

JULY 2022 UTI FUND WATCH



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THAT MAY HELP YOU CREATE WEALTH IN THE LONG RUN.



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in a single fund. Invest in UTI Core Equity Fund which invests in
large and mid-cap giants.

- Blend of Large and Mid Cap
- Better long term stability
- Potential for higher returns

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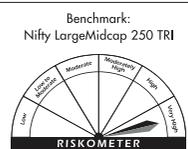
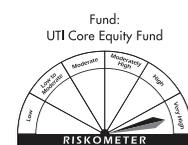
UTI CORE EQUITY FUND

UTI Core Equity fund is an open ended equity scheme investing in both large cap and mid cap stocks.

This product is suitable for investors who are seeking:*

- Long term capital appreciation
 - Investment predominantly in equity instruments of both large cap and mid cap companies
- *Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

Risk-o-meter for the fund is based on the portfolio ending June 30, 2022. The Risk-o-meter of the fund/s is/are evaluated on monthly basis and any changes to Risk-o-meter are disclosed vide addendum on monthly basis, to view the latest addendum on Risk-o-meter, please visit addenda section on <https://utimf.com/forms-and-downloads/>



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

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

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Attention : Unit Holders

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

* Proposed category



The valuation pendulum begins to move towards equities

Wasn't it just a few weeks ago when markets were concerned about disrupted supply chains, surge in commodity prices (subsequent to the conflict in Ukraine) and with how central banks would respond to the inflation challenge? How swiftly this narrative has changed!

Now, the attention has shifted to the risk of a recession in the US and in Europe, with their central banks targeting aggressive rate hikes to fight inflation.

The US Federal Reserve raised rates by 75 bps in June this year. The markets expect the Fed funds rate to increase by approximately another 175 bps over the next four policy meetings, to end the year above 3%. According to the so-called dot-plot forecast released by the US Fed, the midpoint of the target range for the Fed funds rate would go to 3.4% to be exact.

At the start of this year, in January, this rate was at 0.25%. Equity markets and bond markets have since been under pressure on account of the forward guidance from the US Fed and ECB (European Central Bank) of the rate hikes to come. However, commodities were insulated from this sell-off, aided by the disruptions caused by the Russia-Ukraine conflict. But that no longer is the case, as concerns shift to the likelihood of a recession in the western economies; and commodities have sold off.

The Bloomberg Commodity Index is still up 18.03% for the year as of June 30, 2022. But, this number camouflages the damage in the second half of June. The index at its peak in early June was up over 37% YTD. It has given back half of its gains as the narrative shifted to worries about a global slowdown.

The gains in the Commodity Complex are now primarily driven by the Energy Complex. The Bloomberg Commodity Energy Index is up 57.75% TYD. Metals such as aluminium and copper are down by 10% YTD; which is reflected in the 9.93% decline for the Bloomberg Commodity Industrial Metal Index. Agriculture crops such as wheat and corn are now up merely in the low teens YTD, which is reflected in the 12.66% YTD gain (versus peak +31% YTD) for the Bloomberg Commodity Agriculture Index.

With concerns about growth coming to dominate the markets, this has transmitted to the long end of the yield curve. Rising conviction that the US Fed will deliver sharp hikes in the short-term policy rate is also moderating future growth expectations. The change in narrative has led to a sharp rally in the US long bonds. Yields, which were at 3.4% for the US 10-year bond at the start of June, have slumped to below 3% in recent days due to the recession narrative.

And, there is a good reason behind this decline: it is the past track record of the US Federal Reserve. Out of US Fed's 10 tightening cycles since 1960, seven of the episodes ended in a recession — a striking and less than impressive track record! Only thrice did the US Fed manage a soft landing. Although, nothing is predetermined, the markets are clearly pricing in this element of risk.

In India, the Reserve Bank of India's Monetary Policy Committee voted to hike the repo rate by 50 bps to 4.90%. The MPC maintained its "withdrawal of accommodation" stance while dropping the phrase "staying accommodative", signalling a shift towards "neutrality". The market is now discounting a terminal repo rate between 6 to 6.5% in the next 12 to 15 months. Similar to global markets, there has been a rally in the long-term bond yields in India as well. However, the magnitude is limited, given that our growth expectations are unlikely to pivot dramatically.

The Nifty 50 Index participated in a widespread sell-off in global equities, losing nearly 5% in June this year. This brings its losses from the peak in October 2021 to nearly 15%. Another way to crunch this is that the Nifty 50 Index is now unchanged over the period of a year. To be precise, the Nifty 50 Index has gained only 60 points from June 2021 to June 2022. During this period, the Nifty 50 trailing 12-month Earnings Per Share (EPS) (Source: Bloomberg) has climbed from Rs 620 to Rs 770; an increase of 24%.



In the process, the unchanged value of the Nifty 50 Index means that the market has derated in terms of P/E multiple. The Nifty 50 trailing P/E multiple is now below the long-term average and on a 12-month forward basis that is just above the long-term average.

As regards large cap stocks, we can now feel more positively disposed with valuations pulling back into the comfort zone. Of course, there are concerns about growth, rates and earnings, but these are now arguably reflected in the valuations. Mid cap stocks, albeit not as favourable as large cap stocks, have also pulled back into the comfort zone. The small cap segment of the market has witnessed a sharper sell-off this year. The Nifty Smallcap 100 Index is down 25.2% in the first half versus a 9.07% drop for the Nifty 50 Index. But, reflecting earlier valuation excesses, small caps are not in the comfort zone relative to large cap stocks.

In the latter part of 2021, when the Nifty 50 was trading in the expensive zone, it was not that every sector or industry was trading expensive. The same can be said of now, but in reverse. Not all segments of the market are in the comfort zone, even as the Nifty 50 valuation has moved into the comfort zone. Relative to bonds; comparing the earnings yield of equities to the yield on the 10-year Gilt, equities are not yet in the attractive zone.

Aggregate valuations serve as a reference point for asset allocation and combining the indicators we note that the pendulum has moved, albeit slightly towards equities.

Source : Internal

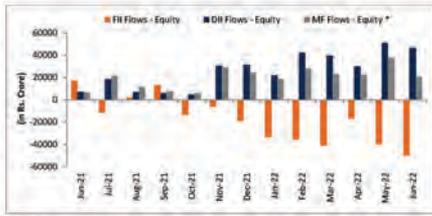
Vetri Subramaniam

Chief Investment Officer

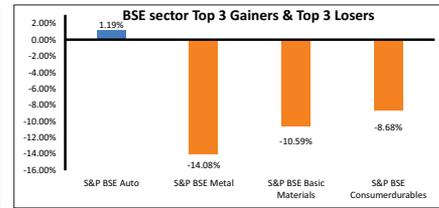
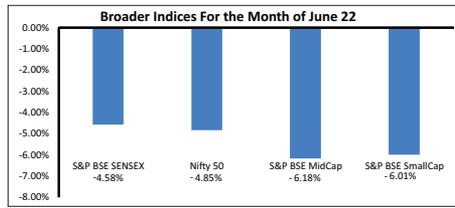
UTI Asset Management Company Ltd

Equity Market

Bearishness dominated the markets in June 2022 for the same reasons viz. inflation triggered by geopolitical tensions, tightening of money policy and recessionary concerns in the US economy.



*Data till 30th June 2022



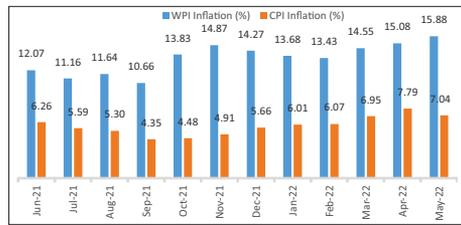
The bellwether indices S&P BSE Sensex and Nifty 50 slipped 4.58% and 4.85% respectively, while S&P BSE Mid-Cap and S&P BSE Small-Cap slumped 6.18% and 6.01% respectively.

On the BSE sectorial front, S&P BSE Auto (up 1.19%) was the lone gainer, while S&P Metal (-14.08%), S&P BSE Basic Materials (-10.59%) and S&P BSE Consumer durables (-8.68%) were the losers.

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

Debt Market

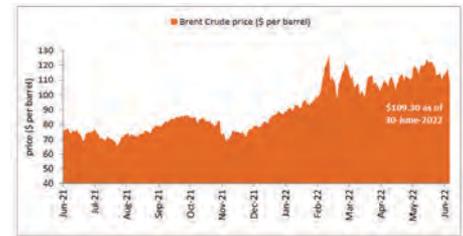
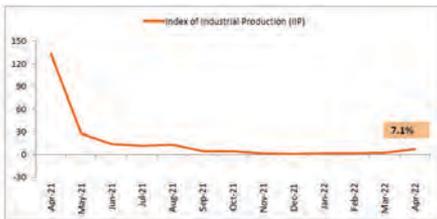
Retail inflation (CPI) eased to 7.04% in May 2022 (7.79% in April 2022) owing to fuel and food inflation. Particularly, food inflation at 7.97% played a decisive role, even as it corrected from 8.31% last month. This is the fifth successive month retail inflation has exceeded the RBI's upper tolerance limit of 6%.



Wholesale price-based inflation (WPI) in May 2022 rose to a high of 15.88% (15.08% last month), a level last seen in September 1991, on account of a rise in crude and natural gas prices, as also in prices of food items, chemicals products and basic metals. Food prices, accounting for nearly a quarter of WPI, surged 10.89% in May 2022.

The country's industrial output (IIP) expanded sharply by 7.1% in April 2022 (up 1.9% in March 2022) from gains in mining output (up 7.8%), manufacturing (6.3%), power

(11.8%).

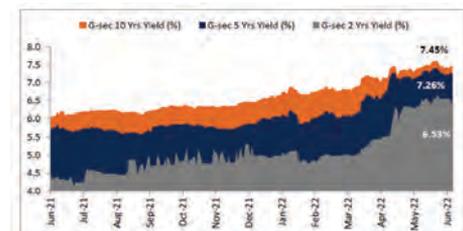


India's CAD (current account deficit) narrowed sequentially over January to March 2022, with moderation in the trade gap and a dip in net outflow of primary income.

