased from 10% to 15%. This is beneficial to zinc manufacturers as silver is a major by-product.

FMCG: Positive

For cigarettes, the 16% hike in National Calamity Contingent Duty (NCCD) effectively translates to a 2.5% hike in total taxes on cigarettes, as NCCD constitutes merely 10-15% of indirect taxes on cigarettes. This increase is lower than expected and is therefore positive for players in this segment. The tax hike can be easily passed on to consumers without any material impact on volume growth trajectory.

Oil & Gas: Neutral

Rs. 300 bn capital support to oil marketing companies (OMCs) for investment in the new energy space.

Fertiliser: Neutral

Fertiliser subsidy for FY24 BE has been brought down to Rs. 1.75 tn, down 22% as compared to FY23 RE. The subsidy provisioning is lower in line with the falling raw material prices.

Chemicals: Neutral

There has been reduction in the basic custom duty rates on a few inputs like Fluorspar and Shrimp Feed inputs. This would marginally help fluorochemical companies and shrimp feed companies.

Pharma: Neutral

Budget allocation on healthcare expenditure increased by 13% to Rs. 892 bn for FY24 over FY23 (RE).

Production Linked Incentive (PLI) allocation increased to Rs. 12 bn FY24 versus Rs. 7 bn FY23 (RE).

Automobiles: Positive

PLI allocation for automobiles and components stands at Rs. 6 bn in FY24. Timely payout of incentives will be margin accretive for beneficiary companies.

Allocation of funds to scrap old vehicles of the Central Government and support for states in replacing old vehicles and ambulances is positive for demand of commercial vehicles.

The Faster Adoption and Manufacturing of Electric Vehicles (FAME) scheme allocation has increased by 78% to Rs. 51.7 bn in FY24.

Tariff rate on compounded rubber has been increased to 25% or Rs. 30 per kg, whichever is lower as compared to being 10% earlier. Compounded rubber is used by tyre companies and may increase raw material cost.

Real Estate & Building Materials: Positive

Focus on affordable housing with Rs. 796 bn allocation in FY24 versus Rs. 480 bn last year. While it may result in higher demand for the sector, only a few projects from the listed developers fall under this category.

Under Jal Jeevan Mission (JJM), the government has allocated Rs. 700 bn in FY24 to achieve piped water supply for households in India. This is beneficial for plastic pipe manufacturers.

Consumer Durables: Positive

The customs duty on specified parts for manufacture of open cell of TV panel is cut from 5% to 2.5%. It is likely to benefit domestic television manufacturers.

The customs duty on electric kitchen chimney is raised from 7.5% to 15%. However, the duty on heat coil for manufacture of electric kitchen chimney is cut from 20% to 15%. Both these benefits are targeted at increasing domestic manufacturing of electric kitchen chimney. This is positive for kitchen appliance players.

Banking: Positive

The revamped Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) scheme will take effect from April 01, 2023, through infusion of Rs. 90 bn in the corpus.

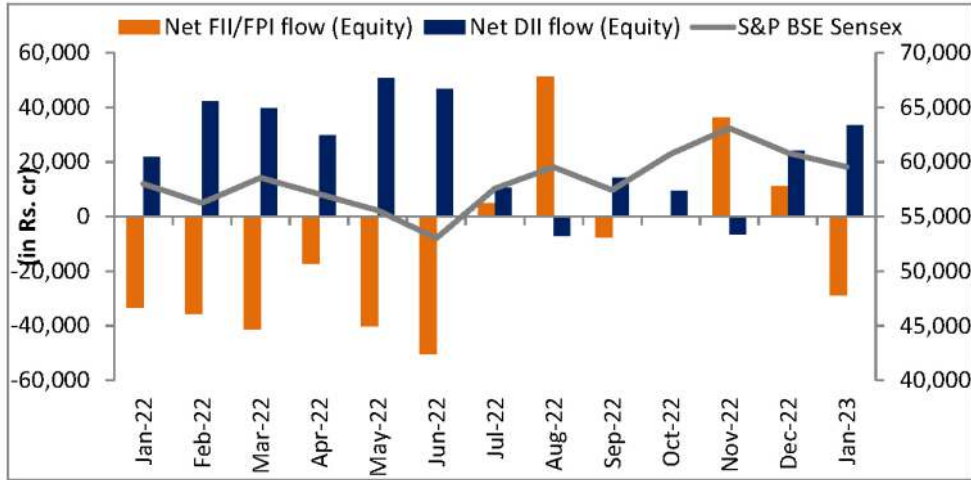
The maximum deposit limit for Senior Citizen Savings Scheme (SCSS) will be enhanced from Rs 1.5 mn to Rs 3.0 mn. This is a minor positive for banks in the deposits mobilisation context.

Insurance: Negative

The provision to tax income from insurance policies with premium above Rs. 0.5 mn/year (except ULIP) will be applicable for policies issued on or after 1-Apr-2023. This measure is likely to impact the sale of guaranteed return / non-par business where the entire industry has witnessed strong growth.

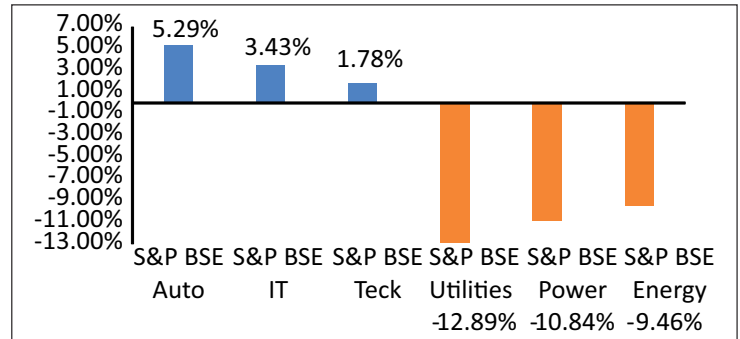
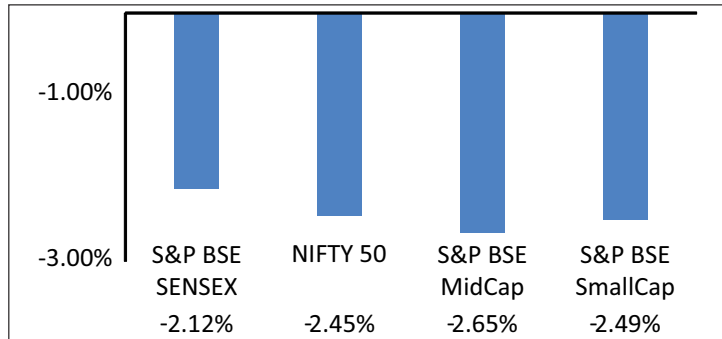
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Equity Market Update



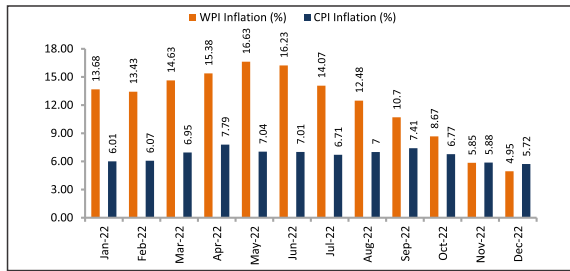
After an extended rally going back several months, markets have been in correction mode since December 2022 with January 2023 seeing further erosion. Valuation concerns sparked an FII-led sell-off (net Rs 289 billion) in the month. Large cap indices - S&P BSE Sensex and Nifty 50 dipped 2.12% and 2.45% respectively, while S&P BSE Mid-Cap and S&P BSE Small-Cap slumped 2.65% and 2.49% respectively.

On the BSE sectorial front, S&P BSE Auto (up 5.29%), S&P BSE IT (3.43%), S&P BSE Teck (1.78%) were the top gainers. S&P BSE Utilities (12.89%), S&P BSE Power (10.84%), S&P BSE Energy (9.46%) were the losers.

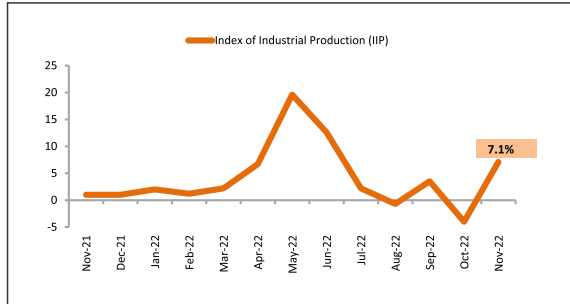


Sector Indices	Month End Value	% Change (MoM)	% Change (YoY)
S&P BSE Auto	30,452.05	5.29	15.31
S&P BSE Bankex	46,079.85	-5.78	5.76
S&P BSE CD	37,732.22	-5.01	-9.99
S&P BSE CG	33,806.17	1.39	15.94
S&P BSE FMCG	16,108.25	0.20	19.67
S&P BSE HC	22,491.63	-2.35	-6.69
S&P BSE IT	29,655.45	3.43	-14.63
S&P BSE Metal	21,152.96	1.43	11.42
S&P BSE Oil & Gas	18,522.05	-9.25	-0.80
S&P BSE Power	3,906.54	-10.84	-0.79
S&P BSE PSU	9,750.67	-2.67	8.10
S&P BSE Realty	3,279.56	-4.85	-13.96
S&P BSE Teck	13,651.57	1.78	-11.80

Debt Market Update



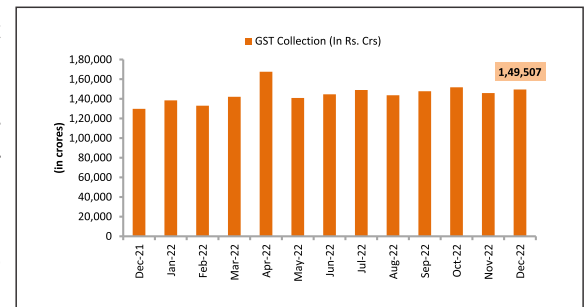
Retail inflation (CPI) eased to a twelve-month low of 5.72% in December (5.88% in November 2022) on account of a downtrend in food prices. The Consumer Food Price Index (CFPI) i.e. food inflation, accounting for nearly 40% of the inflation basket, was 4.19% in December vis-à-vis 4.67% in the preceding month. Wholesale price-based inflation (WPI) softened to a 22-month low of 4.95% in December 2022 (5.85% in the previous month). Downtrend in WPI was on account of softening of prices of food articles, textiles and paper & paper products, chemicals & chemical products, basic metals, vis-à-vis corresponding month of the previous year.



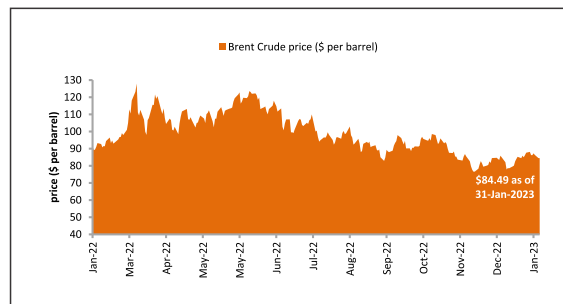
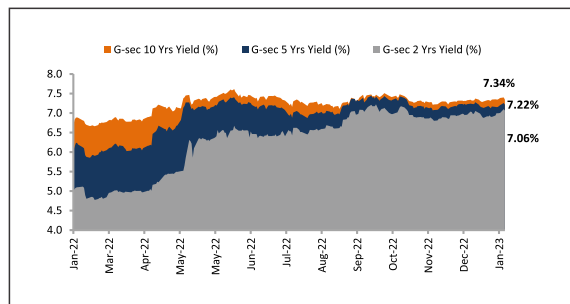
India's factory output (IIP), came back strongly scaling 7.1% (for November 2022 data), owing to strong growth in manufacturing and in electricity. The bounce back is attributed to festival season demand, which is likely to moderate going forward. For the April-November period, IIP grew by 5.5%.

2022 collections. This is the tenth month in succession that GST collections have crossed the Rs. 1.4 lakh crore mark, with robust contributions from revenues from imports (up 8%) and revenues from domestic transactions (up 18%) vis-à-vis December 2021.

Gross Goods and Services Tax (GST) revenues surged to nearly Rs.1.5 lakh crores in December 2022, 15% higher YoY and 2.5% over November



The Union Budget outlined seven priorities to guide India in Amrit Kaal. 1. Inclusive Development 2. Reaching the last mile 3. Infrastructure and investment 4. Unleashing the potential 5. Green Growth 6. Youth Power 7. Finance Sector. While the budget charts a course for long-term growth, it is unlikely to hold much significance for markets. The results season will be tracked closely, and corporate profitability will have to justify valuations which are still not cheap. On the fixed income side, with softening of inflation, likelihood of further rate hikes appears remote. This could be a good time to lock in yields and enhance fixed income allocations.



Source for numbers: BSE and NSE and leading business dailies

Look Before Leap: Update on the Monetary Policy

Rate Action: The Monetary Policy Committee (MPC) today (February 8) voted 4-2 (from the previous 5-1) to raise the policy repo rate by 25 bps to 6.50%, largely in line with consensus expectations. The external members Prof. Jayanth Varma and Dr. Ashima Goyal dissented against the decision and voted against the rate hike. The policy corridor floor, the Standing Deposit Facility (SDF) rate was also hiked by 25 bps to 6.25%, while the ceiling Marginal Standing Facility (MSF) rate was hiked to 6.75%.

With today's rate hike, the repo rate has now been increased by a cumulative 250bps since April 2022, while the effective policy rate has undergone an increase of 315bps (the banking system was at lower bound of the policy rate corridor of 3.35%).

Monetary Policy Stance

The market participants were expecting a change in the policy stance to “neutral”, given the reduction in global inflation expectations. However, they were disappointed with the continuation of the “withdrawal of accommodation” stance.

In the previous policy, external MPC members Dr. Ashima Goyal & Prof. Jayanth Varma had argued in favour of change in stance to neutral. Dr Goyal had cited significantly lower liquidity compared to the pandemic era as justification for a neutral stance, while Prof. Varma had supported his view on account of reduced inflation expectations and strong growth concerns.

While both the members continued to vote against the current stance, the majority of the MPC members voted to maintain the stance of “withdrawal of accommodation”. The MPC members remained concerned on inflation, although the Governor, acknowledged that the worst in inflation is over. Even though the MPC expects risks to inflation as “mixed”, both the Governor's statement and the MPC's resolution cited the need to break the persistence of core inflation. There were concerns due to risks from supply disruptions owing to geopolitical tensions, risks from adverse weather events and the ongoing pass-through of input costs to output prices, especially in services.

The MPC noted the following on inflation:

“The easing of inflation in the last two months was driven by strong deflation in vegetables, which may dissipate with the summer season uptick. Inflation, therefore, remains a major risk to the outlook. Headline inflation excluding vegetables has been rising well above the upper tolerance band and may remain elevated, especially with high core inflation pressures”.

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

	CPI			GDP (%)		
	30-Sep-22	7-Dec-22	8-Feb-23	30-Sep-22	7-Dec-22	8-Feb-23
FY23 AVG	6.7	6.7	6.5	7	6.8	7*
Q1FY24	5	5	5	7.2	7.1	7.8
Q2FY24	-	5.4	5.4	-	5.9	6.2
Q3FY24	-	-	5.4	-	-	6
Q4FY24	-	-	5.6	-	-	5.8
FY24 AVG	-	-	5.3	-	-	6.4

*RBI did not comment on FY23 GDP forecast but referred to NSO forecast for 7%

Assessment of Inflation

With inflation averaging 6.12% in Q3FY23 versus the RBI's estimate of 6.6%, the RBI downwardly revised its forecast for FY23 of 6.7% to 6.5%.

The RBI retained its 1HFY24 forecasts on inflation. It is projecting inflation of 5.4% for Q3 FY24 (Sep-Dec) and 5.4% for Q4FY24 (Jan-March). The RBI revised its crude assumption from previous policy of USD100/bbl to USD95/bbl.

Assessment of Growth

The RBI is optimistic on growth for FY24 with the prospects of a good Rabi harvest, a rebound in contact intensive services, a broad-based credit growth, the government' capex and improving consumer confidence and has projected 6.4% real GDP growth for FY24.

Forward Guidance

Dr. Patra, Deputy Governor, RBI, alluded to RBI's Q4FY24 projection of 5.6% as a benchmark for calculation of its real rate of 90bps.

A change of stance would have given market participants an indication that interest rates hikes were over but would have left RBI vulnerable for more aggressive rate actions in future if inflation failed to moderate. We believe RBI was sensible in not calling the peak in rates and in avoiding giving validation to market participants that inflation has moderated sufficiently.

Liquidity

The RBI noted that overall liquidity remains in surplus and the expected government spending and FX inflow-related increase in liquidity could be mitigated from LTRO (Long Term Repo Operations) and TLTRO (Targeted Long Term Repo Operations) maturities during February to April, 2023. The RBI Governor reiterated his December 2022 policy stance that RBI will be ready to conduct operations on either side of the LAF, depending on the evolving liquidity conditions.

Outlook: Portfolios with Moderate Duration** preferable in a 'Higher for Longer' Regime

We are not overtly concerned with the extremely cautious language in today's policy. Given that inflation has comfortably moved below the upper end of RBI's comfort band of 6% and is expected to remain lower, the economy does not need aggressive rate actions unlike the advanced economy central banks. Nudging headline inflation close to RBI's target could be better achieved by maintaining real rates for an extended period rather than aggressive rate hikes. In essence, the bar is now high for the RBI to hike in the next policy and will require significant shift in inflation and external stability expectations.

In recent months, there has been a tug-of-war between central banks and market participants, wherein market participants have attempted to position for preemptive peak in the cycle while central banks have preferred to wait for actual data points. This has resulted in high market disruptions and volatility.

Barring exceptional shocks, current valuations are attractive on real basis and reflect the convergence between the expected central bank policy path and market participants. However, the money market curve could remain volatile in the near term due to the usual quarter ending liquidity and balance sheet pressures.

Given the significant correction on the short-end of the yield curve, investors with 6-12 months horizon may consider an allocation to low duration/ money market strategies, while investors with more than three-year investment horizon may consider staggered allocation towards roll-down strategies and actively managed duration categories.

Scheme Name	AUM	YTM*	Average Maturity	Modified Duration	Macaulay Duration
UTI Liquid Cash Plan	25,350	6.82%	27 days	27 days	27 days
UTI Money Market Fund	8,214	7.28%	128 days	128 days	128 days
UTI Ultra Short Term Fund	2,173	7.51%	152 days	147 days	151 days
UTI Treasury Advantage Fund	3,117	7.35%	0.75 yrs	0.64 yrs	0.67 yrs
UTI Floater Fund	1,616	7.74%	1.06 yrs	0.72 yrs	0.89 yrs
UTI Short Term Income Fund	2,264	7.77%	2.25 yrs	1.66 yrs	1.77 yrs
UTI Corporate Bond Fund	3,145	7.51%	2.47 yrs	1.77 yrs	1.87 yrs
UTI Banking & PSU Debt Fund	532	7.56%	3.93 yrs	3.23 yrs	3.42 yrs
UTI Gilt Fund with 10 year Constant Duration	104	7.44%	9.55 yrs	6.51 yrs	6.75 yrs
UTI CRISIL SDL Maturity June 2027 Index Fund	86	7.50%	4.00 yrs	3.30 yrs	3.42 yrs
UTI CRISIL SDL Maturity April 2033 Index Fund	169	7.76%	9.76 yrs	6.68 yrs	6.93 yrs

*Annualized Portfolio YTM – Yields of all securities are annualized. Data as of January 31, 2023

** (1-4 years)

Potential Risk Class Matrix

Credit Risk →	Relatively Low (Class A)		Moderate (Class B)		Relatively High (Class C)	
Interest Rate Risk ↓						
Relatively Low (Class I)	A-I		B-I	UTI Liquid Cash Plan UTI Money Market Fund	C-I	-
Moderate (Class II)	A-II		B-II	UTI Ultra Short Term Fund UTI Treasury Advantage Fund	C-II	-
Relatively High (Class III)	A-III	UTI Corporate Bond Fund UTI Gilt Fund with 10 year Constant Duration UTI CRISIL SDL Maturity June 2027 Index Fund UTI CRISIL SDL Maturity April 2033 Index Fund	B-III	UTI Short Term Income Fund UTI Floater Fund UTI Banking & PSU Debt Fund	C-III	-

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

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‘Equities not the only game in town’

Fixed Income has started to become a reasonable alternative, says UTI MF’S Subramaniam



*There are reasonable alternatives in the fixed-income domain and equities are not the only game in town today, said **Vetri Subramaniam, chief investment officer, UTI Mutual Fund.** In an interview with Prashant Mahesh, Subramaniam said IT as the medium-term story is intact and in **pharma, valuations give comfort and return on capital is improving.** Edited excerpts:*

What is your assessment of fixed income versus equities?

For too long, equity has benefited from the theory that there is no alternative to equity to earn a reasonable return, because debt was not giving you anything. Now that the US 10-year bond gives 3.6% and the India 10-year yields 7.3%, fixed income for the first time in many years has started to become a reasonable alternative. Due to this, there will be some reallocation of money between equities and bonds.

So, would you prefer fixed income over equities?

While India is much better than the rest of the world, it will not be a great year for growth. In terms of forward earnings, various estimates put it at 17% for March 2024, roughly giving a PE (price to earnings) multiple of 18 times and an earnings yield of 5.5 times. Valuations have derated from where they were one year ago but they are still above the long-term average. They are not very attractive. The needle is favouring bonds over equities. Also, if inflation can be brought down to 4%, it again is attractive for bonds. So, there are reasonable alternatives in the fixed-income domain and equities are not the only game in town today.

IT has seen derating while the medium-term story is intact. Other place is pharma, where valuations give comfort...



Vetri Subramaniam,
Chief Investment Officer

What are the themes that you are betting on these days?

The real way to look for opportunities is to spot areas where there is a combination of bad news, and some degree of margin of comfort in business. These are in segments that have an external focus like IT, pharma, global commodity business, where there are opportunities at a stock, sector and geography level. Our thought process over the next few days based on how prices behave is to look at IT as an opportunity. The sector has seen derating while the medium-term story is intact. The other place is pharmaceuticals, where valuations give comfort and companies' return on capital is improving. Financials are more mid-cycle. The big chunk of performance has come in CY22, but selectively there could be opportunities there, where the risk-reward matrix is favourable. In many of the domestic structural growth stories, the valuations are quite challenging, though we can see 5-10 year growth opportunities.

In core consumer and durables, we find valuations being challenging as the growth is well known and we do not get any advantage.

Many of the consumer internet companies that came up with IPOs have been beaten down sharply. Do you find value there?

The bigger issue is that business models of consumer internet companies are still evolving, something which we felt when their IPOs came. Broadly speaking, we are sensing a flux in business strategies of these companies. They are still experimenting and consistency is still evolving. We own small positions, but we are waiting for stabilization of business models.

“There is room for stock valuations to revert to mean levels”

Margins have deteriorated for a big part of corporate India on account of a rise in commodity prices. The good news is that it is coming off, Ajay Tyagi tells Sanket Dhanorkar

Is the market unable to read the unfolding economic environment?

There are multiple factors at play which I believe would lead the market to trade in an arrow range for a few more quarters. First is valuations. Our long term valuations are around 16 times 1-year forward earnings. Markets reached a high of 23 times earnings in October 2021, which was also the peak of the market. Post this, the market has been in an arrow band. These valuations had to get corrected as they were almost 50% higher than normal. We are now trading at around 19 times, which is still 15-20% higher than average. That is why I feel the market will consolidate for some more time. There is room for valuation to revert to mean levels.

Secondly, the situation around commodity prices led to severe margin pressures on companies. Third, high interest rates and inflation are bad news for equities. They imply lower intrinsic value for stocks. Slowly but surely, all three factors are getting addressed. We do see inflation coming down, so we expect anchoring of interest rates at some stage.

That would lead to worries abating. As long as the war does not take an ugly turn, there will be stability in commodity prices. If market consolidates for a few more months, valuations will start to look more reasonable.

How do you perceive talks of imminent global recession?

This is the most talked about and anticipated recession. In the US, recession is expected to happen in the second half of this year. It is difficult to say whether it will be a soft landing. It does appear that while inflation is coming down, the labour market continues to be strong. So even if we see a recession, it may be mild one. There will be an impact on the Indian economy. 10-15% of our GDP comes through exports. Even if there is a 10% slowdown in exports, it will have consequences. I don't think India can remain insulated. We are getting more integrated with the world. Our exports have been climbing across industries. But as of now, it doesn't appear to be a painful

recession.

Are we near end of the rate hike cycle?

It appears so. Globally, CPI is cooling off. We have three strong readings in both US and Europe of inflation peaking and coming off. That would first lead to abating pressure on central banks to hike interest rates further. In next couple of months, the rate hike cycle will get over. Then, depending on how the economy behaves, you may see interest rate reversals. Domestically, inflation never went very high in the first place. For Indian



Ajay Tyagi,
Head of Equities

economy, a CPI print of 5.5-6% is the average. It went to 7.5%, which is not as terrible as the US inflation rising from 2% to 8%. So the central bank was never under pressure to hike rates very high. But it was forced to react to how global central banks were hiking rates. When global banks do take a pause, that pressure on RBI will abate.

Do you expect this year's Budget to make big moves?

Being an election year, the government may want to be slightly populist. But it is the arithmetic around the fiscal deficit which will determine how populist the Budget is. It is difficult to make a judgment at this point.

Is corporate earnings growth showing enough strength to merit valuations?

In a few sectors, we do see evidence of healthy

earnings growth. In a few consumption related sectors, we have seen some softness in demand. This was visible in the July-September and October-December quarters. This comes after the pent up demand in the system showing up strongly in the previous financial year. Further, margins have deteriorated for a big part of corporate India on account of a rise in commodity prices. The good news is that it is coming off. For the next financial year, we expect a revival in margins. But we need to watch out for sustainability in earnings growth. On average, the EPS estimates for current financial year have brought down compared to at the beginning of the year. So there is room for valuations to come off further.

What themes are you pursuing now?

We think that IT and healthcare sectors are attractively valued. Some are too worried about the US recession. There will be life beyond the recession. IT stocks have already come off significantly. The good news is that none of these are leveraged businesses, have clean balance sheets and strong cash flow generation. So we don't expect profitability to suffer. While we could see slower growth for a few quarters, it will pick up later. Tech spends are expected to remain strong. In healthcare, there were high margins pressures for many companies, which ate into profitability. There is a reversion happening now. Valuations in this space are attractive. After years, private banks are trading at lower than long term averages and look very attractive.

UTI Flexi Cap is running a higher tilt in mid caps compared to peers. Do you see good opportunities in this space? It is not because we find mid cap basket more favourable now. We own businesses that we like regardless of whether they are in the benchmark. We select mid caps we think are the best candidates for value creation in future. Therefore, our mid and small cap exposure is higher than the index as well as many peers. Our holding period is very long, which gives comfort to have higher allocation to midcaps

'Early pivot unlikely in the face of persistent inflation'

Rate cuts are unlikely in 2023 as inflation appears to be more persistent this time, believes **AMANDEEP CHOPRA**, group president and head-fixed income, UTI Asset Management Company. In conversation with **Abhishek Kumar**, Chopra says rate cuts can be a possibility this year only if inflation dips below 5 per cent and the economic growth rate weakens to sub-5 per cent. Edited excerpts:



A The rate-hike cycle is expected to end soon. What will be your strategy?

The thing to look out for this year is how long central banks keep rates unchanged once they achieve the terminal policy rate. Also, what markets are pricing in as regards the next phase of the rate cycle. The headline inflation rate has started to come down, but there are concerns about sticky core inflation.

We have increased the duration of our portfolios and are focusing on accrual, which is offering investors a real rate of return over inflation. We are tracking inbound data and devolving trends closely and will consider adding further duration to our portfolios.

Which funds should investors prefer from a three-year perspective?

Investors with an investment horizon of three years or more can consider allocation towards roll-down strategies and actively managed intermediate duration (one- to four-year) categories, given the reasonable yields and potential to capture gains as and when the cycle moves towards pro-growth levels.

The Union Budget is days away. What fiscal deficit levels will the market be comfortable with? How will it impact yields?

Markets are expecting some degree of fiscal consolidation in 2023-24. The Street is expecting a fiscal deficit of around 5.9 per cent of gross domestic product. A

number higher than 6.2 per cent could disappoint the markets, leading to a negative impact on yields.

Some analysts expect rate cuts to start in 2023. Do you see the possibility?



Amandeep Chopra,
Group President &
Head of Fixed Income

We are not yet convinced about abrupt rate cuts after the target policy rates are reached. In our view, the central banks are in no rush to pivot so soon since inflation appears to be more persistent this time around. Rate cuts may be a possibility if inflation dips below 5 per cent and the economic growth rate weakens to sub-5 per cent.

Is it the right time to put money into longer-horizon debt funds, considering yields are close to their peaks and rate cuts may happen in a year or so?

The yield curve is flat and pricing in the terminal rate expectations of 6.5 per cent. It makes sense for investors to add a bit of

duration since the current rates are favourable. Take for instance, the five-year sovereign bonds fetching returns of 7.2 per cent, which are about 200 basis points (bps) higher than the one-year forward inflation of 5.25-5.5 percent. However, yields are not very attractive for sovereign papers with longer maturities since the spread is hardly 10 bps. My view is that investors should add longer-duration funds to their core holdings in a staggered manner.

Credit risk funds have been off investor radar. With spreads not widening, do you think fund managers should take higher risks to deliver better returns?

Credit funds have performed quite well in 2022, on the back of an improving economic cycle, low-interest rates, and easing liquidity as domestic and global economies opened up.

We saw one of the highest upgrade-to-downgrade ratios in 2022. We have also witnessed 'AA' credit spreads having reverted to their five-year averages as of January 2023. We expect 2023 to remain a stable year for credits.

With deposit growth failing to keep up with credit uptake, banks have been forced to offer higher interest on fixed deposits (FDs). Do you see that as a challenge to debt funds?

Debt funds offer a range of products for varying liquidity and investment and are integral to every asset allocation strategy. In my view, it is not appropriate to look at debt funds only from the prism of returns. Debt funds have a lot of scope to outperform bank FDs through active duration management.

KEY FEATURES	UTI MASTERSHARE UNIT SCHEME	UTI CORE EQUITY FUND	UTI FLEXI CAP FUND																		
Fund Category	Large Cap Fund	Large & Mid Cap Fund	Flexi Cap 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																		
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.																		
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 colspan="3">Please refer to pg. 26</td> </tr> </tbody> </table>	Entry Load	Holding Period	Exit Load	Please refer to pg. 26			<table border="1"> <thead> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load</th> </tr> </thead> <tbody> <tr> <td colspan="3">Please refer to pg. 27</td> </tr> </tbody> </table>	Entry Load	Holding Period	Exit Load	Please refer to pg. 27			<table border="1"> <thead> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load</th> </tr> </thead> <tbody> <tr> <td colspan="3">Please refer to pg. 28</td> </tr> </tbody> </table>	Entry Load	Holding Period	Exit Load	Please refer to pg. 28		
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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																		
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Fund Size ~	10555.52 Cr	1530.68 Cr	24405.23 Cr																		
Expense Ratio@ (%)	Regular: 1.95, Direct : 0.97	Regular: 2.50, Direct : 1.68	Regular: 1.75, Direct : 0.90																		
Benchmark Index	S&P BSE 100 TRI	Nifty Large Mid cap 250 TRI	Nifty 500 TRI																		

KEY FEATURES	UTI VALUE OPPORTUNITIES FUND	UTI MID CAP FUND	UTI DIVIDEND YIELD FUND																		
Fund Category	Value Fund	Mid Cap	Dividend Yield Fund																		
Type of Scheme	An open ended equity scheme following a value investment strategy	An open ended equity scheme predominantly investing in mid cap stocks	An open ended equity scheme predominantly investing in Dividend Yielding stocks																		
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.	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.																		
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 colspan="3">Please refer to pg. 29</td> </tr> </tbody> </table>	Entry Load	Holding Period	Exit Load	Please refer to pg. 29			<table border="1"> <thead> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load</th> </tr> </thead> <tbody> <tr> <td colspan="3">Please refer to pg. 30</td> </tr> </tbody> </table>	Entry Load	Holding Period	Exit Load	Please refer to pg. 30			<table border="1"> <thead> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load</th> </tr> </thead> <tbody> <tr> <td colspan="3">Please refer to pg. 33</td> </tr> </tbody> </table>	Entry Load	Holding Period	Exit Load	Please refer to pg. 33		
Entry Load	Holding Period	Exit Load																			
Please refer to pg. 29																					
Entry Load	Holding Period	Exit Load																			
Please refer to pg. 30																					
Entry Load	Holding Period	Exit Load																			
Please refer to pg. 33																					
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																		
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"/>																		
Fund Size ~	6966.60 Cr	7152.86 Cr	2823.63 Cr																		
Expense Ratio@ (%)	Regular: 1.98, Direct :1.16	Regular: 2.11, Direct : 0.99	Regular: 2.08, Direct : 1.45																		
Benchmark Index TIER I	Nifty 500 TRI	Nifty Mid cap 150 TRI	Nifty 500 TRI																		
Benchmark Index TIER II	-	Nifty Dividend Opportunities 50 TRI	Nifty Dividend Opportunities 50 TRI																		

~(Monthly Average as on 31st January 2023)

Minimum Investment Amount refer page No. 103. Asset Allocation refer page no. 99-102 *Benchmark change w.e.f January 1, 2022.

KEY FEATURES	UTI MNC FUND			UTI INDIA CONSUMER FUND			UTI INFRASTRUCTURE FUND		
Fund Category	Thematic - MNC			Thematic – Consumption			Thematic – Infrastructure		
Type of Scheme	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			An open ended equity scheme following the Infrastructure theme		
Investment Objective	<p>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.</p> <p>However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.</p>			<p>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.</p> <p>However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.</p>			<p>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.</p> <p>However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.</p>		
Entry Load/ Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load
	Please refer to pg. 34			Please refer to pg. 35			Please refer to pg. 36		
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		
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"/>
Fund Size ~	2435.32 Cr			444.20 Cr			1491.53 Cr		
Expense Ratio@ (%)	Regular: 2.14, Direct : 1.24			Regular: 2.73, Direct : 1.80			Regular:2.33, Direct : 1.92		
Benchmark Index	Nifty MNC TRI			Nifty India Consumption TRI			Nifty Infrastructure TRI		

KEY FEATURES	UTI BANKING & FINANCIAL SERVICES FUND			UTI HEALTHCARE FUND			UTI TRANSPORTATION & LOGISTICS FUND		
Fund Category	Sectoral – Banking & Financial Services			Sectoral – Healthcare			Sectoral – Transportation & Logistics		
Type of Scheme	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	<p>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.</p> <p>However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.</p>			<p>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.</p> <p>However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.</p>			<p>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.</p> <p>However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.</p>		
Entry Load/ Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load
	Please refer to pg. 37			Please refer to pg. 38			Please refer to pg. 39		
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		
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"/>
Fund Size ~	848.69 Cr			686.50 Cr			1943.61 Cr		
Expense Ratio@ (%)	Regular: 2.63, Direct : 1.39			Regular: 2.62, Direct : 1.47			Regular: 2.32, Direct : 1.03		
Benchmark Index TIER I	Nifty Financial Services TRI			S&P BSE Healthcare TRI			Nifty Transportation & Logistics TRI		
Benchmark Index TIER II	-			-			-		

~(Monthly Average as on 31st January 2023)

Minimum Investment Amount refer page No. 103. Asset Allocation refer page no. 99-102 *Benchmark change w.e.f January 1, 2022.

KEY FEATURES	UTI LONG TERM EQUITY FUND (TAX SAVING)			UTI SMALL CAP FUND			UTI NIFTY200 MOMENTUM 30 INDEX FUND		
Fund Category	ELSS			Small Cap Fund			Index Fund		
Type of Scheme	An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit			An open-ended equity scheme predominantly investing in small cap stocks			UTI Nifty 200 Momentum 30 TRI Fund is an open-ended scheme replicating/tracking the Nifty200 Momentum 30 Index		
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.		
Entry Load/ Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load
	Please refer to pg. 40			Please refer to pg. 31			Please refer to pg. 43		
Plans/Options(Regular/Direct)	Growth option IDCW Option with Payout			Growth option IDCW option with Payout			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"/>
Fund Size ~	2863.50 Cr			2389.05 Cr			2069.86 Cr		
Expense Ratio@ (%)	Regular: 2.14, Direct : 0.95			Regular: 2.27, Direct : 0.60			Regular: 0.91, Direct : 0.40		
Benchmark Index	Nifty 500 TRI			Nifty Small Cap 250 TRI			Nifty 200 Momentum 30 TRI		

KEY FEATURES	UTI NIFTY 50 INDEX FUND			UTI NIFTY NEXT 50 INDEX FUND			UTI FOCUSED EQUITY FUND		
Fund Category	Index Fund			Index Fund			Focused Fund		
Type of Scheme	An open ended scheme replicating/ tracking Nifty 50 index			An open ended scheme replicating / tracking Nifty Next 50 Index.			An open-ended equity scheme investing in maximum 30 stocks across market caps		
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.			The principal investment objective of the scheme is to invest in stocks of companies comprising the underlying index and endeavor to achieve return equivalent to underlying index by "passive" investment. The scheme will be managed by replicating the index in the same weightages in the underlying Index with the intention of minimizing the performance differences between the scheme and the underlying Index in capital terms, subject to market liquidity, costs of trading, management expenses and other factors which may cause tracking error. The scheme would alter the scripts/weights as and when the same are altered in the underlying index.			The 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	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. 32		
Plans/Options(Regular/Direct)	Growth option IDCW option with Payout and Reinvestment			Growth option			(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"/>	<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 ~	9394.02 Cr			2075.07 Cr			2499.84 Cr		
Expense Ratio@ (%)	Regular: 0.30, Direct : 0.20			Regular: 0.79, Direct : 0.33			Regular: 1.99, Direct : 0.27		
Benchmark Index	NIFTY 50 TRI			Nifty Next 50 TRI			Nifty 500 TRI Index TRI		

~(Monthly Average as on 31st January 2023)

Minimum Investment Amount refer page No. 103. Asset Allocation refer page no. 99-102 *Benchmark change w.e.f January 1, 2022.

KEY FEATURES	UTI S&P BSE SENSEX INDEX FUND	UTI NIFTY MID CAP 150 QUALITY 50 INDEX FUND	UTI S&P BSE LOW VOLATILITY INDEX FUND																		
Fund Category	Index Fund	Index Fund	Index Fund																		
Type of Scheme	An open-ended scheme replicating/tracking the S&P BSE Sensex Total Return Index (TRI)	An open-ended scheme replicating/tracking Nifty Mid cap 150 Quality 50 Total Return Index (TRI)	An open-ended scheme replicating/tracking S&P BSE Low Volatility Total Return Index (TRI)																		
Investment Objective	The investment objective of the scheme is to provide returns that, before expenses, closely correspond to the total returns of the securities as represented by the underlying index, subject to tracking error. However, there is no guarantee or assurance that the investment objective of the scheme will be achieved.	The investment objective of the scheme is to provide returns that, before expenses, closely correspond to the total returns of the securities as represented by the underlying index, subject to tracking error. However there is no guarantee or assurance that the investment objective of the scheme will be achieved.	The investment objective of the scheme is to provide returns that, before expenses, closely correspond to the total returns of the securities as represented by the underlying index, subject to tracking error. However, there is no guarantee or assurance that the investment objective of the scheme will be achieved.																		
Entry Load/ Exit Load	<table border="1"> <thead> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load</th> </tr> </thead> <tbody> <tr> <td colspan="3">Please refer to pg. 44</td> </tr> </tbody> </table>	Entry Load	Holding Period	Exit Load	Please refer to pg. 44			<table border="1"> <thead> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load</th> </tr> </thead> <tbody> <tr> <td colspan="3">Please refer to pg. 45</td> </tr> </tbody> </table>	Entry Load	Holding Period	Exit Load	Please refer to pg. 45			<table border="1"> <thead> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load</th> </tr> </thead> <tbody> <tr> <td colspan="3">Please refer to pg. 46</td> </tr> </tbody> </table>	Entry Load	Holding Period	Exit Load	Please refer to pg. 46		
Entry Load	Holding Period	Exit Load																			
Please refer to pg. 44																					
Entry Load	Holding Period	Exit Load																			
Please refer to pg. 45																					
Entry Load	Holding Period	Exit Load																			
Please refer to pg. 46																					
Plans/Options(Regular/Direct)	(i) Growth Option.	(i) Growth Option.	(i) Growth Option.																		
SIP/SWP/STRIP	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>																		
Fund Size ~	133.76 Cr	116.49 Cr	125.01 Cr																		
Expense Ratio@ (%)	Regular: 0.30, Direct : 0.20	Regular: 0.87, Direct : 0.41	Regular: 0.90, Direct : 0.44																		
Benchmark Index	S&P BSE Sensex TRI	Nifty Mid cap 150 Quality 50 TRI	S&P BSE Low Volatility TRI																		

KEY FEATURES	UTI HYBRID EQUITY FUND	UTI MULTI ASSET FUND	UTI ARBITRAGE FUND																		
Fund Category	Aggressive Hybrid Fund	Multi Asset Allocation	Arbitrage																		
Type of Scheme	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 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	<table border="1"> <thead> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load</th> </tr> </thead> <tbody> <tr> <td colspan="3">Please refer to pg. 48</td> </tr> </tbody> </table>	Entry Load	Holding Period	Exit Load	Please refer to pg. 48			<table border="1"> <thead> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load</th> </tr> </thead> <tbody> <tr> <td colspan="3">Please refer to pg. 50</td> </tr> </tbody> </table>	Entry Load	Holding Period	Exit Load	Please refer to pg. 50			<table border="1"> <thead> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load</th> </tr> </thead> <tbody> <tr> <td colspan="3">Please refer to pg. 52</td> </tr> </tbody> </table>	Entry Load	Holding Period	Exit Load	Please refer to pg. 52		
Entry Load	Holding Period	Exit Load																			
Please refer to pg. 48																					
Entry Load	Holding Period	Exit Load																			
Please refer to pg. 50																					
Entry Load	Holding Period	Exit Load																			
Please refer to pg. 52																					
Plans/Options(Regular/Direct)	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"/>																		
Fund Size ~	4417.25 Cr	887.35 Cr	3576.11 Cr																		
Expense Ratio@ (%)	Regular: 2.04, Direct : 1.34	Regular: 1.94, Direct : 1.04	Regular: 0.93, Direct : 0.34																		
Benchmark Index	CRISIL Hybrid 35+65 Aggressive Index	65% S&P BSE 200 TRI 25% CRISIL Composite Bond Fund 10% Prices of Gold	Nifty 50 Arbitrage Index																		

~(Monthly Average as on 31st January 2023)

Minimum Investment Amount refer page No. 103. Asset Allocation refer page no. 99-102.

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 2023.

KEY FEATURES	UTI REGULAR SAVINGS FUND	UTI UNIT LINKED INSURANCE PLAN*	UTI EQUITY SAVINGS FUND																		
Fund Category	Conservative Hybrid Fund	-	Equity Savings																		
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																		
Investment Objective	<p>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.</p> <p>However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.</p>	<p>Investment objective of the scheme is primarily to provide return through growth in the NAV or through dividend distribution (IDCW) and reinvestment thereof.</p> <p>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.</p>	<p>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.</p> <p>However, there is no assurance or guarantee that the investment objective of the Scheme would be achieved.</p>																		
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 colspan="3">Please refer to pg. 53</td> </tr> </tbody> </table>	Entry Load	Holding Period	Exit Load	Please refer to pg. 53			<table border="1"> <thead> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load</th> </tr> </thead> <tbody> <tr> <td colspan="3">Please refer to pg. 55</td> </tr> </tbody> </table>	Entry Load	Holding Period	Exit Load	Please refer to pg. 55			<table border="1"> <thead> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load</th> </tr> </thead> <tbody> <tr> <td colspan="3">Please refer to pg. 57</td> </tr> </tbody> </table>	Entry Load	Holding Period	Exit Load	Please refer to pg. 57		
Entry Load	Holding Period	Exit Load																			
Please refer to pg. 53																					
Entry Load	Holding Period	Exit Load																			
Please refer to pg. 55																					
Entry Load	Holding Period	Exit Load																			
Please refer to pg. 57																					
Plans/Options(Regular/Direct)	Monthly IDCW Option, Flexi IDCW Option, Monthly Payment Plan, Growth Plan Default Plan Growth Plan	10 year Plan / 15 year Plan	(i) Growth Option (ii) IDCW Option with Payout & Reinvestment Facility (iii) Monthly IDCW Option with Payout Facility (iv) Monthly IDCW Option with Reinvestment Facility (v) Quarterly IDCW Option with Payout Facility (vi) Quarterly IDCW Option with Reinvestment Facility																		
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"/>																		
Fund Size ~	1566.51 Cr	5109.79 Cr	260.39 Cr																		
Expense Ratio@ (%)	Regular: 1.79, Direct : 1.20	Regular: 1.75, Direct : 0.96	Regular: 1.51, Direct : 0.68																		
Benchmark Index	NIFTY 50 Hybrid Composite Debt 15:85 Index	NIFTY 50 Hybrid Composite Debt 50:50 Index	Crisil Equity Savings Index																		

KEY FEATURES	UTI CHILDREN'S CAREER FUND - SAVINGS PLAN^	UTI RETIREMENT BENEFIT PENSION FUND	UTI CHILDREN'S CAREER FUND - INVESTMENT PLAN^																		
Fund Category	Children's Fund	Retirement Fund	Children's Fund																		
Type of Scheme	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 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)																		
Investment Objective	<p>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.</p> <p>However, there is no assurance or guarantee that the investment objective of the Scheme would be achieved.</p>	<p>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.</p> <p>However, there is no assurance or guarantee that the investment objective of the Scheme would be achieved.</p>	<p>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.</p> <p>However, there is no assurance or guarantee that the investment objective of the Scheme would be achieved.</p>																		
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 colspan="3">Please refer to pg. 59</td> </tr> </tbody> </table>	Entry Load	Holding Period	Exit Load	Please refer to pg. 59			<table border="1"> <thead> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load</th> </tr> </thead> <tbody> <tr> <td colspan="3">Please refer to pg. 61</td> </tr> </tbody> </table>	Entry Load	Holding Period	Exit Load	Please refer to pg. 61			<table border="1"> <thead> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load</th> </tr> </thead> <tbody> <tr> <td colspan="3">Please refer to pg. 63</td> </tr> </tbody> </table>	Entry Load	Holding Period	Exit Load	Please refer to pg. 63		
Entry Load	Holding Period	Exit Load																			
Please refer to pg. 59																					
Entry Load	Holding Period	Exit Load																			
Please refer to pg. 61																					
Entry Load	Holding Period	Exit Load																			
Please refer to pg. 63																					
Plans/Options(Regular/Direct)	(i) Scholarship Option (ii) Growth Option	Growth Option	Growth option IDCW option Scholarship 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"/>																		
Fund Size ~	4101.39 Cr	3730.61 Cr	693.09 Cr																		
Expense Ratio@ (%)	Regular: 1.75, Direct : 1.53	Regular: 1.77, Direct : 1.05	Regular: 2.66, Direct : 1.52																		
Benchmark Index	CRISIL Short Term Debt Hybrid 60+40 Fund Index	CRISIL Short Term Debt Hybrid 60+40 Fund Index	Nifty 500 TRI																		

~(Monthly Average as on 31st January 2023)

Minimum Investment Amount refer page No. 103. Asset Allocation refer page no. 99-102 *Proposed Category * Post completion of 10 years/ 15 years period opted by the investor.