India's merchandise exports surged 15.5% to USD37.3bn in May 2022 compared to USD32.3bn in the same month last year on the back of robust performance by engineering, non-petroleum products, non-gems and jewelry products.

Over the short to medium term, markets could be influenced by indicators like US quarterly GDP growth rate, since there are concerns of recession looming in the US economy. On the domestic front, there are uplifting signs for the economy viz. a pick up in capacity utilization from 69% to 74%. Also, credit demand in retail and corporate sectors is looking up. However, given inflation continues to remain a concern, the central bank is expected to respond with repo hikes over the next two policy reviews.

Source for numbers: Leading business dailies (June 2022)



DATE	17.06.2022
WEBSITE	Moneycontrol
LINK	https://www.moneycontrol.com/news/business/markets/daily-voice-v-srivatsa-of-uti-amc-believes-inflation-impact-would-be-temporary-on-these-three-sectors-8697981.html



'Daily Voice | V Srivatsa of UTI AMC believes inflation impact would be temporary on these three sectors'.

"Impact of inflation for the next couple of quarters is discounted by the markets and any high inflation beyond that would affect earnings."

"Given the fact that global growth is slowing down and supply is being ramped up, we see signs of inflation easing in the second half of the year. This is already visible in base metals which have seen a decline in the last month," V Srivatsa, Executive VP and Fund Manager - Equity, UTI Asset Management Company, said in an interview to Moneycontrol.

If one needs to build inflation proof and recession proof sectors, FMCG and utilities offer the best scope for outperforming, he believes. UTI AMC believes that demand trends are strong in sectors such as banking, automobiles and capital goods, and the impact of inflation would be temporary there.

What is your reading on the Fed meet conclusion? Can the consistent and sharp hike in interest rate bring recession in US markets?

The hike by US Federal Reserve is in line with market expectations and this would have implications as RBI may also need more rate hikes to combat inflation and maintain differentials between the US and Indian rates.

The equity markets are expected to post higher volatility in returns and flow as global investors pull out money from riskier assets. The performance of the markets will depend on the trajectory of the inflation as price rise that is higher than RBI expectations would put pressure on the central bank for higher rate hikes and will have impact overall demand which is not the base case for markets. The markets are expected to post recovery in demand which should offset some of the negative impact of rate hikes on the economy.

The market has corrected more than 11 percent so far in 2022 especially after 24 percent run-up in previous calendar year. So what is your view on the market for the second half of 2022?

As part of our process, we do not forecast market returns either in the short term or long term. Our focus is on overall valuations of the market and identifying long term winners. In terms of valuation, the markets are currently trading at 18.5x on 12 months forward and at slight discount to the long-term averages.

While there is scope of earnings cut given the high inflation and pressure on margins, however, there are opportunities in both stocks and sectors which are trading at valuations below long-term valuations. The markets are also influenced by global macro factors such as growth, interest rates and valuations which have largely been negative for the Indian markets year-to-date.

Inflation grabbed headlines in the first half of this year and made equity markets nervous. Do you think this risk is going to persist for the rest of the year too? Also is geopolitical tension the only reason for inflation?

Inflation has been impacting earnings for the last couple of quarters and is expected to do more damage in the next couple of quarters given the current trends. Inflation has largely been supply led as there were supply bottlenecks in both global production and transportation and the Russian war has only exacerbated inflation given Russia is a significant producer of crude, base metals and foods.

However, given the fact that global growth is slowing down and supply is being ramped up, we see signs of inflation easing in the second half of the year. This is already visible in the base metals which have seen a decline in the last month. The trajectory of inflation depends on the war as commodities such as crude can fall drastically if there is any resolution on the war.

Apart from inflation, what are the other risks that can be seen in rest of the year?

Most of the risks are after-effects of inflation as we see interest rates rising in India which has the potential to impact discretionary consumption in automobile, durables and real estate which is probably not factored in market valuations.

We also see government finances constrained which would impact infrastructure spending which is needed for growth in the next few years and we are also seeing potential for companies to delay their growth capex given the uncertain environment. Continuation of the global risk off environment will also lead to valuations further moderating for the Indian markets.

What is yet to be discounted by the market (in terms of positives as well as negatives)?

Impact of inflation for the next couple of quarters is discounted by the markets and any high inflation beyond that would impact earnings. Also, the second order impact of demand slowing down is not factored in by the markets in most of the consumption-oriented sectors which would lead to further earnings downgrades.

In case of commodity stocks, the commodity assumptions implied by the market cap are quite conservative and factors in decent decline in the prices.

Do you think the earnings downgrade risk is rising?

Given the current trends of inflation, markets have factored in similar trends in the next couple of quarters and some normalcy is assumed beyond that.

We need to be watchful of any demand trends in the core sectors of automobile, credit growth, residential property sales in the coming months to see any impact of high inflation and rates.

Reserve Bank of India has delivered two repo rate hikes this year and the Street is counting more by the end of this year. What are your thoughts and is there any possibility of a pause in rate hikes from RBI?

The action of RBI is in line with global central banks as they continue to fight inflation by increasing rates. RBI has retained its growth target.

We believe that while further rate hikes cannot be ruled out as India needs to align with the rest of world, however, at some point RBI needs to pause.

How can one make the portfolio inflation- and recession-proof?

Our base case of portfolio building is not assuming recession and inflation lasting for two to three quarters. Our key active weights are domestic recovery sectors such as banking, automobiles and capital goods where we believe that demand trends are strong, and impact of inflation would be temporary. However, if one needs to build inflation- and recession-proof sectors, FMCG and utilities offer the best scope for outperforming.

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Regular investment through SIP is better than trying to time the market: Swati Kulkarni of UTI MF

"There have been testing periods when the portfolio strategies did not work in the short term and the pressure started to build with underperformance," reminisces Swati Kulkarni.

Swati Kulkarni, Executive Vice President and Fund Manager, UTI Mutual Fund, started her journey in the stock market in the nineties. She has been with UTI since 1992. Kulkarni shared her memories with Shivani Bazaz of ET Mutual Funds. CCI, mutual fund schemes selling like IPO... Kulkarni remembered the market at that time was very different. "There have been testing periods when the portfolio strategies did not work in the short term and the pressure started to build with underperformance," reminisces Kulkarni.

When did you start your journey in the stock market? Do you recall your initial years in the market?

My journey in the financial markets started in 1992 with UTI, the pioneer in many ways. It was an exciting period. With economic reforms of 1991, the license raj had ended. SEBI replaced the Controller of Capital Issues (CCI). Earlier the controlled prices of IPO in CCI regime meant huge listing gains for good companies. The boom of 1992 saw NAV surge in UTI's pure equity schemes, leading to investors lapping up equity fund launches like company IPO. In fact, UTI Mastergain 92 created a world record with 65 lakh investor folios. Equity Funds mostly were closed end, before listing they too traded at premium in the grey market! By 1995, interest rates were freed up and the key lending rates fell from 19% to 12% in the following 3-4 years. Foreign Institutional Investors had started to set up offices in India. This fast changing and happening financial markets gave us youngsters a lot of opportunities to question the existing products, sensitize management on the changing competitive landscape and influence the shift away from assured return schemes.

What was the first thing you learnt in your initial years in the market?

I learnt how very high leverage can lead to a debt trap of rising interest burden, scarcity of capital and the value destruction can be permanent particularly if the business is poor on cash flow generation. Also, 1998-2000 was an exceptionally high growth phase for IT services companies with 'Y2K' opportunity. There was a clear preference for "New Economy- Internet Communication & Entertainment (ICE)" stocks while "Old Economy" Brick and Mortar businesses were ignored by the market. I experienced how the momentum can ignore the fundamentals leading to pricing anomalies for a long period,

creating stock picking opportunities for the long-term investors. For example, Infosys NSE -0.90 % valuations at the peak in 2000 were implying 100% earnings growth for the foreseeable future, whereas steady growth high ROCE businesses like Smithkline Beecham Consumer were < 14 times PE!

Which was the first bad phase in the market that you remember clearly? How did you navigate it?

That was 2000 to 2003, BSE Sensex corrected from 6000 to 2800, the credit cycle was bad with rising NPA. The sentiment was poor globally too with 911 terror strike. That was the time I understood the importance of theory of economic value add (EVA) in real investing world. The businesses earning higher return on capital than the cost of recovered faster creating value for shareholders. I remember having rebalanced the portfolios to include steadier consumer, pharmaceutical companies, cheap PSU companies in Power Equipment Manufacturing and Defence by cutting losses in expensive small IT companies.

Can you tell us one mistake that you remember clearly from your initial years? What are your learnings from that mistake?

It's been a learning curve; selling too early, missing great opportunities on high valuations and underestimating future growth potential to name a few. I remember this 'concept stock mistake' from the early 2000. There was this media company engaged in special effects, animation, dubbing in movies. The learning was, building in option value for future business way too higher than the existing business can be very risky. From the mistake of buying PSU banks in 2012-13, I learnt that value stocks can be a trap if fundamentals do not improve. The cheap price below adjusted book value (adjusted for future slippage) didn't protect the downside as the credit costs persisted jeopardising the capital adequacy, further diluting the book value with capital raise below book.

You have been in the market for such a long time now. Were there any bad phases that made you lose your nerve?

How did you navigate it? In equity investing, the decision making is ex ante in an uncertain dynamic environment. There have been testing periods when the portfolio strategies did not work in the short term and the pressure started to build with underperformance. Such times I have preferred to stay cool, re-tested the investment rationale to make necessary changes if required or have stuck with my conviction whenever the rationale held well. Fortunately for us at UTIMF, the investment processes and support of in-house research team help us to hold on to the conviction for a long time as also to correct mistakes or avoid potential value destructors.

How do you see today's market in the context of your own journey?

I see substantial improvement and sophistication in Indian markets. Derivatives in place of 'badla' trading, dematerialisation, reduction in individual influences / manipulation/scams with greater participation of institutions, standardised and periodic disclosures of accounts etc. Data availability was one of the challenges in '90s, today there is an avalanche of information and analysis. One needs to prioritise and focus on picking up the relevant information and ignore the noise.

If there is one thing that you would want young investors to learn from your experience, what would it be?

Looking back, on personal finance front, I should have avoided timing the market in 2000 correction and invested more regularly, as at 50000+ plus of BSE Sensex what matters is how much I invested not at what levels. Sticking to your asset allocation and regular investment in proportion to your rising income, through SIP, will do better than trying to time the market.

Publication: Economics Times Online Mutual Funds

Date : 28.06.2022



COVER STORY

16th ANNIVERSARY

My most precious investing lessons

Ten veterans of the mutual fund industry share their investing lessons, mistakes and anecdotes to help you become a smart investor

July 2022 Wealth Insight | 39

COVER STORY

Ajay Tyagi Head of Equity, UTI AMC

Ajay Tyagi manages UTI Flexi Cap Fund, a top-rated scheme as per Value Research ratings. As of May 2022, this fund has delivered a five-year annualised return of about 14 per cent and has assets of over ₹23,600 crore.

'Stick to your investment philosophy regardless of whatever happens in the market'

Over the last 22 years of my career, the most invaluable lesson I have learnt is to have an investment philosophy and then stick to it regardless of whatever happens in the stock market. Investors should study the past track record of the markets, study their own capabilities and find out whether they can identify an approach to investment that they feel comfortable with and which comes naturally to them. Reality is that there can never be any philosophy which would work at all times. There would be times when your core philosophy underperforms and there would be times when it outperforms. Especially during times when one is underperforming, it is important to keep in mind that markets change their narratives and reward or punish the same sector at different points in time. At such times rather than feeling frustrated and capitulating close to the bottom, an investor should look up to the investment philosophy as the North Star and just keep the faith. I strongly feel that if you stick to your knitting, you can emerge as a successful investor in the long run. As Warren Buffett said, as an investor, what matters more is your EQ rather than your IQ because it is your EQ which makes you stay emotionally stable when the chips are down.

Don't ever lose sight of the fundamentals. The markets will keep throwing stories but you have to go back and analyse things fundamentally.

The second lesson is don't ever lose sight of the fundamentals. The markets will keep throwing stories but you have to go back and analyse things fundamentally. If you base your calls on non-fundamental factors or on factors that are going to be relevant only in the short run but not in the medium to long run, then you are committing a huge mistake. It can work a few times but it will not work consistently and it can also lead to big unanticipated losses. This doesn't mean that fundamental research would have a 100 percent strike rate. You would still have your share of mistakes and wrong decisions but odds are that you would avoid the tail risks which can lead to huge drawdowns.

My third lesson has more to do with portfolio construction rather than stock selection. Let me explain this with an example. When I joined the industry 22 years back, IT was the darling of the markets. Such was the momentum in that sector that it was not unusual to see diversified funds having close to 50 per cent of their holdings in that single sector. However, the party did not last beyond a few years and the bubble did get pricked like it always gets.



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

Key Features	UTI MASTERSHARE UNIT SCHEME			UTI CORE EQUITY FUND			UTI FLEXI CAP FUND			UTI VALUE OPPORTUNITIES FUND		
Fund Category	Large Cap Fund			Large & Mid Cap Fund			UTI Flexi Cap Fund			Value Fund		
Type of Scheme	An open ended equity scheme predominantly investing in large cap stocks			An open ended equity scheme investing in both large cap and mid cap stocks			An open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks			An open ended equity scheme following a value investment strategy		
Investment Objective	The objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of large cap companies. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.			The objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of large cap and mid cap companies. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.			The primary objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of companies in a flexible manner across the market capitalization spectrum. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.			The primary objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of companies across market capitalization spectrum. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.		
Entry Load/ Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load
	Please refer to pg. 11			Please refer to pg. 12			Please refer to pg. 13			Please refer to pg. 14		
Plans/Options(Regular/Direct)	Growth option IDCW option with Payout and Reinvestment CanServe facility available			Growth option IDCW option with Payout and Reinvestment			Growth option IDCW option with Payout and Reinvestment			Growth option IDCW option with Payout and Reinvestment		
SIP/SWP/STRIP	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Fund Size ~	9230.31 Cr			1251.89 Cr			22690.43 Cr			6080.22 Cr		
Expense Ratio@ (%)	Regular: 2.09, Direct : 1.03			Regular: 2.61, Direct : 1.81			Regular: 1.97, Direct : 0.97			Regular: 2.15, Direct :1.24		
Benchmark Index	S&P BSE 100 TRI			Nifty Large Midcap 250 TRI			Nifty 500 TRI			Nifty 500 TRI		

Key Features	UTI MID CAP FUND			UTI DIVIDEND YIELD FUND			UTI MNC FUND			UTI INDIA CONSUMER FUND		
Fund Category	Mid Cap			Dividend Yield Fund			Thematic - MNC			Thematic – Consumption		
Type of Scheme	An open ended equity scheme predominantly investing in mid cap stocks			An open ended equity scheme predominantly investing in Dividend Yielding stocks			An open ended equity scheme following the theme of investing predominantly in equity and equity related securities of Multi-National Companies			An open ended equity scheme following the theme of changing consumer aspirations, changing lifestyle and growth of consumption		
Investment Objective	The objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of mid cap companies. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.			The objective of the scheme is to generate long term capital appreciation and income by investing predominantly in Dividend yielding equity and equity related securities. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.			The primary objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of multinational companies. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.			The objective of the scheme is to generate long term capital appreciation by investing predominantly in companies that are expected to benefit from the growth of consumption, changing demographics, consumer aspirations and lifestyle. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.		
Entry Load/ Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load
	Please refer to pg. 15			Please refer to pg. 18			Please refer to pg. 19			Please refer to pg. 20		
Plans/Options(Regular/Direct)	Growth option IDCW option with Payout and Reinvestment			Growth option IDCW option with Payout and Reinvestment			Growth option IDCW option with Payout and Reinvestment			Growth option IDCW option with Payout and Reinvestment		
SIP/SWP/STRIP	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Fund Size ~	6149.00 Cr			2700.05 Cr			2291.56 Cr			383.33 Cr		
Expense Ratio@ (%)	Regular: 2.15, Direct : 1.05			Regular: 2.19, Direct : 1.50			Regular: 2.30, Direct : 1.25			Regular: 2.90, Direct : 2.03		
Benchmark Index TIER I	Nifty Midcap 150 TRI			Nifty 500 TRI			Nifty MNC TRI			Nifty India Consumption TRI		
Benchmark Index TIER II	-			Nifty Dividend Opportunities 50 TRI			-			-		

Key Features	UTI INFRASTRUCTURE FUND			UTI BANKING AND FINANCIAL SERVICES FUND			UTI HEALTHCARE FUND			UTI TRANSPORTATION & LOGISTICS FUND		
Fund Category	Thematic – Infrastructure			Sectoral – Banking & Financial Services			Sectoral – Healthcare			Sectoral – Transportation & Logistics		
Type of Scheme	An open ended equity scheme following the Infrastructure theme			An open ended equity scheme investing in Banking and Financial Services Sector			An open ended equity scheme investing in the Healthcare Services Sector			An open ended equity scheme investing in transportation and logistics sector		
Investment Objective	The investment objective of the Scheme is to provide long term capital appreciation by investing predominantly in equity and equity related securities of companies engaged either directly or indirectly in the infrastructure areas of the Indian economy. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.			The objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of companies/ institutions engaged in the banking and financial services activities. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.			The primary objective of the scheme is to generate long term capital appreciation by investing predominantly in equities and equity related securities of companies/ institutions engaged in the Healthcare Services Sector. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.			The objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of companies engaged in the transportation and logistics sector. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.		
Entry Load/ Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load
	Please refer to pg. 21			Please refer to pg. 22			Please refer to pg. 23			Please refer to pg. 24		
Plans/Options(Regular/Direct)	Growth option IDCW option with Payout and Reinvestment			Growth option IDCW option with Payout and Reinvestment			Growth option IDCW Option with Payout and Reinvestment			Growth option IDCW Option with Payout and Reinvestment		
SIP/SWP/STRIP	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Fund Size ~	1299.40 Cr			683.75 Cr			685.35 Cr			1684.31 Cr		
Expense Ratio@ (%)	Regular: 2.36, Direct : 2.00			Regular: 2.70, Direct : 1.44			Regular: 2.60, Direct : 1.43			Regular: 2.40, Direct : 1.04		
Benchmark Index	Nifty Infrastructure TRI			Nifty Financial Services TRI			S&P BSE Healthcare TRI			UTI Transportation & Logistics Fund TRI		

~(Monthly Average as on 30th June 2022)

Minimum Investment Amount refer page No. 66

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

FUNDS AT A GLANCE



Haq, ek behtar zindagi ka.

Key Features	UTI LONG TERM EQUITY FUND (TAX SAVING)			UTI SMALL CAP FUND			UTI NIFTY200 MOMENTUM 30 INDEX FUND			UTI NIFTY 50 INDEX FUND		
Fund Category	ELSS			Small Cap Fund			Index Fund			Index Fund		
Type of Scheme	An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit			An open-ended equity scheme predominantly investing in small cap stocks			UTI Nifty 200 Momentum 30 TRI Fund is an open-ended equity replicating/tracking the Nifty200 Momentum 30 Index			An open ended scheme replicating/ tracking Nifty 50 index		
Investment Objective	The primary objective of the scheme is to invest predominantly in equity and equity related securities of companies across the market capitalization spectrum. securities shall also include fully/partly convertible debentures/bonds.			The objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of small cap companies. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.			The investment objective of the scheme is to provide returns that, before expenses, closely correspond to the total returns of the securities as represented by the underlying index, subject to tracking error. However, there is no guarantee or assurance that the investment objective of the scheme will be achieved.			The principal investment objective of the scheme is to invest in stocks of companies comprising Nifty 50 index and endeavour to achieve return equivalent to Nifty 50 Index by "passive" investment. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.		
Entry Load/ Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load
	Please refer to pg. 25			Please refer to pg. 16			Please refer to pg. 28			Please refer to pg. 26		
Plans/Options(Regular/Direct)	Growth option IDCW Option with Payout			Growth option IDCW option with Payout			Growth option			Growth option IDCW option with Payout and Reinvestment		
SIP/SWP/STRIP	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Fund Size ~	2616.06 Cr			1957.45 Cr			1450.62 Cr			6969.33 Cr		
Expense Ratio@ (%)	Regular: 2.28, Direct : 1.08			Regular: 2.27, Direct : 0.54			Regular: 0.92, Direct : 0.42			Regular: 0.31, Direct : 0.21		
Benchmark Index	Nifty 500 TRI			Nifty Small Cap 250 TRI			Nifty 200 Momentum 30 TRI			NIFTY 50 TRI		