*Temporary discontinuation of fresh subscription under UTI Unit Linked Insurance Plan (UTI ULIP) (w.e.f July 01, 2022)

^Subject to unit holding basis meeting the requirements of the destination scheme and after the lock in for at least 5 years or till the child attains age of majority (whichever is earlier)

KEY FEATURES	UTI OVERNIGHT FUND	UTI LIQUID CASH PLAN	UTI MONEY MARKET FUND																		
Fund Category	Overnight Fund	Liquid Fund	Money Market Fund																		
Type of Scheme	An open ended debt scheme investing in overnight securities. Relatively low interest rate risk and Relatively low credit risk.	An open ended liquid scheme. Relatively low interest rate risk and Moderate credit risk.	An open ended debt scheme investing in money market instruments. Relatively low interest rate risk and Moderate credit risk.																		
Investment Objective	The investment objective of the scheme is to generate reasonable income, with low risk and high level of liquidity from a portfolio of 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.	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.																		
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 colspan="3">Please refer to pg. 66</td> </tr> </tbody> </table>	Entry Load	Holding Period	Exit Load	Please refer to pg. 66			<table border="1"> <thead> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load</th> </tr> </thead> <tbody> <tr> <td colspan="3">Please refer to pg. 67</td> </tr> </tbody> </table>	Entry Load	Holding Period	Exit Load	Please refer to pg. 67			<table border="1"> <thead> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load</th> </tr> </thead> <tbody> <tr> <td colspan="3">Please refer to pg. 69</td> </tr> </tbody> </table>	Entry Load	Holding Period	Exit Load	Please refer to pg. 69		
Entry Load	Holding Period	Exit Load																			
Please refer to pg. 66																					
Entry Load	Holding Period	Exit Load																			
Please refer to pg. 67																					
Entry Load	Holding Period	Exit Load																			
Please refer to pg. 69																					
Plans/Options(Regular/Direct)	Growth Option, Periodic Option with payout & reinvestment of IDCW Daily Reinvestment of IDCW Option	Growth option IDCW option	Growth option IDCW option																		
SIP/SWP/STRIP	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>																		
Fund Size ~	7824.96 Cr	28791.61 Cr	8134.25 Cr																		
Expense Ratio@ (%)	Regular: 0.12, Direct : 0.07	Regular: 0.23, Direct : 0.14	Regular: 0.27, Direct : 0.20																		
Benchmark Index	CRISIL Overnight Fund A-I Index	CRISIL Liquid Fund AI Index	CRISIL Money Market Fund A-I Index																		

KEY FEATURES	UTI ULTRA SHORT TERM FUND	UTI TREASURY ADVANTAGE FUND												
Fund Category	Ultra Short Duration Fund	Low Duration Fund												
Type of Scheme	An open ended ultra-short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 months and 6 months. Moderate interest rate risk and Moderate credit risk.	An open ended low duration debt scheme investing in instruments such that the Macaulay duration of the portfolios is between 6 months and 12 months. Moderate interest rate risk and Moderate credit risk.												
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.	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.												
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 colspan="3">Please refer to pg. 71</td> </tr> </tbody> </table>	Entry Load	Holding Period	Exit Load	Please refer to pg. 71			<table border="1"> <thead> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load</th> </tr> </thead> <tbody> <tr> <td colspan="3">Please refer to pg. 73</td> </tr> </tbody> </table>	Entry Load	Holding Period	Exit Load	Please refer to pg. 73		
Entry Load	Holding Period	Exit Load												
Please refer to pg. 71														
Entry Load	Holding Period	Exit Load												
Please refer to pg. 73														
Plans/Options (Regular/Direct)	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												
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"/>												
Fund Size ~	2114.08 Cr	3028.33 Cr												
Expense Ratio@ (%)	Regular: 0.96, Direct : 0.44	Regular: 0.44, Direct : 0.33												
Benchmark Index	CRISIL Ultra Short Duration Fund B-I Index	CRISIL Low Duration Fund A-I Index												

~(Monthly Average as on 31st January 2023)

Minimum Investment Amount refer page No. 103.Asset Allocation refer page no. 99-102

Subject to completion of lock-in period ^Subject to unit holding basis meeting the requirements of the destination scheme and after the lock in for at least 5 years or till the child attains age of majority (whichever is earlier)

KEY FEATURES	UTI FLOATER FUND	UTI SHORT TERM INCOME FUND												
Fund Category	Floater	Short Duration Fund												
Type of Scheme	An open ended debt scheme predominantly investing in floating rate instruments. (including fixed rate instruments converted to floating rate exposures using swaps/derivatives. Relatively High interest rate risk and Moderate Credit Risk.	UTI Short Term Income Fund is an open ended short term debt scheme investing in instruments such that the Macaulay duration of portfolio is between 1 year and 3 years. Relatively high interest rate risk and Moderate credit risk.												
Investment Objective	<p>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.</p> <p>The Scheme may also invest a portion of its net assets in fixed rate debt securities and money market instruments.</p> <p>However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.</p>	<p>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.</p> <p>However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.</p>												
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 colspan="3">Please refer to pg. 75</td> </tr> </tbody> </table>	Entry Load	Holding Period	Exit Load	Please refer to pg. 75			<table border="1"> <thead> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load</th> </tr> </thead> <tbody> <tr> <td colspan="3">Please refer to pg. 77</td> </tr> </tbody> </table>	Entry Load	Holding Period	Exit Load	Please refer to pg. 77		
Entry Load	Holding Period	Exit Load												
Please refer to pg. 75														
Entry Load	Holding Period	Exit Load												
Please refer to pg. 77														
Plans/Options(Regular/Direct)	Growth Option /Quarterly IDCW Option Half Yearly IDCW Option /Annual IDCW Option Flexi IDCW Option both payout & reinvestment facilities	Growth Option,Monthly IDCW Option, Quarterly IDCW Option, Half Yearly IDCW Option, Annual IDCW Option, Flexi IDCW 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"/>												
Fund Size ~	1688.62 Cr	2258.61 Cr												
Expense Ratio@ (%)	Regular: 0.85, Direct : 0.35	Regular: 0.96, Direct : 0.33												
Benchmark Index	CRISIL Low Duration Debt Index	CRISIL Short Duration Fund A-II Index												

KEY FEATURES	UTI BANKING AND PSU DEBT FUND	UTI CORPORATE BOND FUND												
Fund Category	Banking and PSU Fund	Corporate Bond Fund												
Type of Scheme	An open ended debt scheme predominantly investing in debt instruments of Banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds. Relatively High interest rate risk and Moderate Credit Risk.	UTI Corporate Bond Fund is an open ended debt scheme predominantly investing in AA+ and above rated corporate bonds. Relatively High interest rate risk and Relatively Low Credit Risk.												
Investment Objective	<p>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.</p> <p>However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.</p>	<p>The investment objective of the scheme is to generate optimal returns by investing predominantly in AA+ and above rated corporate bonds.</p> <p>However, there can be no assurance that the investment objective of the scheme will be realized. The Scheme does not guarantee / indicate any returns.</p>												
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 colspan="3">Please refer to pg. 79</td> </tr> </tbody> </table>	Entry Load	Holding Period	Exit Load	Please refer to pg. 79			<table border="1"> <thead> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load</th> </tr> </thead> <tbody> <tr> <td colspan="3">Please refer to pg. 81</td> </tr> </tbody> </table>	Entry Load	Holding Period	Exit Load	Please refer to pg. 81		
Entry Load	Holding Period	Exit Load												
Please refer to pg. 79														
Entry Load	Holding Period	Exit Load												
Please refer to pg. 81														
Plans/Options(Regular/Direct)	Growth option Mthly/Qtly/HalfYearly/Annual/Flexi Payout & Reinvestment IDCW Option	Growth Option /Quarterly IDCW Option/ Half Yearly IDCW Option/ Annual IDCW Option/ Flexi IDCW Option both payout & reinvestment facilities												
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"/>												
Fund Size ~	532.92 Cr	3150.78 Cr												
Expense Ratio@ (%)	Regular: 0.57, Direct : 0.24	Regular: 0.57, Direct : 0.23												
Benchmark Index	CRISIL Banking and PSU Debt Index	CRISIL Corporate Bond Fund B-II Index												
~ (Monthly Average as on 31 st January 2023) Minimum Investment Amount refer page No. 103. Asset Allocation refer page no. 99-102														

KEY FEATURES	UTI CREDIT RISK FUND	UTI MEDIUM TERM FUND												
Fund Category	Credit Risk Fund	Medium Duration Fund												
Type of Scheme	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.	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 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.	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												
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 colspan="3">Please refer to pg. 83</td> </tr> </tbody> </table>	Entry Load	Holding Period	Exit Load	Please refer to pg. 83			<table border="1"> <thead> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load</th> </tr> </thead> <tbody> <tr> <td colspan="3">Please refer to pg. 85</td> </tr> </tbody> </table>	Entry Load	Holding Period	Exit Load	Please refer to pg. 85		
Entry Load	Holding Period	Exit Load												
Please refer to pg. 83														
Entry Load	Holding Period	Exit Load												
Please refer to pg. 85														
Plans/Options(Regular/Direct)	Growth Option /IDCW Option (with Payout and Reinvestment Facilities)/ Default Option - Growth Option	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												
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"/>												
Fund Size ~	446.11 Cr	55.61 Cr												
Expense Ratio@ (%)	Regular: 1.60, Direct : 0.81	Regular: 1.61, Direct : 1.00												
Benchmark Index	CRISIL Credit Risk Fund C-II Index	CRISIL Medium Duration Fund B-III Index												

KEY FEATURES	UTI DYNAMIC BOND FUND	UTI BOND FUND												
Fund Category	Dynamic Bond	Medium to Long Duration Fund												
Type of Scheme	An open ended dynamic debt scheme investing across duration. Relatively High interest rate risk and moderate Credit Risk.	An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 4 years and 7 years. Relatively high interest rate risk and Moderate credit risk.												
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.	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.												
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 colspan="3">Please refer to pg. 87</td> </tr> </tbody> </table>	Entry Load	Holding Period	Exit Load	Please refer to pg. 87			<table border="1"> <thead> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load</th> </tr> </thead> <tbody> <tr> <td colspan="3">Please refer to pg. 89</td> </tr> </tbody> </table>	Entry Load	Holding Period	Exit Load	Please refer to pg. 89		
Entry Load	Holding Period	Exit Load												
Please refer to pg. 87														
Entry Load	Holding Period	Exit Load												
Please refer to pg. 89														
Plans/Options(Regular/Direct)	Growth option IDCW option with Payout and Reinvestment Qtly/Half Yearly/Annual/Flexi IDCW with Payout and Reinvestment	(a) Quarterly IDCW Option (b) Half Yearly IDCW Option (c) Annual IDCW Option (d) Flexi IDCW Option with both payout and 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"/>												
Fund Size ~	373.23 Cr	283.06 Cr												
Expense Ratio@ (%)	Regular: 1.54, Direct : 0.81	Regular: 1.63, Direct : 1.29												
Benchmark Index	CRISIL Dynamic Bond Fund A-III Index	CRISIL Medium to Long Duration Fund A-III Index												

~(Monthly Average as on 31st January 2023)

Minimum Investment Amount refer page No. 103. Asset Allocation refer page no. 99-102

KEY FEATURES	UTI GILT FUND			UTI GILT FUND WITH 10 YEAR CONSTANT DURATION		
Fund Category	Gilt Fund			Gilt Fund with 10 year constant duration		
Type of Scheme	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.			An open ended debt scheme investing in government securities having a constant maturity of 10 years. Relatively High Interest rate risk and Relatively Low Credit Risk		
Investment Objective	<p>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 State Government and / or any security unconditionally guaranteed by the Central Government and / or a State Government for repayment of principal and interest.</p> <p>However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.</p>			<p>The investment objective of the scheme is to generate optimal returns with high liquidity by investing in a portfolio of government securities such that weighted average portfolio maturity is around 10 years.</p> <p>However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.</p>		
Entry Load/ Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load
	Please refer to pg. 91			Please refer to pg. 92		
Plans/Options(Regular/Direct)	Growth Plan - IDCW (with payout & reinvestment facilities)			Regular Option Quarterly IDCW Option Half Yearly IDCW Option Annual IDCW Option Flexi IDCW Option with Payout & 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"/>
Fund Size ~	518.19 Cr			100.91 Cr		
Expense Ratio@ (%)	Regular: 0.94, Direct : 0.67			Regular: 0.69, Direct : 0.20		
Benchmark Index	CRISIL Dynamic Gilt Index			CRISIL 10 Year Gilt Index		
~(Monthly Average as on 31 st January 2023) Minimum Investment Amount refer page No. 103. Asset Allocation refer page no. 99-102						

EQUITY READY RECKONER FEBRUARY 2023

Fund Name		Market Cap Based Funds																																																																																																																																																					
UTI Mastershare Unit Scheme		UTI Mid Cap Fund	UTI Small Cap Fund	UTI Core Equity Fund																																																																																																																																																			
Category	Large Cap Fund	Mid Cap Fund	Small Cap Fund	Large & Mid Cap Fund																																																																																																																																																			
Month End AUM	₹ 10,434 Crores	₹ 7,130 Crores	₹ 2,390 Crores	₹ 1,530 Crores																																																																																																																																																			
Benchmark Index	S&P BSE 100 TRI	Nifty Midcap 150 TRI	Nifty Smallcap 250 TRI	Nifty LargeMidcap 250 TRI																																																																																																																																																			
<p>Market Capitalization of Fund vis-à-vis Benchmark Index</p> <table border="1"> <tr> <td>Large Cap</td> <td>96%</td> <td>12%</td> <td>9%</td> <td>0%</td> </tr> <tr> <td>Mid Cap</td> <td>4%</td> <td>69%</td> <td>86%</td> <td>5%</td> </tr> <tr> <td>Small Cap</td> <td>0%</td> <td>19%</td> <td>5%</td> <td>95%</td> </tr> </table>					Large Cap	96%	12%	9%	0%	Mid Cap	4%	69%	86%	5%	Small Cap	0%	19%	5%	95%																																																																																																																																				
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<p>Operating Cash Flow (OCF) Tiers of Fund vis-à-vis Benchmark Index</p> <table border="1"> <tr> <td>C1</td> <td>88%</td> <td>85%</td> <td>79%</td> <td>64%</td> </tr> <tr> <td>C2</td> <td>10%</td> <td>15%</td> <td>17%</td> <td>31%</td> </tr> <tr> <td>C3</td> <td>2%</td> <td>0%</td> <td>4%</td> <td>5%</td> </tr> </table>					C1	88%	85%	79%	64%	C2	10%	15%	17%	31%	C3	2%	0%	4%	5%																																																																																																																																				
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<p>Return on Capital Employed (ROCE) Tiers of Fund vis-à-vis Benchmark Index</p> <table border="1"> <tr> <td>R1</td> <td>52%</td> <td>59%</td> <td>48%</td> <td>52%</td> </tr> <tr> <td>R2</td> <td>34%</td> <td>33%</td> <td>28%</td> <td>28%</td> </tr> <tr> <td>R3</td> <td>17%</td> <td>8%</td> <td>24%</td> <td>20%</td> </tr> </table>					R1	52%	59%	48%	52%	R2	34%	33%	28%	28%	R3	17%	8%	24%	20%																																																																																																																																				
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<p>Portfolio Characteristics of Fund vis-à-vis Benchmark Index (%)</p> <table border="1"> <tr> <td>Price to Book (P/B)</td> <td>6.40</td> <td>8.03</td> <td>8.10</td> <td>3.87</td> </tr> <tr> <td>Price to Earnings (P/E)</td> <td>32.17</td> <td>38.67</td> <td>40.64</td> <td>22.66</td> </tr> <tr> <td>Return on Equity (ROE)</td> <td>17.15</td> <td>17.28</td> <td>18.57</td> <td>16.18</td> </tr> </table>					Price to Book (P/B)	6.40	8.03	8.10	3.87	Price to Earnings (P/E)	32.17	38.67	40.64	22.66	Return on Equity (ROE)	17.15	17.28	18.57	16.18																																																																																																																																				
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<p>Sector weights/Active weights of Funds vis-à-vis Benchmark Index (Highlighted +/-2%)</p> <table border="1"> <thead> <tr> <th>Sector</th> <th>NAV (%)</th> <th>Active Wt. (%)</th> <th>NAV (%)</th> <th>Active Wt. (%)</th> <th>NAV (%)</th> <th>Active Wt. (%)</th> </tr> </thead> <tbody> <tr><td>AUTOMOBILE & AUTO COMPONENTS</td><td>9.91</td><td>4.70</td><td>12.56</td><td>4.03</td><td>6.47</td><td>8.87</td></tr> <tr><td>CAPITAL GOODS</td><td>2.00</td><td>0.85</td><td>18.28</td><td>5.16</td><td>17.23</td><td>5.56</td></tr> <tr><td>CHEMICALS</td><td>1.00</td><td>-0.45</td><td>4.92</td><td>-1.69</td><td>5.42</td><td>3.14</td></tr> <tr><td>CONSTRUCTION</td><td>2.32</td><td>-0.52</td><td>1.01</td><td>1.01</td><td>3.24</td><td>4.55</td></tr> <tr><td>CONSTRUCTION MATERIALS</td><td>2.04</td><td>-0.29</td><td>2.71</td><td>0.86</td><td>1.16</td><td>1.69</td></tr> <tr><td>CONSUMER DURABLES</td><td>5.15</td><td>1.95</td><td>8.82</td><td>3.35</td><td>13.87</td><td>-</td></tr> <tr><td>CONSUMER SERVICES</td><td>4.73</td><td>2.85</td><td>5.19</td><td>-0.44</td><td>3.93</td><td>-0.59</td></tr> <tr><td>DIVERSIFIED</td><td>0.70</td><td>0.70</td><td>1.15</td><td>0.61</td><td>-</td><td>-0.50</td></tr> <tr><td>FAST MOVING CONSUMER GOODS</td><td>2.89</td><td>-6.11</td><td>1.67</td><td>-2.14</td><td>0.64</td><td>-1.25</td></tr> <tr><td>FINANCIAL SERVICES</td><td>34.47</td><td>-0.32</td><td>17.82</td><td>-2.57</td><td>17.02</td><td>28.63</td></tr> <tr><td>HEALTHCARE</td><td>4.77</td><td>1.08</td><td>8.66</td><td>-1.76</td><td>9.92</td><td>10.96</td></tr> <tr><td>INFORMATION TECHNOLOGY</td><td>14.85</td><td>1.51</td><td>6.20</td><td>1.01</td><td>6.70</td><td>9.77</td></tr> <tr><td>MEDIA, ENTMT. & PUBLICATIONS</td><td>-</td><td>-0.24</td><td>-</td><td>-1.42</td><td>-</td><td>-1.96</td></tr> <tr><td>METALS & MINING</td><td>1.00</td><td>-2.88</td><td>0.39</td><td>-2.54</td><td>0.22</td><td>2.09</td></tr> <tr><td>OIL, GAS & CONSUMABLE FUELS</td><td>4.51</td><td>-6.59</td><td>1.13</td><td>-2.91</td><td>-</td><td>-4.50</td></tr> <tr><td>POWER</td><td>1.05</td><td>-1.25</td><td>0.90</td><td>-0.78</td><td>-</td><td>2.18</td></tr> <tr><td>REALTY</td><td>-</td><td>-0.40</td><td>2.78</td><td>-0.33</td><td>2.10</td><td>4.27</td></tr> <tr><td>SERVICES</td><td>0.81</td><td>0.09</td><td>0.65</td><td>-1.33</td><td>6.99</td><td>2.74</td></tr> <tr><td>TELECOMMUNICATION</td><td>4.42</td><td>2.20</td><td>-</td><td>-1.38</td><td>-</td><td>1.90</td></tr> <tr><td>TEXTILES</td><td>-</td><td>-0.26</td><td>1.76</td><td>-0.14</td><td>1.21</td><td>-</td></tr> </tbody> </table>					Sector	NAV (%)	Active Wt. (%)	NAV (%)	Active Wt. (%)	NAV (%)	Active Wt. (%)	AUTOMOBILE & AUTO COMPONENTS	9.91	4.70	12.56	4.03	6.47	8.87	CAPITAL GOODS	2.00	0.85	18.28	5.16	17.23	5.56	CHEMICALS	1.00	-0.45	4.92	-1.69	5.42	3.14	CONSTRUCTION	2.32	-0.52	1.01	1.01	3.24	4.55	CONSTRUCTION MATERIALS	2.04	-0.29	2.71	0.86	1.16	1.69	CONSUMER DURABLES	5.15	1.95	8.82	3.35	13.87	-	CONSUMER SERVICES	4.73	2.85	5.19	-0.44	3.93	-0.59	DIVERSIFIED	0.70	0.70	1.15	0.61	-	-0.50	FAST MOVING CONSUMER GOODS	2.89	-6.11	1.67	-2.14	0.64	-1.25	FINANCIAL SERVICES	34.47	-0.32	17.82	-2.57	17.02	28.63	HEALTHCARE	4.77	1.08	8.66	-1.76	9.92	10.96	INFORMATION TECHNOLOGY	14.85	1.51	6.20	1.01	6.70	9.77	MEDIA, ENTMT. & PUBLICATIONS	-	-0.24	-	-1.42	-	-1.96	METALS & MINING	1.00	-2.88	0.39	-2.54	0.22	2.09	OIL, GAS & CONSUMABLE FUELS	4.51	-6.59	1.13	-2.91	-	-4.50	POWER	1.05	-1.25	0.90	-0.78	-	2.18	REALTY	-	-0.40	2.78	-0.33	2.10	4.27	SERVICES	0.81	0.09	0.65	-1.33	6.99	2.74	TELECOMMUNICATION	4.42	2.20	-	-1.38	-	1.90	TEXTILES	-	-0.26	1.76	-0.14	1.21	-
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AUM - Asset under Management; Portfolio Characteristics are calculated based on full market cap using weighted average methodology at aggregation. Operating Cash Flow Tiers (C1-3 Tiers based on the number of years in which they have generated positive operating cash flows in the previous 5 years (for manufacturing companies). ROCE/Implied ROE Tier (R) - 3 Tiers based on the previous 5 year average return on capital (for manufacturing companies & non-lending non-banking finance companies (NBFCs)) & based on the previous 5 year average return on asset for banks & NBFCs (including housing finance companies). All data as of January 31, 2023

UTI MASTERSHARE UNIT SCHEME

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

Category
Large Cap Fund

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

Mr. Karthikraj Lakshmanan , BCom, CA, PGDBM, CFA (CFAI, USA) Managing the scheme since Sep-2022

Fund AUM

Fund Size Monthly Average : ₹10555.52 Crore
Closing AUM : ₹10433.70Crore

High/Low NAV in the month

High Growth Option : ₹196.0412
Low Growth Option : ₹188.4676

Total Expense Ratio

Regular : 1.95
Direct : 0.97

Minimum Investment Amount

Growth: ₹100/-
IDCW: ₹5000/-

Load Structure

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

NAV per unit as on 31st January, 2023

Regular Growth Option : ₹189.6176
Regular IDCW Option : ₹40.4267
Direct Growth Option : ₹203.5117
Direct IDCW Option : ₹46.2688

Portfolio Details

% of Top 10 Stocks	50.86
Median Market Cap (₹ Cr)	3,16,840
Weighted Average Market Cap	4,07,852
Number of Securities	51

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	89	9	3
Benchmark	96	4	0

Portfolio as on 31st January, 2023

Equity	% to NAV	Equity	% to NAV
ICICI Bank Ltd	9.15	Avenue Supermarts Ltd.	1.75
Infosys Ltd.	8.24	LTIMindtree Ltd.	1.71
HDFC Ltd.	7.64	ICICI Lombard General Insurance Company Ltd	1.63
Bharti Airtel Ltd.	4.41	Asian Paints Ltd.	1.56
Axis Bank Ltd.	4.24	State Bank Of India	1.41
HDFC Bank Ltd.	4.11	Godrej Consumer Products Ltd	1.39
Reliance Industries Ltd.	3.88	Aditya Birla Fashion & Retail Ltd.	1.30
Tata Consultancy Services Ltd.	3.34	Havells India Ltd.	1.27
Maruti Suzuki India Ltd.	3.11	Cipla Ltd.	1.23
Kotak Mahindra Bank Ltd.	2.75	Balkrishna Industries Ltd.	1.13
Larsen & Toubro Ltd.	2.32	Samvardhana Motherson International Ltd	1.08
Bajaj Finance Ltd.	2.17	NTPC Ltd.	1.05
Ultratech Cement Ltd.	2.04	Others	13.39
Eicher Motors Ltd	2.03	Net Current Assets	3.41
Tata Motors Ltd.	1.89	TOTAL	100.00
SKF India Ltd.	1.81		
Sun Pharmaceuticals Industries Ltd.	1.80		
Titan Company Ltd.	1.78		

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
ICICI Bank Ltd	2.7	Reliance Industries Ltd	-5.1
HDFC Ltd	2.4	HDFC Bank Ltd	-3.7
Bharti Airtel Ltd	2.3	ITC Ltd	-3.4
Infosys Ltd	2.0	Hindustan Unilever Ltd	-2.5
SKF India Ltd	1.8	Mahindra & Mahindra Ltd	-1.5

Quantitative Indicators Fund Benchmark

Quantitative Indicators	Fund	Benchmark
Beta	0.93	1
Standard Deviation (Annual)	20.82%	22.11%
Sharpe Ratio	0.34%	
Portfolio Turnover Ratio (Annual)	0.19	
P/B	6.62	6.40
P/E	37.11	32.17
ROE	17.15	18.75

Fund Performance Vs Benchmark (CAGR) as on 31st January, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	S&P BSE 100 TRI (%)	S&P BSE Sensex TRI (%)	NAV Growth (₹)	S&P BSE 100 TRI (₹)	S&P BSE Sensex TRI (₹)
1 Y	-2.93	3.27	3.98	9,707	10,327	10,398
3 Y	13.60	15.60	14.83	14,665	15,454	15,147
5 Y	9.67	10.90	11.91	15,869	16,780	17,558
SI*	15.40	14.13	14.86	18,16,963	12,15,932	15,34,579

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

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

SIP Returns as on 31st January, 2023

Period	Investment Amount (₹)	Fund Value (₹)	S&P BSE 100 TRI (₹)	S&P BSE Sensex TRI (₹)	Yield (%) Fund	Yield (%) S&P BSE 100 TRI	Yield (%) S&P BSE Sensex TRI
1 Y	1,20,000	1,19,526	1,22,692	1,23,838	-0.73	4.17	5.96
3 Y	3,60,000	4,37,988	4,60,224	4,57,804	13.15	16.61	16.23
5 Y	6,00,000	8,19,498	8,58,831	8,61,771	12.41	14.31	14.45
7 Y	8,40,000	12,87,888	13,71,318	13,97,805	11.99	13.75	14.29
10 Y	12,00,000	22,46,446	23,92,571	24,16,532	12.04	13.22	13.41
15 Y	18,00,000	47,98,654	50,91,380	51,20,523	12.09	12.78	12.85
SI	21,80,000	73,23,235	78,33,221	79,17,916	12.06	12.68	12.78

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

Top 5 Sectors

Financial Services	34%
Others	32%
Information Technology	15%
Automobile and Auto Components	10%
Consumer Durables	5%
NCA	3%

UTI CORE EQUITY FUND

(Erstwhile UTI Top 100 Fund)

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

Category
Large & Mid Cap Fund

Investment Objective

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

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

Date of inception/allotment

20th May, 2009

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹1530.68 Crore
Closing AUM : ₹1530.13 Crore

High/Low NAV in the month

High Growth Option : ₹103.5923
Low Growth Option : ₹100.6846

Total Expense Ratio

Regular : 2.50
Direct : 1.68

Minimum Investment Amount

Growth: ₹5000/-
IDCW: ₹5000/-

Load Structure

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

NAV per unit as on 31st January, 2023

Regular Growth Option : ₹101.7317
Regular IDCW Option : ₹49.5591
Direct Growth Option : ₹106.8343
Direct IDCW Option : ₹52.4993

Portfolio Details

% of Top 10 Stocks	33.97
Median Market Cap (₹ Cr)	43,335
Weighted Average Market Cap	2,17,833
Number of Securities	58

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	45	44	11
Benchmark	53	44	2

Portfolio as on 31st January, 2023

Equity	% to NAV	Equity	% to NAV
HDFC Bank Ltd.	5.56	Bharti Airtel Ltd.	1.90
Infosys Ltd.	4.00	Aditya Birla Capital Ltd	1.86
ICICI Bank Ltd	3.92	Ajanta Pharma Ltd.	1.83
ITC Ltd.	3.27	Zydus Lifesciences Ltd	1.80
Federal Bank Ltd.	3.06	Tata Motors Ltd.	1.79
State Bank Of India	3.00	Oracle Financial Services Software Ltd.	1.75
HCL Technologies Ltd.	2.91	Dalmia Bharat Ltd	1.69
Fortis Healthcare Ltd.	2.87	Phoenix Mills Ltd	1.67
Max Financial Services Ltd.	2.78	Cummins India Ltd.	1.59
Larsen & Toubro Ltd.	2.60	Nippon Life India Asset Management Ltd	1.57
Axis Bank Ltd.	2.55	Aditya Birla Fashion & Retail Ltd.	1.57
HDFC Ltd.	2.48	Gland Pharma Ltd	1.51
Coromandel International Ltd.	2.32	Oberoi Realty Ltd.	1.49
Hindalco Industries Ltd.	2.09	Others	25.23
Emami Ltd.	2.06	Net Current Assets	3.41
Hindustan Petroleum Corporation Ltd.	1.95	TOTAL	100.00
Mahindra & Mahindra Ltd.	1.92		

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Fortis Healthcare Ltd	2.4	Reliance Industries Ltd	-3.5
HCL Technologies Ltd	2.3	TCS Ltd	-1.9
Max Financial Services Ltd	2.3	Kotak Mahindra Bank Ltd	-1.4
Federal Bank Ltd	2.2	Hindustan Unilever Ltd	-1.3
Coromandel International Ltd	2.0	Max Healthcare Institute Ltd	-0.9

Quantitative Indicators Fund Benchmark

Quantitative Indicators	Fund	Benchmark
Beta	0.95	1
Standard Deviation (Annual)	20.69%	21.19%
Sharpe Ratio	0.54%	
Portfolio Turnover Ratio (Annual)	0.30	
P/B	3.97	7.79
P/E	22.66	35.34
ROE	16.18	18.87

Fund Performance Vs Benchmark (CAGR) as on 31st January, 2023 Growth of ₹10000

Period	NAV Growth (%)	Nifty Large Mid cap 250 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty Large Mid cap 250 TRI (₹)	Nifty 50 TRI (₹)
1 Y	2.74	2.13	3.18	10,274	10,213	10,318
3 Y	17.70	18.07	15.21	16,313	16,467	15,298
5 Y	8.86	10.94	11.25	15,291	16,810	17,046
SI*	11.97	14.77	12.26	47,116	66,103	48,816

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

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

SIP Returns as on 31st January, 2023

Period	Investment Amount (₹)	Fund Value (₹)	Nifty Large Mid cap 250 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty Large Mid cap 250 TRI	Yield (%) Nifty 50 TRI
1 Y	1,20,000	1,24,971	1,22,285	1,23,151	7.74	3.54	4.88
3 Y	3,60,000	4,84,046	4,75,522	4,58,694	20.19	18.92	16.37
5 Y	6,00,000	8,81,906	8,97,372	8,57,684	15.39	16.09	14.26
7 Y	8,40,000	13,39,750	14,29,985	13,75,038	13.10	14.92	13.83
10 Y	12,00,000	22,91,313	26,49,047	23,77,778	12.42	15.12	13.11
SI	16,40,000	39,33,360	47,63,486	40,86,826	11.96	14.45	12.46

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

Top 5 Sectors

Financial Services	29%
Healthcare	11%
Information Technology	10%
Automobile and Auto Components	9%
Capital Goods	6%
Others	36%

UTI FLEXI CAP FUND

(Earlier Known as UTI Equity Fund)

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

Category
Flexi Cap Fund

Investment Objective

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

Date of inception/allotment

18th May, 1992

Fund Manager

Ajay Tyagi - CFA, MFC
Managing the scheme since Jan-2016

Fund AUM

Fund Size Monthly Average : ₹ 24405.23 Crore
Closing AUM : ₹ 24170.18 Crore

High/Low NAV in the month

High Growth Option : ₹ 232.9572
Low Growth Option : ₹ 223.0463

Total Expense Ratio

Regular : 1.75
Direct : 0.90

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW: ₹ 5000/-

Load Structure

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

NAV per unit as on 31st January, 2023

Regular Growth Option : ₹ 225.1761
Regular IDCW Option : ₹ 148.8721
Direct Growth Option : ₹ 237.3364
Direct IDCW Option : ₹ 157.9442

Portfolio Details

% of Top 10 Stocks	43.54
Median Market Cap (₹ Cr)	97,673
Weighted Average Market Cap	2,20,308
Number of Securities	55

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	68	22	10
Benchmark	78	14	8

Portfolio as on 31st January, 2023

Equity	% to NAV	Equity	% to NAV
LTIMindtree Ltd.	6.45	PI Industries Ltd.	1.45
ICICI Bank Ltd	5.72	Jubilant Food Works Ltd	1.41
Bajaj Finance Ltd.	5.19	Berger Paints India Ltd.	1.40
HDFC Bank Ltd.	4.80	Schaeffler India Ltd	1.40
Infosys Ltd.	4.67	Asian Paints Ltd.	1.38
Kotak Mahindra Bank Ltd.	3.89	Ajanta Pharma Ltd.	1.38
Avenue Supermarts Ltd.	3.49	Marico Ltd.	1.35
HDFC Ltd.	3.22	Havells India Ltd.	1.35
Coforge Ltd	3.10	Divis Laboratories Ltd.	1.35
Info-Edge (India) Ltd.	3.01	Grindwell Norton Ltd.	1.31
Astral Ltd.	2.81	Indiamart Intermesh Ltd	1.29
Titan Company Ltd.	2.34	Suven Pharmaceuticals Ltd	1.22
Maruti Suzuki India Ltd.	2.25	Aavas Financiers Ltd	1.18
Shree Cement Ltd.	1.85	Crompton Greaves Consumer Electricals Ltd.	1.18
AU Small Finance Bank Ltd	1.79	Others	20.94
Endurance Technologies Ltd.	1.52	Net Current Assets	4.29
		TOTAL	100.00

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
LTIMindtree Ltd	6.1	Reliance Industries Ltd	-7.0
Bajaj Fin Ltd	3.8	TCS Ltd	-3.0
Avenue Supermarts Ltd	3.1	ITC Ltd	-2.7
Coforge Ltd	3.0	Larsen & Toubro Ltd	-2.2
Info-Edge (India) Ltd	2.8	Axis Bank Ltd	-2.0

Quantitative Indicators Fund Benchmark

Quantitative Indicators	Fund	Benchmark
Beta	0.89	1
Standard Deviation (Annual)	20.01%	21.53%
Sharpe Ratio	0.31%	
Portfolio Turnover Ratio (Annual)	0.08	
P/B	10.05	7.44
P/E	44.53	33.10
ROE	23.73	18.77

Fund Performance Vs Benchmark (CAGR) as on 31st January, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)
1 Y	-11.02	1.28	3.18	8,898	10,128	10,318
3 Y	12.69	16.10	15.21	14,315	15,656	15,298
5 Y	11.11	10.28	11.25	16,939	16,315	17,046
SI*	12.20	11.62	NA	3,43,622	2,93,184	NA

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

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

SIP Returns as on 31st January, 2023

Period	Investment Amount (₹)	Fund Value (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty 500 TRI	Yield (%) Nifty 50 TRI
1 Y	1,20,000	1,13,749	1,21,449	1,23,151	-9.48	2.24	4.88
3 Y	3,60,000	4,10,553	4,61,397	4,58,694	8.71	16.78	16.37
5 Y	6,00,000	7,99,801	8,61,799	8,57,684	11.43	14.45	14.26
7 Y	8,40,000	12,90,066	13,67,407	13,75,038	12.04	13.67	13.83
10 Y	12,00,000	23,19,243	24,23,596	23,77,778	12.64	13.47	13.11
15 Y	18,00,000	54,12,264	51,65,095	49,95,792	13.49	12.95	12.56
SI*	21,80,000	85,69,591	78,20,819	76,91,311	13.51	12.67	12.51

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

Top 5 Sectors

Financial Services	26%
Information Technology	15%
Consumer Services	11%
Healthcare	11%
Consumer Durables	9%
Others	28%

UTI VALUE OPPORTUNITIES FUND

(Erstwhile UTI Opportunities Fund)

An open ended equity scheme following a value investment strategy.

Category
Value Fund

Investment Objective

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

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

Date of inception/allotment

20th July, 2005

Fund Manager

Mr. Amit Premchandani, PGDM (IIM Indore), CA, CFA
Managing the scheme since Feb-2018

Fund AUM

Fund Size Monthly Average : ₹ 6966.60 Crore
Closing AUM : ₹ 6888.38 Crore

High/Low NAV in the month

High Growth Option : ₹ 105.3647
Low Growth Option : ₹ 101.8616

Total Expense Ratio

Regular : 1.98
Direct : 1.16

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW: ₹ 5000/-

Load Structure

Entry Load: Nil

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

NAV per unit as on 31st January, 2023

Regular Growth Option : ₹ 102.3919
Regular IDCW Option : ₹ 29.8397
Direct Growth Option : ₹ 110.1563
Direct IDCW Option : ₹ 35.9259

Portfolio Details

% of Top 10 Stocks	43.39
Median Market Cap (₹ Cr)	1,02,395
Weighted Average Market Cap	2,63,149
Number of Securities	58

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	69	17	14
Benchmark	78	14	8

Portfolio as on 31st January, 2023

Equity	% to NAV	Equity	% to NAV
HDFC Bank Ltd.	9.60	Tech Mahindra Ltd	1.51
Infosys Ltd.	6.68	Mphasis Ltd	1.46
ICICI Bank Ltd	6.64	AIA Engineering Ltd.	1.43
Axis Bank Ltd.	4.67	Ajanta Pharma Ltd.	1.42
Bharti Airtel Ltd.	3.75	LTIMindtree Ltd.	1.33
State Bank Of India	3.17	Tata Motors Ltd.	1.31
Hindalco Industries Ltd.	2.38	Shree Cement Ltd.	1.31
Maruti Suzuki India Ltd.	2.20	Bharat Petroleum Corporation Ltd.	1.30
Tata Steel Ltd.	2.17	Jubilant Food Works Ltd	1.27
Eicher Motors Ltd	2.13	ICICI Lombard General Insurance	
Aditya Birla Fashion & Retail Ltd.	2.12	Company Ltd	1.27
IndusInd Bank Ltd.	2.08	Fortis Healthcare Ltd.	1.26
Bajaj Auto Ltd.	2.08	Suven Pharmaceuticals Ltd	1.25
Cipla Ltd.	1.85	Crompton Greaves Consumer Electricals Ltd.	1.25
Samvardhana Motherson International Ltd	1.64	Others	24.75
Sun Pharmaceuticals Industries Ltd.	1.61	Net Current Assets	1.51
Godrej Consumer Products Ltd	1.60	TOTAL	100.00

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
HDFC Bank Ltd	3.5	Reliance Industries Ltd	-7.0
Axis Bank Ltd	2.6	TCS Ltd	-3.0
Bharti Airtel Ltd	2.1	HDFC Ltd	-2.9
Aditya Birla Fashion & Retail Ltd	2.0	ITC Ltd	-2.7
Infosys Ltd	1.9	Larsen & Toubro Ltd	-2.2

Quantitative Indicators

Quantitative Indicators	Fund	Benchmark
Beta	0.94	1
Standard Deviation (Annual)	20.63%	21.53%
Sharpe Ratio	0.46%	
Portfolio Turnover Ratio (Annual)	0.28	
P/B	5.05	7.44
P/E	30.97	33.10
ROE	16.88	18.77

Fund Performance Vs Benchmark (CAGR) as on 31st January, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)
1 Y	1.43	1.28	3.18	10,143	10,128	10,318
3 Y	15.87	16.10	15.21	15,563	15,656	15,298
5 Y	10.87	10.28	11.25	16,757	16,315	17,046
SI*	14.18	13.54	13.87	1,02,430	92,811	97,659

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

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

SIP Returns as on 31st January, 2023

Period	Investment Amount (₹)	Fund Value (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty 500 TRI	Yield (%) Nifty 50 TRI
1 Y	1,20,000	1,23,717	1,21,449	1,23,151	5.77	2.24	4.88
3 Y	3,60,000	4,62,827	4,61,397	4,58,694	17.00	16.78	16.37
5 Y	6,00,000	8,72,465	8,61,799	8,57,684	14.95	14.45	14.26
7 Y	8,40,000	13,64,642	13,67,407	13,75,038	13.61	13.67	13.83
10 Y	12,00,000	23,11,183	24,23,596	23,77,778	12.58	13.47	13.11
15 Y	18,00,000	51,79,367	51,65,095	49,95,792	12.98	12.95	12.56
SI	21,00,000	73,59,625	69,88,777	68,34,258	12.95	12.45	12.23

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

Top 5 Sectors

Others	36%
Financial Services	33%
Information Technology	11%
Automobile and Auto Components	9%
Healthcare	9%
NCA	2%

UTI MID CAP FUND

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

Category
Mid Cap Fund

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 : ₹ 7152.86 Crore
Closing AUM : ₹ 7130.27 Crore

High/Low NAV in the month

High Growth Option : ₹ 189.7053
Low Growth Option : ₹ 182.1638

Total Expense Ratio

Regular : 2.11
Direct : 0.99

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW: ₹ 5000/-

Load Structure

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

NAV per unit as on 31st January, 2023

Regular Growth Option : ₹ 185.2078
Regular IDCW Option : ₹ 87.6420
Direct Growth Option : ₹ 201.8294
Direct IDCW Option : ₹ 99.3206

Portfolio Details

% of Top 10 Stocks	24.93
Median Market Cap (₹ Cr)	28,882
Weighted Average Market Cap	31,762
Number of Securities	74

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	12	69	19
Benchmark	9	86	5

Portfolio as on 31st January, 2023

Equity	% to NAV	Equity	% to NAV
Tube Investments Of India Ltd	3.73	Jubilant Food Works Ltd	1.83
Cholamandalam Investment & Finance Company Ltd	3.11	City Union Bank Ltd	1.82
Federal Bank Ltd.	2.90	Bharat Electronics Ltd.	1.74
Bharat Forge Ltd.	2.30	United Breweries Ltd.	1.67
Shriram Finance Ltd	2.30	Balkrishna Industries Ltd.	1.65
Astral Ltd.	2.21	Crompton Greaves Consumer Electricals Ltd.	1.63
APL Apollo Tubes Ltd	2.14	Endurance Technologies Ltd.	1.58
PI Industries Ltd.	2.11	Indian Hotels Company Ltd.	1.49
Schaeffler India Ltd	2.07	V.I.P.Industries Ltd.	1.48
Mphasis Ltd	2.06	Phoenix Mills Ltd	1.48
Karur Vysya Bank Ltd.	1.98	Coforge Ltd	1.45
Polycab India Ltd	1.96	Grindwell Norton Ltd.	1.40
J.K.Cement Ltd.	1.88	L&T Technology Services Ltd	1.38
Max Financial Services Ltd.	1.84	Page Industries Ltd	1.37
Alkem Laboratories Ltd	1.83	Others	38.38
Ashok Leyland Ltd.	1.83	Net Current Assets	3.41
		TOTAL	100.00

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Cholamandalam Inv & Fin Company Ltd	3.1	Max Healthcare Institute Ltd	-1.9
Tube Investments of India Ltd	2.2	AU Small Fin Bank Ltd	-1.7
PI Industries Ltd	2.1	Varun Beverages Ltd	-1.5
Mphasis Ltd	2.1	Trent Ltd	-1.5
Karur Vysya Bank Ltd	2.0	TVS Motor Company Ltd	-1.4

Quantitative Indicators

Quantitative Indicators	Fund	Benchmark
Beta	0.91	1
Standard Deviation (Annual)	20.16%	21.60%
Sharpe Ratio	0.69%	
Portfolio Turnover Ratio (Annual)	0.15	
P/B	8.03	8.10
P/E	40.64	38.67
ROE	17.28	18.57

Fund Performance Vs Benchmark (CAGR) as on 31st January, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty Mid Cap 150 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty Mid Cap 150 TRI (₹)	Nifty 50 TRI (₹)
1 Y	-1.11	2.56	3.18	9,889	10,256	10,318
3 Y	20.29	21.41	15.21	17,414	17,906	15,298
5 Y	10.23	11.29	11.25	16,278	17,077	17,046
SI*	17.34	17.16	14.20	2,03,084	1,97,168	1,21,859

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

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

SIP Returns as on 31st January, 2023

Period	Investment Amount (₹)	Fund Value (₹)	Nifty Mid Cap 150 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty Mid Cap 150 TRI	Yield (%) Nifty 50 TRI
1 Y	1,20,000	1,21,076	1,23,489	1,23,151	1.66	5.41	4.88
3 Y	3,60,000	4,78,063	5,01,036	4,58,694	19.30	22.67	16.37
5 Y	6,00,000	9,18,673	9,55,887	8,57,684	17.05	18.68	14.26
7 Y	8,40,000	14,06,524	15,15,612	13,75,038	14.46	16.55	13.83
10 Y	12,00,000	27,57,244	29,64,176	23,77,778	15.87	17.21	13.11
15 Y	18,00,000	73,13,299	70,81,161	49,95,792	16.95	16.58	12.56
SI*	21,80,000	1,10,34,374	1,01,81,343	76,91,311	15.82	15.56	12.51

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

Top 5 Sectors

Capital Goods	18%
Financial Services	18%
Automobile and Auto Components	13%
Consumer Durables	9%
Healthcare	9%
Others	34%

UTI SMALL CAP FUND

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

Category
Small Cap Fund

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

22nd December, 2020

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 2389.05 Crore
Closing AUM : ₹ 2390.33 Crore

High/Low NAV in the month

High Growth Option : ₹ 15.7055
Low Growth Option : ₹ 15.1742

Total Expense Ratio

Regular : 2.27
Direct : 0.60

Minimum Investment Amount

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

Load Structure

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

NAV per unit as on 31st January, 2023

Regular Growth Option : ₹ 15.3975
Regular IDCW Option : ₹ 15.3974
Direct Growth Option : ₹ 16.0276
Direct IDCW Option : ₹ 16.0276

Portfolio Details

% of Top 10 Stocks	20.66
Median Market Cap (₹ Cr)	11,066
Weighted Average Market Cap	12,664
Number of Securities	80

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	-	22	78
Benchmark	-	5	95

Portfolio as on 31st January, 2023

Equity	% to NAV	Equity	% to NAV
Karur Vysya Bank Ltd.	2.73	eClerx Services Ltd.	1.55
Carborandum Universal Ltd.	2.29	KPIT Technologies Ltd	1.55
Timken India Ltd.	2.26	Krishna Institute Of Medical Science Ltd	1.54
Tube Investments Of India Ltd	2.26	Greenpanel Industries Ltd	1.54
Brigade Enterprises Ltd.	2.10	Prince Pipes And Fittings Ltd	1.50
V.I.P.Industries Ltd.	1.94	City Union Bank Ltd	1.48
Computer Age Management Services Ltd	1.84	Persistent Systems Ltd.	1.47
Chalet Hotels Ltd	1.78	Coforge Ltd	1.43
Creditaccess Grameen Ltd	1.75	La Opala RG Ltd.	1.41
Suven Pharmaceuticals Ltd	1.72	Praj Industries Ltd.	1.40
J.B.Chemicals & Pharmaceuticals Ltd	1.70	Ratnamani Metals & Tubes Ltd.	1.37
360 One Wam Ltd	1.70	RHI Magnesita India Ltd	1.35
APL Apollo Tubes Ltd	1.66	Metro Brands Ltd	1.34
MTAR Technologies Ltd	1.66	Others	44.94
Canfin Homes Ltd.	1.65	Net Current Assets	3.88
Cera Sanitaryware Ltd.	1.62	TOTAL	100.00
Cholamandalam Financial Holdings Ltd	1.60		

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Tube Investments of India Ltd	2.3	IDFC Ltd	-1.3
Karur Vysya Bank Ltd	1.8	Redington Ltd	-1.3
APL Apollo Tubes Ltd	1.7	Apollo Tyres Ltd	-1.3
Chalet Hotels Ltd	1.5	RBL Bank Ltd	-1.1
Persistent Systems Ltd	1.5	IIFL Fin Ltd	-1.1

Fund Performance Vs Benchmark (CAGR) as on 31st January, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty Small Cap 250 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty Small Cap 250 TRI (₹)	Nifty 50 TRI (₹)
1 Y	-1.33	-4.67	3.18	9,867	9,533	10,318
SI*	22.70	26.82	15.07	15,397	16,508	13,446

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

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

SIP Returns as on 31st January, 2023

Period	Investment Amount (₹)	Fund Value (₹)	Nifty Small Cap 250 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty Small Cap 250 TRI	Yield (%) Nifty 50 TRI
1 Y	1,20,000	1,21,404	1,21,403	1,23,151	2.17	2.17	4.88
SI	2,50,000	2,80,471	2,74,308	2,71,133	11.00	8.81	7.68

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

Top 5 Sectors

Capital Goods	17%
Financial Services	17%
Consumer Durables	14%
Healthcare	10%
Services	7%
Others	35%

UTI FOCUSED EQUITY FUND

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

Category
Focused Fund

Investment Objective

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

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

Date of inception/allotment

26th Aug, 2021

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 2499.84 Crore
Closing AUM : ₹ 2448.57 Crore

High/Low NAV in the month

High Growth Option : ₹ 10.2798
Low Growth Option : ₹ 10.0078

Total Expense Ratio

Regular : 1.99
Direct : 0.27

Minimum Investment Amount

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

Load Structure

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

NAV per unit as on 31st January, 2023

Regular Growth Option : ₹ 10.0411
Regular IDCW Option : ₹ 10.0411
Direct Growth Option : ₹ 10.2989
Direct IDCW Option : ₹ 10.2987

Portfolio Details

% of Top 10 Stocks	49.90
Median Market Cap (₹ Cr)	1,13,702
Weighted Average Market Cap	3,04,482
Number of Securities	29

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	80	18	2
Benchmark	78	14	8

Portfolio as on 31st January, 2023

Equity	% to NAV	Equity	% to NAV
HDFC Bank Ltd.	9.07	Ultratech Cement Ltd.	2.98
ICICI Bank Ltd	8.04	Trent Ltd.	2.74
Tata Consultancy Services Ltd.	6.58	Dabur India Ltd.	2.51
Tata Motors Ltd.	4.55	Max Financial Services Ltd.	2.39
LTIMindtree Ltd.	4.09	ABB India Ltd.	2.35
Maruti Suzuki India Ltd.	3.63	Ajanta Pharma Ltd.	2.30
Godrej Consumer Products Ltd	3.58	Tube Investments Of India Ltd	2.19
Bharti Airtel Ltd.	3.54	Cipla Ltd.	2.18
Bharat Forge Ltd.	3.43	Avenue Supermarts Ltd.	2.17
Bajaj Finance Ltd.	3.39	Divis Laboratories Ltd.	2.13
United Breweries Ltd.	3.28	PI Industries Ltd.	2.01
ICICI Lombard General Insurance Company Ltd	3.23	Cholamandalam Investment & Finance Company Ltd	1.88
Havells India Ltd.	3.14	Hindalco Industries Ltd.	1.66
Phoenix Mills Ltd	3.13	Net Current Assets	1.76
IndusInd Bank Ltd.	3.10	TOTAL	100.00
Jubilant Food Works Ltd	2.98		

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Tata Motors Ltd	3.8	Reliance Industries Ltd	-7.0
LTIMindtree Ltd	3.7	Infosys Ltd	-4.8
TCS Ltd	3.6	HDFC Ltd	-4.1
Godrej Consumer Products Ltd	3.3	ITC Ltd	-2.7
Bharat Forge Ltd	3.2	Larsen & Toubro Ltd	-2.2

Fund Performance Vs Benchmark (CAGR) as on 31st January, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)
1 Y	-0.03	1.28	3.18	9,997	10,128	10,318
SI	0.29	5.21	5.41	10,042	10,756	10,786

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

Past performance may or may not be sustained in future. Different plans shall have a different expense structure. The performance details provided herein are of regular plan (growth option). Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). Inception of UTI Focused Equity Fund: Aug 26, 2021. Date of allotment in the scheme/plan has been considered for inception date. The Scheme is currently managed by Mr. Vishal Chopda since May 02, 2022. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns. When scheme/additional benchmark returns are not available, they have been shown as N/A. *Assuming all IDCWs were reinvested at the immediate ex-IDCW option NAV. NAVs of IDCW option for the period where growth option was not available and NAVs of growth option thereafter is considered. As TRI values are not available since inception of the scheme, benchmark performance is calculated using composite CAGR of Nifty 500 TRI values from 18-05-1992 to 01-08-2006 and TRI values thereafter.

Top 5 Sectors

Financial Services	31%
Information Technology	11%
Automobile and Auto Components	10%
Fast Moving Consumer Goods	9%
Consumer Services	8%
Others	31%

UTI DIVIDEND YIELD FUND

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

Category
Dividend Yield Fund

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

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

Fund AUM

Fund Size Monthly Average : ₹ 2823.63 Crore
Closing AUM : ₹ 2821.20 Crore

High/Low NAV in the month

High Growth Option : ₹ 104.5486
Low Growth Option : ₹ 102.3791

Total Expense Ratio

Regular : 2.08
Direct : 1.45

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW: ₹ 5000/-

Load Structure

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

NAV per unit as on 31st January, 2023

Regular Growth Option : ₹ 103.2700
Regular IDCW Option : ₹ 20.9186
Direct Growth Option : ₹ 109.8225
Direct IDCW Option : ₹ 24.5172

Portfolio Details

% of Top 10 Stocks	48.87
Median Market Cap (₹ Cr)	1,01,092
Weighted Average Market Cap	2,33,173
Number of Securities	47

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	69	15	16
Benchmark	78	14	8

Portfolio as on 31st January, 2023

Equity	% to NAV	Equity	% to NAV
Infosys Ltd.	8.15	Cummins India Ltd.	2.04
ITC Ltd.	6.24	HDFC Ltd.	1.86
NTPC Ltd.	6.01	Oil & Natural Gas Corporation Ltd.	1.86
Tech Mahindra Ltd	5.04	Great Eastern Shipping Co. Ltd.	1.82
Mphasis Ltd	4.63	Coromandel International Ltd.	1.77
Tata Steel Ltd.	4.60	Procter & Gamble Hygiene & Hel Care Ltd.	1.58
Hindustan Unilever Ltd.	3.88	Hero Motocorp Ltd.	1.57
Marico Ltd.	3.80	Computer Age Management Services Ltd	1.55
Tata Consultancy Services Ltd.	3.57	ICICI Securities Ltd.	1.40
ICICI Bank Ltd	2.95	Sanofi India Ltd.	1.33
LTIMindtree Ltd.	2.82	ICICI Prudential Life Insurance Company Ltd.	1.28
Bharat Petroleum Corporation Ltd.	2.55	Mahanagar Gas Ltd.	1.17
Torrent Pharmaceuticals Ltd.	2.29	LIC Housing Finance Ltd.	1.14
GAIL (India) Ltd.	2.25	Others	12.26
Bajaj Auto Ltd.	2.24	Net Current Assets	2.09
Hindustan Petroleum Corporation Ltd.	2.14	TOTAL	100.00
Bharat Electronics Ltd.	2.12		

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
NTPC Ltd	5.3	Reliance Industries Ltd	-7.0
Tech Mahindra Ltd	4.5	HDFC Bank Ltd	-5.3
Mphasis Ltd	4.5	Larsen & Toubro Ltd	-2.2
Tata Steel Ltd	3.8	HDFC Ltd	-2.2
ITC Ltd	3.6	Kotak Mahindra Bank Ltd	-2.2

Quantitative Indicators

Quantitative Indicators	Fund	Benchmark
Beta	0.83	1
Standard Deviation (Annual)	19.09%	21.53%
Sharpe Ratio	0.51%	
Portfolio Turnover Ratio (Annual)	0.14	
P/B	6.78	7.44
P/E	26.84	33.10
ROE	25.11	18.77

Fund Performance Vs Benchmark (CAGR) as on 31st January, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty Dividend Opportunities 50 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty Dividend Opportunities 50 TRI (₹)	Nifty 50 TRI (₹)
1 Y	-1.26	1.28	8.20	3.18	9,874	10,128	10,820	10,318
3 Y	16.19	16.10	19.09	15.21	15,692	15,656	16,898	15,298
5 Y	9.54	10.28	10.41	11.25	15,775	16,315	16,412	17,046
SI*	14.05	14.42	16.69	NA	1,03,264	1,09,378	1,55,040	NA

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

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

SIP Returns as on 31st January, 2023

Period	Investment Amount (₹)	Fund Value (₹)	Nifty 500 TRI (₹)	Nifty Dividend Opportunities 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty 500 TRI	Yield (%) Nifty Dividend Opportunities 50 TRI
1 Y	1,20,000	1,21,582	1,21,449	1,28,907	2.44	2.24	13.99
3 Y	3,60,000	4,49,267	4,61,397	4,88,514	14.92	16.78	20.85
5 Y	6,00,000	8,35,956	8,61,799	8,86,596	13.22	14.45	15.60
7 Y	8,40,000	13,10,551	13,67,407	13,94,911	12.48	13.67	14.23
10 Y	12,00,000	22,45,254	24,23,596	23,70,456	12.03	13.47	13.05
15 Y	18,00,000	47,48,075	51,65,095	52,95,467	11.97	12.95	13.24
SI*	21,20,000	70,18,178	71,86,425	81,03,498	12.28	12.50	13.65

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

Top 5 Sectors

Information Technology	24%
Fast Moving Consumer Goods	18%
Financial Services	13%
Oil, Gas & Consumable Fuels	11%
Power	7%
Others	28%

UTI MNC FUND

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

Category
Thematic

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

Mr. Karthikraj Lakshmanan , BCom, CA, PGDBM, CFA (CFAI, USA) Managing the scheme since Nov - 2022

Fund AUM

Fund Size Monthly Average : ₹ 2435.32 Crore
Closing AUM : ₹ 2404.78 Crore

High/Low NAV in the month

High Growth Option : ₹ 274.1672
Low Growth Option : ₹ 266.7319

Total Expense Ratio

Regular : 2.14
Direct : 1.24

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW: ₹ 5000/-

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, 2023

Regular Growth Option : ₹ 269.1709
Regular IDCW Option : ₹ 138.7804
Direct Growth Option : ₹ 293.6244
Direct IDCW Option : ₹ 152.3126

Portfolio Details

% of Top 10 Stocks	54.97
Median Market Cap (₹ Cr)	42,094
Weighted Average Market Cap	1,11,601
Number of Securities	35

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	39	57	4
Benchmark	64	35	1

Portfolio as on 31st January, 2023

Equity	% to NAV	Equity	% to NAV
Maruti Suzuki India Ltd.	8.80	Escorts Kubota Ltd	2.19
Hindustan Unilever Ltd.	7.14	CRISIL Ltd	2.12
Nestle India Ltd.	6.98	3M India Ltd.	2.08
Mphasis Ltd	5.25	Bayer Cropsience Ltd.	2.00
Schaeffler India Ltd	4.99	Sanofi India Ltd.	1.84
Honeywell Automation India Ltd.	4.86	Oracle Financial Services Software Ltd.	1.76
Britannia Industries Ltd.	4.52	Gland Pharma Ltd	1.67
Grindwell Norton Ltd.	4.30	Timken India Ltd.	1.64
United Spirits Ltd.	4.20	HDFC Asset Management Company Ltd	1.56
SKF India Ltd.	3.94	ICICI Prudential Life Insurance Company Ltd	0.93
Procter & Gamble Hygiene & Hel Care Ltd.	3.92	Nippon Life India Asset Management Ltd	0.84
United Breweries Ltd.	3.78	Mahindra CIE Automotive Ltd	0.68
Cummins India Ltd.	3.16	Procter & Gamble Health Ltd	0.57
Abbott India Ltd.	3.13	Others	1.86
Siemens India Ltd.	3.13	Net Current Assets	0.86
Whirlpool Of India Ltd.	2.75	TOTAL	100.00
Bosch Ltd.	2.55		

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Honeywell Automation India Ltd	3.4	Vedanta Ltd	-6.3
Schaeffler India Ltd	3.1	Ambuja Cements Ltd	-5.0
Whirlpool Of India Ltd	2.8	Britannia Industries Ltd	-4.1
Grindwell Norton Ltd	2.7	Ashok Leyland Ltd	-3.6
Mphasis Ltd	2.3	Colgate Palmolive India Ltd	-3.3

Quantitative Indicators

Quantitative Indicators	Fund	Benchmark
Beta	0.89	1
Standard Deviation (Annual)	17.22%	18.74%
Sharpe Ratio	0.24%	
Portfolio Turnover Ratio (Annual)	0.06	
P/B	18.26	20.28
P/E	58.00	57.62
ROE	28.13	31.02

Fund Performance Vs Benchmark (CAGR) as on 31st January, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty MNC TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty MNC TRI (₹)	Nifty 50 TRI (₹)
1 Y	-0.47	4.22	3.18	9,953	10,422	10,318
3 Y	10.57	13.72	15.21	13,522	14,712	15,298
5 Y	6.20	7.20	11.25	13,511	14,160	17,046
SI*	15.49	13.17	NA	3,50,285	2,12,226	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 104 in 'Fund Manager Summary'. N.A Not Available. Schemes Managed by Mr. Karthikraj Lakshmanan.

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

SIP Returns as on 31st January, 2023

Period	Investment Amount (₹)	Fund Value (₹)	Nifty MNC TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty MNC TRI	Yield (%) Nifty 50 TRI
1 Y	1,20,000	1,20,427	1,22,941	1,23,151	0.66	4.56	4.88
3 Y	3,60,000	4,16,292	4,38,233	4,58,694	9.66	13.19	16.37
5 Y	6,00,000	7,48,032	7,99,122	8,57,684	8.75	11.40	14.26
7 Y	8,40,000	11,49,457	12,73,924	13,75,038	8.81	11.69	13.83
10 Y	12,00,000	21,21,021	23,61,402	23,77,778	10.97	12.98	13.11
15 Y	18,00,000	56,72,714	57,68,284	49,95,792	14.03	14.23	12.56
SI*	21,80,000	91,24,322	92,26,230	76,91,311	14.08	14.19	12.51

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

Top 5 Sectors

Fast Moving Consumer Goods	31%
Capital Goods	24%
Automobile and Auto Components	17%
Healthcare	8%
Information Technology	7%
Others	14%

UTI INDIA CONSUMER FUND

(Erstwhile UTI India Lifestyle Fund)

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

Category
Thematic

Investment Objective

The objective of the scheme is to generate long term capital appreciation by investing predominantly in companies that are expected to benefit from the growth of consumption, changing demographics, consumer aspirations and lifestyle.

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

Date of inception/allotment

30th July, 2007

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 444.20 Crore
Closing AUM : ₹ 441.20 Crore

High/Low NAV in the month

High Growth Option : ₹ 38.7917
Low Growth Option : ₹ 36.9606

Total Expense Ratio

Regular : 2.73
Direct : 1.80

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW: ₹ 5000/-

Load Structure

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

NAV per unit as on 31st January, 2023

Regular Growth Option : ₹ 37.3266
Regular IDCW Option : ₹ 32.6286
Direct Growth Option : ₹ 39.5218
Direct IDCW Option : ₹ 34.6957

Portfolio Details

% of Top 10 Stocks	50.55
Median Market Cap (₹ Cr)	1,84,961
Weighted Average Market Cap	2,17,022
Number of Securities	35

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	77	21	3
Benchmark	95	5	-

Portfolio as on 31st January, 2023

Equity	% to NAV	Equity	% to NAV
Maruti Suzuki India Ltd.	8.47	Jubilant Food Works Ltd	2.43
Bharti Airtel Ltd.	7.25	Havells India Ltd.	2.36
Asian Paints Ltd.	4.94	Crompton Greaves Consumer Electricals Ltd.	2.28
Titan Company Ltd.	4.85	Phoenix Mills Ltd	2.17
Godrej Consumer Products Ltd	4.60	Aditya Birla Fashion & Retail Ltd.	2.04
Nestle India Ltd.	4.53	Bajaj Finance Ltd.	1.96
ITC Ltd.	4.35	Marico Ltd.	1.92
Hindustan Unilever Ltd.	4.03	Astral Ltd.	1.87
Eicher Motors Ltd	3.81	Page Industries Ltd	1.63
Avenue Supermarts Ltd.	3.73	ICICI Lombard General Insurance Company Ltd	1.59
United Breweries Ltd.	3.41	Vedant Fashions Ltd	1.22
Tata Motors Ltd.	2.97	Whirlpool Of India Ltd.	1.21
HDFC Bank Ltd.	2.91	FSN E-Commerce Ventures (Nykaa) Ltd	1.13
Dabur India Ltd.	2.84	Others	4.47
Metro Brands Ltd	2.76	Net Current Assets	1.18
ICICI Bank Ltd	2.66	TOTAL	100.00
Trent Ltd.	2.44		

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
United Breweries Ltd	3.4	Mahindra & Mahindra Ltd	-7.4
Tata Motors Ltd	3.0	ITC Ltd	-6.5
HDFC Bank Ltd	2.9	Hindustan Unilever Ltd	-6.2
Metro Brands Ltd	2.8	Britannia Industries Ltd	-2.8
Godrej Consumer Products Ltd	2.7	Adani Transmission Ltd	-2.8

Quantitative Indicators

Quantitative Indicators	Fund	Benchmark
Beta	0.92	1
Standard Deviation (Annual)	18.62%	19.48%
Sharpe Ratio	0.20%	
Portfolio Turnover Ratio (Annual)	0.18	
P/B	15.06	15.49
P/E	62.75	60.77
ROE	20.42	24.43

Fund Performance Vs Benchmark (CAGR) as on 31st January, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty India Consumption TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty India Consumption TRI (₹)	Nifty 50 TRI (₹)
1 Y	-3.68	7.45	3.18	9,632	10,745	10,318
3 Y	10.28	14.59	15.21	13,415	15,052	15,298
5 Y	7.75	9.37	11.25	14,527	15,653	17,046
SI*	8.86	12.52	10.60	37,335	62,370	47,751

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

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

SIP Returns as on 31st January, 2023

Period	Investment Amount (₹)	Fund Value (₹)	Nifty India Consumption TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty India Consumption TRI	Yield (%) Nifty 50 TRI
1 Y	1,20,000	1,16,269	1,21,408	1,23,151	-5.69	2.17	4.88
3 Y	3,60,000	4,16,774	4,46,479	4,58,694	9.74	14.48	16.37
5 Y	6,00,000	7,66,157	8,24,934	8,57,684	9.71	12.68	14.26
7 Y	8,40,000	11,84,749	13,03,147	13,75,038	9.66	12.32	13.83
10 Y	12,00,000	19,93,004	23,21,485	23,77,778	9.79	12.66	13.11
15 Y	18,00,000	43,07,353	55,89,924	49,95,792	10.82	13.86	12.56
SI	18,50,000	44,80,070	58,63,002	51,91,424	10.65	13.69	12.33

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

Top 5 Sectors

Fast Moving Consumer Goods	26%
Consumer Durables	19%
Automobile and Auto Components	15%
Consumer Services	15%
Financial Services	10%
Others	15%

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 : ₹ 1491.53 Crore
Closing AUM : ₹ 1454.69 Crore

High/Low NAV in the month

High Growth Option : ₹ 85.1688
Low Growth Option : ₹ 80.2530

Total Expense Ratio

Regular : 2.33
Direct : 1.92

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW: ₹ 5000/-

Load Structure

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

NAV per unit as on 31st January, 2023

Regular Growth Option : ₹ 81.6095
Regular IDCW Option : ₹ 42.6527
Direct Growth Option : ₹ 85.0055
Direct IDCW Option : ₹ 44.4836

Portfolio Details

% of Top 10 Stocks	53.13
Median Market Cap (₹ Cr)	1,34,615
Weighted Average Market Cap	2,42,801
Number of Securities	44

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	63	23	14
Benchmark	90	10	-

Portfolio as on 31st January, 2023

Equity	% to NAV	Equity	% to NAV
Larsen & Toubro Ltd.	9.95	H G Infra Engineering Ltd.	1.75
Bharti Airtel Ltd.	9.57	Indraprastha Gas Ltd	1.74
NTPC Ltd.	5.95	State Bank Of India	1.72
Ultratech Cement Ltd.	5.75	Brigade Enterprises Ltd.	1.70
Reliance Industries Ltd.	4.85	Mahindra Logistics Ltd	1.61
ICICI Bank Ltd	4.70	Torrent Power Ltd.	1.55
Axis Bank Ltd.	3.74	Hindustan Petroleum Corporation Ltd.	1.55
Adani Ports And Special Economic Zone Ltd	3.35	3M India Ltd.	1.33
Shree Cement Ltd.	2.69	KNR Constructions Ltd	1.32
Bharat Electronics Ltd.	2.58	Oberoi Realty Ltd.	1.28
Container Corporation Of India Ltd	2.52	Cummins India Ltd.	1.24
SKF India Ltd.	2.48	Crompton Greaves Consumer Electricals Ltd.	1.24
Bharat Forge Ltd.	2.46	Interglobe Aviation Ltd	1.20
Gujarat Gas Ltd	2.45	Others	9.74
Siemens India Ltd.	2.32	Net Current Assets	2.03
Bharat Petroleum Corporation Ltd.	1.87	TOTAL	100.00
PNC Infratech Ltd	1.79		

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
ICICI Bank Ltd	4.7	Reliance Industries Ltd	-14.4
Axis Bank Ltd	3.7	Larsen & Toubro Ltd	-5.4
Bharat Electronics Ltd	2.6	Power Grid	
SKF India Ltd	2.5	Corporation of India Ltd	-4.4
Bharat Forge Ltd	2.5	Grasim Industries Ltd	-3.6
		Oil & Natural Gas	
		Corporation Ltd	-3.4

Quantitative Indicators

Quantitative Indicators	Fund	Benchmark
Beta	0.90	1
Standard Deviation (Annual)	21.94%	22.47%
Sharpe Ratio	0.32%	
Portfolio Turnover Ratio (Annual)	0.15	
P/B	4.82	4.10
P/E	34.38	34.50
ROE	14.04	11.71

Fund Performance Vs Benchmark (CAGR) as on 31st January, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty Infrastructure TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty Infrastructure TRI (₹)	Nifty 50 TRI (₹)
1 Y	3.95	1.40	3.18	10,395	10,140	10,318
3 Y	13.45	17.76	15.21	14,607	16,337	15,298
5 Y	6.87	8.79	11.25	13,943	15,242	17,046
SI*	12.33	9.47	14.20	89,298	54,945	1,21,859

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

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

SIP Returns as on 31st January, 2023

Period	Investment Amount (₹)	Fund Value (₹)	Nifty Infrastructure TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty Infrastructure TRI	Yield (%) Nifty 50 TRI
1 Y	1,20,000	1,25,062	1,21,319	1,23,151	7.88	2.04	4.88
3 Y	3,60,000	4,78,323	4,68,835	4,58,694	19.34	17.91	16.37
5 Y	6,00,000	8,54,311	8,74,010	8,57,684	14.10	15.02	14.26
7 Y	8,40,000	12,81,367	13,26,843	13,75,038	11.85	12.83	13.83
10 Y	12,00,000	21,71,139	20,94,150	23,77,778	11.40	10.73	13.11
15 Y	18,00,000	38,32,094	33,08,606	49,95,792	9.44	7.67	12.56
SI*	21,80,000	54,01,547	43,71,604	76,91,311	9.19	7.15	12.51

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

Top 5 Sectors

Construction	17%
Capital Goods	16%
Oil, Gas & Consumable Fuels	13%
Financial Services	10%
Telecommunication	10%
Others	34%

UTI BANKING & FINANCIAL SERVICES FUND

(Erstwhile UTI Banking Sector Fund)

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

Category
Sectoral

Investment Objective

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

Date of inception/allotment

7th April, 2004

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 848.69 Crore
Closing AUM : ₹ 824.29 Crore

High/Low NAV in the month

High Growth Option : ₹ 129.7779
Low Growth Option : ₹ 121.5684

Total Expense Ratio

Regular : 2.63
Direct : 1.39

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW: ₹ 5000/-

Load Structure

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

NAV per unit as on 31st January, 2023

Regular Growth Option : ₹ 122.2643
Regular IDCW Option : ₹ 47.5846
Direct Growth Option : ₹ 135.8142
Direct IDCW Option : ₹ 53.1552

Portfolio Details

% of Top 10 Stocks	78.00
Median Market Cap (₹ Cr)	4,87,832
Weighted Average Market Cap	4,29,305
Number of Securities	23

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	85	6	9
Benchmark	97	3	0

Portfolio as on 31st January, 2023

Equity	% to NAV	Equity	% to NAV
HDFC Bank Ltd.	19.84	Cholamandalam Investment & Finance Company Ltd	1.72
ICICI Bank Ltd	17.54	ICICI Lombard General Insurance Company Ltd	1.71
Axis Bank Ltd.	9.41	Bajaj Finserv Ltd.	1.69
State Bank Of India	8.73	Canfin Homes Ltd.	1.40
HDFC Ltd.	6.68	Bandhan Bank Ltd.	1.27
Kotak Mahindra Bank Ltd.	3.78	PB Fintech Ltd	1.25
SBI Life Insurance Company Ltd.	3.65	DCB Bank Ltd	1.20
Bajaj Finance Ltd.	3.08	KFIN Technologies Ltd	1.06
IndusInd Bank Ltd.	2.76	Prudent Corporate Advisory Services Ltd	1.01
Karur Vysya Bank Ltd.	2.53	ICICI Securities Ltd.	0.00
SBI Cards And Payment Services Pvt Ltd.	2.07	Creditaccess Grameen Ltd	0.00
Multi Commodity Exchange Of India Ltd	1.87	Net Current Assets	2.23
Federal Bank Ltd.	1.77	TOTAL	100.00
Max Financial Services Ltd.	1.76		

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
IndusInd Bank Ltd	2.8	HDFC Ltd	-9.1
Karur Vysya Bank Ltd	2.5	Kotak Mahindra Bank Ltd	-4.6
Multi Commodity Exchange Of India Ltd	1.9	HDFC Bank Ltd	-3.8
SBI Life Insurance Company Ltd	1.8	Bajaj Fin Ltd	-2.2
Federal Bank Ltd	1.8	HDFC Life Insurance Company Ltd	-1.9

Quantitative Indicators

Indicator	Fund	Benchmark
Beta	0.97	1
Standard Deviation (Annual)	28.90%	29.29%
Sharpe Ratio	0.01%	
Portfolio Turnover Ratio (Annual)	0.20	
P/B	3.62	3.59
P/E	23.45	24.40
ROE	15.15	16.15

Fund Performance Vs Benchmark (CAGR) as on 31st January, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty Financial Services TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty Financial Services TRI (₹)	Nifty 50 TRI (₹)
1 Y	4.31	2.34	3.18	10,431	10,234	10,318
3 Y	6.69	8.71	15.21	12,146	12,850	15,298
5 Y	3.70	10.57	11.25	11,993	16,531	17,046
SI*	14.22	17.48	14.20	1,22,262	2,07,696	1,21,859

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

Past performance may or may not be sustained in future. Different plans shall have a different expense structure. The performance details provided herein are of regular plan (growth option). Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). Inception of UTI Banking & Financial Services Fund: 07-Apr-04. Date of allotment in the scheme/plan has been considered for inception date. Since Inception returns for SIP is calculated from 01-Dec-04. The Scheme is currently managed by Mr. Amit Premchandani since Jun-2014 and Preethi R S is managing the scheme since May-2022. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. manages 1 open-ended schemes of UTI Mutual Fund.

SIP Returns as on 31st January, 2023

Period	Investment Amount (₹)	Fund Value (₹)	Nifty Financial Services TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty Financial Services TRI	Yield (%) Nifty 50 TRI
1 Y	1,20,000	1,26,325	1,24,477	1,23,151	9.87	6.96	4.88
3 Y	3,60,000	4,55,201	4,46,636	4,58,694	15.83	14.51	16.37
5 Y	6,00,000	7,61,778	8,21,156	8,57,684	9.48	12.50	14.26
7 Y	8,40,000	11,45,771	13,72,129	13,75,038	8.72	13.77	13.83
10 Y	12,00,000	19,97,015	25,73,183	23,77,778	9.83	14.58	13.11
15 Y	18,00,000	43,82,338	62,50,861	49,95,792	11.02	15.15	12.56
SI*	21,80,000	71,46,740	1,07,66,662	76,91,311	11.83	15.59	12.51

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

Top Sectors

Financial Services	98%
NCA	2%

UTI HEALTHCARE FUND

(Erstwhile UTI Pharma & Healthcare Fund)

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

Category
Sectoral

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 /institutions engaged in the Healthcare Services Sector. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.

Date of inception/allotment

28th June, 1999

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 686.50 Crore
Closing AUM : ₹ 673.74 Crore

High/Low NAV in the month

High Growth Option : ₹ 149.5465
Low Growth Option : ₹ 145.3428

Total Expense Ratio

Regular : 2.62
Direct : 1.47

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW: ₹ 5000/-

Load Structure

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

NAV per unit as on 31st January, 2023

Regular Growth Option : ₹ 145.3428
Regular IDCW Option : ₹ 112.3296
Direct Growth Option : ₹ 159.9570
Direct IDCW Option : ₹ 123.6362

Portfolio Details

% of Top 10 Stocks	59.99
Median Market Cap (₹ Cr)	42,774
Weighted Average Market Cap	67,115
Number of Securities	32

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	43	27	30
Benchmark	52	30	18

Portfolio as on 31st January, 2023

Equity	% to NAV	Equity	% to NAV
Sun Pharmaceuticals Industries Ltd.	14.02	Metropolis Healthcare Ltd	1.98
Cipla Ltd.	8.30	J.B.Chemicals & Pharmaceuticals Ltd	1.95
Dr Reddy's Laboratories Ltd.	6.96	Poly Medicare Ltd.	1.82
Apollo Hospitals Enterprise Ltd.	6.32	Proctor & Gamble Health Ltd	1.68
Fortis Healthcare Ltd.	4.73	AMI Organics Ltd	1.56
Krishna Institute Of Medical Science Ltd	4.11	Rainbow Childrens Medicare Ltd	1.43
Ajanta Pharma Ltd.	4.09	Windlas Biotec Ltd	1.02
Zydus Lifesciences Ltd	3.99	Indoco Remedies Ltd.	1.02
IPCA Laboratories Ltd.	3.78	Lupin Ltd.	0.93
Divis Laboratories Ltd.	3.69	Biocon Ltd.	0.91
Aurobindo Pharma Ltd.	3.54	Pfizer Ltd.	0.80
ERIS Lifesciences Ltd	3.54	Alembic Pharmaceuticals Ltd.	0.80
Suven Pharmaceuticals Ltd	3.23	Sanofi India Ltd.	0.77
Torrent Pharmaceuticals Ltd.	3.09	Others	1.31
Abbott India Ltd.	2.42	Net Current Assets	1.90
Alkem Laboratories Ltd	2.23	TOTAL	100.00
Gland Pharma Ltd	2.09		

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Ajanta Pharma Ltd	3.4	Max Healthcare Institute Ltd	-5.3
Krishna Institute of Medical Science Ltd	3.2	Sun Pharmaceuticals Industries Ltd	-4.3
ERIS Lifesciences Ltd	3.2	Divis Laboratories Ltd	-3.2
Suven Pharmaceuticals Ltd	2.4	Laurus Labs Ltd	-2.1
Fortis Healthcare Ltd	2.3	Lupin Ltd	-2.0

Quantitative Indicators

Quantitative Indicators	Fund	Benchmark
Beta	0.90	1
Standard Deviation (Annual)	18.50%	20.07%
Sharpe Ratio	0.63%	
Portfolio Turnover Ratio (Annual)	0.29	
P/B	5.78	6.08
P/E	39.73	44.23
ROE	17.68	15.37

Fund Performance Vs Benchmark (CAGR) as on 31st January, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	S&P BSE Healthcare TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	S&P BSE Healthcare TRI (₹)	Nifty 50 TRI (₹)
1 Y	-7.78	-6.04	3.18	9,222	9,396	10,318
3 Y	18.22	17.99	15.21	16,530	16,433	15,298
5 Y	10.18	9.80	11.25	16,242	15,963	17,046
SI*	13.34	13.60	NA	1,92,328	2,03,020	NA

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

Past performance may or may not be sustained in the future. Different plans shall have different expense structures. The performance details provided herein are of regular plan (growth option). Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). *Inception Date of UTI Healthcare Fund: June 28, 1999. @Since Inception return for SIP - Aug 1, 2007.

For SIP calculation monthly investment of ₹10000 is taken. The Scheme is currently managed by Mr. Vishal Chopda since Feb 2018. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement.

SIP Returns as on 31st January, 2023

Period	Investment Amount (₹)	Fund Value (₹)	S&P BSE Healthcare TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) S&P BSE Healthcare TRI	Yield (%) Nifty 50 TRI
1 Y	1,20,000	1,15,836	1,15,927	1,23,151	-6.34	-6.21	4.88
3 Y	3,60,000	3,89,014	3,94,119	4,58,694	5.09	5.96	16.37
5 Y	6,00,000	8,04,187	7,96,274	8,57,684	11.65	11.26	14.26
7 Y	8,40,000	12,00,852	11,69,856	13,75,038	10.03	9.30	13.83
10 Y	12,00,000	19,73,251	18,95,412	23,77,778	9.60	8.84	13.11
15 Y	18,00,000	49,20,498	49,50,564	49,95,792	12.38	12.45	12.56
SI*	21,80,000	76,86,403	78,79,147	76,91,311	12.51	12.73	12.51

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

Top Sectors

Healthcare	98%
NCA	2%

UTI TRANSPORTATION & LOGISTICS FUND

An open ended equity scheme investing in transportation & logistics sector.

Category
Sectoral

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 : ₹ 1943.61 Crore
Closing AUM : ₹ 1980.73 Crore

High/Low NAV in the month

High Growth Option : ₹ 151.7713
Low Growth Option : ₹ 147.7994

Total Expense Ratio

Regular : 2.32
Direct : 1.03

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW: ₹ 5000/-

Load Structure

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

NAV per unit as on 31st January, 2023

Regular Growth Option : ₹ 151.7713
Regular IDCW Option : ₹ 69.9831
Direct Growth Option : ₹ 169.2474
Direct IDCW Option : ₹ 78.2766

Portfolio Details

% of Top 10 Stocks	72.15
Median Market Cap (₹ Cr)	1,15,530
Weighted Average Market Cap	1,17,803
Number of Securities	34

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	72	21	8
Benchmark	69	28	3

Portfolio as on 31st January, 2023

Equity	% to NAV	Equity	% to NAV
Mahindra & Mahindra Ltd.	14.64	Mahindra & Mahindra Fin.Ser.Ltd.	1.33
Maruti Suzuki India Ltd.	13.59	Mahindra Logistics Ltd	1.23
Tata Motors Ltd.	9.96	Minda Corporation Ltd	1.19
Eicher Motors Ltd	9.40	Motherson Sumi Wiring India Ltd	1.13
Bajaj Auto Ltd.	6.17	Endurance Technologies Ltd.	1.07
Adani Ports And Special Economic Zone Ltd	5.11	VR Logistics Ltd	0.91
Ashok Leyland Ltd.	4.14	Subros Ltd.	0.89
Hero Motocorp Ltd.	3.67	Mahindra CIE Automotive Ltd	0.84
Interglobe Aviation Ltd	2.74	Jamna Auto Industries Ltd.	0.78
TVS Motor Company Ltd	2.74	Escorts Kubota Ltd	0.57
Apollo Tyres Ltd.	2.18	Gujarat Pipavav Port Ltd.	0.42
Samvardhana Motherson International Ltd	1.90	Sandhar Technologies Ltd	0.36
Bharat Forge Ltd.	1.81	MRF Ltd.	0.35
Container Corporation Of India Ltd	1.63	Others	0.76
Bosch Ltd.	1.61	Net Current Assets	3.91
Sundram Fasteners Ltd.	1.60	TOTAL	100.00
Schaeffler India Ltd	1.37		

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Eicher Motors Ltd	4.1	Tube Investments of India Ltd	-3.2
Ashok Leyland Ltd	1.6	Indian Railway Catering & Fin.Ser.Ltd	-2.3
Mahindra & Mahindra	1.3	Tourism Ltd	-2.1
Mahindra Logistics Ltd	1.2	Balkrishna Industries Ltd	-1.9
Minda Corporation Ltd	1.2	Zomato Ltd	-1.8
		MRF Ltd	-1.8

Quantitative Indicators Fund Benchmark

Quantitative Indicators	Fund	Benchmark
Beta	1.00	1
Standard Deviation (Annual)	25.40%	25.08%
Sharpe Ratio	0.44%	
Portfolio Turnover Ratio (Annual)	0.14	
P/B	29.98	33.20
P/E	47.11	43.81
ROE	3.51	2.63

Fund Performance Vs Benchmark (CAGR) as on 31st January, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty Transportation & Logistics TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty Transportation & Logistics TRI (₹)	Nifty 50 TRI (₹)
1 Y	10.98	10.24	3.18	11,098	11,024	10,318
3 Y	17.74	20.70	15.21	16,329	17,593	15,298
5 Y	3.99	6.29	11.25	12,162	13,569	17,046
SI*	17.20	16.44	10.54	1,05,017	95,367	44,137

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

SIP Returns as on 31st January, 2023

Period	Investment Amount (₹)	Fund Value (₹)	Nifty Transportation & Logistics TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty Transportation & Logistics TRI	Yield (%) Nifty 50 TRI
1 Y	1,20,000	1,28,184	1,28,523	1,23,151	12.83	13.37	4.88
3 Y	3,60,000	5,03,589	5,17,064	4,58,694	23.04	24.97	16.37
5 Y	6,00,000	8,63,331	9,13,586	8,57,684	14.52	16.82	14.26
7 Y	8,40,000	12,29,258	13,20,101	13,75,038	10.69	12.68	13.83
10 Y	12,00,000	23,21,976	23,80,093	23,77,778	12.66	13.13	13.11
SI	17,70,000	66,83,827	65,08,586	48,68,927	16.41	16.10	12.68

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

Top Sectors

Automobile and Auto Components	76%
Services	12%
Capital Goods	7%
NCA	4%
Others	1%

UTI LONG TERM EQUITY FUND (TAX SAVING)

(Erstwhile UTI Equity Tax Saving Plan)

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

Category
ELSS

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 : ₹ 2863.50 Crore
Closing AUM : ₹ 2826.05 Crore

High/Low NAV in the month

High Growth Option : ₹ 143.3373
Low Growth Option : ₹ 136.5740

Total Expense Ratio

Regular : 2.14
Direct : 0.95

Minimum Investment Amount

Growth: ₹ 500/-
IDCW: ₹ 500/-

Load Structure

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

NAV per unit as on 31st January, 2023

Regular Growth Option : ₹ 137.8433
Regular IDCW Option : ₹ 26.3337
Direct Growth Option : ₹ 150.5071
Direct IDCW Option : ₹ 35.4690

Portfolio Details

% of Top 10 Stocks	42.90
Median Market Cap (₹ Cr)	1,10,403
Weighted Average Market Cap	2,60,773

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	67	20	14
Benchmark	78	14	8

Portfolio as on 31st January, 2023

Equity	% to NAV	Equity	% to NAV
HDFC Bank Ltd.	8.56	Eicher Motors Ltd	1.73
ICICI Bank Ltd	7.75	Avenue Supermarts Ltd.	1.69
Infosys Ltd.	6.57	United Breweries Ltd.	1.65
Axis Bank Ltd.	4.76	Nestle India Ltd.	1.64
Bharti Airtel Ltd.	3.52	Jubilant Food Works Ltd	1.60
Maruti Suzuki India Ltd.	2.67	ICICI Lombard General Insurance Company Ltd	1.59
State Bank Of India	2.43	Carborandum Universal Ltd.	1.58
Bajaj Finance Ltd.	2.35	Metro Brands Ltd	1.51
Godrej Consumer Products Ltd	2.27	Aditya Birla Fashion & Retail Ltd.	1.48
Ultratech Cement Ltd.	2.01	MTAR Technologies Ltd	1.45
Crompton Greaves Consumer Electricals Ltd.	1.95	CESC Ltd	1.41
LTIMindtree Ltd	1.93	Ajanta Pharma Ltd	1.37
Tata Motors Ltd.	1.89	Bharat Forge Ltd.	1.35
Hindalco Industries Ltd.	1.81	Cipla Ltd.	1.32
Cholamandalam Investment & Finance Company Ltd	1.80	Others	22.98
Phoenix Mills Ltd	1.79	Net Current Assets	1.60
		TOTAL	100.00

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
ICICI Bank Ltd	2.8	Reliance Industries Ltd	-7.0
Axis Bank Ltd	2.7	HDFC Ltd	-4.1
HDFC Bank Ltd	2.5	TCS Ltd	-3.0
Godrej Consumer Products Ltd	2.0	ITC Ltd	-2.7
Bharti Airtel Ltd	1.9	Larsen & Toubro Ltd	-2.2

Quantitative Indicators Fund Benchmark

Quantitative Indicators	Fund	Benchmark
Beta	0.94	1
Standard Deviation (Annual)	20.59%	21.53%
Sharpe Ratio	0.35%	
Portfolio Turnover Ratio (Annual)	0.24	
P/B	7.70	7.44
P/E	35.52	33.10
ROE	17.65	18.77

Fund Performance Vs Benchmark (CAGR) as on 31st January, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)
1 Y	-5.68	1.28	3.18	9,432	10,128	10,318
3 Y	13.63	16.10	15.21	14,677	15,656	15,298
5 Y	8.97	10.28	11.25	15,369	16,315	17,046
SI*	14.21	13.60	13.10	2,16,558	1,91,312	1,72,744

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

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

SIP Returns as on 31st January, 2023

Period	Investment Amount (₹)	Fund Value (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty 500 TRI	Yield (%) Nifty 50 TRI
1 Y	1,20,000	1,18,149	1,21,449	1,23,151	-2.84	2.24	4.88
3 Y	3,60,000	4,36,455	4,61,397	4,58,694	12.90	16.78	16.37
5 Y	6,00,000	8,23,024	8,61,799	8,57,684	12.59	14.45	14.26
7 Y	8,40,000	12,81,140	13,67,407	13,75,038	11.85	13.67	13.83
10 Y	12,00,000	22,40,813	24,23,596	23,77,778	12.00	13.47	13.11
15 Y	18,00,000	46,95,438	51,65,095	49,95,792	11.83	12.95	12.56
SI*	21,80,000	67,24,865	78,20,819	76,91,311	11.26	12.67	12.51

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

Top 5 Sectors

Financial Services	31%
Automobile and Auto Components	10%
Information Technology	10%
Fast Moving Consumer Goods	8%
Consumer Services	7%
Others	35%

UTI NIFTY 50 INDEX FUND

(Earlier known as UTI NIFTY INDEX FUND)

An open ended scheme replicating/ tracking Nifty 50 index.

Category
Index Fund

Investment Objective

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

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

Date of inception/allotment

6th March, 2000

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹9394.02 Crore
Closing AUM : ₹9375.73 Crore

High/Low NAV in the month

High Growth Option : ₹122.5224
Low Growth Option : ₹118.2948

Total Expense Ratio

Regular : 0.30
Direct : 0.20

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW: ₹ 5000/-

Load Structure

Entry Load: Nil
Exit Load : Nil

NAV per unit as on 31st January, 2023

Regular Growth Option : ₹118.6802
Regular IDCW Option : ₹59.7909
Direct Growth Option : ₹119.9915
Direct IDCW Option : ₹60.4534

Portfolio Details

% of Top 10 Stocks	58.14
Median Market Cap (₹ Cr)	4,79,770
Weighted Average Market Cap	5,69,232

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	100	-	-

Tracking error as on 31st January, 2023

Tracking Error	Non Annualised	Annualised
Over last 1 year	0.0020	0.0322
Over last 3 year	0.0071	0.1121
Over last 5 year	0.0063	0.0994
Since Inception	0.0973	1.5380

Past performance may or may not be sustained in future.

Portfolio as on 31st January, 2023

Equity	% to NAV	Equity	% to NAV
Reliance Industries Ltd.	10.42	HCL Technologies Ltd.	1.52
HDFC Bank Ltd.	9.06	Maruti Suzuki India Ltd.	1.52
ICICI Bank Ltd	7.45	Sun Pharmaceuticals Industries Ltd.	1.43
Infosys Ltd.	7.20	Titan Company Ltd.	1.27
HDFC Ltd.	6.07	Tata Steel Ltd.	1.24
Tata Consultancy Services Ltd.	4.42	Ultratech Cement Ltd.	1.05
ITC Ltd.	3.98	Adani Enterprises Ltd.	1.04
Larsen & Toubro Ltd.	3.29	NTPC Ltd.	1.04
Kotak Mahindra Bank Ltd.	3.22	Tata Motors Ltd.	1.04
Axis Bank Ltd.	3.03	Power Grid Corporation Of India Ltd	0.95
Hindustan Unilever Ltd.	2.95	Bajaj Finserv Ltd.	0.93
State Bank Of India	2.73	IndusInd Bank Ltd.	0.91
Bharti Airtel Ltd.	2.47	Hindalco Industries Ltd.	0.88
Bajaj Finance Ltd.	2.01	Nestle India Ltd.	0.87
Mahindra & Mahindra Ltd.	1.69	Others	12.81
Asian Paints Ltd.	1.58	Net Current Assets	-0.09
		TOTAL	100.00

Quantitative Indicators

Quantitative Indicators	Fund	Benchmark
Beta	1.00	1
Standard Deviation (Annual)	22.43%	22.43%
Sharpe Ratio	0.37%	
Portfolio Turnover Ratio (Annual)	0.05	

Fund Performance Vs Benchmark (CAGR) as on 31st January, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 50 TRI (%)	S&P BSE Sensex TRI (%)	NAV Growth (₹)	Nifty 50 TRI (₹)	S&PBSE Sensex TRI (₹)
1 Y	2.82	3.18	3.98	10,282	10,318	10,398
3 Y	14.75	15.21	14.83	15,115	15,298	15,147
5 Y	10.87	11.25	11.91	16,757	17,046	17,558
SI*	11.40	12.32	12.64	1,18,750	1,43,384	1,53,046

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 104 in 'Fund Manager Summary'. Schemes Managed by Mr. Sharwan Kumar Goyal & Mr Ayush Jain.

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

SIP Returns as on 31st January, 2023

Period	Investment Amount (₹)	Fund Value (₹)	Nifty 50 TRI (₹)	S&P BSE Sensex TRI (₹)	Yield (%) Fund	Yield (%) Nifty 50 TRI	Yield (%) S&P BSE Sensex TRI
1 Y	1,20,000	1,22,924	1,23,151	1,23,838	4.53	4.88	5.96
3 Y	3,60,000	4,56,066	4,58,694	4,57,804	15.97	16.37	16.23
5 Y	6,00,000	8,49,275	8,57,684	8,61,771	13.86	14.26	14.45
7 Y	8,40,000	13,55,329	13,75,038	13,97,805	13.42	13.83	14.29
10 Y	12,00,000	23,23,803	23,77,778	24,16,532	12.68	13.11	13.41
15 Y	18,00,000	47,33,456	49,95,792	51,20,523	11.93	12.56	12.85
SI	21,80,000	70,56,873	76,91,311	79,17,916	11.71	12.51	12.78

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

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

Top 5 Sectors

Financial Services	37%
Information Technology	15%
Oil, Gas & Consumable Fuels	12%
Fast Moving Consumer Goods	9%
Automobile and Auto Components	6%
Others	21%

UTI NIFTY NEXT 50 INDEX FUND

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

Category
Index Fund

Investment Objective

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

Date of inception/allotment

28th June, 2018

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 2075.07 Crore
Closing AUM : ₹ 1980.92 Crore

High/Low NAV in the month

High Growth Option : ₹ 15.1258
Low Growth Option : ₹ 13.8248

Total Expense Ratio

Regular : 0.79
Direct : 0.33

Minimum Investment Amount

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

Load Structure

Entry Load: Nil
Exit Load : Nil

NAV per unit as on 31st January, 2023

Regular Growth Option : ₹ 13.9692
Direct Growth Option : ₹ 14.3196

Portfolio Details

% of Top 10 Stocks	31.87
Median Market Cap (₹ Cr)	71,301
Weighted Average Market Cap	87,035

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	89	11	-

Portfolio as on 31st January, 2023

Equity	% to NAV	Equity	% to NAV
LTIMindtree Ltd.	3.73	Siemens India Ltd.	2.42
Vedanta Ltd	3.45	Marico Ltd.	2.40
Tata Power Company Ltd.	3.35	GAIL (India) Ltd.	2.39
Pidilite Industries Ltd.	3.23	Adani Total Gas Ltd	2.35
Godrej Consumer Products Ltd	3.21	PI Industries Ltd.	2.24
Bharat Electronics Ltd.	3.16	Interglobe Aviation Ltd	2.13
SRF Ltd.	2.95	United Spirits Ltd.	2.13
Dabur India Ltd.	2.94	DLF Ltd.	2.05
Shree Cement Ltd.	2.94	Avenue Supermarts Ltd.	2.02
Bank Of Baroda	2.91	Adani Transmission Ltd.	2.00
Indian Oil Corporation Ltd.	2.90	Hindustan Aeronautics Ltd	1.98
Havells India Ltd.	2.75	SBI Cards And Payment Services Pvt Ltd.	1.97
Ambuja Cements Ltd.	2.74	Colgate Palmolive India Ltd.	1.80
ICICI Lombard General Insurance Company Ltd	2.68	Indian Railway Catering & Tourism Ltd	1.80
Info-Edge (India) Ltd.	2.65	Others	22.19
Cholamandalam Investment & Finance Company Ltd	2.59	Net Current Assets	-0.06
		TOTAL	100.00

Quantitative Indicators Fund Benchmark

Quantitative Indicators	Fund	Benchmark
Beta	1.00	1
Standard Deviation (Annual)	21.47%	21.49%
Sharpe Ratio	0.23%	
Portfolio Turnover Ratio (Annual)	0.49	

Fund Performance Vs Benchmark (CAGR) as on 31st January, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty Next 50 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty Next 50 TRI (₹)	Nifty 50 TRI (₹)
1 Y	-4.43	-3.61	3.18	9,557	9,639	10,318
3 Y	11.48	12.50	15.21	13,859	14,243	15,298
SI*	7.54	8.88	13.11	13,968	14,786	17,618

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 104 in 'Fund Manager Summary'. Schemes Managed by Mr. Sharwan Kumar Goyal & Mr Ayush Jain.

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

SIP Returns as on 31st January, 2023

Period	Investment Amount (₹)	Fund Value (₹)	Nifty Next 50 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty Next 50 TRI	Yield (%) Nifty 50 TRI
1 Y	1,20,000	1,13,724	1,14,243	1,23,151	-9.51	-8.74	4.88
3 Y	3,60,000	4,15,051	4,21,479	4,58,694	9.45	10.50	16.37
SI	5,50,000	6,84,206	6,99,708	7,69,371	9.47	10.46	14.66

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

Top 5 Sectors

Financial Services	18%
Fast Moving Consumer Goods	13%
Chemicals	8%
Consumer Services	8%
Oil, Gas & Consumable Fuels	8%
Others	45%

UTI NIFTY200 MOMENTUM 30 INDEX FUND

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

Category
Index Fund

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

10th Mar, 2021

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 2069.86 Crore
Closing AUM : ₹ 2024.99 Crore

High/Low NAV in the month

High Growth Option : ₹ 13.1853
Low Growth Option : ₹ 12.2463

Total Expense Ratio

Regular : 0.91
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

Load Structure

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

NAV per unit as on 31st January, 2023

Regular Growth Option ₹ 12.5450
Direct Growth Option ₹ 12.6669

Portfolio Details

% of Top 10 Stocks	50.36
Median Market Cap (₹ Cr)	1,23,723
Weighted Average Market Cap	1,93,812

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	77	23	-

Portfolio as on 31st January, 2023

Equity	% to NAV	Equity	% to NAV
Mahindra & Mahindra Ltd.	5.78	TVS Motor Company Ltd	2.93
ITC Ltd.	5.48	Pidilite Industries Ltd.	2.87
NTPC Ltd.	5.36	Cummins India Ltd.	2.63
Sun Pharmaceuticals Industries Ltd.	5.35	Trent Ltd.	2.50
Bharti Airtel Ltd.	4.89	Canara Bank	2.25
Axis Bank Ltd.	4.84	Jindal Steel & Power Ltd.	1.99
ICICI Bank Ltd	4.78	IDFC First Bank Ltd	1.92
State Bank Of India	4.76	Siemens India Ltd.	1.80
Bank Of Baroda	4.67	Punjab National Bank	1.75
Eicher Motors Ltd	4.44	ABB India Ltd.	1.25
Adani Enterprises Ltd.	4.08	Bharat Heavy Electricals Ltd.	1.10
Bharat Electronics Ltd.	3.79	Aditya Birla Capital Ltd	0.82
Ambuja Cements Ltd.	3.74	Escorts Kubota Ltd	0.62
Coal India Ltd.	3.64	Others	0.00
Hindustan Aeronautics Ltd	3.61	Net Current Assets	-0.31
Federal Bank Ltd.	3.47	TOTAL	100.00
Indian Hotels Company Ltd.	3.19		

Fund Performance Vs Benchmark (CAGR) as on 31st January, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty200 Momentum 30 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty200 Momentum 30 Index TRI (₹)	Nifty 50 TRI (₹)
1 Y	-6.00	-5.52	3.18	9,400	9,448	10,318
SI*	12.70	14.06	9.66	12,544	12,833	11,910

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 104 in 'Fund Manager Summary'. No of Schemes Managed by Mr. Sharwan Kumar Goyal & Mr Ayush Jain.