Key Features	UTI NIFTY NEXT 50 INDEX FUND			UTI HYBRID EQUITY FUND			UTI MULTI ASSET FUND			UTI ARBITRAGE FUND		
Fund Category	Index Fund			Aggressive Hybrid Fund			Multi Asset Allocation			Arbitrage		
Type of Scheme	An open ended scheme replicating / tracking Nifty Next 50 Index.			An open ended hybrid scheme investing predominantly in equity and equity related instruments			An open ended scheme investing in equity, debt and Gold ETFs			An open ended scheme investing in arbitrage opportunities		
Investment Objective	The principal investment objective of the scheme is to invest in stocks of companies comprising the underlying index and endeavor to achieve return equivalent to underlying index by "passive" investment. The scheme will be managed by replicating the index in the same weightages in the underlying Index with the intention of minimizing the performance differences between the scheme and the underlying Index in capital terms, subject to market liquidity, costs of trading, management expenses and other factors which may cause tracking error. The scheme would alter the scripts/weights as and when the same are altered in the underlying index.			The primary objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of companies across the market capitalization spectrum. The fund also invests in debt and money market instruments with a view to generate regular income. However, there is no assurance or guarantee that the investment objective of the Scheme would be achieved.			The objective of the Scheme is to achieve long term capital appreciation by investing predominantly in a diversified portfolio of equity and equity related instruments. The fund also invests in debt and money market instruments with a view to generate regular income. The fund also invests in Gold ETFs. The portfolio allocation is managed dynamically. However, there is no assurance or guarantee that the investment objective of the Scheme would be achieved.			The objective of the scheme is to generate capital appreciation through arbitrage opportunities between cash and derivatives market and arbitrage opportunities within the derivative segment and by deployment of surplus cash in debt securities and money market instruments. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.		
Entry Load/ Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load
	Please refer to pg. 27			Please refer to pg. 33			Please refer to pg. 34			Please refer to pg. 35		
Plans/Options(Regular/Direct)	Growth option			Growth option IDCW option with Payout and Reinvestment Can Serve facility available			Growth option IDCW option with Payout and Reinvestment			Growth option IDCW option with Payout and Reinvestment CanServe facility available		
SIP/SWP/STRIP	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Fund Size ~	1615.45 Cr			4072.37 Cr			822.99 Cr			5438.21 Cr		
Expense Ratio@ (%)	Regular: 0.79, Direct : 0.33			Regular: 2.11, Direct : 1.38			Regular: 1.94, Direct : 1.09			Regular: 0.92, Direct : 0.36		
Benchmark Index	Nifty Next 50 TRI			CRISIL Hybrid 35+65 Aggressive Index			65% S&P BSE 200 TRI 25% CRISIL Composite Bond Fund 10% Prices of Gold			Nifty 50 Arbitrage		

Key Features	UTI REGULAR SAVINGS FUND			UTI UNIT LINKED INSURANCE PLAN* <small>*Temporary discontinuation of fresh subscription (w.e.f July 01, 2022)</small>			UTI EQUITY SAVINGS FUND			UTI CHILDREN'S CAREER FUND - SAVINGS PLAN		
Fund Category	Conservative Hybrid Fund			Dynamic Asset Allocation*			Equity Savings			Children's Fund		
Type of Scheme	An open ended hybrid scheme investing predominantly in debt instruments			An open ended tax saving cum insurance scheme.			An open ended scheme investing in equity, arbitrage and debt			An open ended fund for investment for children having a lock-in for at least 5 years or till the child attains age of majority (whichever is earlier)		
Investment Objective	The primary objective of the scheme is to invest predominantly in debt and money market instruments and part of the portfolio into equity/equity related securities with a view to generating income and aim for capital appreciation. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.			Investment objective of the scheme is primarily to provide return through growth in the NAV or through dividend distribution (IDCW) and reinvestment thereof. Amounts collected under the scheme shall generally be invested as follows: (a) Not less than 60% of the funds in debt instruments with low to medium risk profile. (b) Not more than 40% of the funds in equities and equity related instruments.			The investment objective of the Scheme is to provide capital appreciation and income distribution to the investors using arbitrage opportunities, investment in equity / equity related instruments and debt / money market instruments. However, there is no assurance or guarantee that the investment objective of the Scheme would be achieved.			The primary objective of the scheme is to invest predominantly in debt and money market instruments and part of the portfolio into equity & equity related securities with a view to generating income and aim for capital appreciation. However, there is no assurance or guarantee that the investment objective of the Scheme would be achieved.		
Entry Load/ Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load
	Please refer to pg. 36			Please refer to pg. 37			Please refer to pg. 38			Please refer to pg. 39		
Plans/Options(Regular/Direct)	Monthly IDCW Option, Flexi IDCW Option, Monthly Payment Plan, Growth Plan, Default Plan Growth Plan			10 year Plan / 15 year Plan			(i) Growth Option (ii) IDCW Option with Payout & Reinvestment Facility (iii) Monthly IDCW Option with Payout Facility (iv) Monthly IDCW Option with Reinvestment Facility (v) Quarterly IDCW Option with Payout Facility (vi) Quarterly IDCW Option with Reinvestment Facility			(i) Scholarship Option (ii) Growth Option		
SIP/SWP/STRIP	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Fund Size ~	1553.51 Cr			5013.22 Cr			246.41 Cr			3970.69 Cr		
Expense Ratio@ (%)	Regular: 1.80, Direct : 1.20			Regular: 1.81, Direct : 0.98			Regular: 1.50, Direct : 0.69			Regular: 1.77, Direct : 1.54		
Benchmark Index	NIFTY 50 Hybrid Composite Debt 15:85 Index			NIFTY 50 Hybrid Composite Debt 50:50 Index			Crisil Equity Savings Index			CRISIL Short Term Debt Hybrid 60+40 Fund Index		

~(Monthly Average as on 30th June 2022)
Minimum Investment Amount refer page No. 66
Asset Allocation refer page no. 62-65 *Proposed Category

FUNDS AT A GLANCE



Haq, ek behtar zindagi ka.

Low Duration Fund	UTI RETIREMENT BENEFIT PENSION FUND			UTI CHILDREN'S CAREER FUND - INVESTMENT PLAN			UTI OVERNIGHT FUND			UTI LIQUID CASH PLAN		
Fund Category	Retirement Fund			Children's Fund			Overnight Fund			Liquid Fund		
Type of Scheme	An open ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier)			An open ended fund for investment for children having a lock-in for at least 5 years or till the child attains age of majority (whichever is earlier)			An open ended debt scheme investing in overnight securities. Relatively low interest rate risk and Relatively low credit risk.			An open ended liquid scheme. Relatively low interest rate risk and Moderate credit risk.		
Investment Objective	The investment objective of the scheme is primarily to generate a corpus to provide for pension in the form of periodical income / cash flow to the unit holders to the extent of redemption value of their holding after the age of 58 years by investing in a mix of securities comprising of debt & money market instruments and equity & equity related instruments. However, there is no assurance or guarantee that the investment objective of the Scheme would be achieved.			The primary objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of companies across the market capitalization spectrum. However, there is no assurance or guarantee that the investment objective of the Scheme would be achieved.			The investment objective of the scheme is to generate reasonable income, with low risk and high level of liquidity from a portfolio of overnight securities having a maturity of one day. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee /indicate any returns.			The investment objective of the scheme is to generate steady and reasonable income, with low risk and high level of liquidity from a portfolio of debt & money market instruments. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee /indicate any returns.		
Entry Load/ Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load
	Please refer to pg. 40			Please refer to pg. 41			Please refer to pg. 43			Please refer to pg. 44		
Plans/Options(Regular/Direct)	Growth Option			Growth option IDCW option Scholarship Option			Growth Option, Periodic Option with payout & reinvestment of IDCW Daily Reinvestment of IDCW Option			Growth option IDCW option		
SIP/SWP/STRIP	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Fund Size ~	3489.18 Cr			576.38 Cr			9115.70 Cr			31119.02 Cr		
Expense Ratio@ (%)	Regular: 1.86, Direct : 1.08			Regular: 2.78, Direct : 1.62			Regular: 0.12, Direct : 0.07			Regular: 0.24, Direct : 0.15		
Benchmark Index	CRISIL Short Term Debt Hybrid 60+40 Fund Index			Nifty 500 TRI			CRISIL Overnight Fund A-I Index			CRISIL Liquid Fund AI Index		

Key Features	UTI MONEY MARKET FUND			UTI ULTRA SHORT TERM FUND			UTI TREASURY ADVANTAGE FUND			UTI FLOATER FUND		
Fund Category	Money Market Fund			Ultra Short Duration Fund			Low Duration Fund			Floater		
Type of Scheme	An open ended debt scheme investing in money market instruments. Relatively low interest rate risk and Moderate credit risk.			An open ended ultra-short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 months and 6 months. Moderate interest rate risk and Moderate credit risk.			An open ended low duration debt scheme investing in instruments such that the Macaulay duration of the portfolios is between 6 months and 12 months. Moderate interest rate risk and Moderate credit risk.			An open ended debt scheme predominantly investing in floating rate instruments. (including fixed rate instruments converted to floating rate exposures using swaps/derivatives. Relatively High interest rate risk and Moderate Credit Risk.		
Investment Objective	The investment objective of the scheme is to generate reasonable income with high level of liquidity in a portfolio of money market instruments. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.			The investment objective of the scheme is to generate reasonable income with low volatility through investment in a portfolio comprising of debt & money market instruments. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.			The investment objective is to generate reasonable income for its investors consistent with high liquidity by investing in a portfolio of debt & money market instruments. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee /indicate any returns.			The investment objective of the scheme is to generate reasonable returns and reduce interest rate risk by investing in a portfolio comprising predominantly of floating rate instruments and fixed rate instruments swapped for floating rate returns. The Scheme may also invest a portion of its net assets in fixed rate debt securities and money market instruments. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.		
Entry Load/ Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load
	Please refer to pg. 45			Please refer to pg. 46			Please refer to pg. 47			Please refer to pg. 48		
Plans/Options (Regular/Direct)	Growth option IDCW option			Growth Option Daily IDCW Reinvestment Option Weekly IDCW Reinvestment Option Flexi IDCW Option Fortnightly/Monthly/Quarterly/Half Yearly/Annual Payout & Reinvestment IDCW Option			(Daily/Weekly/Fortnightly/ Monthly/Quarterly/Half-Yearly/ Annual/Flexi) and Growth Option			Growth Option Quarterly IDCW Option Half Yearly IDCW Option Annual IDCW Option Flexi IDCW Option both payout & reinvestment facilities		
SIP/SWP/STRIP	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Fund Size ~	8501.57 Cr			1975.98 Cr			2829.17 Cr			2286.78 Cr		
Expense Ratio@ (%)	Regular: 0.28, Direct : 0.21			Regular: 0.95, Direct : 0.43			Regular: 0.43, Direct : 0.32			Regular: 0.84, Direct : 0.34		
Benchmark Index	CRISIL Money Market Fund A-I Index			CRISIL Ultra Short Duration Fund B-I Index			CRISIL Low Duration Fund A-I Index			CRISIL Low Duration Debt Index		

Key Features	UTI SHORT TERM INCOME FUND			UTI BANKING AND PSU DEBT FUND			UTI CORPORATE BOND FUND			UTI CREDIT RISK FUND		
Fund Category	Short Duration Fund			Banking and PSU Fund			Corporate Bond Fund			Credit Risk Fund		
Type of Scheme	UTI Short Term Income Fund is an open ended short term debt scheme investing in instruments such that the Macaulay duration of portfolio is between 1 year and 3 years. Relatively high interest rate risk and Moderate credit risk.			An open ended debt scheme predominantly investing in debt instruments of Banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds. Relatively High interest rate risk and Moderate Credit Risk.			UTI Corporate Bond Fund is an open ended debt scheme predominantly investing in AA+ and above rated corporate bonds. Relatively High interest rate risk and Relatively Low Credit Risk.			UTI Credit Risk Fund is an open ended debt scheme predominantly investing in AA and below rated corporate bonds (excluding AA+ rated corporate bonds). Relatively High interest rate risk and Relatively High Credit Risk.		
Investment Objective	The investment objective of the scheme is to generate reasonable income, with low risk and high level of liquidity from a portfolio of debt & money market instruments. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.			The investment objective of the scheme is to generate reasonable income, with low risk and high level of liquidity from a portfolio of predominantly debt & money market securities issued by Banks, Public Sector Undertakings (PSUs), Public Financial Institutions (PFIs) and Municipal Bonds. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.			The investment objective of the scheme is to generate optimal returns by investing predominantly in AA+ and above rated corporate bonds. However, there can be no assurance that the investment objective of the scheme will be realized. The Scheme does not guarantee / indicate any returns.			The investment objective of the scheme is to generate reasonable income and capital appreciation by investing minimum of 65% of total assets in AA and below rated corporate bonds (excluding AA+ rated corporate bonds). However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.		
Entry Load/ Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load
	Please refer to pg. 49			Please refer to pg. 50			Please refer to pg. 51			Please refer to pg. 52		
Plans/Options(Regular/Direct)	Growth Option, Monthly IDCW Option, Quarterly IDCW Option, Half Yearly IDCW Option, Annual IDCW Option Flexi IDCW Option			Growth option Mthly/Qty/HalfYearly/Annual/Flexi Payout & Reinvestment IDCW Option			Growth Option Quarterly IDCW Option Half Yearly IDCW Option Annual IDCW Option Flexi IDCW Option both payout & reinvestment facilities			Growth Option IDCW Option (with Payout and Reinvestment Facilities) Default Option - Growth Option		
SIP/SWP/STRIP	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Fund Size ~	2326.25 Cr			288.46 Cr			3130.03 Cr			506.26 Cr		
Expense Ratio@ (%)	Regular: 0.95, Direct : 0.34			Regular: 0.31, Direct : 0.23			Regular: 0.57, Direct : 0.27			Regular: 1.63, Direct : 0.84		
Benchmark Index	CRISIL Short Duration Fund A-II Index			CRISIL Banking and PSU Debt Index			CRISIL Corporate Bond Fund B-II Index			CRISIL Credit Risk Fund C-II Index		

~(Monthly Average as on 30th June 2022)
Minimum Investment Amount refer page No. 66
Asset Allocation refer page no. 62-65

FUNDS AT A GLANCE



Haq, ek behtar zindagi ka.

Key Features	UTI MEDIUM TERM FUND			UTI DYNAMIC BOND FUND			UTI BOND FUND			UTI GILT FUND		
Fund Category	Medium Duration Fund			Dynamic Bond			Medium to Long Duration Fund			Gilt Fund		
Type of Scheme	An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 years and 4 years. Relatively High interest rate risk and Relatively High Credit Risk.			An open ended dynamic debt scheme investing across duration. Relatively High interest rate risk and moderate Credit Risk.			An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 4 years and 7 years. Relatively high interest rate risk and Moderate credit risk.			UTI Gilt Fund is an open ended debt scheme investing in government securities across maturities. Relatively high interest rate risk and Relatively low credit risk.		
Investment Objective	The investment objective of the scheme is to generate reasonable income by investing in debt & money market securities such that the Macaulay duration of the portfolio is between 3 to 4 years. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee /indicate any returns			The investment objective of the scheme is to generate optimal returns with adequate liquidity through active management of the portfolio, by investing in debt and money market instruments across duration. However, there can be no assurance that the investment objective of the scheme will be realized. The Scheme does not guarantee / indicate any returns.			The investment objective of the scheme is to generate optimal returns with adequate liquidity by investing in debt and money market instruments such that the Macaulay duration of the portfolio is between 4 years and 7 years. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.			The investment objective of the scheme is to generate credit risk-free return through investment in sovereign securities issued by the Central Government and/ora State Government and / or any security unconditionally guaranteed by the Central Government and / or a State Government for repayment of principal and interest. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.		
Entry Load/ Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load
	Please refer to pg. 53			Please refer to pg. 54			Please refer to pg. 55			Please refer to pg. 56		
Plans/Options(Regular/Direct)	Options: (a)Growth Option (b) Monthly IDCW Option (c) Quarterly IDCW Option (d) Half Yearly IDCW Option (e) Annual IDCW Option (f) Flexi IDCW Option with both payout and reinvestment facilities			Growth option IDCW option with Payout and Reinvestment Qrtly/Half Yearly/Annual/Flexi IDCW with Payout and Re-investment			(a) Quarterly IDCW Option (b) Half Yearly IDCW Option (c) Annual IDCW Option (d) Flexi IDCW Option with both payout an reinvestment facilities.			Growth Plan - IDCW (with payout & reinvestment facilities)		
SIP/SWP/STRIP	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Fund Size ~	59.15 Cr			364.27 Cr			294.13 Cr			516.62 Cr		
Expense Ratio@ (%)	Regular: 1.59, Direct : 1.08			Regular: 1.59, Direct : 0.92			Regular: 1.62, Direct : 1.29			Regular: 0.92, Direct : 0.65		
Benchmark Index	CRISIL Medium Duration Fund B-III Index			CRISIL Dynamic Bond Fund A-III Index			CRISIL Medium to Long Duration Fund A-III Index			CRISIL Dynamic Gilt Index		
Key Features	UTI FOCUSED EQUITY FUND			UTI S&P BSE SENSEX INDEX FUND			UTI NIFTY MIDCAP 150 QUALITY 50 INDEX FUND			UTI S&P BSE LOW VOLATILITY INDEX FUND		
Fund Category	Focused Fund			Index Fund			Index Fund			Index Fund		
Type of Scheme	An open-ended equity scheme investing in maximum 30 stocks across market caps			An open-ended scheme replicating/tracking the S&P BSE Sensex Total Return Index (TRI)			An open-ended scheme replicating/tracking Nifty Midcap 150 Quality 50 Total Return Index (TRI)			An open-ended scheme replicating/tracking S&P BSE Low Volatility Total Return Index(TRI)		
Investment Objective	The investment objective of the scheme is to generate long term capital appreciation by investing in equity & equity related instruments of maximum 30 stocks across market caps. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.			The investment objective of the scheme is to provide returns that, before expenses, closely correspond to the total returns of the securities as represented by the underlying index, subject to tracking error. However, there is no guarantee or assurance that the investment objective of the scheme will be achieved.			The investment objective of the scheme is to provide returns that, before expenses, closely correspond to the total returns of the securities as represented by the underlying index, subject to tracking error. However there is no guarantee or assurance that the investment objective of the scheme will be achieved.			The investment objective of the scheme is to provide returns that, before expenses, closely correspond to the total returns of the securities as represented by the underlying index, subject to tracking error. However, there is no guarantee or assurance that the investment objective of the scheme will be achieved.		
Entry Load/ Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load
	Please refer to pg. 17			Please refer to pg. 29			Please refer to pg. 30			Please refer to pg. 31		
Plans/Options(Regular/Direct)	(i) Growth Option (ii) Payout of Income Distribution cum capital withdrawal option In case no option is indicated in the application form, then the default option will be the Growth Option			(i) Growth Option.			(i) Growth Option.			(i) Growth Option.		
SIP/SWP/STRIP	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Fund Size ~	2567.98 Cr			118.08 Cr			96.48 Cr			85.03 Cr		
Expense Ratio@ (%)	Regular: 2.14, Direct : 0.17			Regular: 0.30, Direct : 0.20			Regular: 0.90, Direct : 0.43			Regular: 0.90, Direct : 0.44		
Benchmark Index	Nifty 500 TRI Index TRI			S&P BSE Sensex TRI			Nifty Midcap 150 Quality 50 TRI			S&P BSE Low Volatility TRI		

~(Monthly Average as on 30th June 2022)

Minimum Investment Amount refer page No. 66

Asset Allocation refer page no. 62-65

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

'Expense Ratio' represents the Total Expenses (TER) as on 30th June 2022.