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

SIP Returns as on 31st January, 2023

Period	Investment Amount (₹)	Fund Value (₹)	Nifty200 Momentum 30 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty200 Momentum 30 TRI	Yield (%) Nifty 50 TRI
1 Y	1,20,000	1,17,290	1,17,134	1,23,151	-4.14	-4.38	4.88
SI	2,20,000	2,18,035	2,17,657	2,33,293	-0.93	-1.11	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.**

Top 5 Sectors

Financial Services	29%
Capital Goods	15%
Automobile and Auto Components	13%
Metals & Mining	6%
Consumer Services	6%
Others	31%

UTI S&P BSE SENSEX INDEX FUND

(Earlier known as UTI SENSEX INDEX FUND)

(An open-ended scheme replicating/tracking the S&P BSE Sensex TRI Index)

Category
Index Fund

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

31st Jan, 2022

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 133.76 Crore
Closing AUM : ₹ 133.90 Crore

High/Low NAV in the month

High Growth Option : ₹ 10.6811
Low Growth Option : ₹ 10.3397

Total Expense Ratio

Regular : 0.30
Direct : 0.20

Minimum Investment Amount

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

Load Structure

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

NAV per unit as on 31st January, 2023

Regular Growth Option : ₹ 10.3775
Direct Growth Option : ₹ 10.3879

Portfolio Details

% of Top 10 Stocks	66.90
Median Market Cap (₹ Cr)	5,15,261
Weighted Average Market Cap	6,35,871

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	100	-	-

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

Portfolio as on 31st January, 2023

Equity	% to NAV	Equity	% to NAV
Reliance Industries Ltd.	11.98	HCL Technologies Ltd.	1.75
HDFC Bank Ltd.	10.42	Maruti Suzuki India Ltd.	1.74
ICICI Bank Ltd	8.55	Sun Pharmaceuticals Industries Ltd.	1.65
Infosys Ltd.	8.28	Titan Company Ltd.	1.46
HDFC Ltd.	7.03	Tata Steel Ltd.	1.42
Tata Consultancy Services Ltd.	5.07	Bajaj Finserv Ltd.	1.23
ITC Ltd.	4.58	Ultratech Cement Ltd.	1.21
Larsen & Toubro Ltd.	3.79	NTPC Ltd.	1.20
Kotak Mahindra Bank Ltd.	3.65	Tata Motors Ltd.	1.17
Axis Bank Ltd.	3.56	Power Grid Corporation Of India Ltd	1.09
Hindustan Unilever Ltd.	3.39	IndusInd Bank Ltd.	1.04
State Bank Of India	3.06	Nestle India Ltd.	1.00
Bharti Airtel Ltd.	2.78	Tech Mahindra Ltd	0.95
Bajaj Finance Ltd.	2.31	Wipro Ltd.	0.87
Mahindra & Mahindra Ltd.	1.95	Net Current Assets	0.00
Asian Paints Ltd.	1.81	TOTAL	100.00

Fund Performance Vs Benchmark (CAGR) as on 31st January, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	S&P BSE Sensex TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	S&P BSE Sensex TRI (₹)	Nifty 50 TRI (₹)
1 Y	3.78	3.98	3.18	10,378	10,398	10,318
SI*	3.78	3.98	3.18	10,378	10,398	10,318

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

Top 5 Sectors

Financial Services	41%
Others	21%
Information Technology	17%
Oil, Gas & Consumable Fuels	12%
Fast Moving Consumer Goods	9%
NCA	0%

UTI NIFTY MID CAP 150 QUALITY 50 INDEX FUND

(An open-ended scheme replicating/tracking Nifty Mid Cap 150 Quality 50 Total Return Index TRI)

Category
Index Fund

Investment Objective

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

Date of inception/allotment

11th Apr, 2022

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 116.49 Crore
Closing AUM : ₹ 117.72 Crore

High/Low NAV in the month

High Growth Option : ₹ 9.3883
Low Growth Option : ₹ 9.1481

Total Expense Ratio

Regular : 0.87
Direct : 0.41

Minimum Investment Amount

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

Load Structure

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

NAV per unit as on 31st January, 2023

Regular Growth Option : ₹ 9.2552
Direct Growth Option : ₹ 9.2909

Portfolio Details

% of Top 10 Stocks	32.51
Median Market Cap (₹ Cr)	26,316
Weighted Average Market Cap	30,261

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	11	76	13

*In terms of SEBI circular no. SEBI/IMD/CIR No.4/168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. The above scheme is in existence for less than 1 years.

Portfolio as on 31st January, 2023

Equity	% to NAV	Equity	% to NAV
Page Industries Ltd	4.61	Coromandel International Ltd.	2.24
Tata Elxsi Ltd.	4.05	Voltas Ltd.	2.19
Indian Energy Exchange Ltd	3.78	Hindustan Zinc Ltd.	2.13
Tube Investments Of India Ltd	3.29	Grindwell Norton Ltd.	2.10
Persistent Systems Ltd.	3.19	SKF India Ltd.	2.04
APL Apollo Tubes Ltd	2.94	Oracle Financial Services Software Ltd.	1.93
ICICI Securities Ltd.	2.84	L&T Technology Services Ltd	1.83
Astral Ltd.	2.65	Gujarat State Petronet Ltd.	1.80
Petronet LNG Ltd.	2.61	Navin Fluorine International Ltd.	1.78
Supreme Industries Ltd.	2.54	Atul Ltd.	1.74
Balkrishna Industries Ltd.	2.45	Kajaria Ceramics Ltd.	1.72
Coforge Ltd	2.43	IPCA Laboratories Ltd.	1.69
Abbott India Ltd.	2.42	CRISIL Ltd	1.67
AU Small Finance Bank Ltd	2.40	Others	25.81
Deepak Nitrite Ltd.	2.38	Net Current Assets	0.11
Emami Ltd.	2.33	TOTAL	100.00
Crompton Greaves Consumer Electricals Ltd.	2.31		

Fund Performance Vs Benchmark (CAGR) as on 31st January, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty Mid Cap150 Quality 50 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty Mid Cap150 Quality 50 TRI (₹)	Nifty 50 TRI (₹)
SI*	-7.45	-7.04	1.04	9,255	9,296	10,104

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 104 in 'Fund Manager Summary'. No of Schemes Managed by Mr. Sharwan Kumar Goyal & Mr Ayush Jain.

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

Top 5 Sectors

Capital Goods	15%
Chemicals	14%
Information Technology	13%
Healthcare	12%
Financial Services	12%
Others	34%

UTI S&P BSE LOW VOLATILITY INDEX FUND

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

Category
Index Fund

Investment Objective

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

Date of inception/allotment

03rd Mar, 2022

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 125.01 Crore
Closing AUM : ₹ 124.66 Crore

High/Low NAV in the month

High Growth Option : ₹ 11.2757
Low Growth Option : ₹ 10.9360

Total Expense Ratio

Regular : 0.90
Direct : 0.44

Minimum Investment Amount

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

Load Structure

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

NAV per unit as on 31st January, 2023

Regular Growth Option : ₹ 10.9734
Direct Growth Option : ₹ 11.0211

Portfolio Details

% of Top 10 Stocks	40.22
Median Market Cap (₹ Cr)	81,892
Weighted Average Market Cap	2,11,013

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	59	32	10

Portfolio as on 31st January, 2023

Equity	% to NAV	Equity	% to NAV
Indian Railways Fin Corpn Ltd.	6.31	Bajaj Auto Ltd.	3.20
Britannia Industries Ltd.	4.20	Infosys Ltd.	3.13
Nestle India Ltd.	4.07	Exide Industries Ltd.	3.12
Castrol India Ltd.	3.80	Petronet LNG Ltd.	3.12
Sun Pharmaceuticals Industries Ltd.	3.78	Cipla Ltd.	3.11
Power Finance Corporation Ltd.	3.73	Marico Ltd.	3.07
Colgate Palmolive India Ltd.	3.72	ICICI Bank Ltd	2.89
MRF Ltd.	3.59	Bayer Cropscience Ltd.	2.74
Tata Consultancy Services Ltd.	3.57	Glaxosmithkline Pharmaceuticals Ltd.	2.71
Dabur India Ltd.	3.44	Ajanta Pharma Ltd.	2.67
HDFC Bank Ltd.	3.42	SBI Life Insurance Company Ltd.	2.67
ITC Ltd.	3.36	Berger Paints India Ltd.	2.47
Hindustan Unilever Ltd.	3.33	ACC Ltd	2.46
Dr Reddy's Laboratories Ltd.	3.33	Pidilite Industries Ltd.	2.44
Larsen & Toubro Ltd.	3.32	Net Current Assets	-0.07
Alkem Laboratories Ltd	3.27	TOTAL	100.00

Top 5 Sectors

Fast Moving Consumer Goods	25%
Financial Services	19%
Healthcare	19%
Automobile and Auto Components	10%
Oil, Gas & Consumable Fuels	7%
Others	20%

HYBRID READY RECKONER FEBRUARY 2023

Parameters	UTI Hybrid Equity Fund	UTI Equity Savings Fund	UTI Multi Asset Fund	UTI Arbitrage Fund	UTI Regular Savings Fund	UTI CCF - Investment Plan	UTI CCF - Savings Plan	UTI Retirement Benefit Pension Fund	UTI Unit Linked Insurance Plan
Product Category	Hybrid - Aggressive	Hybrid - Equity Savings	Hybrid - Multi Asset	Hybrid - Arbitrage	Hybrid - Conservative	Solution oriented-Children's Fund	Solution oriented-Children's Fund	Solution Oriented-Retirement Fund	Hybrid - Dynamic Asset Allocation
Inception Date	2-Jan-95	30-Aug-18	19-Nov-08	22-Jun-06	16-Dec-03	30-Jan-08	12-Jul-93	26-Dec-94	1-Oct-71
AUM (Month end in Crs)	4,386	259	880	3,538	1,557	688	4,071	3,718	5,087
Fund Manager	V Srivatsa (Equity) & Sunil Patil (Debt)	V Srivatsa (Equity) Sunil Patil (Debt)	Sharwan Kumar Goyal (Equity/Gold Portion) Sunil Patil (Debt)	Sharwan Goyal (Equity) Amit Sharma (Debt)	Amandeep Chopra (Debt) Amit Premchandani (Equity)	Vishal Chopda	Sunil Patil (Debt) Vishal Chopda (Equity)	Sunil Patil (Debt) V Srivatsa (Equity)	Sunil Patil (Debt) Ajay Tyagi (Equity)
Ideal Investment Horizon	3 years & above	3 years & above	3 years & above	6 months & above	3 years & above	5 years & above	5 years & above	5 years & above	10 years / 15 years
Benchmark	CRISIL Hybrid 35+65 Aggressive Index*	CRISIL Equity Savings TRI	Customized benchmark: S&P BSE 200, Gold & Crisil Composite Bond Fund Index	Nifty 50 Arbitrage TRI Index	NIFTY 50 Hybrid Composite Debt 15:85 Index^	Nifty 500 TRI	CRISIL Short Term Debt Hybrid 60+40 Fund 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	Income Generation	Wealth Creation for Child	Wealth Creation for Child	Retirement Corpus	Insurance, Tax Saving & Wealth Creation
PORTFOLIO BY MARKET CAPITALIZATION & ASSET TYPE									
Equity (%)	73.53	65.62	66.01	70.65	24.51	98.26	39.51	38.98	37.75
Large Cap (%)	67.11	95.28	50.83	76.26	68.24	66.60	66.58	66.95	69.38
Mid Cap (%)	21.01	1.82	34.99	17.71	17.53	19.72	19.71	21.02	21.66
Small Cap (%)	11.88	2.90	14.19	6.03	14.24	13.68	13.71	12.02	8.96
Arbitrage/Derivatives (%)	-	31.15	8.87	71.20	-	-	-	-	-
OPERATING CASH FLOW (OCF) - EQUITY PORTFOLIO (%)									
C1	75	80	71	100	87	94	94	75	94
C2	23	20	26	0	11	5	5	23	2
C3	1	0	2	0	2	1	1	1	4
RETURN ON CAPITAL EMPLOYED (ROCE) - EQUITY PORTFOLIO (%)									
R1	50	46	40	43	51	53	53	50	84
R2	33	36	34	40	26	29	29	33	15
R3	17	17	26	17	23	18	17	17	2
CP/CD (%)	-	-	-	13.57	-	-	-	-	-
Corporate Bonds (%)	11.98	-	2.26	-	34.23	-	24.90	24.58	24.25
GSEC/SDL/TBills (%)	13.09	25.02	13.55	10.98	38.77	0.13	31.04	32.30	34.16
PTC (%)	-	-	-	-	-	-	0.38	-	0.81
TREPS/Repo/Cash (%)	1.40	9.36	2.94	4.80	2.49	1.60	4.14	4.13	3.03
Gold ETF	-	-	15.24	-	-	-	-	-	-
TOP-5 SECTOR HOLDINGS - EQUITY PORTFOLIO (%)									
FINANCIAL SERVICES: 33.92	FINANCIAL SERVICES: 30.68	FINANCIAL SERVICES: 30.68	AUTOMOBILE: 17.28	FINANCIAL SERVICES: 45.73	FINANCIAL SERVICES: 32.74	FINANCIAL SERVICES: 31.82	FINANCIAL SERVICES: 31.77	FINANCIAL SERVICES: 33.97	FINANCIAL SERVICES: 27.24
IT: 12.93	IT: 19.49	IT: 19.49	FINANCIAL SERVICES: 14.70	OIL & GAS: 8.03	IT: 11.04	AUTOMOBILE: 9.92	AUTOMOBILE: 9.99	IT: 12.59	IT: 15.39
AUTOMOBILE: 9.99	AUTOMOBILE: 9.16	AUTOMOBILE: 9.16	CAPITAL GOODS: 14.28	CONSTRUCTION MATERIALS: 6.52	HEALTHCARE: 9.67	IT: 9.69	IT: 9.64	AUTOMOBILE: 10.36	HEALTHCARE: 11.60
CONSTRUCTION: 7.82	HEALTHCARE: 6.59	HEALTHCARE: 6.59	FMCG: 14.17	IT: 6.24	AUTOMOBILE: 9.54	FMCG: 7.66	FMCG: 7.68	CONSTRUCTION: 7.39	CONSUMER SERVICES: 11.11
HEALTHCARE: 7.39	OIL & GAS: 6.39	OIL & GAS: 6.39	CONSUMER SERVICES: 7.42	POWER: 5.09	METALS & MINING: 4.59	CONSUMER SERVICES: 6.75	CONSUMER SERVICES: 6.72	HEALTHCARE: 7.22	CONSUMER DURABLES: 9.33
KEY STATISTICS									
Standard Deviation (Annual %)	15.92	7.65	13.82	1.09	5.88	20.61	8.70	8.54	8.16
Beta	1.10	0.73	0.91	0.35	1.16	0.94	0.96	0.95	0.68
Sharpe Ratio (%)	0.57	0.46	0.17	-2.25	0.47	0.32	0.31	0.61	0.14
Portfolio Turnover Ratio	0.28	3.87	2.77	10.86	0.39	0.21	0.36	0.36	0.11
Yield to Maturity (%)*	7.70	6.99	7.25	6.42	7.81	6.40	7.65	7.63	7.66
Average Maturity (Years)	7.73	4.35	5.21	4.39	7.53	0.03	7.31	8.17	7.39
Modified Duration (Years)	4.61	3.24	3.77	3.24	4.77	0.03	4.55	5.02	4.68
Macaulay Duration (Years)	4.84	3.36	3.92	0.39	5.01	0.03	4.78	5.28	4.91
Expense Ratio (%)	Regular: 2.04 Direct: 1.34	Regular: 1.51 Direct: 0.68	Regular: 1.94 Direct: 1.04	Regular: 0.93 Direct: 0.34	Regular: 1.79 Direct: 1.20	Regular: 2.66 Direct: 1.51	Regular: 1.75 Direct: 1.53	Regular: 1.77 Direct: 1.04	Regular: 1.75 Direct: 0.96
Data as of January 31, 2023									
*Annualized Portfolio YTM - Yields of all securities are annualized									
Standard Deviation (S.D.) = S.D. of Daily Returns * SQRT(250); Sharpe Ratio = (Return - Risk free rate)/(Standard Deviation) - 3 year Beta - Computed as 'covariance of NAV returns vs. index returns' divided by 'variance of index returns' based on daily returns for past three years.									
Gross Equity includes Cash Equity & Arbitrage; UTI Hybrid Equity Fund: Equity exposure includes 0.69% InvT exposures; UTI Arbitrage Fund: Treas/Repo/Cash exposure includes 2.83% UTI Money Market Fund exposures; OCF & ROCE are calculated on Net Equity Exposure for Multi Asset Fund & Equity Savings Fund. Top-5 allocation (Sector) - rebased values.									
Average Equity holding in UTI Arbitrage Fund is 67.31% for the past 12 months against the requirement of minimum 65% for equity taxation.									

UTI HYBRID EQUITY FUND

(Erstwhile UTI Balanced Fund)

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

Category
Aggressive
Hybrid Fund

Investment Objective

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

Date of inception/allotment

2nd January, 1995

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 4417.25 Crore
Closing AUM : ₹ 4385.65 Crore

High/Low NAV in the month

High Growth Option : ₹ 265.4513
Low Growth Option : ₹ 259.5222

Total Expense Ratio

Regular : 2.04
Direct : 1.34

Minimum Investment Amount

Growth: ₹ 1000/-
IDCW: ₹ 5000/-

Load Structure

Entry Load: Nil

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

NAV per unit as on 31st January, 2023

Regular Growth Option : ₹ 261.1121
Regular IDCW Option : ₹ 32.7928
Direct Growth Option : ₹ 276.4966
Direct IDCW Option : ₹ 35.5522

Portfolio Details

Median Market Cap (₹ Cr)	2,89,448
Weighted Average Market Cap	3,19,428
Number of Securities	59

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	67	21	12

Portfolio as on 31st January, 2023

Portfolio	% to NAV	Rating
Equity		
HDFC Bank Ltd.	6.37	
ICICI Bank Ltd	5.40	
Infosys Ltd.	4.72	
Larsen & Toubro Ltd.	3.88	
ITC Ltd.	3.60	
State Bank Of India	3.41	
HCL Technologies Ltd.	3.03	
HDFC Ltd.	2.74	
Mahindra & Mahindra Ltd.	2.39	
Axis Bank Ltd.	2.10	
Hindalco Industries Ltd.	2.04	
Bharti Airtel Ltd.	1.62	
Tata Motors Ltd.	1.61	
Reliance Industries Ltd.	1.17	
Bajaj Auto Ltd.	1.08	
Others	27.71	
Govt Securities		
Others	4.74	
7.26% GSEC 22/08/2032	2.83	SOV
6.63% TN SDL 2035 MAT- 23/12/2035.	1.89	SOV
7.26% GSEC 14/01/29	1.37	SOV
7.41% GS MAT - 19/12/2036	1.14	SOV
GOI FRB - MAT 22/09/2033	1.13	SOV
INVIT		
INVIT - Powergrid Infra Invst Trust	0.69	
Long Term Debt		
Power Finance Corporation Ltd.	1.14	CRISIL AAA/A1+
Jamnagar Utilities & Power Pvt Ltd. ^	1.09	CRISIL AAA/A1+
Canara Bank	0.91	CRISIL AA+
National Housing Bank	0.68	CRISIL AAA/A1+
Summit Digital Infrastructure Ltd	0.66	CRISIL AAA/A1+
Shriram Finance Ltd	0.57	IND AA+
Housing And Urban Development Corpn	0.57	CARE AAA/A1+
HDB Financial Services Ltd.	0.57	CRISIL AAA/A1+
Bajaj Finance Ltd.	0.57	CRISIL AAA/A1+
HDFC Bank Ltd.	0.57	CRISIL AAA/A1+
Others	4.67	
Net Current assets	1.35	
Total	100.00	

^ Mukesh Ambani promoter Group company

Fund Performance Vs Benchmark (CAGR) as on 31st January, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Hybrid 35+65 Aggressive Index (%)	Nifty 50 TRI (%)	NAV Growth (₹)	CRISIL Hybrid 35+65 Aggressive Index (₹)	Nifty 50 TRI (₹)
1 Y	4.05	2.94	3.18	10,405	10,294	10,318
3 Y	15.63	13.23	15.21	15,466	14,522	15,298
5 Y	8.24	10.13	11.25	14,860	16,205	17,046
SI*	14.40	NA	NA	4,38,217	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 104 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.

UTI HYBRID EQUITY FUND

(Erstwhile UTI Balanced Fund)

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

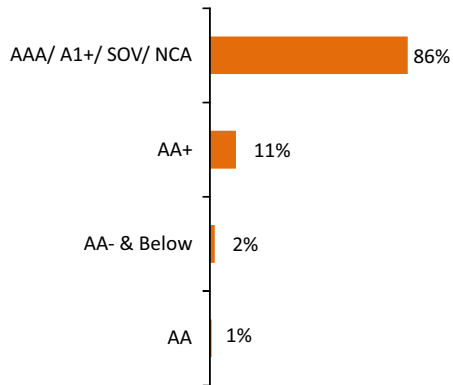
Category
Aggressive
Hybrid Fund

SIP Returns as on 31st January, 2023

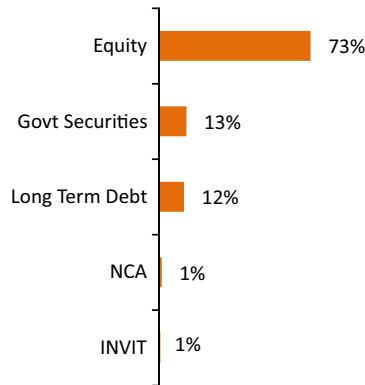
Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Hybrid 35+65 Aggressive Index (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) CRISIL Hybrid 35+65 Aggressive Index	Yield (%) Nifty 50 TRI
1 Y	1,20,000	1,24,987	1,22,418	1,23,151	7.76	3.74	4.88
3 Y	3,60,000	4,62,492	4,31,684	4,58,694	16.95	12.15	16.37
5 Y	6,00,000	8,39,114	8,11,055	8,57,684	13.37	12.00	14.26
7 Y	8,40,000	12,72,509	12,76,993	13,75,038	11.66	11.75	13.83
10 Y	12,00,000	21,69,491	22,19,093	23,77,778	11.39	11.81	13.11
15 Y	18,00,000	45,00,058	45,96,100	49,95,792	11.34	11.58	12.56
SI*	21,80,000	65,91,682	68,70,536	76,91,311	11.07	11.46	12.51

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

Credit Profile of Debt as on 31st Jan, 2023



Asset Allocation of Debt as on 31st Jan, 2023



Top 5 Sectors

Financial Services	34%
Information Technology	13%
Automobile and Auto Components	10%
Construction	8%
Healthcare	7%
Others	28%

Quantitative Indicators

Quantitative Indicators	Fund	Benchmark
Beta	1.10	1
Standard Deviation (Annual)	15.92%	14.15%
Sharpe Ratio	0.57%	
Portfolio Turnover Ratio (Annual)	0.28	

Portfolio Parameters

Weighted Average Maturity	7.73 Yrs
Yield to Maturity*	7.70%
Modified Duration	4.61 Yrs
Macaulay Duration	4.84 Yrs

*Annualized Portfolio YTM – Yields of all securities are annualized

UTI MULTI ASSET FUND

(Erstwhile UTI Wealth Builder Fund)

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

Category
Multi Asset Allocation

Investment Objective

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

Date of inception/allotment

19th November, 2008

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 887.35 Crore
Closing AUM : ₹ 880.46 Crore

High/Low NAV in the month

High Growth Option : ₹ 46.0821
Low Growth Option : ₹ 44.9392

Total Expense Ratio

Regular : 1.94
Direct : 1.04

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW: ₹ 5000/-

Load Structure

Entry Load: Nil

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

NAV per unit as on 31st January, 2023

Regular Growth Option : ₹ 45.3812
Regular IDCW Option : ₹ 19.4319
Direct Growth Option : ₹ 49.1177
Direct IDCW Option : ₹ 21.6978

Portfolio Details

% of Top 10 Stocks	25.34
Median Market Cap (₹ Cr)	47,605
Weighted Average Market Cap	83,602

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	51	35	14
Benchmark	87	13	0

Portfolio as on 31st January, 2023

Portfolio	% to NAV	Futures/Rating
Equity		
Varun Beverages Ltd	3.71	
ITC Ltd.	3.63	
NTPC Ltd.	2.86	
Bank Of Baroda	2.44	-0.12
Ambuja Cements Ltd.	2.42	
Mahindra & Mahindra Ltd.	2.38	
Indian Hotels Company Ltd.	2.36	-0.16
Coal India Ltd.	2.10	
Federal Bank Ltd.	1.87	
Karur Vysya Bank Ltd.	1.84	
Page Industries Ltd	1.84	-0.13
TVS Motor Company Ltd	1.65	
Hindustan Aeronautics Ltd	1.63	
Trent Ltd	1.49	-0.15
Bharat Electronics Ltd.	1.48	
Eicher Motors Ltd	1.47	
Solar Industries India Ltd.	1.41	
Tube Investments Of India Ltd	1.32	
Great Eastern Shipping Co. Ltd.	1.31	
KPIT Technologies Ltd	1.25	
Phoenix Mills Ltd	1.24	
Canara Bank	1.23	-1.24
Oil & Natural Gas Corporation Ltd.	1.23	-1.23
CG Power And Industrial Solutions Ltd.	1.17	
Indian Bank	1.16	
Tech Mahindra Ltd	1.16	-1.17
United Spirits Ltd.	1.06	-1.07
ICICI Bank Ltd	1.03	-1.03
Tata Elxsi Ltd.	1.02	
ABB India Ltd.	1.02	
Coromandel International Ltd.	1.02	
Schaeffler India Ltd	0.98	
Fine Organic Ind Ltd	0.97	
AIA Engineering Ltd.	0.92	
Titan Company Ltd.	0.82	-0.83
Aditya Birla Fashion & Retail Ltd.	0.77	-0.07
Jyothy Labs Ltd.	0.77	
DCB Bank Ltd	0.72	
Apollo Tyres Ltd.	0.65	
Grindwell Norton Ltd.	0.59	
Narayana Hrudayalaya Ltd	0.58	
Creditaccess Grameen Ltd	0.50	
GHCL Ltd.	0.50	
Thermax Ltd.	0.47	
ZF Commercial Vehicle Control Systems India Ltd	0.42	
Asahi India Glass Ltd.	0.42	
RHI Magnesita India Ltd	0.42	
Sun Pharmaceuticals Industries Ltd.	0.41	-0.41
Mahindra CIE Automotive Ltd	0.40	
Tata Power Company Ltd.	0.29	-0.29
Power Grid Corporation Of India Ltd	0.29	-0.29
SRF Ltd.	0.26	-0.26
Borosil Renewables Ltd	0.24	
Ratnamani Metals & Tubes Ltd.	0.22	
Jamna Auto Industries Ltd.	0.18	
Mphasis Ltd	0.13	-0.13
National Aluminium Company Ltd.	0.10	-0.10
Hindalco Industries Ltd.	0.10	-0.11
Chambal Fertilisers & Chemicals Ltd	0.09	-0.08
Govt Securities		
7.38% GSEC 20/06/2027	5.71	SOV
7.41% GS MAT - 19/12/2036	2.83	SOV
6.54% GSEC MAT - 17/01/2032	2.69	SOV
364 D TBILL MAT 12/10/2023	1.63	SOV
364 D TBILL MAT 19/10/2023	0.54	SOV
364 D TBILL MAT - 01/06/2023	0.15	SOV
Long Term Debt		
HDB Financial Services Ltd.	1.13	CRISIL AAA/A1+
Small Indst. Dev. Bank Of India	1.13	CRISIL AAA/A1+
Mutual Fund Units		
UTI MF- Gold Exchange Traded Fund	15.24	
Net Current assets	2.95	
Total	100.00	

UTI MULTI ASSET FUND

(Erstwhile UTI Wealth Builder Fund)

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

Category
Multi Asset Allocation

Fund Performance Vs Benchmark (CAGR) as on 31st January, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	Benchmark@ (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Benchmark@ (₹)	Nifty 50 TRI (₹)
1 Y	3.54	3.57	3.18	10,354	10,357	10,318
3 Y	8.87	13.38	15.21	12,907	14,580	15,298
5 Y	5.89	10.52	11.25	13,315	16,494	17,046
SI*	11.23	14.28	15.71	45,366	66,627	79,504

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 104 in 'Fund Manager Summary'. N.A - Not Available. Schemes Managed by Mr. Sunil Madhukar Patil, Mr. Sharwan Kumar Goyal. The performance of the benchmark is calculated using total return index variant of the benchmark index.

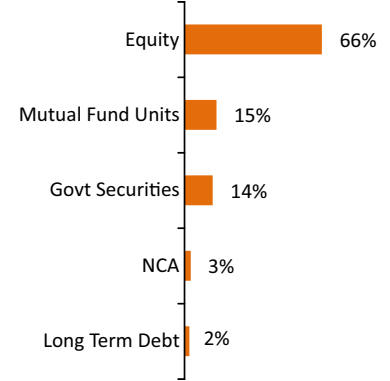
SIP Returns as on 31st January, 2023

Period	Investment Amount (₹)	Fund Value (₹)	Benchmark@ (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Benchmark@	Yield (%) Nifty 50 TRI
1 Y	1,20,000	1,24,199	1,22,533	1,23,151	6.52	3.92	4.88
3 Y	3,60,000	4,11,998	4,30,580	4,58,694	8.95	11.97	16.37
5 Y	6,00,000	7,35,561	8,15,722	8,57,684	8.07	12.23	14.26
7 Y	8,40,000	10,99,402	12,87,257	13,75,038	7.56	11.98	13.83
10 Y	12,00,000	17,52,913	22,23,797	23,77,778	7.36	11.85	13.11
SI	16,90,000	30,22,690	40,83,754	44,34,380	7.84	11.68	12.72

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

Asset Allocation of Debt as on 31st Jan, 2023



Top 5 Sectors

Sector	Percentage
Mutual Fund Units	19%
Financial Services	13%
Automobile and Auto Components	12%
Fast Moving Consumer Goods	11%
Capital Goods	10%
Others	34%

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Varun Beverages Ltd	3.4	Reliance Industries Ltd	-7.8
Ambuja Cements Ltd	2.1	HDFC Bank Ltd	-6.8
NTPC Ltd	2.1	ICICI Bank Ltd	-5.6
Bank Of Baroda	2.0	Infosys Ltd	-5.4
Indian Hotels Company Ltd	1.9	HDFC Ltd	-4.6

Portfolio Parameters

Weighted Average Maturity	5.21 Yrs
Yield to Maturity*	7.25%
Modified Duration	3.77 Yrs
Macaulay Duration	3.92 Yrs

*Annualized Portfolio YTM – Yields of all securities are annualized

WBINDX4 Returns

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

Quantitative Indicators Fund Benchmark

Indicator	Fund	Benchmark
Beta	0.91	1
Standard Deviation (Annual)	13.82%	14.45%
Sharpe Ratio	0.17%	
Portfolio Turnover Ratio (Annual)	2.77	

UTI ARBITRAGE FUND

(Erstwhile UTI Spread Fund)

An open ended scheme investing in arbitrage opportunities.

Category
Arbitrage

Investment Objective

The objective of the scheme is to generate capital appreciation through arbitrage opportunities between cash and derivatives market and arbitrage opportunities within the derivative segment and by deployment of surplus cash in debt securities and money market instruments. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.

Date of inception/allotment

22nd June, 2006

Fund Manager

Mr. Sharwan Kumar Goyal (For Equity Portion) Managing the scheme since Jan 2021 & Mr. Amit Sharma (For Debt Portion) Managing the scheme since Jul 2018

Fund AUM

Fund Size Monthly Average : ₹3576.11 Crore
Closing AUM : ₹3538.27 Crore

High/Low NAV in the month

High Growth Option : ₹29.4804
Low Growth Option : ₹29.3316

Total Expense Ratio

Regular : 0.93
Direct : 0.34

Minimum Investment Amount

Growth: ₹5000/-
IDCW: ₹5000/-

Load Structure

Entry Load: Nil

Exit Load : (A) Redemption / Switch out within 21 days from the date of allotment-

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

(ii) beyond 10% of the allotted Units - 0.25%

(B) Redemption / Switch out after 21 days from the date of allotment - NIL

Any redemption/switchout of units would be done on First in First out (FIFO) basis

NAV per unit as on 31st January, 2023

Regular Growth Option : ₹29.4475
Regular IDCW Option : ₹16.6356
Direct Growth Option : ₹30.9429
Direct IDCW Option : ₹18.1002

Portfolio Details

Median Market Cap (₹ Cr) : 1,46,608
Weighted Average Market Cap : 3,72,334

All figures given are provisional and unaudited.

Portfolio Parameters

Weighted Average Maturity : 0.39 Yrs
Yield to Maturity* : 6.42%
Modified Duration : 0.39 Yrs
Macaulay Duration : 0.39 Yrs

*Annualized Portfolio YTM – Yields of all securities are annualized

February 2023 | For Product Label, Refer Page no. 105-109.

Portfolio as on 31st January, 2023

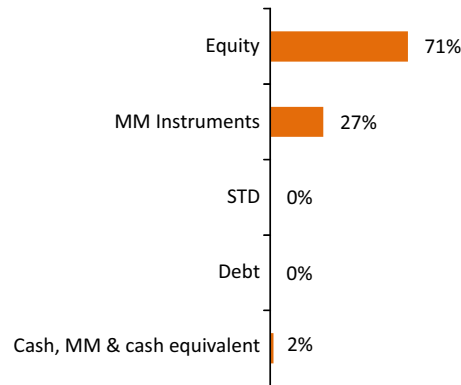
Equity	% to NAV	Hedged
Equity*	70.70	
MM Instruments	27.37	
Cash, MM & cash equivalent	1.78	
STD	0.15	
Debt	0.00	
Total	100.00	

All figures given are provisional and unaudited.

Average Equity holding in UTI Arbitrage Fund is 67.31% for the past 12 months against the requirement of minimum 65% for equity taxation.

(Annual average of the monthly average opening and closing figures)

Asset Allocation of Debt as on 31st Jan, 2023



Quantitative Indicators Fund Benchmark

Beta	0.35	1
Standard Deviation (Annual)	1.09%	1.87%
Sharpe Ratio	-2.25%	
Portfolio Turnover Ratio (Annual)	10.86	

Fund Performance Vs Benchmark (CAGR) as on 31st January, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 50 Arbitrage TRI (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	Nifty 50 Arbitrage TRI (₹)	CRISIL 1 Year T-Bill Index (₹)
1 Y	4.06	4.19	4.56	10,406	10,419	10,456
3 Y	4.03	3.52	4.54	11,260	11,095	11,426
5 Y	4.87	4.40	5.61	12,686	12,404	13,140
SI*	6.71	6.08	6.09	29,432	26,673	26,715

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 104 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, 2023

Period	Investment Amount (₹)	Fund Value (₹)	Nifty 50 Arbitrage TRI (₹)	CRISIL 1 Year T-Bill Index (₹)	Yield (%) Fund	Yield (%) Nifty 50 Arbitrage TRI	Yield (%) CRISIL 1 Year T-Bill Index
1 Y	1,20,000	1,22,936	1,22,921	1,23,391	4.55	4.53	5.26
3 Y	3,60,000	3,82,782	3,82,593	3,83,788	4.02	3.99	4.20
5 Y	6,00,000	6,70,394	6,65,951	6,79,205	4.38	4.12	4.90
7 Y	8,40,000	9,94,285	9,78,532	10,14,561	4.74	4.30	5.31
10 Y	12,00,000	15,71,123	15,36,134	16,19,401	5.26	4.83	5.84
15 Y	18,00,000	28,68,341	21,95,877	29,14,789	5.93	5.34	6.13
SI	19,80,000	33,65,779	21,95,877	33,75,975	6.10	5.34	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 REGULAR SAVINGS FUND

(Erstwhile UTI MIS Advantage Plan)

(Number of Segregated portfolio in the scheme 1)

An open ended hybrid scheme investing predominantly in debt instruments.

Category
Conservative
Hybrid Fund

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) Managing the scheme since Jun 2004
Mr. Amit Premchandani, PGDM (IIM Indore), CA, CFA (Equity Portfolio) Managing the scheme since Jan 2022

Fund AUM

Fund Size Monthly Average : ₹1566.51 Crore
Closing AUM : ₹1556.93 Crore

High/Low NAV in the month

High Growth Option : ₹53.7477
Low Growth Option : ₹53.3302

Total Expense Ratio

Regular : 1.79
Direct : 1.20

Minimum Investment Amount

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

Load Structure

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

NAV per unit as on 31st January, 2023

Regular Growth Option : ₹53.4380
Regular IDCW Option : ₹15.6210
Direct Growth Option : ₹56.9752
Direct IDCW Option : ₹17.0730

Portfolio Details

Median Market Cap (₹ Cr)	1,00,997
Weighted Average Market Cap	2,61,122
Number of Securities	57

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	68	18	14

Portfolio as on 31st January, 2023

(Main Portfolio)

	% to NAV	Rating
Equity		
HDFC Bank Ltd.	2.37	
Infosys Ltd.	1.65	
ICICI Bank Ltd	1.60	
Axis Bank Ltd.	1.15	
Bharti Airtel Ltd.	0.92	
State Bank Of India	0.78	
Hindalco Industries Ltd.	0.59	
Maruti Suzuki India Ltd.	0.57	
Tata Steel Ltd.	0.54	
Eicher Motors Ltd	0.53	
Others	13.81	
Govt Securities		
6.54% GSEC MAT - 17/01/2032	9.11	SOV
7.26% GSEC 22/08/2032	6.38	SOV
7.26% GSEC 14/01/29	5.13	SOV
7.70% MH SDL MAT - 19/10/2030	3.23	SOV
7.38% GSEC 20/06/2027	3.23	SOV
7.41% GS MAT - 19/12/2036	3.20	SOV
GOI FRB - MAT 22/09/2033	2.55	SOV
07.73% RAJASTHAN SDL 01/02/2038	1.61	SOV
07.71% ANDHRA SDL 01/02/2036	1.22	SOV
07.75 TN SDL MAT 10/08/2032	0.97	SOV
7.72% MP SDL MAT - 01/02/2038	0.97	SOV
7.64% MAHARASHTRA SDL-25/01/2033	0.96	SOV
364 D TBILL MAT - 01/06/2023	0.16	SOV
7.17% GSEC 08/01/2028	0.05	SOV
Long Term Debt		
Power Finance Corporation Ltd.	3.14	CRISIL AAA/A1+
Jamnagar Utilities & Power Pvt Ltd. ^	3.12	CRISIL AAA/A1+
State Bank Of India	1.90	CRISIL AA+
Summit Digital Infrastructure Ltd	1.87	CRISIL AAA/A1+
Yes Bank Ltd.	1.72	CARE A-
Shriram Finance Ltd	1.62	IND AA+
Housing And Urban Development Corpn	1.61	CARE AAA/A1+
Small Indst. Dev. Bank Of India	1.61	ICRA AAA/A1+
HDB Financial Services Ltd.	1.60	CRISIL AAA/A1+
Bajaj Finance Ltd.	1.60	CRISIL AAA/A1+
HDFC Bank Ltd.	1.60	CRISIL AAA/A1+
Union Bank Of India	1.60	CRISIL AA+
HDFC Ltd.	1.60	ICRA AAA/A1+
Cholamandalam Investment & Finance Company Ltd	1.59	ICRA AA+
Tata Motors Finance Ltd.	1.58	CRISIL AA-
Canfin Homes Ltd.	1.56	ICRA AA+
India Grid Trust	1.55	CRISIL AAA/A1+
ICICI Bank Ltd	1.17	CRISIL AAA/A1+
REC Ltd	0.97	CRISIL AAA/A1+
Canara Bank	0.64	CRISIL AA+
Piramal Capital & Housing Finance Ltd	0.58	ICRA AA
Net Current assets	2.49	
Total	100.00	

^ Mukesh Ambani promoter Group company

Fund Performance Vs Benchmark (CAGR) as on 31st January, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	NIFTY 50 Hybrid Composite Debt 15:85 TRI (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	NIFTY 50 Hybrid Composite Debt 15:85 TRI (₹)	CRISIL 10 Year Gilt Index (₹)
1 Y	2.98	3.60	1.98	10,298	10,360	10,198
3 Y	9.26	7.99	3.67	13,046	12,596	11,143
5 Y	6.39	8.13	5.76	13,633	14,785	13,233
SI*	9.15	8.33	5.44	53,427	46,247	27,562

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 104 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.

UTI REGULAR SAVINGS FUND

(Erstwhile UTI MIS Advantage Plan)

(Number of Segregated portfolio in the scheme 1)

An open ended hybrid scheme investing predominantly in debt instruments.

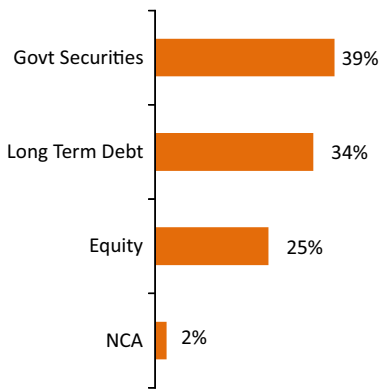
Category
Conservative
Hybrid Fund

SIP Returns as on 31st January, 2023

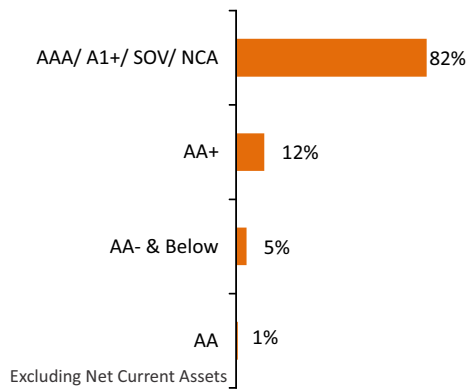
Period	Investment Amount (₹)	Fund Value (₹)	NIFTY 50 Hybrid Composite Debt 15:85 TRI (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) NIFTY 50 Hybrid Composite Debt 15:85 TRI	Yield (%) CRISIL 10 Year Gilt Index
1 Y	1,20,000	1,23,045	1,23,253	1,23,021	4.72	5.05	4.69
3 Y	3,60,000	4,11,255	3,95,339	3,71,296	8.83	6.17	2.02
5 Y	6,00,000	7,28,753	7,29,559	6,67,964	7.70	7.75	4.24
7 Y	8,40,000	10,90,636	11,14,770	9,90,917	7.34	7.95	4.65
10 Y	12,00,000	18,03,626	18,50,160	16,00,035	7.90	8.38	5.61
15 Y	18,00,000	35,31,620	35,76,204	28,73,526	8.46	8.61	5.96
SI	21,80,000	51,03,322	50,91,785	39,10,432	8.65	8.63	6.06

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

Asset Allocation of Debt as on 31st Jan, 2023



Credit Profile of Debt as on 31st Jan, 2023



Top Sectors

Financial Services	33%
Information Technology	11%
Healthcare	10%
Automobile and Auto Components	10%
Others	37%

Quantitative Indicators Fund Benchmark

Beta	1.16	1
Standard Deviation (Annual)	5.88%	4.42%
Sharpe Ratio	0.47%	
Portfolio Turnover Ratio (Annual)	0.35	

Portfolio Parameters

Weighted Average Maturity	7.53 Yrs
Yield to Maturity*	7.81%
Modified Duration	4.77 Yrs
Macaulay Duration	5.01 Yrs

*Annualized Portfolio YTM – Yields of all securities are annualized

Segregated AUM & NAV

Segregated Fund Size Monthly Average :	₹ 0.0 Crore
Closing AUM:	₹ 0.0 Crore
Segregated NAV per unit as on 31 st January, 2023	₹ 0.0
Growth :	

UTI Regular Savings Fund (Segregated - 17022020) Segregated Portfolio as on 31st January, 2023

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.

Category
Dynamic
Asset Allocation

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)
Managing the scheme since Dec 2021
Mr. Ajay Tyagi - Master in Finance, CFA Charterholder
(Equity Portfolio) Managing the scheme since Dec 2014

Fund AUM

Fund Size Monthly Average : ₹ 5109.79 Crore
Closing AUM : ₹ 5087.40 Crore

High/Low NAV in the month

High Growth Option : ₹ 32.4295
Low Growth Option : ₹ 31.9113

Total Expense Ratio

Existing : 1.75
Direct : 0.96

Minimum Investment Amount

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

Load Structure

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

NAV per unit as on 31st January, 2023

Existing Growth Option : ₹ 32.0324
Direct Growth Option : ₹ 34.0631

Portfolio Details

Median Market Cap (₹ Cr)	1,09,727
Weighted Average Market Cap	2,23,152
Number of Securities	56

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	69	22	9

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

Portfolio as on 31st January, 2023

Portfolio	% to NAV	Rating
Equity		
LTIMindtree Ltd.	2.61	
ICICI Bank Ltd	2.25	
Bajaj Finance Ltd.	2.02	
HDFC Bank Ltd.	1.91	
Infosys Ltd.	1.83	
Kotak Mahindra Bank Ltd.	1.53	
Avenue Supermarts Ltd.	1.41	
Coforge Ltd	1.32	
HDFC Ltd.	1.28	
Info-Edge (India) Ltd.	1.23	
Astral Ltd.	1.17	
Maruti Suzuki India Ltd.	0.92	
Titan Company Ltd.	0.89	
AU Small Finance Bank Ltd	0.76	
Shree Cement Ltd.	0.75	
Others	15.89	
Govt Securities		
Others	12.76	
7.26% GSEC 22/08/2032	8.69	SOV
7.41% GS MAT - 19/12/2036	5.39	SOV
7.38% GSEC 20/06/2027	3.46	SOV
GOI FRB - MAT 22/09/2033	1.95	SOV
6.58% GUJARAT SDL MAT - 31/03/2027	1.91	SOV
Long Term Debt		
Small Indst. Dev. Bank Of India	3.18	CRISIL AAA/A1+
Indian Railways Fin Corpn Ltd.	1.96	CRISIL AAA/A1+
HDFC Ltd.	1.95	CRISIL AAA/A1+
Power Finance Corporation Ltd.	1.47	CRISIL AAA/A1+
State Bank Of India	1.46	CRISIL AA+
Jamnagar Utilities & Power Pvt Ltd. ^	1.40	CRISIL AAA/A1+
REC Ltd	1.26	CRISIL AAA/A1+
Shriram Finance Ltd	0.99	IND AA+
Housing And Urban Development Corpn	0.98	CARE AAA/A1+
HDB Financial Services Ltd.	0.98	CRISIL AAA/A1+
Others	8.59	
Mutual Fund Units		
UTI Nifty Bank Exchange Traded Fund	0.03	
Securitized Debt		
First Business Receivable Trust [§]	0.80	IND AAA/A1+
Net Current assets	3.01	
Total	100.00	

§ Underlying customer - Reliance Group Company ^ Mukesh Ambani promoter Group company

Fund Performance Vs Benchmark (CAGR) as on 31st January, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	NIFTY 50 Hybrid Composite Debt 50:50 Index (%)	Nifty 50 TRI (%)	NAV Growth (₹)	NIFTY 50 Hybrid Composite Debt 50:50 Index (₹)	Nifty 50 TRI (₹)
1 Y	-2.15	3.60	3.18	9,785	10,360	10,318
3 Y	7.64	11.54	15.21	12,474	13,881	15,298
5 Y	5.27	9.85	11.25	12,930	16,000	17,046
SI*	10.36	NA	NA	15,82,094	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 104 in 'Fund Manager Summary'. N.A - Not Available. Schemes Managed by Mr. Sunil Madhukar Patil & Mr. Ajay Tyagi.

UTI UNIT LINKED INSURANCE PLAN*

An open ended tax saving cum insurance scheme.