Investment Objective

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

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

Date of inception/allotment

15th October, 1986

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 9230.31 Crore
Closing AUM : ₹ 9237.78 Crore

High/Low NAV in the month

High Growth Option : ₹ 181.9570
Low Growth Option : ₹ 167.1592

Total Expense Ratio

Regular : 2.09
Direct : 1.03

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

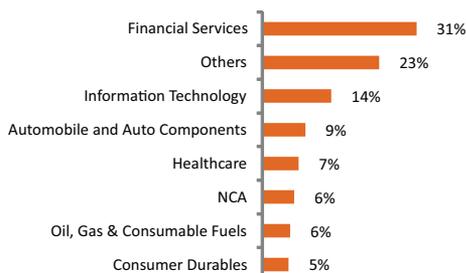
NAV per unit as on 30th June, 2022

Regular Growth Option : ₹ 172.9551
Regular IDCW Option : ₹ 37.9278
Direct Growth Option : ₹ 184.6338
Direct IDCW Option : ₹ 43.0271

Portfolio as on 30th June, 2022

Equity	% to NAV	Equity	% to NAV
ICICI Bank Ltd	9.09	Titan Company Ltd.	1.70
Infosys Ltd.	7.73	Bajaj Finance Ltd.	1.53
HDFC Bank Ltd.	6.96	Tech Mahindra Ltd	1.52
Bharti Airtel Ltd.	4.96	Dr Reddy's Laboratories Ltd.	1.50
Reliance Industries Ltd.	4.83	ITC Ltd.	1.48
Tata Consultancy Services Ltd.	3.86	Balkrishna Industries Ltd.	1.42
HDFC Ltd.	3.57	Shree Cement Ltd.	1.39
Larsen & Toubro Ltd.	2.46	Aditya Birla Fashion & Retail Ltd.	1.36
SKF India Ltd.	2.35	Pidilite Industries Ltd.	1.32
State Bank Of India	2.31	Jubilant Food Works Ltd	1.27
Axis Bank Ltd.	2.28	Cipla Ltd.	1.25
Maruti Suzuki India Ltd.	2.15	Godrej Consumer Products Ltd	1.24
Kotak Mahindra Bank Ltd.	2.06	Havells India Ltd.	1.23
Eicher Motors Ltd	1.96	Others	13.62
Sun Pharmaceuticals Industries Ltd.	1.81	Net Current Assets	6.30
Asian Paints Ltd.	1.74	TOTAL	100.00
Tata Motors Ltd.	1.74		

Sectoral Breakdown



Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
ICICI Bank Ltd	3.0	Reliance Industries Ltd.	-6.2
Bharti Airtel Ltd.	2.9	Hindustan Unilever Ltd.	-2.5
SKF India Ltd.	2.3	ITC Ltd.	-1.5
Eicher Motors Ltd	1.5	HCL Technologies Ltd.	-1.3
Balkrishna Industries Ltd.	1.4	Mahindra & Mahindra Ltd.	-1.3

Market Capitalisation (%)

	Large	Mid	Small
Fund	87	10	3
Benchmark	95	5	0

Quantitative Indicators

	Fund	Benchmark
Beta	0.93	1
Standard Deviation (Annual)	21.05%	22.37%
Sharpe Ratio	0.34%	
Portfolio Turnover Ratio (Annual)	0.30	
P/B	6.23	6.06
P/E	35.11	31.08
ROE	17.35	18.35

As on 30th June, 2022

Portfolio Details

% of Top 10 Stocks	48.13
Median Market Cap (₹ Cr)	3,29,488
Weighted Average Market Cap	4,06,990
Number of Securities	51

All figures given are provisional and unaudited.

Fund Performance Vs Benchmark (CAGR) as on 30th June, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	S&P BSE 100 TRI (%)	S&P BSE Sensex TRI (%)	NAV Growth (₹)	S&P BSE 100 TRI (₹)	S&P BSE Sensex TRI (₹)
1 Year	-1.11	1.40	2.22	9,889	10,140	10,222
3 Years	12.03	11.83	11.71	14,065	13,990	13,945
5 Years	10.64	11.64	12.71	16,584	17,347	18,195
Since inception*	15.37	13.99	14.73	16,54,521	10,78,528	13,59,120

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

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

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

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

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

Schemes Managed by Mrs. Swati Kulkarni.

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

SIP Returns as on 30th June, 2022

Period	Investment Amount (₹)	Fund Value (₹)	S&P BSE 100 TRI (₹)	S&P BSE Sensex TRI (₹)	Yield (%) Fund	Yield (%) S&P BSE 100 TRI	Yield (%) S&P BSE Sensex TRI
1 Year	1,20,000	1,09,265	1,11,975	1,12,646	-16.25	-12.23	-11.23
3 Years	3,60,000	4,35,266	4,45,196	4,40,542	12.76	14.33	13.60
5 Years	6,00,000	7,94,131	8,12,859	8,21,057	11.17	12.11	12.52
7 Years	8,40,000	12,47,462	13,02,733	13,26,084	11.12	12.33	12.83
10 Years	12,00,000	22,07,390	22,89,703	23,08,074	11.73	12.41	12.56
15 Years	18,00,000	45,81,096	47,16,412	47,36,625	11.55	11.89	11.94
Since inception	21,10,000	66,16,415	68,85,485	69,49,575	11.82	12.20	12.29

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

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

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

Investment Objective

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

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

Date of inception/allotment

20th May, 2009

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 1251.89 Crore
Closing AUM : ₹ 1256.66 Crore

High/Low NAV in the month

High Growth Option : ₹ 92.5736
Low Growth Option : ₹ 85.5638

Total Expense Ratio

Regular : 2.61
Direct : 1.81

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW:

Load Structure

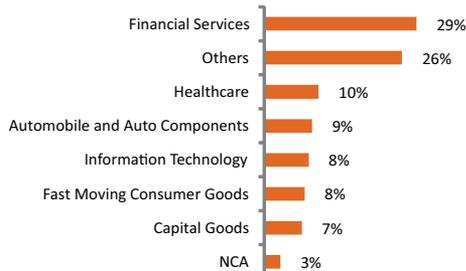
Entry Load	Nil	
Holding Period	< 1 Year	>= 1 Year
Exit Load	1%	Nil

NAV per unit as on 30th June, 2022

Regular Growth Option	₹ 88.9659
Regular IDCW Option	₹ 43.3401
Direct Growth Option	₹ 93.0356
Direct IDCW Option	₹ 45.7185

Portfolio as on 30th June, 2022

Equity	% to NAV	Equity	% to NAV
HDFC Bank Ltd.	5.69	Infosys Ltd.	1.98
ICICI Bank Ltd	5.57	Bajaj Auto Ltd.	1.80
ITC Ltd.	4.51	Oracle Financial Services Software Ltd.	1.74
State Bank Of India	3.71	Ashok Leyland Ltd.	1.69
Coromandel International Ltd.	3.14	Bharat Forge Ltd.	1.63
Federal Bank Ltd.	3.06	Aditya Birla Fashion & Retail Ltd.	1.61
HDFC Ltd.	2.99	Hindustan Petroleum Corporation Ltd.	1.55
Axis Bank Ltd.	2.89	Oberoi Realty Ltd.	1.45
Ajanta Pharma Ltd.	2.71	Reliance Industries Ltd.	1.31
Fortis Healthcare Ltd.	2.57	Lupin Ltd.	1.26
Mahindra & Mahindra Ltd.	2.56	Tata Motors Ltd.	1.25
HCL Technologies Ltd.	2.42	Aurobindo Pharma Ltd.	1.25
Emami Ltd.	2.39	Power Grid Corporation Of India Ltd	1.19
Larsen & Toubro Ltd.	2.32	Others	23.87
Bharti Airtel Ltd.	2.31	Net Current Assets	3.07
Max Financial Services Ltd.	2.30	TOTAL	100.00
Cummins India Ltd.	2.21		

Sectoral Breakdown**Active Stock positions**

Overweight (Top 5)	%	Underweight (Top 5)	%
ITC Ltd.	3.0	Reliance Industries Ltd.	-4.3
Coromandel International Ltd.	2.8	Tata Consultancy Services Ltd.	-2.1
State Bank Of India	2.6	Adani Total Gas Ltd	-2.0
Ajanta Pharma Ltd.	2.6	Kotak Mahindra Bank Ltd.	-1.5
ICICI Bank Ltd	2.5	Infosys Ltd.	-1.3

Market Capitalisation (%)

	Large	Mid	Small
Fund	50	35	14
Benchmark	55	42	3

Quantitative Indicators

Quantitative Indicators	Fund	Benchmark
Beta	0.96	1
Standard Deviation (Annual)	21.13%	21.43%
Sharpe Ratio	0.36%	
Portfolio Turnover Ratio (Annual)	0.39	
P/B	3.49	7.41
P/E	21.87	34.04
ROE	15.66	18.13

As on 30th June, 2022**Portfolio Details**

% of Top 10 Stocks	36.83
Median Market Cap (₹ Cr)	55,249
Weighted Average Market Cap	2,04,953
Number of Securities	58

All figures given are provisional and unaudited.

Fund Performance Vs Benchmark (CAGR) as on 30th June, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty Large Mid 250 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty Large Mid 250 TRI (₹)	Nifty 50 TRI (₹)
1 Year	-1.45	0.41	1.66	9,855	10,041	10,166
3 Years	12.59	14.69	11.57	14,277	15,092	13,892
5 Years	8.76	11.84	12.03	15,221	17,503	17,652
Since inception*	11.39	14.37	11.84	41,176	58,222	43,413

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

*Compounded annualized Growth Rate.

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

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

SIP Returns as on 30th June, 2022

Period	Investment Amount (₹)	Fund Value (₹)	Nifty Large Mid 250 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty Large Mid 250 TRI	Yield (%) Nifty 50 TRI
1 Year	1,20,000	1,10,966	1,10,719	1,12,286	-13.74	-14.10	-11.77
3 Years	3,60,000	4,65,062	4,65,704	4,43,324	17.40	17.50	14.03
5 Years	6,00,000	8,09,285	8,41,904	8,15,646	11.93	13.53	12.25
7 Years	8,40,000	12,37,659	13,57,327	13,07,687	10.89	13.48	12.44
10 Years	12,00,000	21,51,022	25,49,688	22,74,618	11.24	14.43	12.29
15 Years	NA	NA	NA	NA	NA	NA	NA
Since inception	15,70,000	33,77,187	41,32,961	35,69,251	11.03	13.81	11.80

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

An open ended dynamic equity scheme investing across large cap, mid cap, small cap 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 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 : ₹ 22690.43 Crore
Closing AUM : ₹ 22656.75 Crore

High/Low NAV in the month

High Growth Option : ₹ 224.5553
Low Growth Option : ₹ 206.4679

Total Expense Ratio

Regular : 1.97
Direct : 0.97

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW:

Load Structure

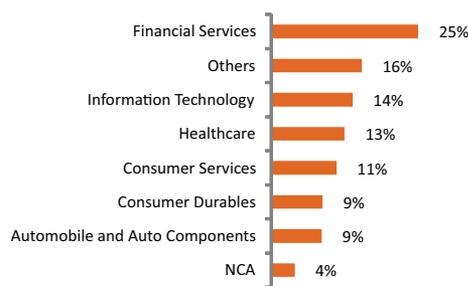
Entry Load : Nil
Exit Load : (A) Redemption / Switch out within 1 year from the date of allotment –
(I) upto 10% of the allotted Units – NIL
(ii) beyond 10% of the allotted Units - 1.00%
(B) Redemption / Switch out after 1 year from the date of allotment – NIL

NAV per unit as on 30th June, 2022

Regular Growth Option : ₹ 212.9039
Regular IDCW Option : ₹ 144.6103
Direct Growth Option : ₹ 223.3279
Direct IDCW Option : ₹ 152.4671

Portfolio as on 30th June, 2022

Equity	% to NAV	Equity	% to NAV
Bajaj Finance Ltd.	5.08	Schaeffler India Ltd	1.60
HDFC Bank Ltd.	4.83	Grindwell Norton Ltd.	1.58
Infosys Ltd.	4.67	Jubilant Food Works Ltd	1.57
ICICI Bank Ltd	4.62	Ajanta Pharma Ltd	1.54
Kotak Mahindra Bank Ltd.	4.09	Divis Laboratories Ltd.	1.47
Larsen & Toubro Infotech Ltd	3.77	IPCA Laboratories Ltd.	1.45
Avenue Supermarts Ltd.	3.33	Marico Ltd.	1.45
HDFC Ltd.	3.23	P I Industries Ltd.	1.41
Info-Edge (India) Ltd.	3.08	Havells India Ltd.	1.33
Coforge Ltd	2.87	Torrent Pharmaceuticals Ltd.	1.33
Mindtree Ltd.	2.63	Crompton Greaves Consumer Electricals Ltd.	1.29
Astral Ltd.	2.50	Berger Paints India Ltd.	1.29
Maruti Suzuki India Ltd.	2.37	Aavas Financiers Ltd	1.24
AU Small Finance Bank Ltd	2.08	Others	23.15
Titan Company Ltd.	1.83	Net Current Assets	4.06
Shree Cement Ltd.	1.65	TOTAL	100.00
Endurance Technologies Ltd.	1.61		

Sectoral Breakdown**Active Stock positions**

Overweight (Top 5)	%	Underweight (Top 5)	%
Bajaj Finance Ltd.	3.7	Reliance Industries Ltd.	-8.6
Larsen & Toubro Infotech Ltd	3.6	Tata Consultancy Services Ltd.	-3.3
Avenue Supermarts Ltd.	2.8	ITC Ltd.	-2.3
Info-Edge (India) Ltd.	2.8	Hindustan Unilever Ltd.	-1.9
Coforge Ltd	2.7	Larsen & Toubro Ltd.	-1.8

Market Capitalisation (%)

	Large	Mid	Small
Fund	64	26	10
Benchmark	78	15	8

Quantitative Indicators

	Fund	Benchmark
Beta	0.89	1
Standard Deviation (Annual)	20.29%	21.74%
Sharpe Ratio	0.47%	
Portfolio Turnover Ratio (Annual)	0.10	
P/B	9.30	6.98
P/E	42.02	31.39
ROE	24.04	18.06

As on 30th June, 2022**Portfolio Details**

% of Top 10 Stocks	39.57
Median Market Cap (₹ Cr)	68,684
Weighted Average Market Cap	1,86,678
Number of Securities	56

All figures given are provisional and unaudited.

Fund Performance Vs Benchmark (CAGR) as on 30th June, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)
1 Year	-8.08	0.56	1.66	9,192	10,056	10,166
3 Years	14.44	12.79	11.57	14,993	14,353	13,892
5 Years	12.48	11.23	12.03	18,010	17,031	17,652
Since inception*	12.24	11.44	NA	3,24,564	2,61,458	NA

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

*Compounded annualized Growth Rate. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 67 in 'Fund Manager Summary'. N.A - Not Available. Schemes Managed by Mr. Ajay Tyagi.

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

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

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

SIP Returns as on 30th June, 2022

Period	Investment Amount (₹)	Fund Value (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty 500 TRI	Yield (%) Nifty 50 TRI
1 Year	1,20,000	1,02,367	1,10,927	1,12,286	-26.19	-13.79	-11.77
3 Years	3,60,000	4,29,735	4,51,625	4,43,324	11.87	15.33	14.03
5 Years	6,00,000	8,12,945	8,17,407	8,15,646	12.12	12.34	12.25
7 Years	8,40,000	13,03,654	13,06,760	13,07,687	12.35	12.42	12.44
10 Years	12,00,000	23,84,623	23,36,949	22,74,618	13.18	12.80	12.29
15 Years	18,00,000	54,26,873	48,06,203	46,38,119	13.53	12.11	11.70
Since inception	21,10,000	80,39,298	69,12,166	67,72,814	13.69	12.24	12.05

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

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

An open ended equity scheme following a value investment strategy.

Investment Objective

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

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

Date of inception/allotment

20th July, 2005

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 6080.22 Crore
Closing AUM : ₹ 6054.55 Crore

High/Low NAV in the month

High Growth Option : ₹ 94.2697
Low Growth Option : ₹ 86.5745

Total Expense Ratio

Regular : 2.15
Direct : 1.24

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW:

Load Structure

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

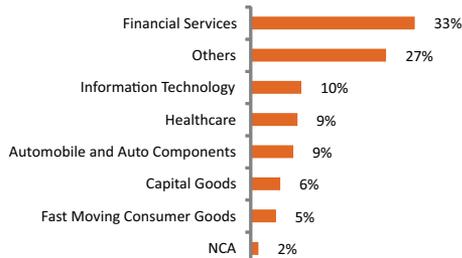
NAV per unit as on 30th June, 2022

Regular Growth Option : ₹ 89.4921
Regular IDCW Option : ₹ 26.0804
Direct Growth Option : ₹ 95.8575
Direct IDCW Option : ₹ 31.2626

Portfolio as on 30th June, 2022

Equity	% to NAV	Equity	% to NAV
HDFC Bank Ltd.	9.46	Bharat Forge Ltd.	1.51
ICICI Bank Ltd	7.83	KEC International Ltd.	1.49
Infosys Ltd.	7.49	Coromandel International Ltd.	1.46
Bharti Airtel Ltd.	4.67	Jubilant Food Works Ltd	1.44
Axis Bank Ltd.	4.21	Crompton Greaves Consumer Electricals Ltd.	1.40
State Bank Of India	3.69	Tata Steel Ltd.	1.29
ITC Ltd.	2.71	Brigade Enterprises Ltd.	1.28
Bajaj Auto Ltd.	2.63	Phoenix Mills Ltd	1.27
Eicher Motors Ltd	2.03	Hindalco Industries Ltd.	1.23
Cipla Ltd.	1.96	ICICI Prudential Life Insurance Company Ltd.	1.21
Aditya Birla Fashion & Retail Ltd.	1.96	Fortis Healthcare Ltd.	1.19
Maruti Suzuki India Ltd.	1.95	CESC Ltd	1.18
AIA Engineering Ltd.	1.84	Shree Cement Ltd.	1.13
Tech Mahindra Ltd	1.65	Others	22.62
Sun Pharmaceuticals Industries Ltd.	1.65	Net Current Assets	1.55
Ajanta Pharma Ltd.	1.53	TOTAL	100.00
Indusind Bank Ltd.	1.51		

Sectoral Breakdown



Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
HDFC Bank Ltd.	3.8	Reliance Industries Ltd.	-8.6
ICICI Bank Ltd	3.1	Tata Consultancy Services Ltd.	-3.3
Bharti Airtel Ltd.	3.1	HDFC Ltd.	-2.9
Axis Bank Ltd.	2.6	Kotak Mahindra Bank Ltd.	-2.4
Infosys Ltd.	2.3	Hindustan Unilever Ltd.	-1.9

Market Capitalisation (%)

	Large	Mid	Small
Fund	69	17	13
Benchmark	78	15	8

Quantitative Indicators Fund Benchmark

Indicator	Fund	Benchmark
Beta	0.94	1
Standard Deviation (Annual)	20.87%	21.74%
Sharpe Ratio	0.41%	
Portfolio Turnover Ratio (Annual)	0.23	
P/B	4.76	6.98
P/E	30.57	31.39
ROE	16.02	18.06

As on 30th June, 2022

Portfolio Details

% of Top 10 Stocks	46.68
Median Market Cap (₹ Cr)	1,03,653
Weighted Average Market Cap	2,46,283
Number of Securities	60

All figures given are provisional and unaudited.

Fund Performance Vs Benchmark (CAGR) as on 30th June, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)
1 Year	-1.90	0.56	1.66	9,810	10,056	10,166
3 Years	13.44	12.79	11.57	14,603	14,353	13,892
5 Years	11.15	11.23	12.03	16,970	17,031	17,652
Since inception*	13.80	13.27	13.60	89,528	82,715	86,897

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

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

*Compounded annualized Growth Rate. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 67 in 'Fund Manager Summary'. Schemes Managed by Mr. Amit Premchandani.