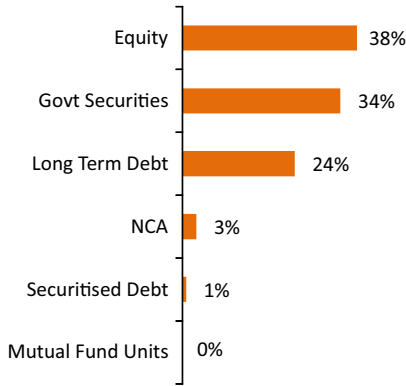
Category
Dynamic
Asset Allocation

SIP Returns as on 31st January, 2023

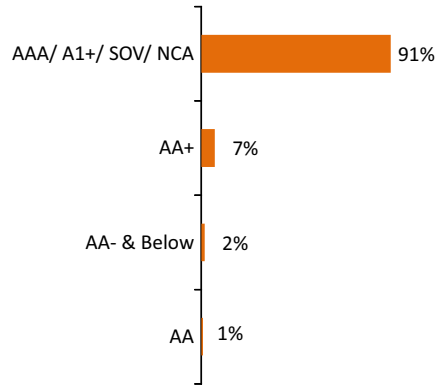
Period	Investment Amount (₹)	Fund Value (₹)	NIFTY 50 Hybrid Composite Debt 50:50 Index (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) NIFTY 50 Hybrid Composite Debt 50:50 Index	Yield (%) Nifty 50 TRI
1 Y	1,20,000	1,19,205	1,23,321	1,23,151	-1.22	5.15	4.88
3 Y	3,60,000	3,95,528	4,20,436	4,58,694	6.20	10.33	16.37
5 Y	6,00,000	7,02,802	7,86,645	8,57,684	6.26	10.77	14.26
7 Y	8,40,000	10,54,290	12,30,972	13,75,038	6.39	10.73	13.83
10 Y	12,00,000	17,40,678	20,87,174	23,77,778	7.22	10.66	13.11
15 Y	18,00,000	34,64,397	42,12,255	49,95,792	8.23	10.56	12.56
SI	21,80,000	51,25,960	62,65,518	76,91,311	8.69	10.60	12.51

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.**

Asset Allocation of Debt as on 31st Jan, 2023



Credit Profile of Debt as on 31st Jan, 2023



Top 5 Sectors

Financial Services	27%
Information Technology	15%
Healthcare	12%
Consumer Services	11%
Consumer Durables	9%
Others	25%

Quantitative Indicators Fund Benchmark

Beta	0.68	1
Standard Deviation (Annual)	8.16%	11.14%
Sharpe Ratio	0.14%	
Portfolio Turnover Ratio (Annual)	0.11	

Portfolio Parameters

Weighted Average Maturity	7.39 Yrs
Yield to Maturity*	7.66%
Modified Duration	4.68 Yrs
Macaulay Duration	4.91 Yrs
Securitized Debt Average Maturity First Business Receivable Trust	0.93 Yrs

*Annualized Portfolio YTM – Yields of all securities are annualized

UTI EQUITY SAVINGS FUND

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

Category
Equity Savings

Investment Objective

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

Date of inception/allotment

30th August, 2018

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 260.39 Crore
Closing AUM : ₹ 259.38 Crore

High/Low NAV in the month

High Growth Option : ₹ 13.9831
Low Growth Option : ₹ 13.8270

Total Expense Ratio

Regular : 1.51
Direct : 0.68

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW: ₹ 5000/-

Load Structure

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

NAV per unit as on 31st January, 2023

Regular Growth Option : ₹ 13.8506
Regular IDCW Option : ₹ 13.8507
Direct Growth Option : ₹ 14.4125
Direct IDCW Option : ₹ 14.4133

Portfolio Details

% of Top 10 Stocks	20.47
Median Market Cap (₹ Cr)	3,03,762
Weighted Average Market Cap	3,81,671
Number of Securities	30

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	95	2	3

Portfolio as on 31st January, 2023

Portfolio	% to NAV	Futures/Rating
Equity		
Infosys Ltd.	8.04	-4.78
HDFC Ltd.	5.80	-5.32
Grasim Industries Ltd.	5.43	-4.70
Reliance Industries Ltd.	4.08	-3.36
ICICI Bank Ltd	3.67	-1.31
HDFC Bank Ltd.	3.32	
Axis Bank Ltd.	3.31	-2.36
JSW Steel Ltd.	2.72	-2.74
SBI Life Insurance Company Ltd.	2.33	-2.35
Hindalco Industries Ltd.	2.19	-1.33
Larsen & Toubro Limited	2.07	
HCL Technologies Ltd.	2.02	
ITC Ltd.	1.94	
State Bank Of India	1.63	
Hindustan Unilever Ltd.	1.61	-1.62
Oil & Natural Gas Corporation Ltd.	1.54	-0.39
Bharti Airtel Ltd.	1.44	
Aurobindo Pharma Ltd.	1.28	-0.65
NTPC Ltd.	1.24	
IndusInd Bank Ltd.	1.20	
Cipla Ltd.	1.04	
Tech Mahindra Ltd	0.98	
Mahindra & Mahindra Ltd.	0.98	
Tata Motors Ltd.	0.82	
Interglobe Aviation Ltd	0.75	
Maruti Suzuki India Ltd.	0.74	
ICICI Lombard General Insurance Company Ltd	0.66	
Bajaj Auto Ltd.	0.61	
Dr Reddy's Laboratories Ltd.	0.60	
Power Grid Corporation Of India Ltd	0.55	
Wipro Ltd.	0.45	
GAIL (India) Ltd.	0.34	
Dabur India Ltd.	0.24	-0.24
Govt Securities		
7.38% GSEC 20/06/2027	11.63	SOV
7.26% GSEC 22/08/2032	9.57	SOV
364 D TBILL MAT 12/10/2023	1.84	SOV
364 D TBILL MAT 19/10/2023	1.84	SOV
364 D TBILL MAT - 01/06/2023	0.14	SOV
Net Current assets	9.35	
Total	100.00	

Fund Performance Vs Benchmark (CAGR) as on 31st January, 2023 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 Y	4.89	5.09	1.98	10,489	10,509	10,198
3 Y	10.02	10.18	3.67	13,321	13,379	11,143
SI*	7.64	8.94	6.33	13,851	14,606	13,120

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 104 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.

UTI EQUITY SAVINGS FUND

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

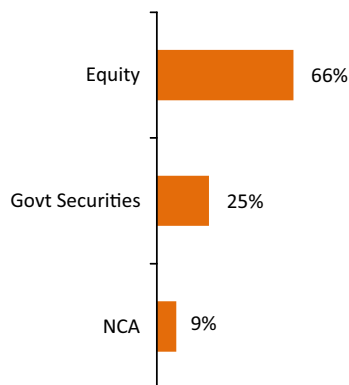
Category
Equity Savings

SIP Returns as on 31st January, 2023

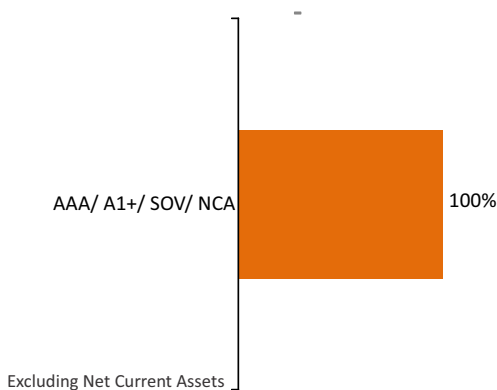
Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Equity Savings Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Equity Savings Index	Yield (%) CRISIL 10 Year Gilt Index
1 Y	1,20,000	1,24,293	1,24,168	1,22,972	6.67	25.99	4.61
3 Y	3,60,000	4,18,998	4,15,445	3,71,153	10.10	11.29	1.99
SI	5,30,000	6,52,134	6,57,155	5,75,185	9.34	10.44	3.65

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

Asset Allocation of Debt as on 31st Jan, 2023



Credit Profile of Debt as on 31st Jan, 2023



Top 5 Sectors

Financial Services	33%
Information Technology	18%
Oil, Gas & Consumable Fuels	9%
Construction Materials	8%
Metals & Mining	7%
Others	24%

Quantitative Indicators Fund Benchmark

Beta	0.73	1
Standard Deviation (Annual)	7.65%	9.07%
Sharpe Ratio	0.46%	
Portfolio Turnover Ratio (Annual)	3.87	

Portfolio Parameters

Weighted Average Maturity	4.35 Yrs
Yield to Maturity*	6.99%
Modified Duration	3.24 Yrs
Macaulay Duration	3.36 Yrs

*Annualized Portfolio YTM – Yields of all securities are annualized

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
HDFC Bank Ltd	3.3	SBI Life Insurance	
Infosys Ltd	3.3	Company Ltd	0.0
ICICI Bank Ltd	2.4	JSW Steel Ltd	0.0
Larsen & Toubro Ltd	2.1	Hindustan Unilever Ltd	0.0
HCL Technologies Ltd	2.0	Dabur India Ltd	0.0
		GAIL (India) Ltd	0.3

UTI CHILDREN'S CAREER FUND - SAVINGS PLAN

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

Category
Children's Fund

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)
Managing the scheme since Aug 2019
Mr. Sunil Madhukar Patil, M.com.,MFM (Debt portion)
Managing the scheme since Dec 2021

Fund AUM

Fund Size Monthly Average : ₹ 4101.39 Crore
Closing AUM : ₹ 4070.97 Crore

High/Low NAV in the month

High Growth Option : ₹ 31.1249
Low Growth Option : ₹ 30.5670

Total Expense Ratio

Regular : 1.75
Direct : 1.53

Minimum Investment Amount

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

Lock In Period

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

Load Structure

Entry Load: Nil
Exit Load : Nil

NAV per unit as on 31st January, 2023

Regular Growth Option : ₹ 30.6894
Direct Growth Option : ₹ 31.2209

Portfolio Details

Median Market Cap (₹ Cr)	1,11,010
Weighted Average Market Cap	2,60,765

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	67	20	14

Portfolio as on 31st January, 2023

Portfolio	% to NAV	Rating
Equity		
HDFC Bank Ltd.	3.43	
ICICI Bank Ltd	3.11	
Infosys Ltd.	2.64	
Axis Bank Ltd.	1.92	
Bharti Airtel Ltd.	1.41	
Maruti Suzuki India Ltd.	1.08	
State Bank Of India	0.98	
Bajaj Finance Ltd.	0.95	
Godrej Consumer Products Ltd	0.92	
Ultratech Cement Ltd.	0.81	
Crompton Greaves Consumer Electricals Ltd.	0.79	
LTIMindtree Ltd.	0.77	
Tata Motors Ltd.	0.76	
Hindalco Industries Ltd.	0.73	
Cholamandalam Investment & Finance Company Ltd	0.72	
Others	18.50	
Govt Securities		
Others	8.58	
7.41% GS MAT - 19/12/2036	6.12	SOV
7.26% GSEC 22/08/2032	6.10	SOV
7.38% GSEC 20/06/2027	3.71	SOV
6.54% GSEC MAT - 17/01/2032	3.48	SOV
GOI FRB - MAT 22/09/2033	3.04	SOV
Long Term Debt		
HDFC Ltd.	3.60	CRISIL AAA/A1+
Power Finance Corporation Ltd.	2.71	CRISIL AAA/A1+
Small Indst. Dev. Bank Of India	2.45	CRISIL AAA/A1+
Shriram Finance Ltd	1.24	IND AA+
Housing And Urban Development Corpn	1.23	CARE AAA/A1+
HDB Financial Services Ltd.	1.23	CRISIL AAA/A1+
Indian Railways Fin Corpn Ltd.	1.22	CRISIL AAA/A1+
HDFC Bank Ltd.	1.22	CRISIL AAA/A1+
NTPC Ltd.	1.21	CRISIL AAA/A1+
Citicorp Finance India Ltd.	1.21	CRISIL AAA/A1+
Others	7.61	
Securitized Debt		
First Business Receivable Trust [§]	0.38	IND AAA/A1+
Net Current assets	4.14	
Total	100.00	

§ Underlying customer - Reliance Group Company

Fund Performance Vs Benchmark (CAGR) as on 31st January, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Short Term Debt Hybrid 60+40 Fund Index (%)	Nifty 50 TRI (%)	NAV Growth (₹)	CRISIL Short Term Debt Hybrid 60+40 Fund Index (₹)	Nifty 50 TRI (₹)
1 Y	0.44	3.54	3.18	10,044	10,354	10,318
3 Y	9.20	10.71	15.21	13,025	13,573	15,298
5 Y	5.99	9.10	11.25	13,378	15,461	17,046
SI*	10.75	NA	NA	2,04,870	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 104 in 'Fund Manager Summary'. N.A - Not Available. Schemes Managed by Mr. Sunil Madhukar Patil & Mr Vishal Chopda

UTI CHILDREN'S CAREER FUND - SAVINGS PLAN

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

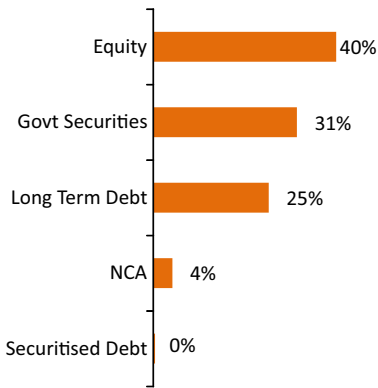
Category
Children's Fund

SIP Returns as on 31st January, 2023

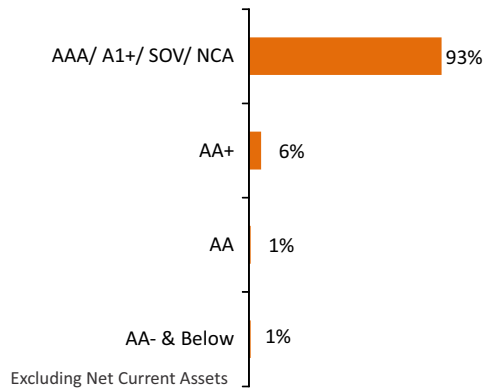
Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Short Term Debt Hybrid 60+40 Fund Index (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) CRISIL Short Term Debt Hybrid 60+40 Fund Index	Yield (%) Nifty 50 TRI
1 Y	1,20,000	1,21,195	1,22,779	1,23,151	1.84	4.30	4.88
3 Y	3,60,000	4,10,519	4,14,692	4,58,694	8.71	9.40	16.37
5 Y	6,00,000	7,33,494	7,69,967	8,57,684	7.96	9.91	14.26
7 Y	8,40,000	10,97,390	11,96,005	13,75,038	7.51	9.92	13.83
10 Y	12,00,000	18,54,314	20,29,411	23,77,778	8.43	10.13	13.11
15 Y	18,00,000	38,00,517	40,77,525	49,95,792	9.34	10.17	12.56
SI	21,80,000	55,03,721	59,88,756	76,91,311	9.37	10.17	12.51

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.**

Asset Allocation of Debt as on 31st Jan, 2023



Credit Profile of Debt as on 31st Jan, 2023



Top 5 Sectors

Financial Services	32%
Automobile & Auto Components	10%
Information Technology	10%
FMCG	8%
Consumer Services	7%
Others	34%

Quantitative Indicators Fund Benchmark

Beta	0.96	1
Standard Deviation (Annual)	8.70%	8.71%
Sharpe Ratio	0.31%	
Portfolio Turnover Ratio (Annual)	0.39	

Portfolio Parameters

Weighted Average Maturity	7.31 Yrs
Yield to Maturity*	7.65%
Modified Duration	4.55 Yrs
Macaulay Duration	4.78 Yrs
Securitized Debt Average Maturity	
First Business Receivable Trust	1.92 Yrs

*Annualized Portfolio YTM – Yields of all securities are annualized

UTI RETIREMENT BENEFIT PENSION FUND

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

Category
Retirement Fund

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) Managing the scheme since Sep 2019
Mr. Sunil Madhukar Patil, M.com.,MFM (Debt portion) Managing the scheme since Dec 2021

Fund AUM

Fund Size Monthly Average : ₹ 3730.61 Crore
Closing AUM : ₹ 3718.26 Crore

High/Low NAV in the month

High Growth Option : ₹ 36.2337
Low Growth Option : ₹ 35.7777

Total Expense Ratio

Regular : 1.77
Direct : 1.05

Minimum Investment Amount

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

Load Structure

Entry Load: Nil
Exit Load : Nil

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

NAV per unit as on 31st January, 2023

Regular Growth Option : ₹ 35.9111
Direct Growth Option : ₹ 38.1480

Portfolio Details

Median Market Cap (₹ Cr)	2,89,599
Weighted Average Market Cap	3,20,071
Number of Securities	58

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	67	21	12

Portfolio as on 31st January, 2023

Portfolio	% to NAV	Rating
Equity		
HDFC Bank Ltd.	3.38	
ICICI Bank Ltd	2.84	
Infosys Ltd.	2.44	
Larsen & Toubro Ltd.	2.02	
ITC Ltd.	1.89	
State Bank Of India	1.78	
HDFC Ltd.	1.69	
HCL Technologies Ltd.	1.61	
Mahindra & Mahindra Ltd.	1.26	
Axis Bank Ltd.	1.20	
Hindalco Industries Ltd.	1.02	
Tata Motors Ltd.	0.90	
Bharti Airtel Ltd.	0.89	
Reliance Industries Ltd.	0.66	
Bajaj Auto Ltd.	0.61	
Others	14.77	
Govt Securities		
Others	9.30	
7.26% GSEC 22/08/2032	9.35	SOV
7.41% GS MAT - 19/12/2036	5.36	SOV
7.38% GSEC 20/06/2027	4.06	SOV
6.63% TN SDL 2035 MAT- 23/12/2035.	2.23	SOV
GOI FRB - MAT 22/09/2033	2.00	SOV
Long Term Debt		
Power Finance Corporation Ltd.	2.67	CRISIL AAA/A1+
HDFC Ltd.	2.59	CRISIL AAA/A1+
Housing And Urban Development Corpn	1.35	CARE AAA/A1+
HDB Financial Services Ltd.	1.34	CRISIL AAA/A1+
Bajaj Finance Ltd.	1.34	CRISIL AAA/A1+
Small Indst. Dev. Bank Of India	1.34	CRISIL AAA/A1+
Indian Railways Fin Corpn Ltd.	1.34	CRISIL AAA/A1+
LIC Housing Finance Ltd.	1.34	CRISIL AAA/A1+
HDFC Bank Ltd.	1.34	CRISIL AAA/A1+
State Bank Of India	1.32	CRISIL AA+
Others	8.63	
Net Current assets	4.12	
Total	100.00	

Fund Performance Vs Benchmark (CAGR) as on 31st January, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Short Term Debt Hybrid 60+40 Fund Index (%)	Nifty 50 TRI (%)	NAV Growth (₹)	CRISIL Short Term Debt Hybrid 60+40 Fund Index (₹)	Nifty 50 TRI (₹)
1 Y	4.10	3.54	3.18	10,410	10,354	10,318
3 Y	11.74	10.71	15.21	13,956	13,573	15,298
5 Y	6.29	9.10	11.25	13,569	15,461	17,046
SI*	10.36	NA	NA	1,59,871	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 104 in 'Fund Manager Summary'. N.A - Not Available. Schemes Managed by Mr. Sunil Madhukar Patil & Mr V. Srivatsa

UTI RETIREMENT BENEFIT PENSION FUND

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

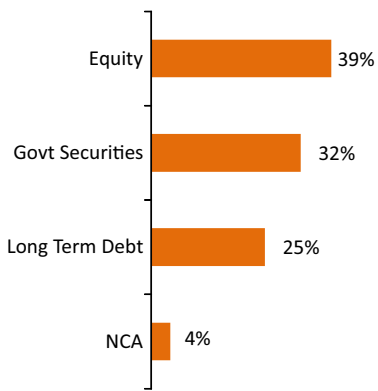
Category
Retirement Fund

SIP Returns as on 31st January, 2023

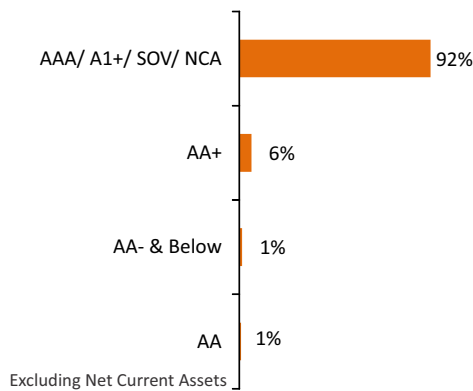
Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Short Term Debt Hybrid 60+40 Fund Index (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) CRISIL Short Term Debt Hybrid 60+40 Fund Index	Yield (%) Nifty 50 TRI
1 Y	1,20,000	1,24,073	1,22,779	1,23,151	6.33	4.30	4.88
3 Y	3,60,000	4,27,113	4,14,692	4,58,694	11.41	9.40	16.37
5 Y	6,00,000	7,61,749	7,69,967	8,57,684	9.48	9.91	14.26
7 Y	8,40,000	11,38,559	11,96,005	13,75,038	8.54	9.92	13.83
10 Y	12,00,000	18,86,259	20,29,411	23,77,778	8.75	10.13	13.11
15 Y	18,00,000	36,82,025	40,77,525	49,95,792	8.96	10.17	12.56
SI	21,80,000	52,72,524	59,88,756	76,91,311	8.96	10.17	12.51

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.**

Asset Allocation of Debt as on 31st Jan, 2023



Credit Profile of Debt as on 31st Jan, 2023



Top 5 Sectors

Financial Services	34%
Information Technology	13%
Automobile & Auto Components	10%
Construction	7%
Healthcare	7%
Others	28%

Quantitative Indicators Fund Benchmark

Beta	0.95	1
Standard Deviation (Annual)	8.54%	8.71%
Sharpe Ratio	0.61%	
Portfolio Turnover Ratio (Annual)	0.36	

Portfolio Parameters

Weighted Average Maturity	8.17 Yrs
Yield to Maturity*	7.63%
Modified Duration	5.02 Yrs
Macaulay Duration	5.28 Yrs

*Annualized Portfolio YTM – Yields of all securities are annualized

UTI CHILDREN'S CAREER FUND - INVESTMENT PLAN

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

Category
Children's Fund

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)
Managing the scheme since Aug 2019

Fund AUM

Fund Size Monthly Average : ₹ 693.09 Crore
Closing AUM : ₹ 687.62 Crore

High/Low NAV in the month

High Growth Option : ₹ 59.4101
Low Growth Option : ₹ 56.5903

Total Expense Ratio

Regular : 2.66
Direct : 1.52

Minimum Investment Amount

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

Load Structure

Entry Load: Nil
Exit Load : Nil

Lock In Period

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

NAV per unit as on 31st January, 2023

Regular Growth Option : ₹ 57.1136
Regular IDCW Option : ₹ 57.1168
Direct Growth Option : ₹ 61.7841
Direct IDCW Option : ₹ 61.8896

Portfolio Details

Median Market Cap (₹ Cr) : 1,10,852
Weighted Average Market Cap : 2,60,947

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	67	20	14
Benchmark	78	14	8

Portfolio as on 31st January, 2023

Portfolio	% to NAV	Rating
Equity		
HDFC Bank Ltd.	8.55	
ICICI Bank Ltd	7.75	
Infosys Ltd.	6.57	
Axis Bank Ltd.	4.75	
Bharti Airtel Ltd.	3.52	
Maruti Suzuki India Ltd.	2.68	
State Bank Of India	2.43	
Bajaj Finance Ltd.	2.35	
Godrej Consumer Products Ltd	2.25	
Ultratech Cement Ltd.	2.00	
Crompton Greaves Consumer Electricals Ltd.	1.95	
LTIMindtree Ltd.	1.93	
Tata Motors Ltd.	1.89	
Cholamandalam Investment & Finance Company Ltd	1.81	
Hindalco Industries Ltd.	1.80	
Phoenix Mills Ltd	1.78	
Eicher Motors Ltd	1.72	
Avenue Supermarts Ltd.	1.69	
United Breweries Ltd.	1.64	
Nestle India Ltd.	1.64	
Others	37.57	
Govt Securities		
364 D TBILL MAT - 01/06/2023	0.13	SOV
Net Current assets	1.61	
Total	100.00	

Fund Performance Vs Benchmark (CAGR) as on 31st January, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)
1 Y	-6.18	1.28	3.18	9,382	10,128	10,318
3 Y	13.08	16.10	15.21	14,464	15,656	15,298
5 Y	8.38	10.28	11.25	14,957	16,315	17,046
SI*	11.06	9.77	9.83	48,305	40,533	40,867

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

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

SIP Returns as on 31st January, 2023

Period	Investment Amount (₹)	Fund Value (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty 500 TRI	Yield (%) Nifty 50 TRI
1 Y	1,20,000	1,17,782	1,21,449	1,23,151	-3.40	2.24	4.88
3 Y	3,60,000	4,33,162	4,61,397	4,58,694	12.38	16.78	16.37
5 Y	6,00,000	8,05,800	8,61,799	8,57,684	11.73	14.45	14.26
7 Y	8,40,000	12,63,482	13,67,407	13,75,038	11.46	13.67	13.83
10 Y	12,00,000	22,34,368	24,23,596	23,77,778	11.94	13.47	13.11
15 Y	18,00,000	46,96,000	51,65,095	49,95,792	11.84	12.95	12.56
SI	18,00,000	46,96,000	51,65,095	49,95,792	11.84	12.95	12.56

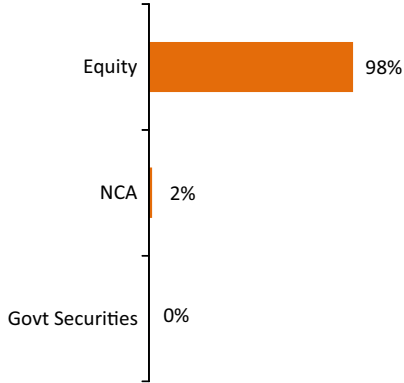
Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. Past performance may or may not be sustained in future.

UTI CHILDREN'S CAREER FUND - INVESTMENT PLAN

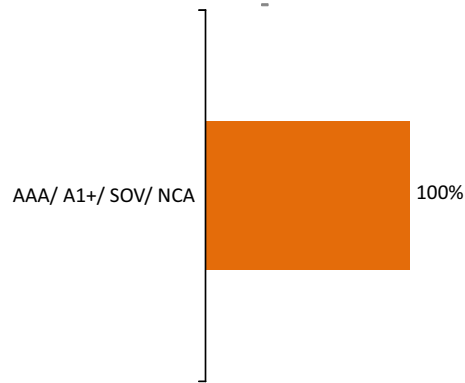
An open ended fund for investment for children having a lock-in for at least 5 years or till the child attains age of majority (whichever is earlier).

Category
Children's Fund

Asset Allocation of Debt as on 31st Jan, 2023



Credit Profile of Debt as on 31st Jan, 2023



Top 5 Sectors

Financial Services	32%
Automobile & Auto Components	10%
Information Technology	10%
FMCG	8%
Consumer Services	7%
Others	34%

Quantitative Indicators

Quantitative Indicators	Fund	Benchmark
Beta	0.94	1
Standard Deviation (Annual)	20.61%	21.53%
Sharpe Ratio	0.32%	
Portfolio Turnover Ratio (Annual)	0.21	

Portfolio Parameters

Weighted Average Maturity	0.03 Yrs
Yield to Maturity*	6.40%
Modified Duration	0.03 Yrs
Macaulay Duration	0.03 Yrs

*Annualized Portfolio YTM – Yields of all securities are annualized

FIXED INCOME PRODUCTS FEBRUARY 2023

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

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

\$ Exit load is applicable if investor exits: (A) Within 12 months from the date of allotment: (i) upto 10% of the allotted Units - Nil (ii) beyond 10% of the allotted Units - Nil (iii) beyond 10% of the allotted Units - 1.00%; (B) After 12 months from the date of allotment - Nil

\$\$\$ Exit load applicable if exit from the date of allotment within: 1 day - 0.0070%, 2 days - 0.0065%, 3 days - 0.0060%, 4 days - 0.0055%, 5 days - 0.0050%, 6 days - 0.0045%, Nil thereafter

UTI OVERNIGHT FUND

(Erstwhile UTI G-SEC STP) (Maturity of 1 day)

An open ended debt scheme investing in overnight securities. Relatively Low interest rate risk and Relatively Low Credit Risk.

Category
Overnight Fund

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)
Managing the scheme since May 2018

Fund AUM

Fund Size Monthly Average : ₹ 7824.96 Crore
Closing AUM : ₹ 7179.53 Crore

High/Low NAV in the month

High Growth Option : ₹ 3008.3669
Low Growth Option : ₹ 2993.4077

Total Expense Ratio

Regular : 0.12
Direct : 0.07

Minimum Investment Amount

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

Load Structure

Entry Load: Nil
Exit Load : Nil

NAV per unit as on 31st January, 2023

Regular Growth Option : ₹ 3008.3669
Regular IDCW Option : ₹ 1370.8617
Direct Growth Option : ₹ 3037.3363
Direct IDCW Option : ₹ 1371.6621

Portfolio Parameters

Weighted Average Maturity : 1 day
Yield to Maturity* : 6.42%
Modified Duration : -
Macaulay Duration : 1 day

*Annualized Portfolio YTM – Yields of all securities are annualized

Portfolio as on 31st January, 2023

Portfolio	% to NAV	Rating
Govt Securities		
364 D TBILL - MAT- 02/02/2023	1.39	SOV
91 DAYS T BILL - 23/02/2023	1.11	SOV
Net Current assets	97.50	
Total	100.00	

Fund Performance Vs Benchmark (CAGR) as on 31st January, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Overnight Fund A-I Index (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	CRISIL Overnight Fund A-I Index (₹)	CRISIL 1 Year T-Bill Index (₹)
1 Y	4.88	5.01	4.56	10,488	10,501	10,456
3 Y	3.75	3.86	4.54	11,169	11,204	11,426
5 Y	4.55	4.68	5.61	12,493	12,571	13,140
SI*	5.90	5.85	5.85	30,061	29,790	29,790

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.

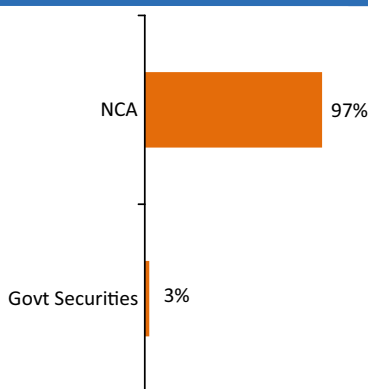
For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 104 in 'Fund Manager Summary'. N.A - Not Available. Schemes Managed by Mr. Amit Sharma.

SIP Returns as on 31st January, 2023

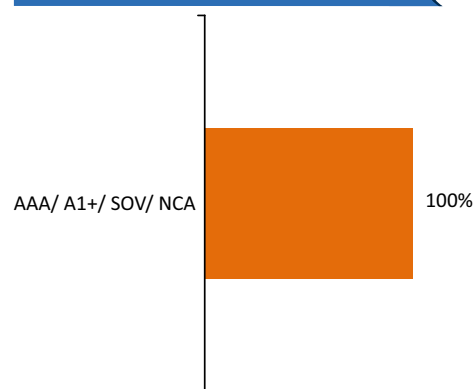
Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Overnight Fund A-I Index (₹)	CRISIL 1 Year T-Bill Index (₹)	Yield (%) Fund	Yield (%) CRISIL Overnight Fund A-I Index	Yield (%) CRISIL 1 Year T-Bill Index
1 Y	1,20,000	1,23,513	1,23,594	1,23,391	5.44	5.56	5.25
3 Y	3,60,000	3,83,539	3,84,306	3,83,788	4.15	4.28	4.19
5 Y	6,00,000	6,67,423	6,69,464	6,79,201	4.20	4.32	4.90
7 Y	8,40,000	9,85,958	9,90,302	10,14,523	4.51	4.63	5.31
10 Y	12,00,000	15,67,117	15,65,028	16,19,351	5.21	5.18	5.84
15 Y	18,00,000	28,52,292	28,34,482	29,14,666	5.86	5.79	6.13
SI	21,80,000	38,71,742	38,34,846	39,29,725	5.96	5.87	6.11

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.

Asset Allocation as on 31st Jan, 2023



Credit Profile of Debt as on 31st Jan, 2023



SCHEME NAME	POTENTIAL RISK CLASS MATRIX			
	Potential Risk Class			
UTI Overnight Fund	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)			

Relatively Low interest rate risk and Relatively Low Credit Risk.

UTI LIQUID CASH PLAN

(Maturity of upto 91 days)

An open ended liquid scheme. Relatively Low interest rate risk and Moderate Credit Risk.

Category
Liquid Fund

Investment Objective

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

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

Date of inception/allotment

23rd June, 2003

Fund Manager

Mr. Amandeep S. Chopra (B.Sc., MBA [FMS Delhi])

Managing the scheme since Jul 2015

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

Managing the scheme since Jul 2017

Fund AUM

Fund Size Monthly Average : ₹28791.61 Crore

Closing AUM : ₹25350.35 Crore

High/Low NAV in the month

High Growth Option : ₹3621.6985

Low Growth Option : ₹3603.2778

Total Expense Ratio

Regular : 0.23

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/-

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, 2023

Regular Growth Option : ₹ 3621.6985

Regular IDCW Option : ₹ 1052.0573

Direct Growth Option : ₹ 3646.7663

Direct IDCW Option : ₹ 1053.6654

Portfolio Parameters

Weighted Average Maturity	27 days
Yield to Maturity*	6.82%
Modified Duration	27 days
Macaulay Duration	27 days

*Annualized Portfolio YTM – Yields of all securities are annualized

Portfolio as on 31st January, 2023

Portfolio	% to NAV	Rating
CP / Cds		
National Bank For Agriculture & Rural Development	9.48	CRISIL AAA/A1+
Canara Bank	5.88	CRISIL AAA/A1+
EXIM Bank	3.92	CRISIL AAA/A1+
HDFC Ltd.	3.52	CRISIL AAA/A1+
Reliance Jio Infocomm Ltd	2.93	CRISIL AAA/A1+
Cholamandalam Investment & Finance Company Ltd	2.92	CRISIL AAA/A1+
Small Indst. Dev. Bank Of India	2.15	CARE AAA/A1+
Reliance Retail Ventures Ltd	1.97	CRISIL AAA/A1+
Union Bank Of India	1.96	CRISIL AAA/A1+
IDFC First Bank Ltd	1.96	CRISIL AAA/A1+
Federal Bank Ltd.	1.87	CRISIL AAA/A1+
UCO Bank	1.66	CRISIL AAA/A1+
Tata Capital Financial Services Ltd	1.37	CRISIL AAA/A1+
ICICI Securities Ltd.	1.37	CRISIL AAA/A1+
Tata Steel Ltd.	0.98	ICRA AAA/A1+
Network 18 Media & Investments Ltd.	0.89	CARE AAA/A1+
Godrej Industries Ltd.	0.84	CRISIL AAA/A1+
HDFC Credila Financial Services Ltd	0.78	CRISIL AAA/A1+
Ramco Cements Ltd.	0.78	ICRA AAA/A1+
Mahindra & Mahindra Fin.Ser.Ltd.	0.78	CRISIL AAA/A1+
Dalmia Cement (Bharat) Ltd	0.78	CRISIL AAA/A1+
Shree Cement Ltd.	0.78	CARE AAA/A1+
Aditya Birla Finance Ltd.	0.78	ICRA AAA/A1+
HDFC Securities Ltd	0.78	CRISIL AAA/A1+
JM Financial Services Ltd.	0.78	CRISIL AAA/A1+
Axis Finance Ltd	0.69	CRISIL AAA/A1+
360 One Wam Ltd	0.68	CARE AAA/A1+
TVS Credit Services Ltd	0.59	CRISIL AAA/A1+
Birla Group Holdings Private Ltd	0.59	CRISIL AAA/A1+
GIC Housing Finance Ltd.	0.58	CRISIL AAA/A1+
Piramal Enterprises Ltd.	0.49	CRISIL AAA/A1+
Telesonic Networks Ltd	0.39	CRISIL AAA/A1+
Jubilant Ingrevia Ltd.	0.39	CRISIL AAA/A1+
Fullerton India Credit Company Ltd.	0.39	CRISIL AAA/A1+
Alembic Pharmaceuticals Ltd.	0.39	CRISIL AAA/A1+
Hinduja Leyland Finance Ltd.	0.39	CRISIL AAA/A1+
Redington Ltd	0.39	CRISIL AAA/A1+
ICICI Home Finance	0.39	CARE AAA/A1+
Motilal Oswal Financial Services Ltd.	0.30	IND AAA/A1+
Kotak Mahindra Bank Ltd.	0.20	CRISIL AAA/A1+
HDFC Bank Ltd.	0.20	CARE AAA/A1+
Aditya Birla Money Ltd	0.20	CRISIL AAA/A1+
Piramal Capital & Housing Finance Ltd	0.20	CRISIL AAA/A1+
Govt Securities		
91 DAYS T BILL - 09/02/2023	1.38	SOV
91 DAYS T BILL - 02/02/2023	0.99	SOV
GS - C STRIP MAT- 19/03/2023	0.07	SOV
NCDs		
Larsen & Toubro Ltd.	1.50	CRISIL AAA/A1+
Indian Railways Fin Corpn Ltd.	1.28	CRISIL AAA/A1+
Power Finance Corporation Ltd.	1.08	CRISIL AAA/A1+
NTPC Ltd.	0.79	CRISIL AAA/A1+
Chennai Petroleum Corp Ltd	0.51	CRISIL AAA/A1+
Net Current assets	33.04	
Total	100.00	

Fund Performance Vs Benchmark (CAGR) as on 31st January, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Liquid Fund AI Index (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	CRISIL Liquid Fund AI Index (₹)	CRISIL 1 Year T-Bill Index (₹)
1 Y	5.08	5.27	4.56	10,508	10,527	10,456
3 Y	4.13	4.28	4.54	11,292	11,341	11,426
5 Y	5.25	5.26	5.61	12,917	12,923	13,140
SI*	6.95	6.51	5.85	36,224	33,473	29,716

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

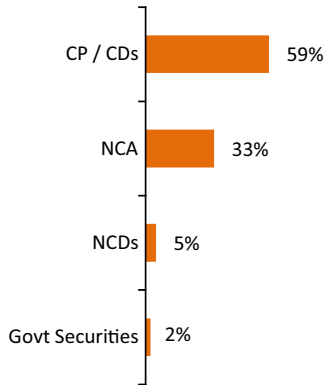
UTI LIQUID CASH PLAN

(Maturity of upto 91 days)

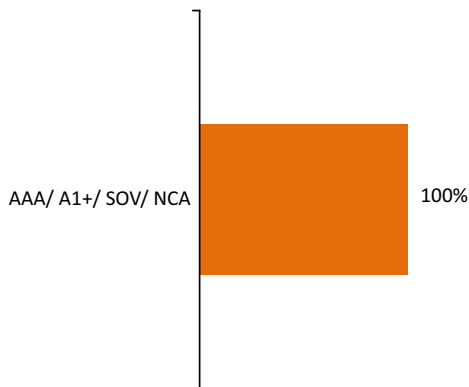
An open ended liquid scheme. Relatively Low interest rate risk and Moderate Credit Risk.

Category
Liquid Fund

Asset Allocation as on 31st Jan, 2023



Credit Profile of Debt as on 31st Jan, 2023



SCHEME NAME	POTENTIAL RISK CLASS MATRIX			
	Potential Risk Class			
UTI Liquid Cash Plan	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)			

Relatively Low interest rate risk and Moderate Credit Risk.

UTI MONEY MARKET FUND

(Maturity upto 1 year)

An open ended debt scheme investing in money market instruments. Relatively Low interest rate risk and Moderate Credit Risk.

Category

Money Market Fund

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

Fund AUM

Fund Size Monthly Average : ₹8134.25 Crore
Closing AUM : ₹8213.77 Crore

High/Low NAV in the month

High Growth Option : ₹2575.0431
Low Growth Option : ₹2561.9277

Total Expense Ratio

Regular : 0.27
Direct : 0.20

Minimum Investment Amount

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

Load Structure

Entry Load: Nil
Exit Load : Nil

NAV per unit as on 31st January, 2023

Regular Growth Option : ₹2575.0431
Regular IDCW Option : ₹1041.9818
Direct Growth Option : ₹2601.1052
Direct IDCW Option : ₹1273.2418

Portfolio Parameters

Weighted Average Maturity 128 days
Yield to Maturity* 7.28%
Modified Duration 128 days
Macaulay Duration 128 days

*Annualized Portfolio YTM – Yields of all securities are annualized

Portfolio as on 31st January, 2023

Portfolio	% to NAV	Rating
CP / Cds		
Canara Bank	8.10	CRISIL AAA/A1+
HDFC Bank Ltd.	5.85	CARE AAA/A1+
Small Indst. Dev. Bank Of India	4.71	CRISIL AAA/A1+
EXIM Bank	4.68	CRISIL AAA/A1+
National Bank For Agriculture & Rural Development	4.64	ICRA AAA/A1+
HDFC Ltd.	4.41	CRISIL AAA/A1+
ICICI Bank Ltd	4.05	ICRA AAA/A1+
IndusInd Bank Ltd.	3.45	CRISIL AAA/A1+
Federal Bank Ltd.	2.90	CRISIL AAA/A1+
IDFC First Bank Ltd	2.86	CRISIL AAA/A1+
Reliance Retail Ventures Ltd.	2.43	CRISIL AAA/A1+
Tata Motors Finance Ltd.	2.41	ICRA AAA/A1+
Motilal Oswal Financial Services Ltd.	2.37	ICRA AAA/A1+
Panatone Finvest Ltd.	2.37	CRISIL AAA/A1+
Kotak Mahindra Bank Ltd.	2.32	CRISIL AAA/A1+
Piramal Capital & Housing Finance Ltd	1.82	CRISIL AAA/A1+
Piramal Enterprises Ltd.	1.82	CRISIL AAA/A1+
Reliance Jio Infocomm Ltd	1.81	CRISIL AAA/A1+
Bharti Telecom Ltd.	1.78	ICRA AAA/A1+
Aditya Birla Finance Ltd.	1.78	ICRA AAA/A1+
Infina Finance Pvt Ltd.	1.66	CRISIL AAA/A1+
Bajaj Housing Finance Ltd	1.21	CRISIL AAA/A1+
Tata Projects Ltd	1.17	CRISIL AAA/A1+
Union Bank Of India	1.13	IND AAA/A1+
Crompton Greaves Consumer Electricals Ltd.	0.66	CRISIL AAA/A1+
Fedbank Financial Services Ltd.	0.61	CRISIL AAA/A1+
LIC Housing Finance Ltd.	0.60	CRISIL AAA/A1+
Astec Lifesciences Ltd	0.30	ICRA AAA/A1+
Govt Securities		
182 D TBILL MAT - 23/03/23	6.04	SOV
8.66% JH SDL MAT - 20/02/23	0.67	SOV
8.27% RAJASTHAN SPL SDL -23/06/2023	0.61	SOV
8.64% JH SDL MAT - 06/03/2023	0.49	SOV
8.62 MH SDL 2023	0.43	SOV
8.72% ANDHRA PRADESH-06.02.23	0.30	SOV
364 D TBILL MAT - 08/06/2023	0.24	SOV
Net Current assets	17.29	
Total	100.00	

Fund Performance Vs Benchmark (CAGR) as on 31st January, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Money Market Fund A-I Index (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	CRISIL Money Market Fund A-I Index (₹)	CRISIL 1 Year T-Bill Index (₹)
1 Y	5.14	5.28	4.56	10,514	10,528	10,456
3 Y	4.92	4.66	4.54	11,551	11,466	11,426
5 Y	6.07	5.76	5.61	13,429	13,233	13,140
SI*	7.22	7.00	6.05	25,754	25,046	22,191

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 104 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, 2023

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Money Market Fund A-I Index (₹)	CRISIL 1 Year T-Bill Index (₹)	Yield (%) Fund	Yield (%) CRISIL Money Market Fund A-I Index	Yield (%) CRISIL 1 Year T-Bill Index
1 Y	1,20,000	1,23,673	1,23,769	1,23,384	5.71	5.86	5.25
3 Y	3,60,000	3,86,874	3,86,803	3,83,772	4.73	4.72	4.20
5 Y	6,00,000	6,86,648	6,83,118	6,79,184	5.33	5.13	4.90
7 Y	8,40,000	10,32,125	10,23,618	10,14,540	5.79	5.56	5.31
10 Y	12,00,000	16,64,263	16,47,527	16,19,380	6.36	6.17	5.84
SI	16,20,000	26,36,547	26,01,914	24,93,799	6.90	6.72	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.

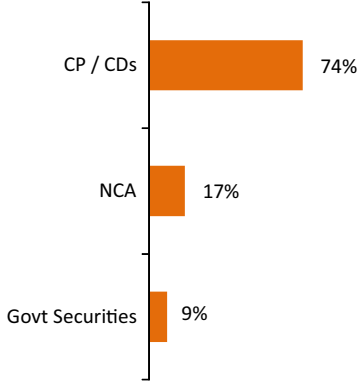
UTI MONEY MARKET FUND

(Maturity upto 1 year)

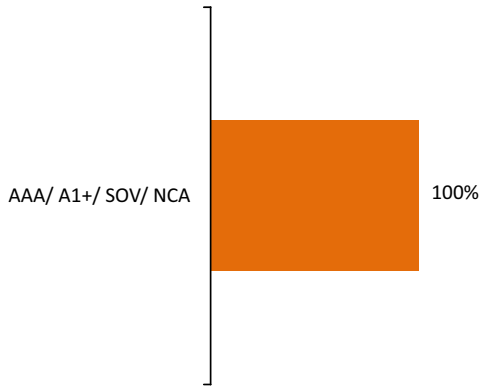
An open ended debt scheme investing in money market instruments. Relatively Low interest rate risk and Moderate Credit Risk.

Category
Money Market Fund

Asset Allocation as on 31st Jan, 2023



Credit Profile of Debt as on 31st Jan, 2023



SCHEME NAME	POTENTIAL RISK CLASS MATRIX			
	Potential Risk Class			
UTI Money Market Fund	Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
	Relatively Low (Class I)		B-I	
	Moderate (Class II)			
	Relatively High (Class III)			

Relatively Low interest rate risk and Moderate Credit Risk.

UTI ULTRA SHORT TERM FUND

(Erstwhile UTI Floating Rate Fund STP) An open ended ultra-short term debt scheme investing in instruments such that the macaulay duration of the portfolio is between 3 months and 6 months. Moderate interest rate risk and Moderate Credit Risk. (Please refer to page no.22 of SID on which the concept of Macaulay duration has been explained)

Category
Ultra Short
Duration Fund

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)] Managing the scheme since Jul 2015

Fund AUM

Fund Size Monthly Average : ₹ 2114.08 Crore
Closing AUM : ₹ 2173.21 Crore

High/Low NAV in the month

High Growth Option : ₹ 3592.2339
Low Growth Option : ₹ 3575.8684

Total Expense Ratio

Regular : 0.96
Direct : 0.44

Minimum Investment Amount

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

Load Structure

Entry Load: Nil
Exit Load : Nil

NAV per unit as on 31st January, 2023

Regular Growth Option : ₹ 3592.2339
Regular IDCW Option : ₹ 1026.0784
Direct Growth Option : ₹ 3801.7512
Direct IDCW Option : ₹ 1101.9870

Portfolio Parameters

Weighted Average Maturity : 152 days
Yield to Maturity* : 7.51%
Modified Duration : 147 days
Macaulay Duration : 151 days

*Annualized Portfolio YTM – Yields of all securities are annualized

Portfolio as on 31st January, 2023

Portfolio	% to NAV	Rating
CP / Cds		
Canara Bank	6.64	CRISIL AAA/A1+
Small Indst. Dev. Bank Of India	5.55	CARE AAA/A1+
ICICI Bank Ltd	5.50	ICRA AAA/A1+
HDFC Ltd.	4.34	CRISIL AAA/A1+
HDFC Bank Ltd.	3.37	CARE AAA/A1+
IndusInd Bank Ltd.	3.34	CRISIL AAA/A1+
Federal Bank Ltd.	3.31	CRISIL AAA/A1+
IDFC First Bank Ltd	3.27	CRISIL AAA/A1+
Kotak Mahindra Bank Ltd.	3.04	CRISIL AAA/A1+
Bharti Airtel Ltd.	2.29	CRISIL AAA/A1+
Canfin Homes Ltd.	2.23	CARE AAA/A1+
Motilal Oswal Financial Services Ltd.	2.23	ICRA AAA/A1+
Tata Projects Ltd	2.22	CRISIL AAA/A1+
360 One Wam Ltd	1.15	ICRA AAA/A1+
Piramal Enterprises Ltd.	1.14	CRISIL AAA/A1+
National Bank For Agriculture & Rural Development	1.07	ICRA AAA/A1+
Crompton Greaves Consumer Electricals Ltd.	0.68	CRISIL AAA/A1+
FRBs		
Shriram Finance Ltd	1.94	CRISIL AA+
Govt Securities		
91 DAYS T BILL - 02/02/2023	4.60	SOV
NCDs		
National Bank For Agriculture & Rural Development	4.59	ICRA AAA/A1+
Bharti Telecom Ltd.	2.71	CRISIL AA+
Indian Railways Fin Corpn Ltd.	2.29	CRISIL AAA/A1+
Grasim Industries Ltd.	2.29	CRISIL AAA/A1+
Kotak Mahindra Prime Ltd.	2.27	CRISIL AAA/A1+
Embassy Office Parks REIT	2.26	CRISIL AAA/A1+
Century Textiles & Industries Ltd.	1.84	CRISIL AA
Telesonic Networks Ltd	1.60	CRISIL AA+
Mahindra & Mahindra Fin.Ser.Ltd.	1.35	IND AAA/A1+
Cholamandalam Investment & Finance Company Ltd	1.15	ICRA AA+
National Housing Bank	1.15	CRISIL AAA/A1+
LIC Housing Finance Ltd.	1.15	CARE AAA/A1+
Mahindra Rural Housing Finance Ltd	1.15	IND AA+
HDFC Ltd.	1.14	CRISIL AAA/A1+
Mindspace Business Parks REIT	1.13	CRISIL AAA/A1+
Godrej Properties Ltd.	1.10	ICRA AA+
Hinduja Leyland Finance Ltd.	0.69	CARE AA
REC Ltd	0.69	CRISIL AAA/A1+
Canfin Homes Ltd.	0.58	ICRA AA+
Manappuram Finance Ltd.	0.46	CRISIL AA
Power Grid Corporation Of India Ltd	0.23	CRISIL AAA/A1+
Muthoot Finance Ltd	0.23	CRISIL AA+
Net Current assets	10.03	
Total	100.00	

Fund Performance Vs Benchmark (CAGR) as on 31st January, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Ultra Short Duration Fund B-I Index (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	CRISIL Ultra Short Duration Fund B-I Index (₹)	CRISIL 1 Year T-Bill Index (₹)
1 Y	4.45	5.60	4.56	10,445	10,560	10,456
3 Y	5.17	5.16	4.54	11,634	11,631	11,426
5 Y	5.16	6.22	5.61	12,862	13,524	13,140
SI*	6.80	7.23	5.84	35,924	38,842	30,141

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

UTI ULTRA SHORT TERM FUND

(Erstwhile UTI Floating Rate Fund STP)

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

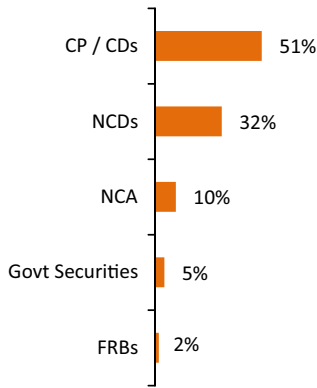
Category
Ultra Short
Duration Fund

SIP Returns as on 31st January, 2023

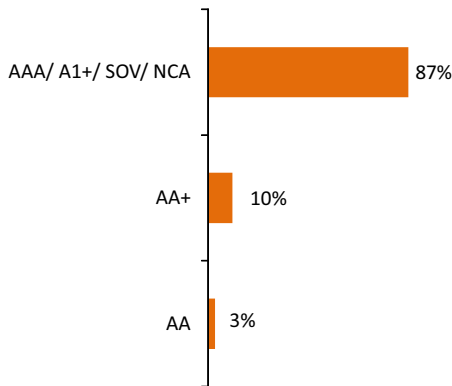
Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Ultra Short Duration Fund B-I Index (₹)	CRISIL 1 Year T-Bill Index (₹)	Yield (%) Fund	Yield (%) CRISIL Ultra Short Duration Fund B-I Index	Yield (%) CRISIL 1 Year T-Bill Index
1 Y	1,20,000	1,23,236	1,23,966	1,23,384	5.02	6.17	5.25
3 Y	3,60,000	3,89,473	3,89,121	3,83,772	5.18	5.11	4.20
5 Y	6,00,000	6,81,782	6,91,331	6,79,180	5.05	5.60	4.90
7 Y	8,40,000	10,12,890	10,39,707	10,14,502	5.27	6.00	5.31
10 Y	12,00,000	16,24,803	16,80,386	16,19,330	5.91	6.55	5.84
15 Y	18,00,000	30,32,437	31,71,426	29,14,645	6.62	7.16	6.13
SI	21,80,000	42,11,757	44,40,235	39,29,841	6.79	7.31	6.11

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.

Asset Allocation as on 31st Jan, 2023



Credit Profile of Debt as on 31st Jan, 2023



SCHEME NAME	POTENTIAL RISK CLASS MATRIX			
	Potential Risk Class			
UTI Ultra Short Term Fund	Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
	Interest Rate Risk ↓			
	Relatively Low (Class I)			
	Moderate (Class II)		B-II	
	Relatively High (Class III)			

Moderate interest rate risk and Moderate Credit Risk.

UTI TREASURY ADVANTAGE FUND

An open ended low duration debt scheme investing in instruments such that the Macaulay duration of the portfolios is between 6 months and 12 months. Moderate interest rate risk and Moderate Credit Risk. (Please refer to page no.21 of SID on which the concept of Macaulay duration has been explained)

Category
Low Duration Fund

Investment Objective

The investment objective is to generate reasonable income for its investors consistent with high liquidity by investing in a portfolio of debt & money market instruments.

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

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 Managing the scheme since Dec 2021

Fund AUM

Fund Size Monthly Average : ₹ 3028.33 Crore
Closing AUM : ₹ 3117.42 Crore

High/Low NAV in the month

High Growth Option : ₹ 2969.4163
Low Growth Option : ₹ 2954.8822

Total Expense Ratio

Regular : 0.44
Direct : 0.33

Minimum Investment Amount

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

Load Structure

Entry Load: Nil
Exit Load : Nil

NAV per unit as on 31st January, 2023

Regular Growth Option : ₹ 2969.4163
Regular IDCW Option : ₹ 1167.3930
Direct Growth Option : ₹ 3009.8501
Direct IDCW Option : ₹ 1175.1306

Portfolio Parameters

Weighted Average Maturity : 0.75 yrs
Yield to Maturity* : 7.35%
Modified Duration : 0.64 yrs
Macaulay Duration : 0.67 yrs

*Annualized Portfolio YTM – Yields of all securities are annualized

Portfolio as on 31st January, 2023

Portfolio	% to NAV	Rating
CP / Cds		
Canara Bank	9.53	CRISIL AAA/A1+
Kotak Mahindra Bank Ltd.	7.86	CRISIL AAA/A1+
ICICI Bank Ltd	5.33	ICRA AAA/A1+
HDFC Bank Ltd.	3.99	CARE AAA/A1+
HDFC Ltd.	2.28	CRISIL AAA/A1+
National Bank For Agriculture & Rural Development	2.24	ICRA AAA/A1+
EXIM Bank	1.59	ICRA AAA/A1+
Motilal Oswal Financial Services Ltd.	1.57	ICRA AAA/A1+
IndusInd Bank Ltd.	1.57	CRISIL AAA/A1+
Tata Projects Ltd	1.54	CRISIL AAA/A1+
Panatone Finvest Ltd.	1.48	CRISIL AAA/A1+
Small Indst. Dev. Bank Of India	0.80	CRISIL AAA/A1+
Canfin Homes Ltd.	0.78	CARE AAA/A1+
IDFC First Bank Ltd	0.77	CRISIL AAA/A1+
FRBs		
Axis Finance Ltd	3.69	CRISIL AAA/A1+
Shriram Finance Ltd	1.62	IND AA+
Govt Securities		
364 D TBILL - MAT- 02/02/2023	8.02	SOV
182 D TBILL MAT - 30/03/23	4.76	SOV
5.63% GS MAT - 12/04/26	1.84	SOV
364 D TBILL MAT -09/02/2023	1.60	SOV
5.74% GS 2026-MAT-15/11/2026	1.22	SOV
GS - C STRIP MAT- 17/06/2023	0.79	SOV
GS - C STRIP MAT- 16/06/2025	0.68	SOV
GS-C - STRIP MAT-16/12/2025	0.26	SOV
GS - C STRIP MAT- 16/06/2027	0.12	SOV
NCDs		
Cholamandalam Investment & Finance Company Ltd	3.96	ICRA AA+
Mahindra Rural Housing Finance Ltd	2.52	CRISIL AA+
National Bank For Agriculture & Rural Development	2.39	CRISIL AAA/A1+
Small Indst. Dev. Bank Of India	2.39	CRISIL AAA/A1+
Tata Capital Ltd.	1.89	CRISIL AAA/A1+
Larsen & Toubro Ltd.	1.60	CRISIL AAA/A1+
National Housing Bank	1.59	CRISIL AAA/A1+
Canfin Homes Ltd.	1.56	ICRA AA+
Shriram Finance Ltd	0.94	CRISIL AA+
Bharti Telecom Ltd.	0.80	CRISIL AA+
Net Current assets	14.42	
Total	100.00	

Fund Performance Vs Benchmark (CAGR) as on 31st January, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Low Duration Fund A-I Index (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	CRISIL Low Duration Fund A-I Index (₹)	CRISIL 1 Year T-Bill Index (₹)
1 Y	4.68	4.76	4.56	10,468	10,476	10,456
3 Y	6.86	5.08	4.54	12,205	11,604	11,426
5 Y	4.65	6.27	5.61	12,553	13,556	13,140
SI*	7.14	7.32	6.14	29,699	30,497	25,613

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

SIP Returns as on 31st January, 2023

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Low Duration Fund A-I Index (₹)	CRISIL 1 Year T-Bill Index (₹)	Yield (%) Fund	Yield (%) CRISIL Low Duration Fund A-I Index	Yield (%) CRISIL 1 Year T-Bill Index
1 Y	1,20,000	1,23,393	1,23,504	1,23,384	5.27	5.44	5.25
3 Y	3,60,000	3,97,179	3,86,499	3,83,772	6.49	4.67	4.20
5 Y	6,00,000	6,88,351	6,89,516	6,79,180	5.43	5.50	4.90
7 Y	8,40,000	10,12,478	10,39,239	10,14,502	5.25	5.99	5.31
10 Y	12,00,000	16,14,585	16,91,067	16,19,330	5.78	6.67	5.84
15 Y	18,00,000	30,20,179	31,67,788	29,14,645	6.57	7.15	6.13
SI	18,90,000	32,79,817	34,31,626	31,40,486	6.64	7.16	6.13

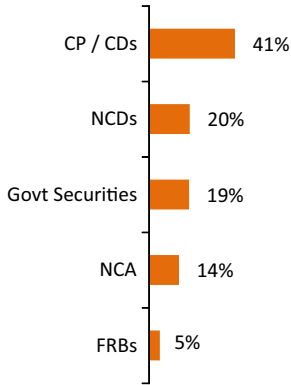
Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. Past performance may or may not be sustained in future.

UTI TREASURY ADVANTAGE FUND

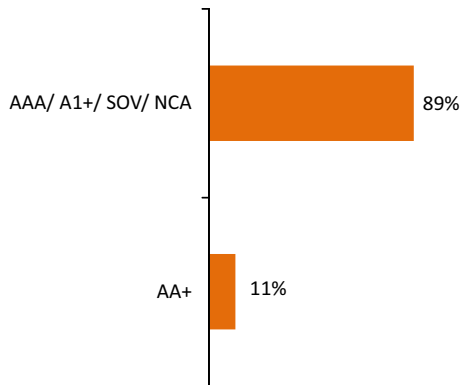
An open ended low duration debt scheme investing in instruments such that the Macaulay duration of the portfolios is between 6 months and 12 months. Moderate interest rate risk and Moderate Credit Risk.

Category
Low Duration Fund

Asset Allocation as on 31st Jan, 2023



Credit Profile of Debt as on 31st Jan, 2023



SCHEME NAME	POTENTIAL RISK CLASS MATRIX			
	Potential Risk Class			
UTI Treasury Advantage Fund	Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
	Interest Rate Risk ↓			
	Relatively Low (Class I)			
	Moderate (Class II)		B-II	
	Relatively High (Class III)			
Moderate interest rate risk and Moderate Credit Risk.				

UTI FLOATER FUND

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

Category
Floater

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)
Managing the scheme since Oct 2018

Fund AUM

Fund Size Monthly Average : ₹ 1688.62 Crore
Closing AUM : ₹ 1615.82 Crore

High/Low NAV in the month

High Growth Option : ₹ 1264.4166
Low Growth Option : ₹ 1259.0210

Total Expense Ratio

Regular : 0.85
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/-

Load Structure

Entry Load: Nil
Exit Load : Nil

NAV per unit as on 31st January, 2023

Regular Growth Option	₹ 1264.4166
Regular IDCW Option	₹ 1155.9014
Direct Growth Option	₹ 1308.3156
Direct IDCW Option	₹ 1232.5347

Portfolio Parameters

Weighted Average Maturity	1.06 yrs
Yield to Maturity*	7.74%
Modified Duration	0.72 yrs
Macaulay Duration	0.89 yrs

*Annualized Portfolio YTM – Yields of all securities are annualized

Portfolio as on 31st January, 2023

Portfolio	% to NAV	Rating
CP / Cds		
EXIM Bank	9.82	CRISIL AAA/A1+
ICICI Bank Ltd	8.68	ICRA AAA/A1+
Kotak Mahindra Bank Ltd.	8.66	CRISIL AAA/A1+
National Bank For Agriculture & Rural Development	8.63	ICRA AAA/A1+
Small Indst. Dev. Bank Of India	8.62	CARE AAA/A1+
Canara Bank	5.81	CRISIL AAA/A1+
FRBs		
Axis Finance Ltd	6.81	CRISIL AAA/A1+
Tata Cleantech Capital Ltd.	3.73	CRISIL AAA/A1+
Govt Securities		
7.38% GSEC 20/06/2027	4.67	SOV
182 D TBILL MAT - 23/03/23	0.92	SOV
5.39% GUJARAT SDL MAT - 31/03/2024	0.91	SOV
NCDS		
LIC Housing Finance Ltd.	6.06	CRISIL AAA/A1+
Citicorp Finance India Ltd.	4.59	CRISIL AAA/A1+
Power Finance Corporation Ltd.	3.08	CRISIL AAA/A1+
India Grid Trust	3.05	CRISIL AAA/A1+
HDFC Ltd.	1.84	CRISIL AAA/A1+
Tata Capital Ltd.	1.83	CRISIL AAA/A1+
Bajaj Finance Ltd.	1.55	CRISIL AAA/A1+
REC Ltd	1.54	CRISIL AAA/A1+
Sikka Ports & Terminals Ltd.	1.24	CRISIL AAA/A1+
Net Current assets	7.97	
Total	100.00	

Fund Performance Vs Benchmark (CAGR) as on 31st January, 2023 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 Y	3.92	5.17	1.98	10,392	10,517	10,198
3 Y	4.78	5.48	3.67	11,505	11,737	11,143
SI*	5.67	6.46	6.10	12,647	13,054	12,867

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

*Compounded annualized Growth Rate.

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 104 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, 2023

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Low Duration Debt Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Low Duration Debt Index	Yield (%) CRISIL 10 Year Gilt Index
1 Y	1,20,000	1,23,057	1,23,752	1,23,384	4.74	5.83	5.25
3 Y	3,60,000	3,82,804	3,88,826	3,83,772	4.03	5.06	4.20
SI	5,10,000	5,63,910	5,74,615	5,63,209	4.67	5.55	4.61

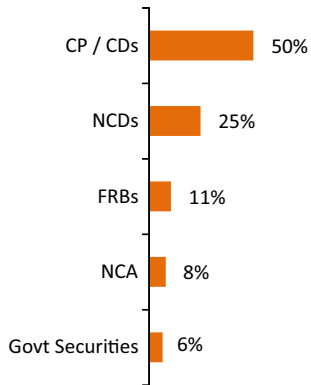
Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. Past performance may or may not be sustained in future.

UTI FLOATER FUND

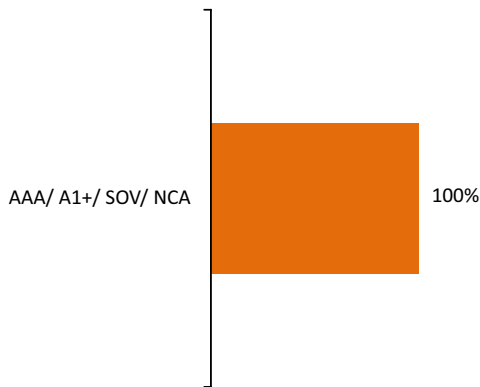
An open ended debt scheme predominantly investing in floating rate instruments. (including fixed rate instruments converted to floating rate exposures using swaps/derivatives. Relatively High interest rate risk and Moderate Credit Risk.

Category
Floater

Asset Allocation as on 31st Jan, 2023



Credit Profile of Debt as on 31st Jan, 2023



SCHEME NAME	POTENTIAL RISK CLASS MATRIX			
	Potential Risk Class			
UTI Floater Fund	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)		B-III	

Relatively High interest rate risk and Moderate Credit Risk.

UTI SHORT TERM INCOME FUND

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

Category
Short Duration Fund

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 Oct-2012

Fund AUM

Fund Size Monthly Average : ₹ 2258.61 Crore
Closing AUM : ₹ 2264.43 Crore

High/Low NAV in the month

High Growth Option : ₹ 26.4613
Low Growth Option : ₹ 26.3443

Total Expense Ratio

Regular : 0.96
Direct : 0.33

Minimum Investment Amount

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

Load Structure

Entry Load: Nil
Exit Load : Nil

NAV per unit as on 31st January, 2023

Regular Growth Option : ₹ 37.4746
Regular IDCW Option : ₹ 11.6768
Direct Growth Option : ₹ 27.7986
Direct IDCW Option : ₹ 10.4699

Portfolio Parameters

Weighted Average Maturity : 2.25 yrs
Yield to Maturity* : 7.77%
Modified Duration : 1.66 yrs
Macaulay Duration : 1.77 yrs

*Annualized Portfolio YTM – Yields of all securities are annualized

Portfolio as on 31st January, 2023

Portfolio	% to NAV	Rating
CP / Cds		
Kotak Mahindra Bank Ltd.	8.22	CRISIL AAA/A1+
ICICI Bank Ltd	4.29	ICRA AAA/A1+
HDFC Bank Ltd.	4.22	CARE AAA/A1+
Canara Bank	2.12	CRISIL AAA/A1+
FRBs		
Axis Finance Ltd	7.07	CRISIL AAA/A1+
Shriram Finance Ltd	2.23	IND AA+
REC Ltd	2.19	CRISIL AAA/A1+
Govt Securities		
7.38% GSEC 20/06/2027	4.44	SOV
7.26% GSEC 22/08/2032	2.19	SOV
5.39% GUJARAT SDL MAT - 31/03/2024	1.08	SOV
182 D TBILL MAT - 23/03/23	0.66	SOV
05.15 GS 09/11/2025	0.12	SOV
8.19% RAJASTHAN SPL SDL -23/06/2026	0.00	SOV
NCDs		
National Bank For Agriculture & Rural Development	8.81	CRISIL AAA/A1+
Small Indst. Dev. Bank Of India	6.58	CARE AAA/A1+
Indian Railways Fin Corpn Ltd.	4.40	CRISIL AAA/A1+
Power Finance Corporation Ltd.	3.97	CRISIL AAA/A1+
India Grid Trust	3.27	CRISIL AAA/A1+
Mahindra Rural Housing Finance Ltd	3.03	CRISIL AA+
Canfin Homes Ltd.	2.79	ICRA AA+
Sikka Ports & Terminals Ltd.	2.65	CRISIL AAA/A1+
Tata Motors Finance Ltd.	2.60	CRISIL AA-
HDB Financial Services Ltd.	2.21	CRISIL AAA/A1+
HDFC Ltd.	2.20	CRISIL AAA/A1+
Cholamandalam Investment & Finance Company Ltd	2.18	ICRA AA+
Kirloskar Ferrous Industries Ltd.	2.16	ICRA AA
Tata Capital Ltd.	1.74	CRISIL AAA/A1+
REC Ltd	1.17	CRISIL AAA/A1+
EXIM Bank	1.08	CRISIL AAA/A1+
Summit Digitel Infrastructure Ltd	1.07	CRISIL AAA/A1+
Net Current assets	9.26	
Total	100.00	

Fund Performance Vs Benchmark (CAGR) as on 31st January, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Short Duration Fund A-II Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Short Duration Fund A-II Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Y	3.98	3.69	1.98	10,398	10,369	10,198
3 Y	7.36	5.46	3.67	12,377	11,731	11,143
5 Y	4.85	6.61	5.76	12,674	13,774	13,233
SI*	7.36	7.37	5.57	26,465	26,499	21,019

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

UTI SHORT TERM INCOME FUND

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

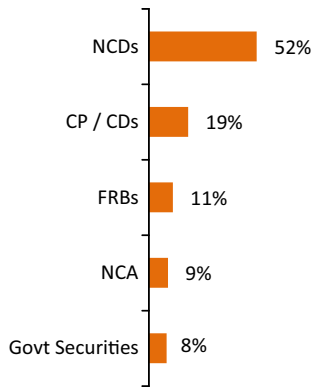
Category
Short Duration Fund

SIP Returns as on 31st January, 2023

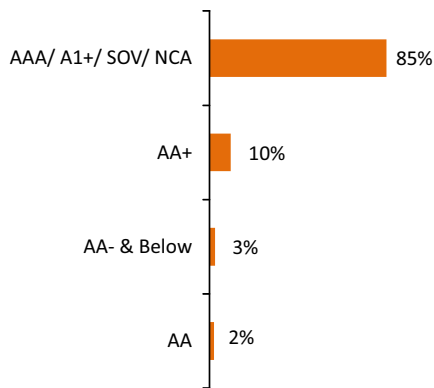
Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Short Duration Fund A-II Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Short Duration Fund A-II Index	Yield (%) CRISIL 10 Year Gilt Index
1 Y	1,20,000	1,23,140	1,23,070	1,23,384	4.87	4.76	5.25
3 Y	3,60,000	3,95,760	3,84,714	3,83,772	6.25	4.36	4.20
5 Y	6,00,000	6,92,199	6,93,652	6,79,180	5.65	5.74	4.90
7 Y	8,40,000	10,17,594	10,47,788	10,14,502	5.40	6.22	5.31
10 Y	12,00,000	16,26,849	17,10,601	16,19,330	5.93	6.89	5.84
15 Y	16,60,000	26,97,932	28,29,557	25,87,017	6.69	7.33	6.13
SI	17,00,000	28,01,941	29,51,385	26,86,262	6.68	7.34	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.**

Asset Allocation as on 31st Jan, 2023



Credit Profile of Debt as on 31st Jan, 2023



SCHEME NAME	POTENTIAL RISK CLASS MATRIX			
	Potential Risk Class			
UTI Short Term Income Fund	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)		B-III	

Relatively High interest rate risk and Moderate Credit Risk.

UTI BANKING AND PSU DEBT FUND*

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

Category
Banking and PSU Fund

Investment Objective

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 Managing the scheme since Dec 2021

Fund AUM

Fund Size Monthly Average : ₹ 532.92 Crore
Closing AUM : ₹ 532.40 Crore

High/Low NAV in the month

High Growth Option : ₹ 18.3714
Low Growth Option : ₹ 18.2771

Total Expense Ratio

Regular : 0.57
Direct : 0.24

Minimum Investment Amount

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

Load Structure

Entry Load: Nil
Exit Load : Nil

NAV per unit as on 31st January, 2023

Regular Growth Option : ₹ 18.3424
Regular IDCW Option : ₹ 12.4101
Direct Growth Option : ₹ 18.5328
Direct IDCW Option : ₹ 12.5170

Portfolio Parameters

Weighted Average Maturity : 3.93 yrs
Yield to Maturity* : 7.56%
Modified Duration : 3.23 yrs
Macaulay Duration : 3.42 yrs

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

*Annualized Portfolio YTM – Yields of all securities are annualized

Portfolio as on 31st January, 2023

Portfolio	% to NAV	Rating
Govt Securities		
7.38% GSEC 20/06/2027	23.61	SOV
7.17% GSEC 08/01/2028	1.87	SOV
7.85% TN SDL MAT - 15/03/2027	0.95	SOV
GS - C STRIP MAT- 15/12/2027	0.93	SOV
Long Term Debt		
National Bank For Agriculture & Rural Development	9.40	CRISIL AAA/A1+
Power Finance Corporation Ltd.	8.46	CRISIL AAA/A1+
Small Indst. Dev. Bank Of India	8.34	ICRA AAA/A1+
ICICI Bank Ltd	8.11	ICRA AAA/A1+
National Housing Bank	7.46	CRISIL AAA/A1+
Axis Bank Ltd.	5.61	CRISIL AAA/A1+
Indian Railways Fin Corpn Ltd.	4.72	CRISIL AAA/A1+
EXIM Bank	4.71	CRISIL AAA/A1+
NHPC Ltd.	4.65	ICRA AAA/A1+
REC Ltd	4.63	CRISIL AAA/A1+
HDFC Bank Ltd.	3.78	CARE AAA/A1+
Net Current assets	2.77	
Total	100.00	

Fund Performance Vs Benchmark (CAGR) as on 31st January, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Banking and PSU Debt Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Banking and PSU Debt Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Y	10.51	3.29	1.98	11,051	10,329	10,198
3 Y	7.21	5.49	3.67	12,325	11,741	11,143
5 Y	5.47	6.83	5.76	13,053	13,917	13,233
SI*	6.97	8.04	6.87	18,335	20,053	18,181

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

SIP Returns as on 31st January, 2023

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Banking and PSU Debt Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Banking and PSU Debt Index	Yield (%) CRISIL 10 Year Gilt Index
1 Y	1,20,000	1,25,700	1,22,875	1,23,384	8.90	4.46	5.25
3 Y	3,60,000	4,01,813	3,84,058	3,83,772	7.26	4.24	4.20
5 Y	6,00,000	7,05,135	6,95,892	6,79,180	6.39	5.87	4.90
7 Y	8,40,000	10,42,705	10,55,410	10,14,502	6.08	6.42	5.31
SI	10,70,000	14,29,403	14,68,001	13,85,482	6.35	6.93	5.67

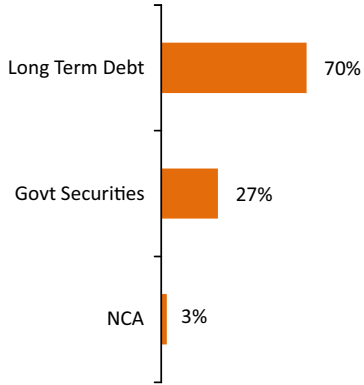
Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. **Past performance may or may not be sustained in future.**

UTI BANKING AND PSU DEBT FUND*

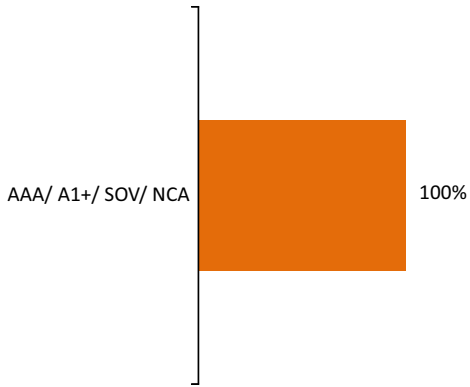
An open ended debt scheme predominantly investing in debt instruments issued by Banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds. Relatively High interest rate risk and Moderate Credit Risk.

Category
Banking and PSU Fund

Asset Allocation as on 31st Jan, 2023



Credit Profile of Debt as on 31st Jan, 2023



SCHEME NAME	POTENTIAL RISK CLASS MATRIX			
	Potential Risk Class			
UTI Banking & PSU Debt Fund	Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
	Relatively Low (Class I)			
	Moderate (Class II)			
	Relatively High (Class III)		B-III	

Relatively High interest rate risk and Moderate Credit Risk.

UTI CORPORATE BOND FUND

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

Category
Corporate Bond Fund

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 Managing the scheme since Dec 2021

Fund AUM

Fund Size Monthly Average : ₹ 3150.78 Crore
Closing AUM : ₹ 3145.32 Crore

High/Low NAV in the month

High Growth Option : ₹ 13.6380
Low Growth Option : ₹ 13.5833

Total Expense Ratio

Regular : 0.57
Direct : 0.23

Minimum Investment Amount

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

Load Structure

Entry Load: Nil
Exit Load : Nil

NAV per unit as on 31st January, 2023

Regular Growth Option ₹ 13.6334
Regular IDCW Option ₹ 12.0049
Direct Growth Option ₹ 13.8286
Direct IDCW Option ₹ 12.1883

Portfolio Parameters

Weighted Average Maturity 2.47 yrs
Yield to Maturity* 7.51%
Modified Duration 1.77 yrs
Macaulay Duration 1.87 yrs

*Annualized Portfolio YTM – Yields of all securities are annualized

Portfolio as on 31st January, 2023

Portfolio	% to NAV	Rating
CP / Cds		
EXIM Bank	1.58	ICRA AAA/A1+
Kotak Mahindra Bank Ltd.	1.55	CRISIL AAA/A1+
Govt Securities		
7.38% GSEC 20/06/2027	10.87	SOV
8.24% G-SEC 15/02/2027	1.64	SOV
5.63% GS MAT - 12/04/26	1.37	SOV
5.74% GS 2026-MAT-15/11/2026	0.91	SOV
GS - C STRIP MAT- 16/06/2027	0.47	SOV
5.22% GS 15/06/2025	0.31	SOV
GS - C STRIP MAT- 15/06/2027	0.24	SOV
GS - C STRIP MAT- 15/12/2027	0.20	SOV
GOI FRB - MAT 22/09/2033	0.02	SOV
Long Term Debt		
Small Indst. Dev. Bank Of India	8.18	CARE AAA/A1+
HDFC Ltd.	7.89	CRISIL AAA/A1+
ICICI Bank Ltd	6.31	CRISIL AAA/A1+
National Bank For Agriculture & Rural Development	5.50	CRISIL AAA/A1+
Summit Digital Infrastructure Ltd	4.67	CRISIL AAA/A1+
National Housing Bank	3.90	CRISIL AAA/A1+
HDFC Bank Ltd.	3.21	CARE AAA/A1+
Indian Railways Fin Corpn Ltd.	3.17	CRISIL AAA/A1+
Reliance Industries Ltd.	2.38	CRISIL AAA/A1+
India Grid Trust	2.32	CRISIL AAA/A1+
Bajaj Finance Ltd.	2.19	CRISIL AAA/A1+
EXIM Bank	2.09	CRISIL AAA/A1+
Power Grid Corporation Of India Ltd	2.07	CRISIL AAA/A1+
HDB Financial Services Ltd.	1.59	CRISIL AAA/A1+
Kotak Mahindra Bank Ltd.	1.58	CRISIL AAA/A1+
REC Ltd	1.58	CRISIL AAA/A1+
NTPC Ltd.	1.15	CRISIL AAA/A1+
Power Finance Corporation Ltd.	1.10	CRISIL AAA/A1+
Axis Finance Ltd	1.08	CRISIL AAA/A1+
Grasim Industries Ltd.	0.79	CRISIL AAA/A1+
LIC Housing Finance Ltd.	0.77	CRISIL AAA/A1+
Kotak Mahindra Prime Ltd.	0.48	ICRA AAA/A1+
NHPC Ltd.	0.35	ICRA AAA/A1+
Larsen & Toubro Ltd.	0.32	CRISIL AAA/A1+
Axis Bank Ltd.	0.16	CRISIL AAA/A1+
Net Current assets	15.99	
Total	100.00	

Fund Performance Vs Benchmark (CAGR) as on 31st January, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Corporate Bond Fund B-II Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Corporate Bond Fund B-II Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Y	3.63	4.57	1.98	10,363	10,457	10,198
3 Y	5.70	6.54	3.67	11,811	12,095	11,143
SI*	7.16	7.46	6.11	13,636	13,808	13,047

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 104 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, 2023

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Corporate Bond Fund B-II Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Corporate Bond Fund B-II Index	Yield (%) CRISIL 10 Year Gilt Index
1 Y	1,20,000	1,22,857	1,23,466	1,23,021	4.43	5.38	4.69
3 Y	3,60,000	3,84,266	3,90,098	3,71,296	4.28	5.28	2.02
SI	5,20,000	5,88,364	5,97,289	5,62,098	5.64	6.33	3.54

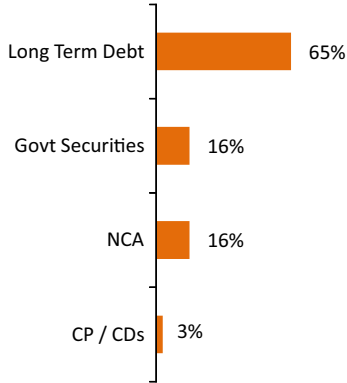
Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. Past performance may or may not be sustained in future.

UTI CORPORATE BOND FUND

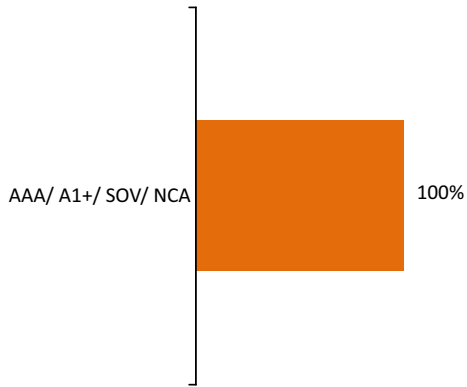
UTI Corporate Bond Fund is an open ended debt scheme predominantly investing in AA+ and above rated corporate bonds. Relatively High interest rate risk and Relatively Low Credit Risk.

Category
Corporate Bond Fund

Asset Allocation as on 31st Jan, 2023



Credit Profile of Debt as on 31st Jan, 2023



SCHEME NAME	POTENTIAL RISK CLASS MATRIX			
	Potential Risk Class			
UTI Corporate Bond Fund	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		

Relatively High interest rate risk and Relatively Low Credit Risk.

UTI CREDIT RISK FUND

(Number of Segregated portfolio in the scheme 4) (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.

Category
Credit Risk Fund

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 Aug-2014

Fund AUM

Fund Size Monthly Average : ₹ 446.11 Crore
Closing AUM : ₹ 443.14 Crore

High/Low NAV in the month

High Growth Option : ₹ 14.3299
Low Growth Option : ₹ 14.2592

Total Expense Ratio

Regular : 1.60
Direct : 0.81

Minimum Investment Amount

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

Load Structure

Entry Load: Nil

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

NAV per unit as on 31st January, 2023

Regular Growth Option : ₹ 14.3299
Regular IDCW Option : ₹ 8.6053
Direct Growth Option : ₹ 15.9159
Direct IDCW Option : ₹ 9.5000

Portfolio Parameters

Weighted Average Maturity : 2.30 yrs
Yield to Maturity* : 8.02%
Modified Duration : 1.69 yrs
Macaulay Duration : 1.78 yrs

*Annualized Portfolio YTM – Yields of all securities are annualized

Portfolio as on 31st January, 2023

Portfolio	% to NAV	Rating
Govt Securities		
7.59% NI GS - 20/03/2029	2.86	SOV
7.38% GSEC 20/06/2027	2.59	SOV
6.54% GSEC MAT - 17/01/2032	2.56	SOV
7.26% GSEC 22/08/2032	0.22	SOV
Long Term Debt		
Piramal Capital & Housing Finance Ltd	6.14	ICRA AA
Summit Digitel Infrastructure Ltd	5.47	CRISIL AAA/A1+
Kirloskar Ferrous Industries Ltd.	5.09	ICRA AA
Godrej Industries Ltd.	4.87	CRISIL AA
Tata Motors Ltd.	4.62	ICRA AA-
India Grid Trust	4.59	CRISIL AAA/A1+
Steel Authority Of India Ltd.	4.56	CARE AA
Tata Power Company Ltd.	4.52	IND AA
Century Textiles & Industries Ltd.	4.51	CRISIL AA
Piramal Pharma Ltd	4.45	CARE AA
Aadhar Housing Finance Ltd	4.42	CARE AA
Tata Projects Ltd	4.39	IND AA
Aditya Birla Fashion & Retail Ltd.	4.38	CRISIL AA
TMF Holdings Ltd	3.61	CRISIL AA-
Manappuram Finance Ltd.	3.39	CRISIL AA
Hinduja Leyland Finance Ltd.	2.26	CARE AA
Godrej Properties Ltd.	2.25	ICRA AA+
Power Finance Corporation Ltd.	2.23	CRISIL AAA/A1+
Avanse Financial Services Limited	2.02	CARE A+
Shriram Finance Ltd	1.13	CRISIL AA+
Net Current assets	12.90	
Total	100.00	

Fund Performance Vs Benchmark (CAGR) as on 31st January, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Credit Risk Fund C-II Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Credit Risk Fund C-II Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Y	4.05	6.85	1.98	10,405	10,685	10,198
3 Y	0.90	8.38	3.67	10,273	12,733	11,143
5 Y	-1.75	8.81	5.76	9,155	15,256	13,233
SI*	3.59	9.26	6.29	14,333	24,690	18,637

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 104 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, 2023

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Credit Risk Fund C-II Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Credit Risk Fund C-II Index	Yield (%) CRISIL 10 Year Gilt Index
1 Y	1,20,000	1,23,278	1,24,918	1,23,384	5.09	7.66	5.25
3 Y	3,60,000	4,12,385	4,03,679	3,83,772	9.02	7.58	4.20
5 Y	6,00,000	6,25,890	7,41,614	6,79,180	1.66	8.40	4.90
7 Y	8,40,000	8,62,659	11,35,303	10,14,502	0.75	8.46	5.31
10 Y	12,00,000	13,09,949	18,96,078	16,19,330	1.73	8.85	5.84
SI	12,20,000	13,38,372	19,45,146	16,56,703	1.80	8.87	5.86

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

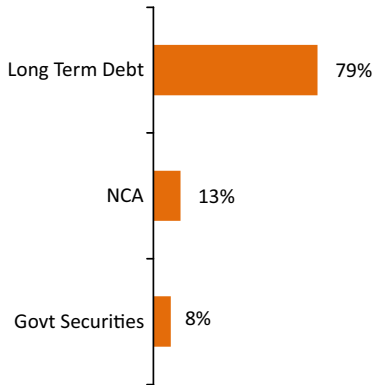
UTI CREDIT RISK FUND

(Number of Segregated portfolio in the scheme 4) (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.

Category
Credit Risk Fund

Asset Allocation as on 31st Jan, 2023



Credit Profile of Debt as on 31st Jan, 2023



NAV Per Unit (Regular Plan - Growth Option)

Date	Main Portfolio	Segregated Portfolio
12/09/2019	16.4233	NA
13/09/2019	15.4829	0.2478
Reduction in NAV(%)	-5.73%	

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

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

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

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

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

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

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)

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

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 31st January, 2023 Growth : ₹ 0.0

UTI Credit Risk Fund (Segregated - 17022020) Segregated Portfolio as on 31st January, 2023

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

UTI Credit Risk Fund (Segregated - 06032020) Segregated Portfolio as on 31st January, 2023

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

* Percentage to NAV Less Than 0.01

SCHEME NAME	POTENTIAL RISK CLASS MATRIX			
	Potential Risk Class			
UTI Credit Risk Fund	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

Relatively High interest rate risk and Relatively High Credit Risk.

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.

Category
Medium Duration Fund

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)] Managing the scheme since Jul 2015

Fund AUM

Fund Size Monthly Average : ₹ 55.61 Crore
Closing AUM : ₹ 55.01 Crore

High/Low NAV in the month

High Growth Option : ₹ 15.3767
Low Growth Option : ₹ 15.3032

Total Expense Ratio

Regular : 1.61
Direct : 1.00

Minimum Investment Amount

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

Load Structure

Entry Load: Nil

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

NAV per unit as on 31st January, 2023

Regular Growth Option : ₹ 15.3624
Regular IDCW Option : ₹ 11.0788
Direct Growth Option : ₹ 16.2141
Direct IDCW Option : ₹ 10.4429

Portfolio Parameters

Weighted Average Maturity : 3.89 yrs
Yield to Maturity* : 7.54%
Modified Duration : 3.00 yrs
Macaulay Duration : 3.12 yrs

*Annualized Portfolio YTM – Yields of all securities are annualized

Portfolio as on 31st January, 2023

Portfolio	% to NAV	Rating
Govt Securities		
05.15 GS 09/11/2025	17.30	SOV
7.59% NI GS - 20/03/2029	13.81	SOV
5.79% GS MAT -11/05/2030	8.32	SOV
7.26% GSEC 22/08/2032	7.22	SOV
6.54% GSEC MAT - 17/01/2032	5.16	SOV
Long Term Debt		
Reliance Industries Ltd.	9.09	CRISIL AAA/A1+
India Grid Trust	7.04	CRISIL AAA/A1+
Shriram Finance Ltd	5.47	CRISIL AA+
Godrej Industries Ltd.	5.33	CRISIL AA
Kirloskar Ferrous Industries Ltd.	3.56	ICRA AA
Canfin Homes Ltd.	3.54	ICRA AA+
Power Finance Corporation Ltd.	1.85	ICRA AAA/A1+
Godrej Properties Ltd.	1.81	ICRA AA+
Piramal Capital & Housing Finance Ltd	1.80	ICRA AA
HDFC Ltd.	0.73	CRISIL AAA/A1+
EXIM Bank	0.56	CRISIL AAA/A1+
Net Current assets	7.42	
Total	100.00	

Fund Performance Vs Benchmark (CAGR) as on 31st January, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Medium Duration Fund B-III Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Medium Duration Fund B-III Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Y	2.69	4.38	1.98	10,269	10,438	10,198
3 Y	3.11	7.44	3.67	10,963	12,405	11,143
5 Y	3.99	7.58	5.76	12,162	14,413	13,233
SI*	5.63	8.05	5.94	15,367	18,355	15,724

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 104 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, 2023

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Medium Duration Fund B-III Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Medium Duration Fund B-III Index	Yield (%) CRISIL 10 Year Gilt Index
1 Y	1,20,000	1,22,688	1,24,107	1,23,384	4.17	6.39	5.25
3 Y	3,60,000	3,83,655	3,93,411	3,83,772	4.17	5.85	4.20
5 Y	6,00,000	6,61,019	7,20,932	6,79,180	3.82	7.27	4.90
7 Y	8,40,000	9,76,221	10,93,885	10,14,502	4.23	7.42	5.31
SI	9,30,000	11,10,067	12,53,280	11,52,765	4.49	7.55	5.44

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

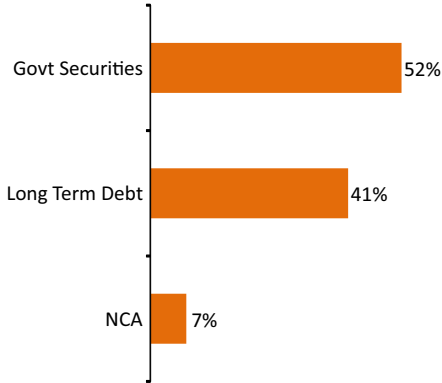
UTI MEDIUM TERM FUND

(Number of Segregated portfolio in the scheme 3)

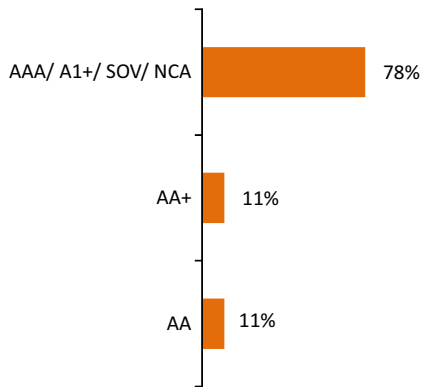
An open ended medium term debt scheme investing in instruments such that the macaulay duration of the portfolio is between 3 years and 4 years. Relatively High interest rate risk and Relatively High Credit Risk.

Category
Medium Duration Fund

Asset Allocation as on 31st Jan, 2023



Credit Profile of Debt as on 31st Jan, 2023



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.

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)

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%	

Segregated AUM & NAV

Segregated Fund Size Monthly Average - 17022020 :	₹ 0.0 Crore
Closing AUM:	₹ 0.0 Crore
Segregated Fund Size Monthly Average - 06032020 :	₹ 0.0 Crore
Closing AUM:	₹ 0.66 Crore
Segregated NAV per unit as on 31 st January, 2023 Growth :	₹ 0.0

UTI Medium Term Fund (Segregated - 06032020) Segregated Portfolio as on 31st January, 2023

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

* Percentage to NAV Less Than 0.01

UTI Medium Term Fund (Segregated - 17022020) Segregated Portfolio as on 31st January, 2023

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

* Percentage to NAV Less Than 0.01

SCHEME NAME	POTENTIAL RISK CLASS MATRIX			
	Potential Risk Class			
UTI Medium Term Fund	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

Relatively High interest rate risk and Relatively High Credit Risk.

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

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

Category
Dynamic Bond

Investment Objective

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

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

Date of inception/allotment

16th June, 2010

Fund Manager

Mr. Sudhir Agarwal (MCom, PGDBA(Finance), CFA)
Managing the scheme since Dec 2021

Fund AUM

Fund Size Monthly Average : ₹ 373.23 Crore
Closing AUM : ₹ 368.92 Crore

High/Low NAV in the month

High Growth Option : ₹ 25.8545
Low Growth Option : ₹ 25.7506

Total Expense Ratio

Regular : 1.54
Direct : 0.81

Minimum Investment Amount

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

Load Structure

Entry Load: Nil
Exit Load : Nil

NAV per unit as on 31st January, 2023

Regular Growth Option : ₹ 25.8545
Regular IDCW Option : ₹ 13.7040
Direct Growth Option : ₹ 27.5342
Direct IDCW Option : ₹ 13.8174

Portfolio Parameters

Weighted Average Maturity 4.15 yrs
Yield to Maturity* 7.11%
Modified Duration 2.97 yrs
Macaulay Duration 3.10 yrs

*Annualized Portfolio YTM – Yields of all securities are annualized

Portfolio as on 31st January, 2023

Portfolio	% to NAV	Rating
CP / Cds		
Canara Bank	6.72	CRISIL AAA/A1+
EXIM Bank	6.71	CRISIL AAA/A1+
Small Indst. Dev. Bank Of India	6.62	CRISIL AAA/A1+
Govt Securities		
7.26% GSEC 22/08/2032	25.58	SOV
7.38% GSEC 20/06/2027	13.63	SOV
182 D TBILL MAT - 23/03/23	4.03	SOV
NCDs		
Indian Railways Fin Corpn Ltd.	6.75	CRISIL AAA/A1+
Punjab National Bank	2.66	CRISIL AA+
Canfin Homes Ltd.	2.64	ICRA AA+
Tata Capital Ltd.	1.33	CRISIL AAA/A1+
Net Current assets	23.33	
Total	100.00	

Fund Performance Vs Benchmark (CAGR) as on 31st January, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Dynamic Bond Fund A-III Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Dynamic Bond Fund A-III Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Y	10.66	3.05	1.98	11,066	10,305	10,198
3 Y	9.75	6.00	3.67	13,223	11,912	11,143
5 Y	5.59	7.20	5.76	13,127	14,160	13,233
SI*	7.81	7.91	6.07	25,862	26,167	21,056

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

SIP Returns as on 31st January, 2023

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Dynamic Bond Fund A-III Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Dynamic Bond Fund A-III Index	Yield (%) CRISIL 10 Year Gilt Index
1 Y	1,20,000	1,25,806	1,23,219	1,23,021	9.07	5.00	4.69
3 Y	3,60,000	4,19,585	3,82,537	3,71,296	10.20	3.98	2.02
5 Y	6,00,000	7,28,586	7,01,093	6,67,964	7.70	6.16	4.24
7 Y	8,40,000	10,63,364	10,59,505	9,90,917	6.63	6.53	4.65
10 Y	12,00,000	17,10,481	17,49,529	16,00,035	6.89	7.32	5.61
SI	15,10,000	24,36,897	25,02,967	22,23,555	7.29	7.69	5.93

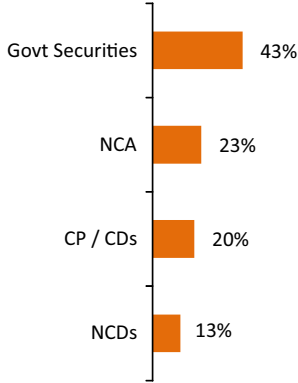
Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. **Past performance may or may not be sustained in future.**

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

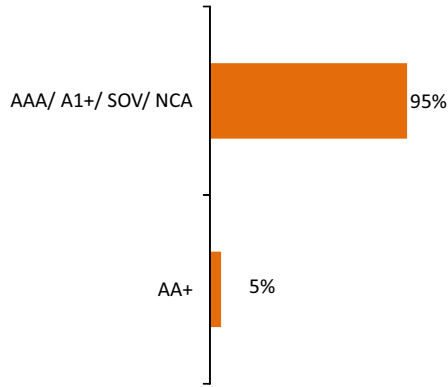
An open ended dynamic debt scheme investing across duration. Relatively High interest rate risk and Moderate Credit Risk.

Category
Dynamic Bond

Asset Allocation as on 31st Jan, 2023



Credit Profile of Debt as on 31st Jan, 2023



Segregated AUM & NAV

Segregated Fund Size Monthly Average - 17022020 : ₹ 0.0 Crore
Closing AUM: ₹ 0.0 Crore
Segregated NAV per unit as on 31st January, 2023 Growth : ₹ 0.0

UTI Dynamic Bond Fund (Segregated - 17022020) Segregated Portfolio as on 31st January, 2023

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%	

SCHEME NAME	POTENTIAL RISK CLASS MATRIX			
	Potential Risk Class			
UTI Dynamic Bond Fund	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)		B-III	

Relatively High interest rate risk and Moderate Credit Risk.

UTI BOND FUND

(Number of Segregated portfolio in the scheme 1)

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

Category
Medium to Long
Duration Fund

Investment Objective

The investment objective of the scheme is to generate optimal returns with adequate liquidity by investing in debt and money market instruments such that the Macaulay duration of the portfolio is between 4 years and 7 years.

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

Date of inception/allotment

4th May, 1998

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 283.06 Crore
Closing AUM : ₹ 284.31 Crore

High/Low NAV in the month

High Growth Option : ₹ 61.2856
Low Growth Option : ₹ 60.9556

Total Expense Ratio

Regular : 1.63
Direct : 1.29

Minimum Investment Amount

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

Load Structure

Entry Load: Nil
Exit Load : Nil

NAV per unit as on 31st January, 2023

Regular Growth Option : ₹ 61.2077
Regular IDCW Option : ₹ 15.7203
Direct Growth Option : ₹ 66.0717
Direct IDCW Option : ₹ 20.8512

Portfolio Parameters

Weighted Average Maturity : 6.93 yrs
Yield to Maturity* : 7.47%
Modified Duration : 4.20 yrs
Macaulay Duration : 4.40 yrs

*Annualized Portfolio YTM – Yields of all securities are annualized

Portfolio as on 31st January, 2023

Portfolio	% to NAV	Rating
Govt Securities		
7.26% GSEC 22/08/2032	24.46	SOV
7.38% GSEC 20/06/2027	17.69	SOV
GOI FRB - MAT 22/09/2033	8.72	SOV
7.41% GS MAT - 19/12/2036	7.01	SOV
07.65% TAMIL NADU SDL - 25/01/2033	1.76	SOV
7.64% MAHARASHTRA SDL-25/01/2033	0.21	SOV
Long Term Debt		
Bajaj Finance Ltd.	8.79	CRISIL AAA/A1+
Indian Railways Fin Corpn Ltd.	7.01	CRISIL AAA/A1+
Kotak Mahindra Bank Ltd.	5.26	CRISIL AAA/A1+
HDB Financial Services Ltd.	3.51	CRISIL AAA/A1+
Piramal Capital & Housing Finance Ltd	1.74	ICRA AA
Net Current assets	13.84	
Total	100.00	

Fund Performance Vs Benchmark (CAGR) as on 31st January, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Medium to Long Duration Fund A-III Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Medium to Long Duration Fund A-III Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Y	10.47	2.72	1.98	11,047	10,272	10,198
3 Y	8.51	5.96	3.67	12,779	11,899	11,143
5 Y	3.68	7.26	5.76	11,982	14,199	13,233
SI*	7.59	9.42	NA	61,196	92,917	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 104 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, 2023

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Medium to Long Duration Fund A-III Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Medium to Long Duration Fund A-III Index	Yield (%) CRISIL 10 Year Gilt Index
1 Y	1,20,000	1,26,118	1,23,049	1,23,021	9.56	4.73	4.69
3 Y	3,60,000	4,16,284	3,82,037	3,71,296	9.66	3.89	2.02
5 Y	6,00,000	7,01,675	7,00,833	6,67,964	6.19	6.15	4.24
7 Y	8,40,000	10,04,987	10,60,426	9,90,917	5.05	6.55	4.65
10 Y	12,00,000	15,79,999	17,52,129	16,00,035	5.37	7.35	5.61
15 Y	18,00,000	29,22,475	33,31,178	28,73,278	6.16	7.76	5.96
SI	21,80,000	40,37,487	46,82,493	39,10,385	6.38	7.82	6.06

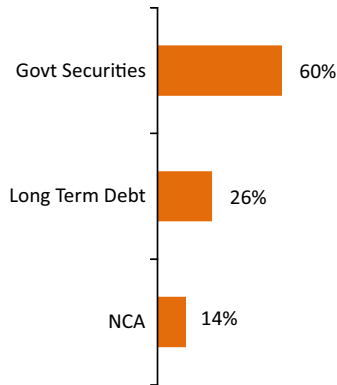
Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. Past performance may or may not be sustained in future.

UTI BOND FUND

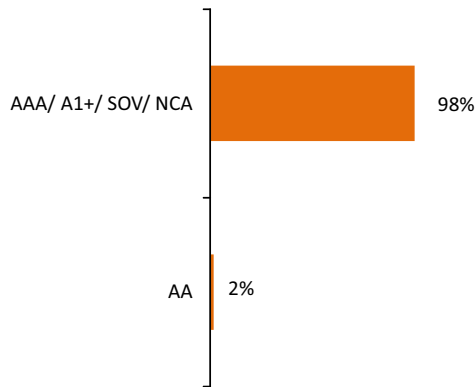
(Number of Segregated portfolio in the scheme 1)
An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 4 years and 7 years. Relatively High interest rate risk and Moderate Credit Risk.

Category
Medium to Long
Duration Fund

Asset Allocation as on 31st Jan, 2023



Credit Profile of Debt as on 31st Jan, 2023



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 31st January, 2023 Growth : ₹ 0.0

UTI Bond Fund (Segregated - 17022020) Segregated Portfolio as on 31st January, 2023

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

* Percentage to NAV Less Than 0.01

SCHEME NAME	POTENTIAL RISK CLASS MATRIX			
	Potential Risk Class			
UTI Bond Fund	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)		B-III	

Relatively High interest rate risk and Moderate Credit Risk.

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.

Category
Gilt Fund

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)
Managing the scheme since Dec 2021

Fund AUM

Fund Size Monthly Average : ₹ 518.19 Crore
Closing AUM : ₹ 520.72 Crore

High/Low NAV in the month

High Growth Option : ₹ 52.2264
Low Growth Option : ₹ 51.9892

Total Expense Ratio

Regular : 0.94
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/-

Load Structure

Entry Load : Nil
Exit Load : Nil

NAV per unit as on 31st January, 2023

Regular Growth Option : ₹ 52.2165
Regular IDCW Option : ₹ 32.3899
Direct Growth Option : ₹ 53.7185
Direct IDCW Option : ₹ 26.2133

Portfolio Parameters

Weighted Average Maturity : 5.30 yrs
Yield to Maturity* : 7.05%
Modified Duration : 3.74 yrs
Macaulay Duration : 3.88 yrs

*Annualized Portfolio YTM – Yields of all securities are annualized

Portfolio as on 31st January, 2023

Portfolio	% to NAV	Rating
Govt Securities		
7.26% GSEC 22/08/2032	41.01	SOV
7.38% GSEC 20/06/2027	14.49	SOV
91 DAYS T BILL - 16/03/2023	9.53	SOV
364 D TBILL MAT 11/05/2023	9.43	SOV
182 D TBILL MAT - 23/03/23	6.66	SOV
7.94% HR SDL 2034 - 29/06/2034	4.89	SOV
364 D TBILL MAT - 02/03/2023	4.78	SOV
Net Current assets	9.20	
Total	100.00	

Fund Performance Vs Benchmark (CAGR) as on 31st January, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Dynamic Gilt Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Dynamic Gilt Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Y	3.56	3.46	1.98	10,356	10,346	10,198
3 Y	5.19	5.65	3.67	11,641	11,794	11,143
5 Y	6.87	7.07	5.76	13,943	14,074	13,233
SI*	8.17	7.50	6.39	52,197	45,800	36,815

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

*Compounded annualized Growth Rate.

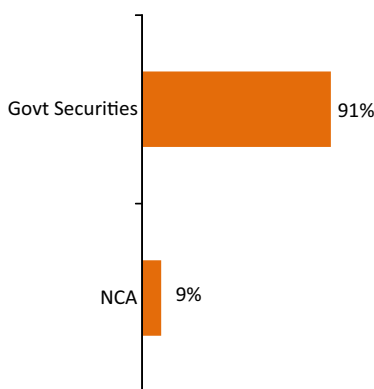
For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 104 in 'Fund Manager Summary'. Schemes Managed by Mr. Sudhir Agrawal.

SIP Returns as on 31st January, 2023

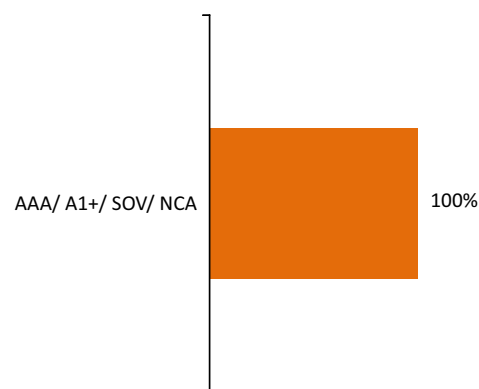
Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Dynamic Gilt Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Dynamic Gilt Index	Yield (%) CRISIL 10 Year Gilt Index
1 Y	1,20,000	1,23,343	1,23,717	1,23,021	5.19	5.78	4.69
3 Y	3,60,000	3,80,241	3,94,417	3,71,296	3.58	6.02	2.02
5 Y	6,00,000	6,89,905	7,08,079	6,67,964	5.52	6.56	4.24
7 Y	8,40,000	10,44,407	10,58,557	9,90,917	6.13	6.50	4.65
10 Y	12,00,000	17,37,623	17,30,984	16,00,035	7.19	7.12	5.61
15 Y	18,00,000	33,42,631	32,42,701	28,73,225	7.80	7.43	5.96
SI	21,80,000	46,93,073	45,03,350	39,10,331	7.84	7.44	6.06

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

Asset Allocation as on 31st Jan, 2023



Credit Profile of Debt as on 31st Jan, 2023



SCHEME NAME	POTENTIAL RISK CLASS MATRIX			
	Potential Risk Class			
UTI Gilt Fund	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		

Relatively High interest rate risk and Relatively Low Credit Risk.

UTI GILT FUND WITH 10 YEAR CONSTANT DURATION

(An open ended debt scheme investing in government securities having a constant maturity of 10 years. Relatively High Interest rate risk and Relatively Low Credit Risk)

Category
Gilt Fund

Investment Objective

The investment objective of the scheme is to generate optimal returns with high liquidity by investing in a portfolio of government securities such that weighted average portfolio maturity is around 10 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

03rd August, 2022

Fund Manager

Mr. Jaydeep Bhowal & Mr. Anurag Mittal Deputy Head-Fixed Income & Fund Manager: C.A., Msc in Accounting & Finance, London School of Economics, UK Managing the scheme since Aug 2022

Fund AUM

Fund Size Monthly Average : ₹ 100.91 Crore
Closing AUM : ₹ 104.21 Crore

High/Low NAV in the month

High Growth Option : ₹ 10.3282
Low Growth Option : ₹ 10.2611

Total Expense Ratio

Regular : 0.69
Direct : 0.20

Minimum Investment Amount

Minimum amount of investment under all plans and options Minimum initial investment is ₹ 5,000/- and in multiples of ₹ 1/- thereafter. Subsequent minimum investment under a folio is ₹ 1,000/- and in multiples of ₹ 1/- thereafter with no upper limit.

Load Structure

Entry Load* : Nil
(Not Applicable as per SEBI guidelines)
Exit Load : Nil
Load Structure during New Fund Offer Period and on an Ongoing basis: *In terms of SEBI circular no. SEBI/IMD/CIR No.4/168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009.

NAV per unit as on 31st January, 2023

Regular Growth Option : ₹ 10.3128
Regular IDCW Option : ₹ 10.3126
Direct Growth Option : ₹ 10.3386
Direct IDCW Option : ₹ 10.3387

Portfolio Parameters

Weighted Average Maturity : 9.55 yrs
Yield to Maturity* : 7.44%
Modified Duration : 6.51 yrs
Macaulay Duration : 6.75 yrs

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

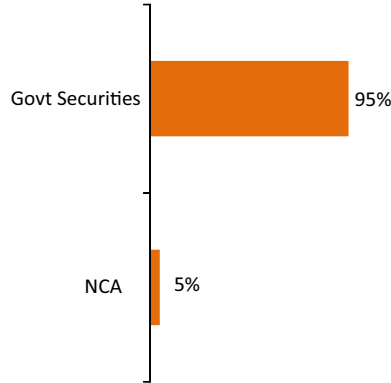
*Annualized Portfolio YTM – Yields of all securities are annualized

February 2023 | For Product Label, Refer Page no. 105-109.

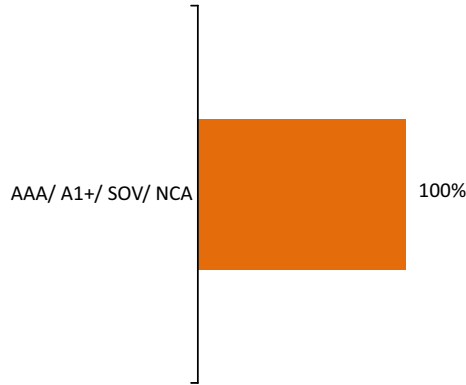
Portfolio as on 31st January, 2023

Portfolio	% to NAV	Rating
Govt Securities		
7.26% GSEC 22/08/2032	81.02	SOV
7.41% GS MAT - 19/12/2036	9.57	SOV
7.38% GSEC 20/06/2027	4.83	SOV
Net Current assets	4.59	
Total	100.00	

Asset Allocation as on 31st Jan, 2023



Credit Profile of Debt as on 31st Jan, 2023



SCHEME NAME	POTENTIAL RISK CLASS MATRIX			
	Potential Risk Class			
UTI Gilt Fund with 10 Year Constant Duration	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		

Relatively High interest rate risk and Relatively Low Credit Risk.

DIVIDEND/BONUS HISTORY

UTI Mastershare Unit Scheme - IDCW Declared

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
1989	1:2@Rs.12		17.78	10	10-01-1989	10-01-1989
	18.00%	1.8	29.45	10	30-06-1989	30-06-1989
1990	18.00%	1.8	26.52	10	04-06-1990	04-06-1990
	18.00%	1.8	36	10	28-06-1991	28-06-1991
1991	1:2 bonus	42.09		10	30-07-1991	30-07-1991
	18.00%	1.8	50	10	24-06-1992	24-06-1992
1992	1:3 bonus	0.8	32.1	10	13-12-1993	13-12-1993
	1:1 right @15			10	20-12-1993	20-12-1993
1993	18.00%	1.8	57.6	10	24-11-1993	24-11-1993
	20.00%	2	37.97	10	27-07-1994	27-07-1994
1994	16.00%	1.6	29.78	10	14-06-1995	14-06-1995
	1:5 bonus		23.09	10	30-08-1995	30-08-1995
1995	16.00%	1.6	24.16	10	28-08-1996	28-08-1996
	16.00%	1.6	24.76	10	20-08-1997	20-08-1997
1996	16.00%	1.6	15.76	10	19-08-1998	19-08-1998
	16.00%	1.6	22.62	10	25-08-1999	25-08-1999
1997	16.00%	1.6	17.14	10	17-05-2000	17-05-2000
	10.00%	1	10.34	10	03-10-2001	03-10-2001
2001	10.00%	1	11.13	10	11-10-2002	11-10-2002
	14.00%	1.4	14.54	10	18-09-2003	18-09-2003
2002	20.00%	2	18.9	10	24-09-2004	24-09-2004
	25.00%	2.5	23.47	10	20-10-2005	20-10-2005
2005	30.00%	3	29.77	10	10-11-2006	10-11-2006
	35.00%	3.5	42.75	10	07-11-2007	07-11-2007
2007	22.00%	2.2	20.93	10	23-10-2008	23-10-2008
	27.00%	2.7	28.65	10	30-10-2009	30-10-2009
2009	30.00%	3	34.04	10	15-11-2010	15-11-2010
	22.00%	2.2	28.02	10	31-10-2011	31-10-2011
2010	22.00%	2.2	27.36	10	15-11-2012	15-11-2012
	22.50%	2.25	27.33	10	29-10-2013	29-10-2013
2012	27.50%	2.75	35.54	10	05-11-2014	05-11-2014
	28.00%	2.8	33.76	10	09-11-2015	16-10-2015
2015	30.00%	3	34.5821	10	01-11-2016	08-11-2016
	35.00%	3.5	34.7809	10	09-10-2017	16-10-2017
2017	27.00%	2.7	32.6933	10	05-11-2018	15-11-2018
	2019 \$	26.00%	2.6	31.5608	10	10-10-2019
2020	16.00%	1.6	31.2494	10	29-10-2020	05-11-2020
	27.00%	2.7	46.7047	10	25-10-2021	01-11-2021
2021	12.00%	1.20	42.8204	10	27-10-2022	03-11-2022

Pursuant to payment of IDCW-bonus- right, the NAV of the IDCW Option (Existing Plan- Direct Plan) of the scheme would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. Face Value per unit is Rs.10.00. # IDCW declared every year since 1987 till 2022.

*Not Available

NAV at the time of Div. Declaration

\$ IDCW % is in regular plan

Cumulative Gross Total
IDCW of 724% Since
1987 till 2022

UTI Flexi Cap Fund (Earlier Known as UTI EQUITY FUND) - IDCW Declared

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2000	15%	1.5	13.14	10	N-A*	02-04-2000
2004	30.00%	3	19.69	10	23-01-2004	13-02-2004
2005	20.00%	2	21.28	10	17-05-2005	09-06-2005
2006	20.00%	2	26.99	10	12-07-2006	19-07-2006
2009	10%	1	25.6	10	08-04-2009	16-04-2009
2013	14.00%	1.4	54.87	10	19-02-2013	26-02-2013
2014	17.50%	1.75	67.6094	10	20-05-2014	27-05-2014
2015	28%	2.8	83.6487	10	13-05-2015	14-05-2015
2016	28.00%	2.8	82.604	10	13-06-2016	20-06-2016
2017	28.00%	2.8	93.6715	10	13-06-2017	20-06-2017
2018	33.00%	3.3	112.6637	10	16-08-2018	23-08-2018
2019	30%	3	99.2097	10	29-07-2019	05-08-2019
2020	30.00%	3	109.9267	10	18-08-2020	25-08-2020
2021	45.00%	4.50	171.6550	10	05-08-2021	12-08-2021

*Not Available

UTI Core Equity Fund (Formerly known as UTI Top 100 Fund) IDCW Declared

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2013	15.00%	1.5	23.77	10	18-09-2013	25-09-2013
2015	30%	3	36.8854	10	19-03-2015	26-03-2015
2016	21.00%	2.1	29.773	10	09-03-2016	16-03-2016
2017	25.00%	2.5	33.8504	10	20-03-2017	27-03-2017
2018	27.00%	2.7	36.235	10	14-03-2018	21-03-2018
2021	35%	3.5	42.1175	10	01-03-2021	08-03-2021

UTI MNC Fund - IDCW Declared

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2005	50%	5.00	29.43	10.00	12-12-2005	19-12-2005
2007	30%	3.00	30.54	10.00	25-05-2007	01-06-2007
2008	25%	2.50	24.34	10.00	28-07-2008	04-08-2008
2010	15%	1.50	37.68	10.00	31-08-2010	07-09-2010
2012	22%	2.20	44.55	10.00	26-09-2012	03-10-2012
2014	25%	2.50	80.13	10.00	18-11-2014	25-11-2014
2015	35%	3.50	91.8144	10.00	19-10-2015	26-10-2015
2016	35%	3.50	91.4860	10.00	13-10-2016	20-10-2016
2017	36%	3.60	105.5565	10.00	29-11-2017	06-12-2017
2020	35%	3.50	106.5713	10.00	30-01-2020	06-02-2020

UTI Infrastructure Fund - IDCW Declared

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2006	30.00%	3	17.88	10	03-07-2006	10-07-2006
2007	35%	3.5	22.62	10	22-06-2007	29-06-2007
2009	15.00%	1.5	19.6	10	31-07-2009	06-08-2009
2016	9.00%	0.9	20.32	10	09-03-2016	16-03-2016
2017	10.00%	1	26.0469	10	20-03-2017	27-03-2017

UTI Dividend Yield Fund - IDCW Declared

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2009	5.00%	0.5	13.2	10	05-11-2009	12-11-2009
2010	5.00%	0.5	14.34	10	17-03-2010	24-03-2010
2010	5.00%	0.5	14.92	10	21-07-2010	27-07-2010
2010	7%	0.7	16.13	10	21-12-2010	28-12-2010
2011	5.00%	0.5	14.33	10	30-05-2011	06-06-2011
2011	4.00%	0.4	12.71	10	23-11-2011	29-11-2011
2012	4%	0.4	12.9	10	19-06-2012	26-06-2012
2012	5.00%	0.5	14.19	10	17-12-2012	24-12-2012
2013	5.00%	0.5	13.05	10	12-06-2013	19-06-2013
2014	4.50%	0.45	13.1011	10	07-01-2014	14-01-2014
2014	6%	0.6	15.6948	10	04-06-2014	11-06-2014
2014	8.00%	0.8	17.4039	10	22-12-2014	29-12-2014
2015	5.50%	0.55	15.9054	10	17-06-2015	24-06-2015
2015	5.50%	0.55	15.2092	10	21-12-2015	28-12-2015
2016	5.50%	0.55	15.3682	10	30-06-2016	01-07-2016
2016	5.50%	0.55	14.875	10	22-12-2016	29-12-2016
2017	7.50%	0.75	16.9767	10	13-06-2017	20-06-2017
2017	7.50%	0.75	17.8696	10	21-12-2017	28-12-2017
2018	7.50%	0.75	17.1894	10	14-03-2018	21-03-2018
2018	7.50%	0.75	16.2769	10	13-12-2018	20-12-2018
2019	6.00%	0.6	16.072	10	20-06-2019	27-06-2019
2019	7.00%	0.7	15.3871	10	16-12-2019	23-12-2019
2020	4.50%	0.45	15.3595	10	14-09-2020	21-09-2020
2021	5.00%	0.5	18.6293	10	15-03-2021	22-03-2021
2021	7.00%	0.70	23.9138	10	15-11-2021	22-11-2021
2022	6.00%	0.60	21.7131	10	16-08-2022	23-08-2022

UTI Value Opportunities Fund (Formerly known as UTI Opportunities) - IDCW Declared

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2007	17.00%	1.7	13.74	10	29-06-2007	06-07-2007
2008	18%	1.8	11.54	10	01-07-2008	08-07-2008
2009	10.00%	1	11.95	10	10-07-2009	17-07-2009
2010	15.00%	1.5	14.05	10	22-01-2010	29-01-2010
2011	8.00%	0.8	14.97	10	24-04-2011	01-05-2011
2012	9%	0.9	14.39	10	12-04-2012	19-04-2012
2013	10.00%	1	15.2	10	07-05-2013	14-05-2013
2014	12.50%	1.25	16.0517	10	15-04-2014	22-04-2014
2015	15%	1.5	20.5752	10	16-04-2015	17-04-2015
2016	10.00%	1	18.6083	10	28-04-2016	05-05-2016
2017	13.00%	1.3	18.6765	10	08-05-2017	15-05-2017
2018	12.00%	1.2	19.5009	10	02-07-2018	09-07-2018
2019	11%	1.1	18.8335	10	17-07-2019	24-07-2019

UTI Healthcare Fund (Formerly known as UTI Pharma & Healthcare Fund) IDCW Declared

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2006	25%	2.50	21.34	10.00	10-01-2006	17-01-2006
2008	15%	1.50	20.91	10.00	26-08-2008	02-09-2008
2010	17%	1.70	32.65	10.00	28-10-2010	04-11-2010

The scheme IDCW details under regular plan.

Disclaimer: Pursuant to payment of Dividend/Bonus, the Nav of the income distribution cum capital withdrawal options of the schemes would fall to the extent of payout and statutory levy (if applicable)

DIVIDEND/BONUS HISTORY

UTI Banking and Financial Fund (Formerly known as UTI Banking Sector Fund) IDCW Declared						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2005	25%	2.50	15.62	10.00	22-09-2005	29-09-2005
2007	35%	3.50	19.02	10.00	23-05-2007	30-05-2007
2009	22%	2.20	19.04	10.00	04-09-2009	11-09-2009
2010	10%	1.00	22.78	10.00	24-06-2010	01-07-2010
2011	25%	2.50	24.20	10.00	27-01-2011	03-02-2011
2011	25%	2.50	21.82	10.00	04-05-2011	09-05-2011
2015	25%	2.50	31.8833	10.00	16-07-2015	23-07-2015
2016	25%	2.50	30.6179	10.00	03-08-2016	10-08-2016

UTI Long Term Equity Fund (Tax Saving) (Formerly known as UTI Equity Tax Saving Plan) IDCW Declared						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2004	40%	4.00	N-A*	10.00	14-01-2004	20-01-2004
2004	20%	2.00	N-A*	10.00	29-10-2004	04-11-2004
2005	40%	4.00	N-A*	10.00	09-09-2005	15-09-2005
2006	60%	6.00	22.93	10.00	23-02-2006	02-03-2006
2007	20%	2.00	19.56	10.00	16-01-2007	23-01-2007
2008	35%	3.50	22.8	10.00	04-02-2008	11-02-2008
2009	15%	1.50	17.07	10.00	29-12-2009	05-01-2010
2011	10%	1.00	16.37	10.00	14-02-2011	21-02-2011
2013	20%	2.00	17.5786	10.00	11-12-2013	18-12-2013
2015	22%	2.20	22.5504	10.00	12-01-2015	19-01-2015
2016	25%	2.50	19.0170	10.00	18-01-2016	25-01-2016
2017	13.5%	1.35	19.1411	10.00	10-01-2017	17-01-2017
2018	27%	2.70	22.5279	10.00	14-02-2018	21-02-2018
2019	15%	1.50	18.8737	10.00	22-01-2019	29-01-2019
2022	25%	2.50	29.8284	10.00	15-02-2022	22-02-2022

UTI Arbitrage Fund (Formerly known as UTI Spread Fund) IDCW Declared - Last 10 Months IDCWs (Recent IDCWs)						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2020	0.80%	0.080	15.9591	10.00	29-06-2020	06-07-2020
2020	0.80%	0.080	15.8805	10.00	29-07-2020	05-08-2020
2020	0.70%	0.070	15.8518	10.00	31-08-2020	07-09-2020
2020	0.70%	0.070	15.8206	10.00	29-10-2020	05-11-2020
2020	0.70%	0.070	15.7670	10.00	27-11-2020	07-12-2020
2021	0.70%	0.070	15.7462	10.00	30-12-2020	06-01-2021
2021	0.60%	0.060	15.7017	10.00	01-02-2021	08-02-2021
2021	0.50%	0.050	15.6864	10.00	01-03-2021	08-03-2021
2021	0.50%	0.050	15.7097	10.00	31-03-2021	07-04-2021
2021	0.50%	0.050	15.7253	10.00	03-05-2021	10-05-2021
2021	0.50%	0.050	15.7461	10.00	31-05-2021	07-06-2021
2021	0.50%	0.050	15.7642	10.00	30-06-2021	07-07-2021
2021	0.50%	0.050	15.7656	10.00	02-08-2021	09-08-2021
2021	0.50%	0.050	15.7694	10.00	01-09-2021	08-09-2021

UTI 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
2022	0.80%	0.080	16.0356	10.00	24-01-22	01-02-22
2022	0.80%	0.080	15.9497	10.00	23-02-22	02-03-22
2022	0.80%	0.080	15.9006	10.00	28-03-22	04-04-22
2022	0.80%	0.080	15.7325	10.00	25-04-22	02-05-22
2022	0.80%	0.080	15.3382	10.00	25-05-22	01-06-22
2022	0.80%	0.080	15.1732	10.00	23-06-22	01-07-22
2022	0.80%	0.080	15.5388	10.00	25-07-22	01-08-22
2022	0.80%	0.080	15.7457	10.00	25-08-22	01-09-22
2022	0.80%	0.080	15.5558	10.00	26-09-22	03-10-22
2022	0.80%	0.080	15.7971	10.00	24-11-22	01-12-22

2022	0.80%	0.080	15.6997	10.00	26-12-22	02-01-23
2023	0.80%	0.080	15.6514	10.00	25-01-23	01-02-23

@@ NAV of Monthly IDCW Option - Regular Plan

The scheme IDCW details under regular plan.

UTI Short Term Income Fund - IDCW Declared - Last 10 Quarterly IDCW						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2017	1.50%	0.150	12.3826	10.00	19-12-2017	26-12-2017
2018	1.50%	0.150	12.3556	10.00	19-03-2018	26-03-2018
2018	0.30%	0.030	12.3207	10.00	19-06-2018	26-06-2018
2018	1.00%	0.100	12.4819	10.00	18-09-2018	25-09-2018
2018	1.20%	0.120	12.6444	10.00	19-12-2018	26-12-2018
2019	2.00%	0.200	12.7240	10.00	18-03-2019	25-03-2019
2020	1.50%	0.150	12.5178	10.00	17-06-2020	24-06-2020
2020	1.50%	0.150	12.6397	10.00	16-09-2020	23-09-2020
2020	1.50%	0.150	12.7588	10.00	14-12-2020	21-12-2020
2021	0.75%	0.075	12.6723	10.00	16-06-2021	23-06-2021
2021	1.25%	0.125	12.7771	10.00	15-09-2021	22-09-2021
2021	1.00%	0.100	13.3287	10.00	16-12-2021	23-12-2021
2022	1.00%	0.100	13.3034	10.00	15-03-2022	22-03-2022

UTI Bond Fund - IDCW Declared - Last 10 Quarterly IDCW						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2018	0.30%	0.030	14.3788	10.00	19-06-2018	26-06-2018
2018	0.25%	0.025	14.4843	10.00	18-09-2018	25-09-2018
2018	1.00%	0.100	14.8155	10.00	19-12-2018	26-12-2018
2019	0.25%	0.025	14.4932	10.00	18-03-2019	25-03-2019
2020	1.00%	0.100	13.5121	10.00	17-06-2020	24-06-2020
2020	1.00%	0.100	16.9457	10.00	16-09-2020	23-09-2020
2020	1.00%	0.100	13.6925	10.00	14-12-2020	21-12-2020
2021	0.75%	0.075	13.4995	10.00	16-06-2021	23-06-2021
2021	0.75%	0.075	13.5782	10.00	15-09-2021	22-09-2021
2021	0.75%	0.075	14.5804	10.00	16-12-2021	23-12-2021
2022	1.75%	0.175	14.3915	10.00	15-03-2022	22-03-2022
2022	0.50%	0.050	15.1073	10.00	15-06-2022	22-06-2022

UTI 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	28-03-2012	04-04-2012
2012	0.30%	0.300	12.8605	10.00	20-09-2012	26-09-2012
2013	2.00%	0.200	15.1318	10.00	18-03-2013	25-03-2013
2014	1.00%	0.100	13.1639	10.00	19-03-2014	26-03-2014
2014	0.60%	0.600	14.1032	10.00	18-09-2014	25-09-2014
2015	0.60%	0.600	15.2249	10.00	19-03-2015	26-03-2015
2016	1.50%	0.150	17.9258	10.00	21-03-2016	28-03-2016
2016	1.25%	0.125	18.1950	10.00	20-06-2016	27-06-2016
2016	1.25%	0.125	20.2992	10.00	19-09-2016	26-09-2016
2016	1.25%	0.125	20.2216	10.00	19-12-2016	26-12-2016
2017	3.25%	0.325	20.2695	10.00	15-03-2017	22-03-2017
2017	1.50%	0.150	17.7435	10.00	21-06-2017	28-06-2017
2017	1.50%	0.150	20.9520	10.00	18-09-2017	25-09-2017
2017	1.00%	0.100	17.2889	10.00	19-12-2017	26-12-2017
2018	0.030%	0.030	20.5256	10.00	19-06-2018	26-06-2018
2018	0.30%	0.030	17.3736	10.00	18-09-2018	25-09-2018
2018	1.40%	0.140	18.1480	10.00	19-12-2018	26-12-2018
2019	2.00%	0.200	18.0782	10.00	18-03-2019	25-03-2019
2019	1.50%	0.150	19.0489	10.00	20-06-2019	27-06-2019
2019	2.00%	0.200	19.4702	10.00	18-09-2019	25-09-2019
2019	2.00%	0.200	19.2848	10.00	19-12-2019	26-12-2019
2020	2.00%	0.200	19.5270	10.00	19-03-2020	26-03-2020
2020	1.50%	0.150	20.4645	10.00	16-09-2020	23-09-2020
2020	1.00%	0.100	20.6317	10.00	14-12-2020	21-12-2020

UTI Overnight Fund (Formerly known as UTI UTI G-SEC STP) - IDCW Declaration						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2007	2.50%	0.250	10.7471	10.00	3-30-2007	4-6-2007
2007	2.75%	0.275	10.8159	10.00	9-28-2007	10-5-2007
2008	2.25%	0.225	10.8738	10.00	9-30-2008	10-7-2008
2009	3.00%	0.300	11.2318	10.00	3-30-2009	4-6-2009
2009	0.05%	0.050	10.9160	10.00	9-30-2009	10-7-2009
2012	6.00%	0.600	11.9718	10.00	3-28-2012	4-4-2012
2013	3.00%	0.300	12.0232	10.00	3-18-2013	3-25-2013
2013	2.00%	0.200	12.2042	10.00	9-19-2013	9-26-2013
2014	2.00%	0.200	12.5067	10.00	3-19-2014	3-26-2014
2015	4.00%	0.400	13.0042	10.00	3-19-2015	3-26-2015
2016	6.00%	0.600	13.7856	10.00	21-03-2016	28-03-2016

The scheme IDCW details under regular plan.

Disclaimer: Pursuant to payment of Dividend/Bonus, the Nav of the income distribution cum capital withdrawal options of the schemes would fall to the extent of payout and statutory levy (if applicable)

DIVIDEND/BONUS HISTORY

2017	7.00%	0.700	13.9920	10.00	15-03-2017	22-03-2017
2018	4.00%	0.400	14.0709	10.00	19-03-2018	26-03-2018
2019	4.00%	40.000	1448.7274	1000.00	18-03-2019	25-03-2019
2020	4.00%	40.000	1483.9871	1000.00	19-03-2020	26-03-2020
2022	3.00%	30.000	1513.2932	1000.00	15-03-2022	22-03-2022

2011	1:10		15.7041	10.00	25-04-2011	02-05-2011
2012	1:10		14.6295	10.00	13-06-2012	20-06-2012
2013	1:10		15.0686	10.00	23-05-2013	30-05-2013
2014	1:10		16.9392	10.00	25-08-2014	01-09-2014

UTI Dynamic Bond Fund - IDCW Declared - Last 10 Months IDCWs (Recent IDCWs)

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2018	0.30%	0.030	12.0737	10.00	19-06-2018	26-06-2018
2018	0.45%	0.045	12.1749	10.00	18-09-2018	25-09-2018
2018	1.25%	0.125	12.4714	10.00	19-12-2018	26-12-2018
2019	0.25%	0.025	12.1756	10.00	18-03-2019	25-03-2019
2020	1.50%	0.150	12.1334	10.00	17-06-2020	24-06-2020
2020	1.50%	0.150	12.1629	10.00	16-09-2020	23-09-2020
2020	1.50%	0.150	12.1621	10.00	14-12-2020	21-12-2020
2021	0.50%	0.050	12.0364	10.00	16-06-2021	23-06-2021
2021	0.50%	0.050	12.1056	10.00	15-09-2021	22-09-2021
2021	1.00%	0.100	13.2050	10.00	16-12-2021	23-12-2021
2022	3.00%	0.300	13.0243	10.00	15-03-2022	22-03-2022
2022	0.50%	0.050	13.6903	10.00	15-06-2022	22-06-2022

UTI 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 Treasury Advantage Fund - IDCW Declared - Last 10 Months IDCWs (Recent IDCWs)

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2018	1.00%	10.00	1167.9430	1000.00	19-12-2018	26-12-2018
2019	2.00%	20.00	1179.7755	1000.00	18-03-2019	25-03-2019
2020	1.00%	10.00	1135.9063	1000.00	17-06-2020	24-06-2020
2020	1.00%	10.00	1144.9093	1000.00	16-09-2020	23-09-2020
2020	1.00%	10.00	1149.8879	1000.00	14-12-2020	21-12-2020
2021	0.50%	5.00	1141.3700	1000.00	16-06-2021	23-06-2021
2021	1.00%	10.00	1151.2855	1000.00	15-09-2021	22-09-2021
2021	1.00%	10.00	1205.2561	1000.00	16-12-2021	23-12-2021
2022	0.50%	5.00	1205.8885	1000.00	15-03-2022	22-03-2022
2022	0.25%	2.50	1208.2190	1000.00	15-06-2022	22-06-2022
2022	0.75%	7.50	1223.3011	1000.00	14-09-2022	21-09-2022
2022	0.75%	7.50	1231.6722	1000.00	14-12-2022	21-12-2022

UTI Transportation & Logistics Fund - IDCW Declared

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2009	20%	2.00	12.37	10.00	15-06-2009	22-06-2009
2009	15%	1.50	15.45	10.00	29-12-2009	05-01-2010
2010	20%	2.00	19.11	10.00	06-10-2010	13-10-2010
2011	12%	1.20	13.96	10.00	21-06-2011	27-06-2011
2016	30%	3.00	39.1639	10.00	08-02-2016	15-02-2016

UTI Nifty Index Fund

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2017	3.50%	0.350	33.4502	10.00	13-11-2017	20-11-2017

UTI Corporate Bond Fund

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2020	0.50%	0.050	10.8026	10.00	19-03-2019	26-03-2020
2020	1.00%	0.100	11.3735	10.00	17-06-2020	24-06-2020
2020	1.00%	0.100	11.5203	10.00	16-09-2020	23-09-2020
2020	1.00%	0.100	11.6996	10.00	14-12-2020	21-12-2020
2021	0.75%	0.075	11.4847	10.00	16-06-2021	23-06-2021
2021	1.50%	0.150	11.5750	10.00	15-09-2021	22-09-2021
2021	0.75%	0.075	11.4923	10.00	16-12-2021	23-12-2021
2022	2.50%	0.250	11.4110	10.00	15-03-2022	22-03-2022

UTI 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 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 Banking & PSU Debt Fund - IDCW Declared

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2017	2.50%	0.250	10.9018	10.00	15-03-2017	22-03-2017
2017	1.50%	0.150	10.9302	10.00	21-06-2017	28-06-2017
2017	1.50%	0.150	10.9452	10.00	18-09-2017	25-09-2017
2017	1.50%	0.150	10.9373	10.00	19-12-2017	26-12-2017
2018	1.50%	0.150	10.9148	10.00	19-03-2018	26-03-2018
2018	0.30%	0.030	10.8702	10.00	19-06-2018	26-06-2018
2018	1.00%	0.100	11.0165	10.00	18-09-2018	25-09-2018
2018	1.20%	0.120	11.2040	10.00	19-12-2018	26-12-2018
2019	1.50%	0.150	11.0514	10.00	18-03-2019	25-03-2019
2020	1.00%	0.100	11.3820	10.00	17-06-2020	24-06-2020
2020	1.00%	0.100	11.4756	10.00	16-09-2020	23-09-2020
2020	1.00%	0.100	11.5779	10.00	14-12-2020	21-12-2020
2021	0.50%	0.050	11.4186	10.00	16-06-2021	23-06-2021
2021	0.75%	0.075	11.4837	10.00	15-09-2021	22-09-2021
2021	0.75%	0.075	11.4779	10.00	16-12-2021	23-12-2021
2022	0.50%	0.050	12.0850	10.00	16-06-2022	22-06-2022

UTI Ultra Short Term Fund (Formerly known as UTI Floating Rate Fund STP) - IDCW Declared

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2018	1.00%	10.00	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

UTI Children's Career Fund - Saving Plan (Formerly known as UTI CCP Advantage Fund) - Bonus Declared

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2007	1:10		14.4895	10.00	30-03-2007	06-04-2007
2009	1:10		13.0344	10.00	26-03-2009	02-04-2009
2010	1:10		15.7857	10.00	31-03-2010	07-04-2010

The scheme IDCW details under regular plan.

Disclaimer: Pursuant to payment of Dividend/Bonus, the Nav of the income distribution cum capital withdrawal options of the schemes would fall to the extent of payout and statutory levy (if applicable)

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2020	0.75%	7.50	1101.2983	1000.00	14-12-2020	21-12-2020
2021	0.25%	2.50	1097.2161	1000.00	16-06-2021	23-06-2021
2021	0.75%	7.50	1104.1735	1000.00	15-09-2021	22-09-2021
2021	1.50%	15.00	1135.0707	1000.00	16-12-2021	23-12-2021
2022	1.50%	15.00	1129.0981	1000.00	15-03-2022	22-03-2022
2022	0.25%	2.50	1121.2537	1000.00	15-06-2022	22-06-2022
2022	0.75%	7.50	1132.6741	1000.00	14-09-2022	21-09-2022
2022	0.75%	7.50	1139.7173	1000.00	14-12-2022	21-12-2022

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
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	23-02-2020
2020	0.85%	0.85	15.9355	10.00	15-06-2020	22-06-2020
2020	0.85%	0.85	16.8188	10.00	15-07-2020	22-07-2020
2020	0.80%	0.0850	17.7898	10.00	18-08-2020	25-08-2020
2020	0.85%	0.0850	17.7579	10.00	16-09-2020	23-09-2020
2020	0.85%	0.0850	17.7479	10.00	19-10-2020	26-10-2020
2020	0.85%	0.0850	18.3413	10.00	18-11-2020	25-11-2020
2020	0.85%	0.0850	18.6632	10.00	16-12-2020	23-12-2020
2021	0.85%	0.0850	18.9348	10.00	18-01-2021	25-01-2021
2021	0.85%	0.0850	19.2624	10.00	17-02-2021	24-02-2021
2021	0.85%	0.0850	19.0502	10.00	15-03-2021	22-03-2021
2021	0.85%	0.0850	18.7674	10.00	19-04-2021	26-04-2021
2021	0.85%	0.0850	19.5092	10.00	16-06-2021	23-06-2021
2021	0.85%	0.0850	19.6211	10.00	15-07-2021	22-07-2021
2021	0.85%	0.0850	19.8140	10.00	16-08-2021	23-08-2021
2021	0.85%	0.0850	20.3691	10.00	15-09-2021	22-09-2021
2022	2.55%	0.2550	20.5080	10.00	17-01-2022	24-01-2022
2022	2.55%	0.2550	19.5998	10.00	19-04-2022	26-04-2022
2022	2.55%	0.2550	18.7219	10.00	19-07-2022	26-07-2022
2022	2.55%	0.2550	19.4689	10.00	13-10-2022	20-10-2022
2023	2.55%	0.2550	19.8305	10.00	16-01-2023	20-01-2023

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

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2018	0.30%	0.030	10.7072	10.00	19-06-2018	26-06-2018
2018	0.45%	0.045	10.8140	10.00	18-09-2018	25-09-2018
2018	1.25%	0.125	10.9814	10.00	19-12-2018	26-12-2018
2019	2.00%	0.200	11.0308	10.00	18-03-2019	25-03-2019
2019	2.00%	0.200	11.2024	10.00	18-09-2019	25-09-2019
2019	1.50%	0.150	11.0929	10.00	19-12-2019	26-12-2019
2020	1.00%	0.100	10.8977	10.00	17-06-2020	24-06-2020
2020	0.50%	0.005	10.8456	10.00	14-12-2020	21-12-2020
2021	0.75%	0.075	11.4600	10.00	16-06-2021	23-06-2021
2021	2.00%	0.200	11.2677	10.00	15-09-2021	22-09-2021
2021	1.00%	0.100	11.9368	10.00	16-12-2021	23-12-2021
2022	4.00%	0.400	11.5102	10.00	15-03-2022	22-03-2022

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2016	15.00%	1.500	19.9212	10.00	25-02-2016	3-03-2016

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2021	0.50%	5	1096.8314	1000.00	16-06-2021	23-06-2021
2021	1.00%	10	1106.1437	1000.00	15-09-2021	22-09-2021
2021	0.50%	5	1101.5639	1000.00	16-12-2021	23-12-2021
2022	2.00%	20	1095.5515	1000.00	15-03-2022	22-03-2022
2022	0.25%	2.50	1105.7468	1000.00	15-06-2022	22-06-2022
2022	0.75%	7.50	1118.6223	1000.00	14-09-2022	21-09-2022
2022	0.75%	7.50	1124.2392	1000.00	14-12-2022	21-12-2022

Year	IDCW	NAV	Face Value	Record Date
2017	2.70%	30.99	10	16-10-2017
2017	2.70%	31.47	10	20-11-2017
2017	3%	31.55	10	18-12-2017
2018	2.70%	32.43	10	17-01-2018
2018	4.00%	30.46	10	26-02-2018
2018	2.70%	32.01	10	07-02-2018
2018	3%	29.98	10	21-03-2018
2018	2.70%	29.85	10	19-04-2018
2018	2.70%	29.64	10	21-05-2018
2018	2.70%	29.29	10	21-06-2018
2018	2.30%	29.13	10	23-08-2018
2018	2.30%	28.96	10	25-09-2018
2018	2.30%	27.20	10	23-10-2018
2018	2.30%	27.02	10	22-11-2018
2018	1.10%	27.25	10	26-12-2018
2019	1.10%	27.16	10	22-01-2019
2019	1.10%	25.87	10	21-02-2019
2019	1.10%	27.29	10	25-03-2019
2019	2.10%	27.65	10	22-04-2019
2019	2.10%	26.13	10	22-05-2019
2019	2.10%	26.46	10	24-06-2019
2019	2.10%	26.71	10	24-07-2019
2019	2.10%	25.01	10	27-08-2019
2019	2.10%	24.82	10	25-09-2019
2019	1.70%	24.66	10	22-10-2019
2019	1.70%	25.27	10	25-11-2019
2019	1.70%	25.28	10	23-12-2019
2020	1.70%	26.05	10	22-01-2020
2020	1.70%	25.13	10	24-02-2020
2020	3.90%	24.11	10	27-08-2020
2020	3.90%	24.63	10	11-11-2020
2021	4.70%	30.12	10	15-02-2021
2021	4.70%	30.65	10	17-05-2021
2021	6.00%	33.03	10	18-08-2021
2021	6.00%	35.68	10	22-11-2021
2022	6.00%	33.65	10	22-02-2022
2022	6.00%	31.04	10	23-05-2022
2022	6.00%	33.02	10	17-08-2022
2022	6.80%	33.44	10	17-11-2022

PLANS/OPTIONS

UTI Liquid Cash Plan

- Growth Option
- Daily Reinvestment of IDCW option
- Weekly Payout of IDCW option
- Weekly Reinvestment of IDCW option
- Fortnightly Payout of IDCW option
- Fortnightly Reinvestment of IDCW option
- Monthly Payout of IDCW option
- Monthly Reinvestment of IDCW option
- Quarterly Payout of IDCW option
- Quarterly Reinvestment of IDCW option
- Half Yearly Payout of IDCW option
- Half Yearly Reinvestment of IDCW option
- Annual Payout of IDCW option
- Annual Reinvestment of IDCW option
- Flexi Payout of IDCW option
- Flexi Reinvestment of IDCW option

In case IDCW option is selected and the periodicity for IDCW is not specified, the default IDCW option will be the Monthly Payout of IDCW option

UTI Money Market Fund

- Growth Option
- Daily Reinvestment of IDCW option
- Weekly Payout of IDCW option
- Weekly Reinvestment of IDCW option
- Fortnightly Payout of IDCW option
- Fortnightly Reinvestment of IDCW option
- Monthly Payout of IDCW option
- Monthly Reinvestment of IDCW option
- Quarterly Payout of IDCW option
- Quarterly Reinvestment of IDCW option
- Half Yearly Payout of IDCW option
- Half Yearly Reinvestment of IDCW option
- Annual Payout of IDCW option
- Annual Reinvestment of IDCW option
- Flexi Payout of IDCW option
- Flexi Reinvestment of IDCW option

Default Option - Growth Option

In case IDCW option is selected and the periodicity for IDCW is not specified, the default IDCW option will be the Monthly Payout of IDCW option

IDCW Means Income Distribution cum capital withdrawal by the scheme of units.

The scheme IDCW details under regular plan.

Disclaimer: Pursuant to payment of Dividend/Bonus, the Nav of the income distribution cum capital withdrawal options of the schemes would fall to the extent of payout and statutory levy (if applicable)

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

Merged Schemes	Merged Into	Month & Year
MEP 93, MEP 94, MEP 95, MEP 96 & MEP 97	UTI MEPUS	March 03
UTI Growing Corpus Growing Income Plan (GCGIP)	UTI Unit Scheme 95	May 04
UTI Grihalakshmi Unit Plan (GUP)	UTI Smart Woman Savings Plan (Name Change)	Nov 04
UTI Grandmaster Unit Scheme, UTI Primary Equity Fund, UTI Unit Scheme 92, UTI Master Equity Plan 98, UTI Master Equity Plan 99	UTI Value Opportunities Fund (New Scheme)	July 05
UTI PSU Fund, UTI Large Cap Fund	UTI Index Select Fund	April 07
UTI GSF- Brand Value Fund	UTI-MNC Fund	April 07
UTI Growth & Value Fund, UTI Dynamic Equity Fund, UTI India Advantage Fund	UTI Mid Cap Fund	April 07
UTI Petro Fund (Sector Fund)	UTI Energy Fund (Thematic Fund, Name Change)	Oct 07
UTI Auto Sector Fund (Sector Fund)	UTI Trans. & Logistics Fund (Thematic Fund, Name Change)	April 08
UTI Software Fund	UTI Service Industries Fund	Sept 08
UTI Index Select Fund, UTI Master Growth Fund	UTI Core Equity Fund	May 09
UTI Infrastructure Advantage Fund Series 1	UTI Infrastructure Fund	Feb 11
UTI Variable Income Scheme - Index Linked Plan	UTI Hybrid Equity Fund	Mar 11
UTI Wealth Builder Fund (Close Ended)	UTI Value Opportunities Fund	Oct 11
UTI Master Index Fund, Sunder	UTI Nifty 50 Index Fund	March 12
UTI G-Sec Fund - Investment Plan	UTI Gilt Advantage Fund-LTP	Aug 12
UTI Master Value Fund	UTI Mid Cap Fund	Mar 14
UTI Masterplus Unit Scheme	UTI Bluechip Flexicap Fund	July 14
UTI Contra Fund & UTI Services Industries Fund	UTI Multi Cap Fund (New scheme)	August 14
UTI Energy Fund	UTI Infrastructure Fund	March 16
UTI Monthly Income Scheme, UTI Smart Woman Savings Plan, UTI Unit Scheme for Charitable & Religious Trusts & Registered Societies	UTI Regular Savings Fund	May 18
UTI Multi Cap Fund	UTI Value Opportunities Fund	May 18
UTI Bluechip Flexicap Fund	UTI Flexi Cap Fund	May 18
UTI Long Term Advantage Fund - Series III, IV, V, VI and VII	UTI Long Term Equity Fund (Tax Saving)	Aug 21
UTI FIIF - Mthly Interval Plan - I & UTI FIIF Qtly Interval Plan - III	UTI FIIF Series II - Qtly Interval Plan - VI	Apr 22
UTI FIIF - Series II - Qtly Interval Plan - IV & VII, UTI FIIF - Half Yrly Plan - I & II	UTI FIIF - Qtly Interval Plan I	Apr 22
UTI FIIF - Mthly Plan II, UTI FIIF - Annual Interval Plan II & IV	UTI FIIF - Annual Interval Plan III	Apr 22
UTI FTIF - Series XXXI-IX (1168 Days), UTI FTIF - Series XXX-XI (1169 Days), UTI FTIF - Series XXX-XII (1148 Days), UTI FTIF - Series XXX-XIII (1127 Days), UTI FTIF - Series XXXI-XIV (1111 Days), UTI FTIF - Series XXXI-XV (1099 Days), UTI FTIF - Series XXXII-I (1126 Days), UTI FTIF - Series XXXII-II (1111 Days)	UTI Corporate Bond Fund	Apr 22

Sr. No.	Old Scheme Name	New Scheme Name	W. E. F
1	UTI Master Gain - 1992(UTI EQUITY FUND)	UTI Flexi Cap Fund	Feb-21
2	UTI Equity Tax Saving Plan	UTI Long Term Equity Fund (Tax Saving)	Dec-15
3	UTI Wealth Builder Fund Series- II	UTI Wealth Builder Fund	Jun-16
4	UTI Wealth Builder Fund	UTI Multi Asset Fund	May-18
5	UTI Mahila Unit Scheme	UTI Smart Woman Saving Plan	Mar-17
6	UTI Credit Opportunities Fund	UTI Income Opportunities Fund	Sep-13
7	UTI Income Opportunities Fund	UTI Credit Risk Fund	May-18
8	UTI MIS Advantage Plan	UTI Regular Savings Fund	May-18
9	UTI Top 100 Fund	UTI Core Equity Fund	May-18
10	UTI Pharma & Healthcare Fund	UTI Healthcare Fund	May-18
11	UTI Banking Sector Fund	UTI Banking and Financial Services Fund	May-18
12	UTI G-SEC STP	UTI Overnight Fund	May-18
13	UTI Floating Rate Fund Stp	UTI Ultra Short Term Fund	May-18
14	UTI Spread Fund	UTI Arbitrage Fund	May-18
15	UTI Opportunities Fund	UTI Value Opportunities Fund	May-18
16	UTI Gilt Advantage Fund	UTI Gilt Fund	May-18
17	UTI Balanced Fund	UTI Hybrid Equity Fund	May-18
18	UTI Children's Career Balanced Plan	UTI Children's Career Fund-Saving Plan	May-18
19	UTI CCP Advantage Fund	UTI Children's Career Fund-Investment Plan	May-18
20	UTI India Lifestyle Fund	UTI India Consumer Fund	May-19
21	UTI Leadership Equity Fund	UTI Bluechip Flexicap Fund	Dec-15
22	UTI Bank ETF	UTI Nifty Bank ETF	Jul-22
23	UTI Nifty ETF	UTI Nifty 50 ETF	Jul-22
24	UTI Sensex ETF	UTI S&P BSE Sensex ETF	Jul-22
25	UTI Nifty Index Fund	UTI Nifty 50 Index Fund	Jul-22
26	UTI Sensex Index Fund	UTI S&P BSE Sensex Index Fund	Jul-22

UTI Flexi Cap Fund (Earlier Known as UTI EQUITY FUND)

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Equity and equity related instruments	65	100	Medium to high
Debt and Money Market instruments including securitized debt#	0	35	Low to medium
Units issued by REITs & InvITs	0	10	Medium to high

UTI Mastershare Unit Scheme

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Equity & equity related instruments (minimum 80% of the total assets would be in equity and equity related instruments of large cap companies)	80	100	Medium to high
Debt and Money Market instruments including securitized debt#	0	20	Low to medium
Units issued by REITs & InvITs	0	10	Medium to high

UTI Core Equity Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Equity and Equity related instruments (Minimum 35% of the total assets would be in equity and equity related instruments of large cap companies and minimum 35% of the total assets would be in equity and equity related instruments of mid cap companies)	70	100	Medium to high
Debt and Money Market instruments including securitized debt#	0	30	Low to medium
Units issued by REITs & InvITs	0	10	Medium to high

UTI Mid Cap Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Equity and equity related instruments (minimum 65% of the total assets would be in equity and equity related instruments of mid cap companies).	65	100	Medium to high
Debt and Money Market instruments including securitized debt#	0	35	Low to medium
Units issued by REITs & InvITs	0	10	Medium to high

UTI Dividend Yield Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Equity and equity related instruments (minimum 65% of the total assets would be in equity and equity related instruments of Dividend Yielding companies).	65	100	Medium to high
Debt and Money Market instruments including securitized debt#	0	35	Low to medium
Units issued by REITs & InvITs	0	10	Medium to high

UTI Value Opportunities Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Equity and equity related instruments	65	100	Medium to high
Debt and Money Market instruments including securitized debt#	0	35	Low to medium
Units issued by REITs & InvITs	0	10	Medium to high

UTI India Consumer Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Equity and equity related instruments (minimum 80% of the total assets would be in equity and equity related instruments of companies related to the theme of Indian Lifestyle & are part of benchmark sectors)	80	100	Medium to high
Debt and Money Market instruments including securitized debt#	0	20	Low to medium
Units issued by REITs & InvITs	0	10	Medium to high

UTI Infrastructure Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Equity and equity related instruments (minimum 80% of the total assets would be in equity and equity related instruments of companies related to the Infrastructure theme).	80	100	Medium to high
Debt and Money Market instruments including securitized debt#	0	20	Low to medium
Units issued by REITs & InvITs	0	10	Medium to high

UTI MNC Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Equity and equity related instruments (minimum 80% of the total assets would be in equity and equity related instruments of multi-national corporations/ companies).	80	100	Medium to high
Debt and Money Market instruments including securitized debt#	0	20	Low to medium
Units issued by REITs & InvITs	0	10	Medium to high

UTI Healthcare Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Equity and equity related instruments (minimum 80% of the total assets would be in equity and equity related instruments of companies related to the healthcare services sector).	80	100	Medium to high
Debt and Money Market instruments including securitized debt#	0	20	Low to medium
Units issued by REITs & InvITs	0	10	Medium to high

UTI Transportation & Logistics Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Equity and equity related instruments (minimum 80% of the total assets would be in equity and equity related instruments of companies engaged in the transportation and logistics sector).	80	100	Medium to high
Debt and Money Market instruments including securitised debt#	0	20	Low to medium
Units issued by REITs & InvITs	0	10	Medium to high

UTI Banking and Financial Services Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Equity and equity related instruments (minimum 80% of the total assets would be in equity and equity related instruments of companies engaged in banking and financial services activities).	80	100	Medium to high
Debt and Money Market instruments including securitised debt#	0	20	Low to medium
Units issued by REITs & InvITs	0	10	Medium to high

UTI Nifty 50 Index Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Securities covered by the Nifty 50 Index	95	100	Medium to high
Money Market instruments	0	5	Low to medium

UTI Overnight Fund

Securities/ Instruments	Indicative Allocation (% of total assets)	Risk Profile
Overnight securities (including Triparty Repo on Government Securities or treasury bill & Repo)	100	Low

UTI Money Market Fund

Securities/ Instruments	Indicative Allocation (% of total assets)	Risk Profile
Money market instruments (including Triparty Repo on Government Securities or treasury bill & Repo)	100	Low

UTI Liquid Cash Plan

Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Money market instruments (including Triparty Repo on Government Securities or treasury bill & Repo)	0	100	Low
Debt Securities (including securitised debt)*	0	100	Low to Medium

UTI Ultra Short Term Fund

Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Money market instruments (including Triparty Repo on Government Securities or treasury bill & Repo)	0	100	Low
Debt Securities (including securitised debt)*	0	100	Low to Medium

UTI Treasury Advantage Fund

Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Money market instruments (including Triparty Repo on Government Securities or treasury bill & Repo)	0	100	Low
Debt Securities (including securitised debt)*	0	100	Low to Medium

UTI Short Term Income Fund

Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Debt Securities (including securitised debt)*	0	100	Low to Medium
Money Market Instruments (Including Triparty Repo on Government Securities or treasury bill & Repo)	0	100	Low

UTI Medium Term Fund

Asset allocation under normal circumstances : The Portfolio Macaulay duration would be between 3 year to 4 years

Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Debt Instruments (including securitised debt)*	50	100	Low to Medium
Money market Instruments (including Triparty Repo on Government Securities or treasury bill & Repo)	0	50	Low
Units issued by REITs & InvITs	0	10	Medium to High

Asset allocation in light of anticipated adverse situation :

The Portfolio Macaulay duration under anticipated adverse situation is 1 year to 4years

Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Debt Instruments (including securitised debt)*	50	100	Low to Medium
Money market Instruments (including Triparty Repo on Government Securities or treasury bill & Repo)	0	50	Low
Units issued by REITs & InvITs	0	10	Medium to High

UTI Bond Fund

Asset allocation under normal circumstances : The Portfolio Macaulay duration would be between 4 year to 7 years

Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Debt Instruments (including securitised debt)*	50	100	Low to Medium
Money Market Instruments (including Triparty Repo on Government Securities or treasury bill & Repo)	0	50	Low

Asset allocation in light of anticipated adverse situation :

The Portfolio Macaulay duration under anticipated adverse situation is 1 year to 7 years

Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Debt Instruments (including securitised debt)*	50	100	Low to Medium
Money Market Instruments (including Triparty Repo on Government Securities or treasury bill & Repo)	0	50	Low

UTI Dynamic Bond Fund

Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Money Market Instruments, Debentures and Securitised Debt	0	100	Low to Medium
Debt Instruments including Securitised Debt*	0	100	Medium
Units issued by REITs & InvITs	0	10	Medium to High

UTI Credit Risk Fund			
Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Debt instruments (including securitised debt)*	65	100	Low to Medium
Money market instruments (including Triparty Repo on Government Securities or treasury bill & Repo)	0	35	Low
Units issued by REITs & InvITs	0	10	Medium to High

UTI Banking & PSU Debt Fund			
Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Debt and Money Market Securities issued by Banks, Public Financial Institutions (PFIs) and Public Sector Undertakings (PSUs) and Municipal Bonds	80	100	Low to Medium
Debt and Money Market Securities (including Triparty Repo on Government Securities or treasury bill & Repo) issued by entities other than Banks, Public Financial Institutions (PFIs) and Public Sector Undertakings (PSUs) and Municipal Bonds	0	20	Low to Medium

UTI Gilt Fund			
Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Securities issued by the Central Government and / or State Government and / or any security unconditionally guaranteed by the Central Government and / or State Government	80	100	Sovereign
Triparty Repo on Government Securities or treasury bill, Repo, Reverse Repo & instruments of such nature	0	20	Low

UTI Regular Savings Fund			
Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Debt and Money Market instruments (including securitized debt)*	75%	90%	Low to Medium
Equity & equity related instruments	10%	25%	Medium to High
Units issued by REITs & InvITs	0%	10%	Medium to High

UTI Hybrid Equity Fund			
Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Equity & equity related instruments	65%	80%	Medium to High
Debt and Money Market instruments (including securitised debt)*	20%	35%	Low to Medium
Units issued by REITs & InvITs	0%	10%	Medium to High

UTI Multi Asset Fund			
Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Equity & equity related instruments	65%	80%	Medium to High
Debt and Money Market instruments (including securitised debt)*	10%	25%	Low to Medium
Gold ETFs	10%	25%	High
Units issued by REITs & InvITs	0%	10%	Medium to High

UTI Focused Equity Fund			
Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Equity & equity related instruments (Maximum 30 stocks)	65%	100%	High
Debt and Money Market instruments (including securitised debt)*	0%	25%	Low to Medium
Units issued by REITs & InvITs	0%	10%	Medium to High

UTI Arbitrage Fund [#]			
(1) Under normal market circumstances, the investment range would be as follows:			
Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Equity and equity related instruments	65	100	Medium to High
Derivatives including Index Futures, Stock Futures, Index Options and Stock Options*	65	100	Medium to High
Money Market, Debt instruments, Securitized debt# and call money.	0	35	Low to Medium

(2) The asset allocation under defensive circumstances would be as follows:			
Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Equity and equity related instruments	0	65	Medium to High
Derivatives including Index Futures, Stock Futures, Index Options and Stock Options*	0	65	Medium to High
Money Market, Debt instruments, Securitized debt# and call money.	35	100	Low to Medium

UTI Retirement Benefit Pension Fund [#]			
Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Debt and Money Market instruments (including securitised debt)*	60%	100%	Low to Medium
Equity & Equity related instruments	0%	40%	Medium to High
Units issued by REITs & InvITs	0%	10%	Medium to High

UTI Children's Career Fund - Savings Plan [#]			
Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Debt and Money Market instruments (including securitised debt)*	60%	100%	Low to Medium
Equity & equity related instruments	0%	40%	Medium to High
Units issued by REITs & InvITs	0%	10%	Medium to High

UTI Children's Career Fund - Investment Plan [#]			
Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Equity & equity related instruments	70%	100%	Medium to High
Debt and Money Market instruments (including securitized debt)*	0%	30%	Low to Medium
Units issued by REITs & InvITs	0%	10%	Medium to High

UTI Corporate Bond Fund			
Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Corporate Debt rated AA+ and above (including securitized debt)*	80%	100%	Low to Medium
Corporate debt (other than stated above) and Money Market Instruments	0%	20%	Low to Medium
Units issued by REITs & InvITs	0%	10%	Medium to High

*Investments in securitised debt, if undertaken, shall not exceed 50% of the net assets of the scheme.

UTI Nifty200 Momentum 30 Index Fund			
Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Securities covered by Nifty200 Momentum 30 Index	95	100	Medium to High
Debt/ Money Market instruments including Triparty Repo on Government Securities or Treasury Bills and units of Liquid Mutual Fund	0	5	Low

UTI Small Cap Fund			
Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Equity and equity related instruments (minimum 65% of the total assets would be in equity and equity related instruments of small cap companies).	65	100	Medium to High
Debt and Money Market instruments including securitized debt	0	35	Low to Medium
Units issued by REITs & InvITs	0	10	Medium to High

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

UTI Long Term Equity Fund (Tax Saving)			
Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Equity & Equity related instruments	80%	100%	Medium to High
Money Market instruments and other liquid instruments	0%	20%	Low to Medium

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

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

UTI S&P BSE Sensex Index Fund			
Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Max	Min	
Securities covered by S&P BSE Sensex Index	100%	95%	Medium to High
Debt/ Money Market instruments including Triparty Repo on Government Securities or treasury bill and units of Liquid Mutual Fund	5%	0%	Low

UTI Nifty Mid cap 150 Quality 50 Index Fund			
Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Max	Min	
Securities covered by Nifty Mid cap 150 Quality 50 Index	100%	95%	Medium to High
Debt/ Money Market instruments including Triparty Repo on Government Securities or treasury bill and units of Liquid Mutual Fund	5%	0%	Low

The Scheme may also take exposure to: Derivatives up to 50% of the net assets of the Scheme. The scheme may take debt derivatives position based on the opportunities available subject to the guidelines issued by SEBI from time to time and in line with the overall investment objective of the scheme. These may be taken to hedge the portfolio, rebalance the same or to undertake any other strategy. The cumulative gross exposure through debt, derivative positions and repo transactions on government securities and such other securities/assets as may be permitted by SEBI from time to time subject to regulatory approvals, if any, shall not exceed 100% of the net assets of the scheme

The net assets of the scheme will be invested in stocks constituting the underlying index. This would be done by investing in the stocks comprising the index. The scheme shall endeavour to maintain the same weightage they represent in the index. The scheme may take exposure in derivative instruments upto 20% of the net assets of the scheme.

UTI Nifty Next 50 Index Fund			
Type of Instruments	Asset Allocation (% of Net Assets)		Risk profile
	Min	Max	
Securities covered by underlying index	95%	100%	Medium to High
Cash/Money Market Instruments including Triparty Repo on Government Securities or treasury bill and Units of Liquid Mutual Fund	0%	5%	Low

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

* Investments in securitised debt, if undertaken, shall not exceed 50% of the net assets of the Scheme.

UTI S&P BSE Low Volatility Index Fund			
Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Max	Min	
Securities covered by S&P BSE Low Volatility Index	100%	95%	Medium to High
Debt/ Money Market instruments including Triparty Repo and units of Liquid Mutual Fund	5%	0%	Low

UTI Gilt Fund with 10 Year Constant Duration			
Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Max	Min	
Securities issued by the Central and State Governments	80%	100%	Low to Medium
Triparty Repos on Government Securities or treasury bill, Repo, Reverse Repo on Government Securities & Money Market instruments	0%	20%	Low

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









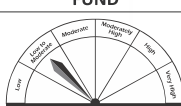

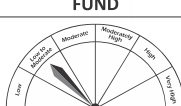
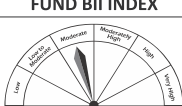
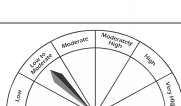





UTI Multi Asset Fund

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. Ajay Tyagi	UTI Flexi Cap Fund (Earlier Known as UTI EQUITY FUND)	28
		UTI Unit Linked Insurance Plan (Equity Portion)	55
2	Mr. Amandeep Chopra	UTI Bond Fund	89
		UTI Liquid Cash Plan (along with Mr. Amit Sharma)	67
		UTI Regular Savings Fund (Debt Portion)	53
3	Mr. Amit Premchandani	UTI Banking and Financial Services Fund (Along with Ms. Preethi RS)	37
		UTI Dividend Yield Fund	33
		UTI Regular Savings Fund (Equity Portion)	53
		UTI Value Opportunities Fund	29
4	Mr. Amit Sharma	UTI Arbitrage Fund (along with Mr Sharwan Kumar Goyal)	52
		UTI Liquid Cash Plan (along with Mr.Amandeep Chopra)	67
		UTI Money Market Fund (along with Mr. Anurag Mittal)	69
		UTI Overnight Fund	66
5	Mr Ankit Agarwal	UTI Mid Cap Fund	30
		UTI Small Cap Fund	31
6	Mr. Anurag Mittal	UTI Banking & PSU Debt Fund	79
		UTI Corporate Bond Fund	81
		UTI Gilt Fund with 10 year Constant Duration (along with Mr Jaydeep Bhowal)	92
		UTI Money Market Fund (Along with Mr. Amit Sharma)	69
7	Mr. Kamal Gada	UTI Treasury Advantage Fund	73
		UTI Healthcare Fund (Along with Mr. V. Srivatsa)	38
8	Mr. Karthikraj Lakshmanan	UTI MNC Fund	34
		UTI Mastershare Unit Scheme	26
		UTI Master Equity Plan Unit Scheme (UTI MEPUS)	-
9	Ms. Preethi R S	UTI Banking and Financial Services Fund (Along with Mr. Amit Premchandani)	37
10	Mr. Ritesh Nambiar	UTI Credit Risk Fund	83
		UTI Medium Term Fund	85
		UTI Ultra Short Term Fund	71
11	Mr Sachin Trivedi	UTI Infrastructure Fund	36
		UTI Transportation And Logistic Fund	39
12	Mr Sharwan Kumar Goyal	UTI Arbitrage Fund (along with Mr. Amit Sharma)	52
		UTI Multi Asset Fund (Equity/Gold Portion)	50
		UTI Nifty 50 ETF*	-
		UTI Nifty 50 Index Fund*	41
		UTI Nifty Bank ETF*	-
		UTI Nifty Mid cap 150 Quality 50 Index Fund*	45
		UTI Nifty Next 50 ETF*	-
		UTI Nifty Next 50 Index Fund*	42
		UTI Nifty200 Momentum 30 Index Fund*	43
		UTI S&P BSE Low Volatility Index Fund*	46
		UTI S&P BSE SENSEX ETF*	-
		UTI S&P BSE Sensex Index Fund*	44
UTI S&P BSE Sensex Next 50 ETF*	-		
UTI Gold ETF Fund of Fund*	-		
13	Mr. Sudhir Agrawal	UTI Dynamic Bond Fund	87
		UTI Floater Fund	75
		UTI Gilt Fund	91
		UTI Short Term Income Fund	77
14	Mr. Sunil Madhukar Patil	UTI Children's Career Fund - Savings Plan (Debt Portion)	59
		UTI Equity Savings Fund (Debt Portion),	57
		UTI Fixed Income Interval Fund & Fixed Income Interval Fund Series II,	-
		UTI Fixed Term Income Funds,	-
		UTI Hybrid Equity Fund (Debt Portion),	48
		UTI Multi Asset Fund (Debt Portion)	50
		UTI Retirement Benefit Pension Fund (Debt Portion)	61
		UTI Unit Linked Insurance Plan (Debt Portion)	55
		UTI CRISIL SDL Maturity April 2033 Index Fund	-
UTI CRISIL SDL Maturity June 2027 Index Fund	-		
UTI NIFTY SDL Plus AAA PSU Bond Apr 2026 75:25 Index Fund	-		
15	Mr. V Srivatsa	UTI Core Equity Fund	27
		UTI Equity Savings Fund (Equity Portfolio)	57
		UTI Healthcare Fund (Along with Mr. Kamal Gada)	38
		UTI Hybrid Equity Fund (Along with Mr. Sunil Madhukar Patil)	48
		UTI Retirement Benefit Pension Fund (Equity Portion)	61
16	Mr. Vishal Chopda	UTI Children's Career Fund-Savings Plan (Equity Portion)	59
		UTI Children's Career Fund - Investment Plan	63
		UTI Focused Equity Fund	32
		UTI India Consumer Fund	35
		UTI Long Term Equity Fund (Tax Saving)	40



















*Assistant Fund Manager is Mr. Ayush Jain

Scheme name	This product is suitable for investors who are seeking*	Riskometer	Benchmark Riskometer
UTI ARBITRAGE FUND Refer Page no 52	<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 to Moderate Risk.	NIFTY 50 ARBITRAGE INDEX  Benchmark riskometer is at Moderate Risk.
UTI OVERNIGHT FUND Refer Page no 66	<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 FUND AI INDEX  Benchmark riskometer is at Moderate Risk.
UTI FLOATER FUND Refer Page no 75	<ul style="list-style-type: none"> To generate reasonable returns. To invest predominantly in floating rate instruments (including fixed rate instruments converted to floating rate exposures using swaps/ derivatives). 	UTI FLOATER FUND  Investors understand that their principal will be at Low to Moderate Risk.	CRISIL LOW DURATION DEBT INDEX  Benchmark riskometer is at Moderate Risk.
UTI TREASURY ADVANTAGE FUND Refer Page no 73	<ul style="list-style-type: none"> Reasonable income consistent with high liquidity over short term. Investment in Debt & Money Market instruments. 	UTI TREASURY ADVANTAGE FUND  Investors understand that their principal will be at Low to Moderate Risk.	CRISIL LOW DURATION FUND AI INDEX  Benchmark riskometer is at Moderate Risk.
UTI SHORT TERM INCOME FUND Refer Page no 77	<ul style="list-style-type: none"> Reasonable Income with low risk and high level of liquidity over short-term. Investment in Debt & Money Market instruments. 	UTI SHORT TERM INCOME FUND  Investors understand that their principal will be at Low to Moderate Risk.	CRISIL SHORT DURATION FUND AI INDEX  Benchmark riskometer is at Moderate Risk.
UTI CORPORATE BOND FUND Refer Page no 81	<ul style="list-style-type: none"> Optimal returns over the medium to long term. To invest predominantly in AA+ and above rated corporate debt. 	UTI CORPORATE BOND FUND  Investors understand that their principal will be at Low to Moderate Risk.	CRISIL CORPORATE BOND FUND BII INDEX  Benchmark riskometer is at Moderate Risk.
UTI LIQUID CASH PLAN Refer Page no 67	<ul style="list-style-type: none"> Steady and reasonable Income over short-term with capital preservation. Investment in money market securities & high quality debt. 	UTI LIQUID CASH PLAN  Investors understand that their principal will be at Low to Moderate Risk.	CRISIL LIQUID FUND AI INDEX  Benchmark riskometer is at Moderate Risk.
UTI DYNAMIC BOND FUND Refer Page no 87	<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 Moderate Risk.	CRISIL DYNAMIC BOND FUND AIII INDEX  Benchmark riskometer is at Moderate Risk.
UTI GILT FUND Refer Page no 91	<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  Benchmark riskometer is at Moderate Risk.

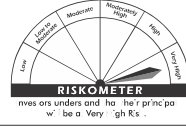
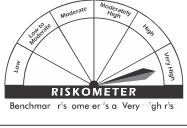
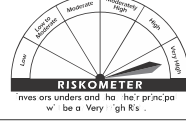





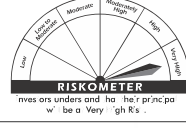







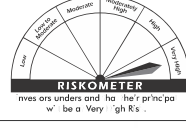
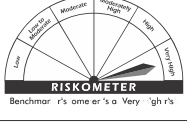


*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

Scheme name	This product is suitable for investors who are seeking*	Riskometer	Benchmark Riskometer
UTI MONEY MARKET FUND Refer Page no 69	<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 	CRISIL MONEY MARKET FUND AI INDEX 
UTI ULTRA SHORT TERM FUND Refer Page no 71	<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 	CRISIL ULTRA SHORT DURATION FUND BI INDEX 
UTI BANKING AND PSU DEBT FUND Refer Page no 79	<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 	CRISIL BANKING AND PSU DEBT INDEX 
UTI MEDIUM TERM FUND Refer Page no 85	<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 	CRISIL MEDIUM DURATION FUND BIII INDEX 
UTI BOND FUND Refer Page no 89	<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 	CRISIL MEDIUM TO LONG DURATION FUND AIII INDEX 
UTI GILT FUND WITH 10 YEAR CONSTANT DURATION Refer Page no 92	<ul style="list-style-type: none"> Reasonable income over long term Investment in government securities having a constant maturity of 10 years 	UTI GILT FUND WITH 10 YEAR CONSTANT DURATION 	CRISIL 10 YEAR GILT INDEX 
UTI EQUITY SAVINGS FUND Refer Page no 57	<ul style="list-style-type: none"> Long-term capital appreciation and income Investment in equity & equity related instruments, arbitrage opportunities, and investments in debt and money market opportunities. 	UTI EQUITY SAVINGS FUND 	CRISIL EQUITY SAVINGS INDEX 
UTI CREDIT RISK FUND Refer Page no 83	<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 	CRISIL CREDIT RISK FUND CII INDEX 
UTI REGULAR SAVINGS FUND Refer Page no 53	<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 	NIFTY 50 HYBRID COMPOSITE DEBT 15:85 INDEX 

















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Scheme name	This product is suitable for investors who are seeking*	Riskometer	Benchmark Riskometer
UTI UNIT LINKED INSURANCE PLAN Refer Page no 55	<ul style="list-style-type: none"> Long Term Capital Appreciation Investment in equity instruments (maximum-40%) and debt Instruments 	UTI UNIT LINKED INSURANCE PLAN 	NIFTY 50 HYBRID COMPOSITE DEBT 50:50 INDEX 
UTI RETIREMENT BENEFIT PENSION FUND Refer Page no 61	<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 	CRISIL SHORT TERM DEBT HYBRID 60+40 FUND INDEX 
UTI CHILDREN'S CAREER FUND - SAVINGS PLAN Refer Page no 59	<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 	CRISIL SHORT TERM DEBT HYBRID 60+40 FUND INDEX 
UTI MULTI ASSET FUND Refer Page no 50	<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 	65% S&P BSE 200 TRI, 25% CRISIL COMPOSITE BOND FUND INDEX & 10% PRICE OF GOLD 
UTI HYBRID EQUITY FUND Refer Page no 48	<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 	CRISIL HYBRID 35+65 AGGRESSIVE INDEX 
UTI NIFTY 50 INDEX FUND Refer Page no 41	<ul style="list-style-type: none"> Capital growth in tune with the index returns Passive investment in equity instruments comprised in Nifty 50 index 	UTI NIFTY 50 INDEX FUND 	NIFTY 50 TRI 
UTI NIFTY NEXT 50 INDEX FUND Refer Page no 42	<ul style="list-style-type: none"> Capital growth in tune with the index returns Passive investment in equity instruments comprised in Nifty Next 50 index 	UTI NIFTY NEXT 50 INDEX FUND 	NIFTY NEXT 50 TRI 
UTI BANKING AND FINANCIAL SERVICES FUND Refer Page no 37	<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 	NIFTY FINANCIAL SERVICES TRI 
UTI MASTERSHARE UNIT SCHEME Refer Page no 26	<ul style="list-style-type: none"> Long term capital appreciation. Investment predominantly in equity instruments of large cap companies. 	UTI MASTERSHARE UNIT SCHEME 	S&P BSE 100 TRI 

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Scheme name	This product is suitable for investors who are seeking*	Riskometer	Benchmark Riskometer
UTI HEALTHCARE FUND Refer Page no 38	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in equity and equity related securities in the Healthcare Services Sector. 	UTI HEALTHCARE FUND 	S&P BSE HEALTHCARE TRI 
UTI TRANSPORTATION AND LOGISTICS FUND Refer Page no 39	<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 	NIFTY TRANSPORTATION & LOGISTICS TRI 
UTI FLEXI CAP FUND Refer Page no 28	<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 	NIFTY 500 TRI 
UTI VALUE OPPORTUNITIES FUND Refer Page no 29	<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 	NIFTY 500 TRI 
UTI INDIA CONSUMER FUND Refer Page no 35	<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 	NIFTY INDIA CONSUMPTION TRI 
UTI CHILDREN'S CAREER FUND - INVESTMENT PLAN Refer Page no 63	<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 	NIFTY 500 TRI 
UTI LONG TERM EQUITY FUND (TAX SAVING) Refer Page no 40	<ul style="list-style-type: none"> Long term capital growth. Investment in equity instruments of companies that are believed to have growth potential. 	UTI LONG TERM EQUITY FUND 	NIFTY 500 TRI 
UTI DIVIDEND YIELD FUND Refer Page no 33	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in Dividend Yielding equity and equity related securities 	UTI DIVIDEND YIELD FUND 	NIFTY 500 TRI 
UTI CORE EQUITY FUND Refer Page no 27	<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 	NIFTY LARGEMID CAP 250 TRI 
UTI MNC FUND Refer Page no 34	<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 	NIFTY MNC TRI 

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Scheme name	This product is suitable for investors who are seeking*	Riskometer	Benchmark Riskometer
UTI INFRASTRUCTURE FUND Refer Page no 36	<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 	NIFTY INFRASTRUCTURE TRI 
UTI MID CAP FUND Refer Page no 30	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in mid cap companies 	UTI MID CAP FUND 	NIFTY MID CAP 150 TRI 
UTI SMALL CAP FUND Refer Page no 31	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly equity and equity related securities of small cap companies 	UTI SMALL CAP FUND 	NIFTY SMALL CAP 250 TRI 
UTI NIFTY200 MOMENTUM 30 INDEX FUND Refer Page no 43	<ul style="list-style-type: none"> Capital growth in tune with the index returns Passive investment in equity instruments comprised in Nifty200 Momentum 30 Index 	UTI NIFTY200 MOMENTUM 30 INDEX FUND 	NIFTY 200 MOMENTUM 30 TRI 
UTI FOCUSED EQUITY FUND Refer Page no 32	<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 	NIFTY 500 TRI 
UTI S&P BSE SENSEX INDEX FUND Refer Page no 44	<ul style="list-style-type: none"> Capital growth in tune with the index returns Passive investment in equity instruments comprised in S&P BSE Sensex Index 	UTI S&P BSE SENSEX INDEX FUND 	S&P BSE SENSEX TRI 
UTI NIFTY MID CAP 150 QUALITY 50 INDEX FUND Refer Page no 45	<ul style="list-style-type: none"> Capital growth in tune with the index returns Passive investment in equity instruments comprised in Nifty Mid Cap 150 Quality 50 Index 	UTI NIFTY MID CAP 150 QUALITY 50 INDEX FUND 	NIFTY MID CAP 150 QUALITY 50 TRI 
UTI S&P BSE LOW VOLATILITY INDEX FUND Refer Page no 46	<ul style="list-style-type: none"> Capital growth in tune with the index returns Passive investment in equity instruments comprised in S&P BSE Low Volatility Index 	UTI S&P BSE LOW VOLATILITY INDEX FUND 	S&P BSE LOW VOLATILITY TRI 

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Ser. No.	SCHEMEDESC	PLANDESC	ISIN
1	UTI Treasury Advantage Fund - Institutional Plan	Direct Annual IDCW Plan	INF789F01XF9
2	UTI Treasury Advantage Fund - Institutional Plan	Direct Annual IDCW Plan	INF789F01XG7
3	UTI Treasury Advantage Fund - Institutional Plan	Direct Monthly IDCW Plan	INF789F01XJ1
4	UTI Treasury Advantage Fund - Institutional Plan	Direct Monthly IDCW Plan	INF789F01XK9
5	UTI Treasury Advantage Fund - Institutional Plan	Direct Quarterly IDCW Plan	INF789F01XL7
6	UTI Treasury Advantage Fund - Institutional Plan	Direct Quarterly IDCW Plan	INF789F01XM5
7	UTI Banking & Financial Services Fund	Direct IDCW Plan	INF789F01SL7
8	UTI Banking & Financial Services Fund	Direct IDCW Plan	INF789F01SM5
9	UTI Bond Fund	Direct Quarterly IDCW Plan	INF789F01SO1
10	UTI Bond Fund	Direct Quarterly IDCW Plan	INF789F01SP8
11	UTI Bond Fund	Direct Annual IDCW Plan	INF789FA1T80
12	UTI Bond Fund	Direct Annual IDCW Plan	INF789FA1T98
13	UTI Banking & PSU Debt Fund	Direct Quarterly IDCW Plan	INF789F01624
14	UTI Banking & PSU Debt Fund	Direct Quarterly IDCW Plan	INF789F01722
15	UTI Banking & PSU Debt Fund	Direct Annual IDCW Plan	INF789FA1V03
16	UTI Banking & PSU Debt Fund	Direct Annual IDCW Plan	INF789FA1V11
17	UTI Contra Fund	Direct IDCW Plan	INF789F015R4
18	UTI Contra Fund	Direct IDCW Plan	INF789F015S2
19	UTI Credit Risk Fund	Direct Quarterly IDCW Plan	INF789F01YC4
20	UTI Credit Risk Fund	Direct Quarterly IDCW Plan	INF789F01YD2
21	UTI Credit Risk Fund	Direct Annual IDCW Plan	INF789FB1U28
22	UTI Credit Risk Fund	Direct Annual IDCW Plan	INF789FB1U36
23	UTI Credit Risk Fund	Direct Monthly IDCW Plan	INF789FB1U02
24	UTI Credit Risk Fund	Direct Monthly IDCW Plan	INF789FB1U10
25	UTI Liquid Cash Plan- Institutional	Direct Monthly IDCW Plan	INF789F01R44
26	UTI Liquid Cash Plan- Institutional	Direct Monthly IDCW Plan	INF789F01XS2
27	UTI Liquid Cash Plan- Institutional	Direct Quarterly IDCW Plan	INF789FA1K22
28	UTI Liquid Cash Plan- Institutional	Direct Quarterly IDCW Plan	INF789FA1K30
29	UTI Liquid Cash Plan- Institutional	Direct Annual IDCW Plan	INF789FA1K63
30	UTI Liquid Cash Plan- Institutional	Direct Annual IDCW Plan	INF789FA1K71
31	UTI Dynamic Bond Fund	Direct Quarterly IDCW Plan	INF789F01X88
32	UTI Dynamic Bond Fund	Direct Quarterly IDCW Plan	INF789F01XC6
33	UTI Dynamic Bond Fund	Direct Annual IDCW Plan	INF789FA1S65
34	UTI Dynamic Bond Fund	Direct Annual IDCW Plan	INF789FA1S73
35	UTI DIVIDEND YIELD FUND	Direct IDCW Option	INF789F01SU8
36	UTI DIVIDEND YIELD FUND	Direct IDCW Option	INF789F01SV6
37	UTI Energy Fund	Direct IDCW Plan	INF789F01SQ2
38	UTI Energy Fund	Direct IDCW Plan	INF789F01SY0
39	UTI Flexi Cap Fund (Earlier Known as UTI EQUITY FUND)	Direct IDCW Plan	INF789F01TA8
40	UTI Flexi Cap Fund (Earlier Known as UTI EQUITY FUND)	Direct IDCW Plan	INF789F01TB6
41	UTI Long Term Equity Fund (Tax Saving)	Direct IDCW Plan	INF789F01TD2
42	UTI ULTRA SHORT TERM FUND	DIRECT MONTHLY IDCW PLAN	INF789FA1P84
43	UTI ULTRA SHORT TERM FUND	DIRECT MONTHLY IDCW PLAN	INF789FA1P92
44	UTI ULTRA SHORT TERM FUND	DIRECT QUARTERLY IDCW PLAN	INF789FA1Q00
45	UTI ULTRA SHORT TERM FUND	DIRECT QUARTERLY IDCW PLAN	INF789FA1Q18
46	UTI ULTRA SHORT TERM FUND	DIRECT ANNUAL IDCW PLAN	INF789FA1Q42
47	UTI ULTRA SHORT TERM FUND	DIRECT ANNUAL IDCW PLAN	INF789FA1Q59
48	UTI GILT FUND	Direct IDCW PLAN	INF789F01T9
49	UTI GILT FUND	Direct IDCW PLAN	INF789F01TK7
50	UTI HEALTHCARE FUND	Direct IDCW PLAN	INF789F01TM3
51	UTI HEALTHCARE FUND	Direct IDCW PLAN	INF789F01TN1
52	UTI-Services Industries Fund	Direct IDCW PLAN	INF789F01TP6
53	UTI-Services Industries Fund	Direct IDCW PLAN	INF789F01TQ4
54	UTI-Infrastructure Fund	Direct IDCW PLAN	INF789F01TS0
55	UTI-Infrastructure Fund	Direct IDCW PLAN	INF789F01TT8
56	UTI - LONG TERM ADVANTAGE FUND - SERIES III	Direct PLAN - IDCW	INF789FB18N3
57	UTI LONG TERM ADVANTAGE FUND - SERIES IV	Direct PLAN - IDCW	INF789FC1FD7
58	UTI LONG TERM ADVANTAGE FUND - SERIES V	Direct PLAN - IDCW	INF789FC1H51
59	UTI LONG TERM ADVANTAGE FUND - SERIES VI	Direct PLAN - IDCW	INF789FC1V74
60	UTI LONG TERM ADVANTAGE FUND - SERIES VII	Direct PLAN - IDCW	INF789FC1T74
61	UTI-BLUECHIP FLEXICAP FUND	Direct IDCW PLAN	INF789F01TV4
62	UTI-BLUECHIP FLEXICAP FUND	Direct IDCW PLAN	INF789F01TW2
63	UTI India Consumer Fund	Direct IDCW PLAN	INF789F01VG1
64	UTI India Consumer Fund	Direct IDCW PLAN	INF789F01VH9
65	UTI-Mid Cap Fund	Direct IDCW PLAN	INF789F01TY8
66	UTI-MID CAP FUND	Direct IDCW PLAN	INF789F01TZ5
67	UTI-MNC Fund	Direct IDCW PLAN	INF789F01UB4
68	UTI-MNC Fund	Direct IDCW PLAN	INF789F01UC2
69	UTI CORE EQUITY FUND	Direct IDCW PLAN	INF789F01UE8
70	UTI CORE EQUITY FUND	Direct IDCW PLAN	INF789F01UF5
71	UTI REGULAR SAVINGS FUND	Direct MONTHLY IDCW PLAN	INF789F01UK5
72	UTI REGULAR SAVINGS FUND	Direct MONTHLY IDCW PLAN	INF789F01UL3
73	UTI REGULAR SAVINGS FUND	Direct PLAN	INF789F01UM1
74	UTI-Money Market Fund -Institutional Plan	Direct MONTHLY IDCW PLAN	INF789FA1M46
75	UTI-Money Market Fund -Institutional Plan	Direct MONTHLY IDCW PLAN	INF789FA1M53
76	UTI-Money Market Fund -Institutional Plan	Direct QUARTERLY IDCW PLAN	INF789FA1M61
77	UTI-Money Market Fund -Institutional Plan	Direct QUARTERLY IDCW PLAN	INF789FA1M79
78	UTI-Money Market Fund -Institutional Plan	Direct ANNUAL IDCW PLAN	INF789FA1N03
79	UTI-Money Market Fund -Institutional Plan	Direct ANNUAL IDCW PLAN	INF789FA1N11
80	UTI-Mastershare Unit Scheme	Direct IDCW PLAN	INF789F01UQ2
81	UTI-Mastershare Unit Scheme	Direct IDCW PLAN	INF789F01UR0
82	UTI MEDIUM TERM FUND	Direct ANNUAL IDCW PLAN	INF789FB1KL1
83	UTI MEDIUM TERM FUND	Direct ANNUAL IDCW PLAN	INF789FB1KM9
84	UTI MEDIUM TERM FUND	Direct MONTHLY IDCW PLAN	INF789FB1KF3
85	UTI MEDIUM TERM FUND	Direct MONTHLY IDCW PLAN	INF789FB1KG1
86	UTI MEDIUM TERM FUND	Direct QUARTERLY IDCW PLAN	INF789FB1KH9
87	UTI MEDIUM TERM FUND	Direct QUARTERLY IDCW PLAN	INF789FB1K17
88	UTI Nifty 50 Index Fund	Direct IDCW PLAN	INF789F01WY2
89	UTI Nifty 50 Index Fund	Direct IDCW PLAN	INF789F01WZ9
90	UTI VALUE OPPORTUNITIES FUND	Direct IDCW PLAN	INF789F01UZ3
91	UTI VALUE OPPORTUNITIES FUND	Direct IDCW PLAN	INF789F01VA4
92	UTI-Rajiv Gandhi Equity Saving Scheme	Direct IDCW PLAN	INF789F01YS0
93	UTI ARBITRAGE FUND	Direct IDCW PLAN	INF789FB1RE1
94	UTI ARBITRAGE FUND	Direct IDCW PLAN	INF789FB1RF8
95	UTI-Short Term Income Fund- Institutional Option	Direct QUARTERLY IDCW PLAN	INF789FA1R66
96	UTI-Short Term Income Fund- Institutional Option	Direct QUARTERLY IDCW PLAN	INF789FA1R74
97	UTI-Short Term Income Fund- Institutional Option	Direct MONTHLY IDCW PLAN	INF789F01XZ7
98	UTI-Short Term Income Fund- Institutional Option	Direct MONTHLY IDCW PLAN	INF789F01YA8
99	UTI-Short Term Income Fund- Institutional Option	Direct ANNUAL IDCW PLAN	INF789FA1R33
100	UTI-Short Term Income Fund- Institutional Option	Direct ANNUAL IDCW PLAN	INF789FA1R41
101	UTI Multi Asset Fund	Direct IDCW Plan	INF789F01VC0
102	UTI Multi Asset Fund	Direct IDCW Plan	INF789F01VD8
103	UTI CORPORATE BOND FUND	Direct Plan	INF789F1A546
104	UTI CORPORATE BOND FUND	Direct Plan	INF789F1A553

105	UTI CORPORATE BOND FUND	Direct Plan	INF789F1A561
106	UTI CORPORATE BOND FUND	Direct Plan	INF789F1A579
107	UTI CORPORATE BOND FUND	Direct Plan	INF789F1A587
108	UTI CORPORATE BOND FUND	Direct Plan	INF789F1A595
109	UTI CORPORATE BOND FUND	Direct Plan	INF789F1A603
110	UTI CORPORATE BOND FUND	Direct Plan	INF789F1A611
111	UTI EQUITY SAVINGS FUND	Direct Plan	INF789F1A751
112	UTI EQUITY SAVINGS FUND	Direct Plan	INF789F1A769
113	UTI EQUITY SAVINGS FUND	Direct Plan	INF789F1A801
114	UTI EQUITY SAVINGS FUND	Direct Plan	INF789F1A819
115	UTI EQUITY SAVINGS FUND	Direct Plan	INF789F1A843
116	UTI EQUITY SAVINGS FUND	Direct Plan	INF789F1A850
117	UTI - FLOATER FUND	DIRECT PLAN	INF789F1AC73
118	UTI - FLOATER FUND	DIRECT PLAN	INF789F1AC70
119	UTI - FLOATER FUND	DIRECT PLAN	INF789F1AD01
120	UTI - FLOATER FUND	DIRECT PLAN	INF789F1ADB9
121	UTI - FLOATER FUND	DIRECT PLAN	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 Consumer Fund	IDCW PLAN	INF789F01CF3
41	UTI India Consumer 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 Ms. Chaitali Patil at UTI Corporate Office over phone at 022-267931188 or mail him at chaitali.patil@utiitsl.com

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.

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
INE160A08159	PUNJAB NATIONAL BANK	-	Tier II Bonds (under Basel III)
INE062A08173	STATE BANK OF INDIA	-	Tier I bonds under Basel III -
INE062A08249	STATE BANK OF INDIA	-	Tier I bonds under Basel III -
INE084A08151	BANK OF INDIA	-	Tier II Bonds (under Basel III)
INE062A08173	STATE BANK OF INDIA	-	Tier I bonds under Basel III -
INE692A08094	UNION BANK OF INDIA	-	Tier II Bonds (under Basel III)
INE062A08249	STATE BANK OF INDIA	-	Tier I bonds under Basel III -
INE084A08151	BANK OF INDIA	-	Tier II Bonds (under Basel III)
INE062A08249	STATE BANK OF INDIA	-	Tier I bonds under Basel III -
INE476A08100	CANARA BANK	-	Tier I bonds under Basel III -
INE692A08094	UNION BANK OF INDIA	-	Tier II Bonds (under Basel III)
INE434A08075	UNION BANK OF INDIA	-	Tier II Bonds (under Basel III)
INE476A08100	CANARA BANK	-	Tier I bonds under Basel III -
INE692A08094	UNION BANK OF INDIA	-	Tier II Bonds (under Basel III)
INE692A08094	UNION BANK OF INDIA	-	Tier II Bonds (under Basel III)
INE476A08100	CANARA BANK	-	Tier I bonds under Basel III -

UTI TRUSTEE CO. (P) LTD.

Directors

1. Mr. Suhail Nathani
2. Mr. Shiva Kumar
3. Ms. Mukeeta Pramit Jhaveri

UTI ASSET MANAGEMENT CO. LTD.

Directors

1. Mr. Dinesh Kumar Mehrotra
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
9. Mrs. Dipali H Sheth
10. Mr. Kiran Kumar Tarania

REGISTERED OFFICE

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UTI FINANCIAL CENTRES

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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, an 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, BSE500, 10-Year Gsec.

Entry Load: A Mutual fund may have a sales charge or load at the time of entry and/or exit to compensate the distributor/agent.

Exit Load: Exit load is charged at the time an investor redeems the units of a mutual fund. The exit load is added to the prevailing NAV at the time of redemption. The investor will receive redemption proceeds at net value of NAV less Exit Load. For instance if the NAV is Rs.100 and the exit load is 1%, the investor will receive Rs.99.

***Note:** SEBI, vide circular dated June 30, 2009 has abolished entry load and mandated that the upfront commission to distributors will be paid by the investor directly to the distributor, based on his assessment of various factors including the service rendered by the distributor."

Modified Duration: Modified duration is the price sensitivity and the percentage change in price for a unit change yield

Standard Deviation: A statistical measure of the historical volatility of a Fund or portfolio. More generally, a measure of the extent to which numbers are spread around their average. Lower the measure, lesser the volatility of the returns of the Fund, The Standard Deviation has been computed by taking Daily returns of the Fund over the past three years.

Sharpe Ratio: The Sharpe Ratio, named after its founder, the Nobel Laureate William Sharpe, is a measure of risk-adjusted returns. It is calculated using standard deviation and excess return to determine reward per unit 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 vs Index Returns' divided by 'Variance of index returns' based on daily returns for the past three years.

AUM: AUM or assets under management refers to the recent / updated cumulative market value of investments managed by a mutual fund or any investment firm.

Holdings: The holdings or the portfolio is a mutual fund's latest or updated reported statement 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 Manager's 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. 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/DF3/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 | R/E: Return on Equity

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Financial District, Nanakramguda, Selingampally Mandal, Hyderabad - 500032
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Designation of MF Central as Official Point of Acceptance for Schemes of UTI Mutual Fund (UTIMF)

Registrar and Transfer Agents, Kfin Technologies Limited (Kfintech) and Computer Age Management Services Limited (CAMS) have jointly developed a digital platform for Mutual Fund investors named "MFCentral".

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

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