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

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

SIP Returns as on 30th June, 2022

Period	Investment Amount (₹)	Fund Value (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty 500 TRI	Yield (%) Nifty 50 TRI
1 Year	1,20,000	1,09,884	1,10,927	1,12,286	-15.34	-13.79	-11.77
3 Years	3,60,000	4,45,569	4,45,625	4,43,324	14.39	15.33	14.03
5 Years	6,00,000	8,11,821	8,17,407	8,15,646	12.06	12.34	12.25
7 Years	8,40,000	12,65,265	13,06,760	13,07,687	11.51	12.42	12.44
10 Years	12,00,000	21,65,911	23,36,949	22,74,618	11.37	12.80	12.29
15 Years	18,00,000	47,93,604	48,06,203	46,38,119	12.08	12.11	11.70
Since inception	20,30,000	63,70,291	61,70,160	60,11,090	12.32	12.00	11.73

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

Investment Objective

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

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

Date of inception/allotment

7th April, 2004

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 6149.00 Crore
Closing AUM : ₹ 6189.61 Crore

High/Low NAV in the month

High Growth Option : ₹ 172.2084
Low Growth Option : ₹ 157.6651

Total Expense Ratio

Regular : 2.15
Direct : 1.05

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW:

Load Structure

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

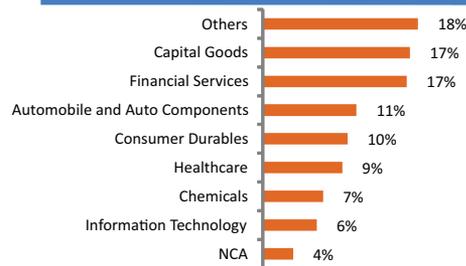
NAV per unit as on 30th June, 2022

Regular Growth Option : ₹ 165.0977
Regular IDCW Option : ₹ 78.1257
Direct Growth Option : ₹ 178.8673
Direct IDCW Option : ₹ 88.0209

Portfolio as on 30th June, 2022

Equity	% to NAV	Equity	% to NAV
Tube Investments Of India Ltd	3.75	Jubilant Food Works Ltd	1.72
Cholamandalam Investment & Finance Company Ltd	3.47	Polycab India Ltd	1.70
P I Industries Ltd.	2.83	Praj Industries Ltd.	1.68
Shriram Transport Finance Co.Ltd.	2.63	Crompton Greaves Consumer Electricals Ltd.	1.67
Schaeffler India Ltd	2.41	Page Industries Ltd	1.58
Mphasis Ltd	2.40	Creditaccess Grameen Ltd	1.58
Federal Bank Ltd.	2.40	SRF Ltd.	1.56
Ashok Leyland Ltd.	2.08	V.I.P.Industries Ltd.	1.53
Bharat Forge Ltd.	1.98	United Breweries Ltd.	1.52
Alkem Laboratories Ltd	1.91	Endurance Technologies Ltd.	1.52
APL Apollo Tubes Ltd	1.86	Coromandel International Ltd.	1.50
Voltas Ltd.	1.86	J.K.Cement Ltd.	1.50
Max Financial Services Ltd.	1.80	Phoenix Mills Ltd	1.47
City Union Bank Ltd	1.76	Grindwell Norton Ltd.	1.40
Astral Ltd.	1.76	Others	37.86
L&T Technology Services Ltd	1.74	Net Current Assets	3.58
		TOTAL	100.00

Sectoral Breakdown



Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Cholamandalam Investment & Fin Co Ltd	3.5	Adani Total Gas Ltd	-4.1
P I Industries Ltd.	2.8	Tata Power Company Ltd.	-2.1
Tube Investments Of India Ltd	2.6	Tata Elxsi Ltd.	-1.8
Schaeffler India Ltd	1.8	AU Small Finance Bank Ltd	-1.6
City Union Bank Ltd	1.8	Trent Ltd.	-1.5

Market Capitalisation (%)

	Large	Mid	Small
Fund	12	69	18
Benchmark	12	82	5

Quantitative Indicators

	Fund	Benchmark
Beta	0.92	1
Standard Deviation (Annual)	20.54%	21.83%
Sharpe Ratio	0.66%	
Portfolio Turnover Ratio (Annual)	0.20	
P/B	7.27	7.88
P/E	37.95	38.00
ROE	16.99	17.75

As on 30th June, 2022

Portfolio Details

% of Top 10 Stocks	25.87
Median Market Cap (₹ Cr)	28,526
Weighted Average Market Cap	28,248
Number of Securities	72

All figures given are provisional and unaudited.

Fund Performance Vs Benchmark (CAGR) as on 30th June, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty Midcap 150 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty Midcap 150 TRI (₹)	Nifty 50 TRI (₹)
1 Year	0.17	-0.38	1.66	10,017	9,962	10,166
3 Years	18.59	17.67	11.57	16,686	16,300	13,892
5 Years	11.09	11.99	12.03	16,924	17,621	17,652
Since inception*	17.21	16.80	13.95	1,81,130	1,69,932	1,08,276

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

*Compounded annualized Growth Rate.

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

Schemes Managed by Mr Ankit Agarwal.

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

SIP Returns as on 30th June, 2022

Period	Investment Amount (₹)	Fund Value (₹)	Nifty Midcap 150 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty Midcap 150 TRI	Yield (%) Nifty 50 TRI
1 Year	1,20,000	1,09,501	1,09,692	1,12,286	-15.90	-15.62	-11.77
3 Years	3,60,000	4,84,903	4,90,387	4,43,324	20.38	21.19	14.03
5 Years	6,00,000	8,65,947	8,75,952	8,15,646	14.68	15.14	12.25
7 Years	8,40,000	13,35,560	14,15,792	13,07,687	13.03	14.66	12.44
10 Years	12,00,000	27,47,665	28,22,181	22,74,618	15.82	16.32	12.29
15 Years	18,00,000	69,03,402	64,00,825	46,38,119	16.30	15.43	11.70
Since inception	21,10,000	97,74,302	87,14,169	67,72,814	15.55	14.95	12.05

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

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

Investment Objective

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

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

Date of inception/allotment

23rd December, 2020

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 1957.45 Crore
Closing AUM : ₹ 1978.14 Crore

High/Low NAV in the month

High Growth Option : ₹ 14.3933
Low Growth Option : ₹ 13.0481

Total Expense Ratio

Regular : 2.27
Direct : 0.54

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

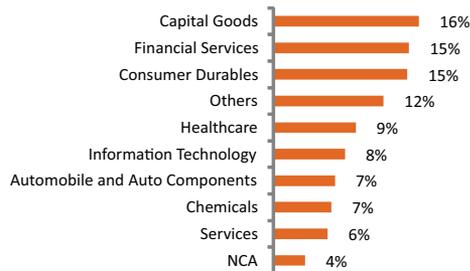
NAV per unit as on 30th June, 2022

Regular Growth Option : ₹ 13.7647
Regular IDCW Option : ₹ 13.7646
Direct Growth Option : ₹ 14.1839
Direct IDCW Option : ₹ 14.1839

Portfolio as on 30th June, 2022

Equity	% to NAV	Equity	% to NAV
Creditaccess Grameen Ltd	2.86	KNR Constructions Ltd	1.52
Timken India Ltd.	2.67	Eclerx Services Ltd.	1.52
Brigade Enterprises Ltd.	2.44	City Union Bank Ltd	1.50
Greenpanel Industries Ltd	2.41	Canfin Homes Ltd.	1.50
Tube Investments Of India Ltd	2.23	KEC International Ltd.	1.49
V.I.P.Industries Ltd.	2.10	MTAR Technologies Ltd	1.47
Chalet Hotels Ltd	1.91	Navin Fluorine International Ltd.	1.47
Computer Age Management Services Ltd	1.90	Krishna Institute Of Medical Science Ltd	1.46
Praj Industries Ltd.	1.79	Prince Pipes And Fittings Ltd	1.45
Cholamandalam Financial Holdings Ltd	1.67	Astec Lifesciences Ltd	1.43
IIFL Wealth Management Ltd	1.66	Jamna Auto Industries Ltd.	1.40
Asahi India Glass Ltd.	1.64	Birlasoft Ltd	1.40
J.B.Chemicals & Pharmaceuticals Ltd	1.58	Coforge Ltd	1.40
Grindwell Norton Ltd.	1.56	Others	44.36
APL Apollo Tubes Ltd	1.54	Net Current Assets	3.57
Cera Sanitaryware Ltd.	1.53	TOTAL	100.00
Affle India Ltd	1.53		

Sectoral Breakdown



Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Greenpanel Industries Ltd	2.4	Central Depository Services (India) Ltd	-1.3
Creditaccess Grameen Ltd	2.3	PVR Ltd.	-1.2
Tube Investments Of India Ltd	2.2	BSE Ltd	-1.1
Timken India Ltd.	1.9	Elgi Equipments Ltd.	-1.1
Chalet Hotels Ltd	1.7	Redington (India) Ltd.	-1.0

Market Capitalisation (%)

	Large	Mid	Small
Fund	-	17	83
Benchmark	-	4	96

Portfolio Details

% of Top 10 Stocks	21.99
Median Market Cap (₹ Cr)	9,860
Weighted Average Market Cap	11,057
Number of Securities	75

All figures given are provisional and unaudited.
As on 30th June, 2022

Fund Performance Vs Benchmark (CAGR) as on 30th June, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty Small Cap 250 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty Small Cap 250 TRI (₹)	Nifty 50 TRI (₹)
1 Year	5.35	-3.36	1.66	10,535	9,664	10,166
Since inception*	23.39	26.66	12.44	13,765	14,324	11,952

Different plans have a different expense structure. The performance details provided herein are of regular plan. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 67 in 'Fund Manager Summary'. Schemes Managed by Mr. Ankit Agarwal. *Compounded annualized Growth Rate. The performance of the benchmark is calculated using total return index variant of the benchmark index.

SIP Returns as on 30th June, 2022

Period	Investment Amount (₹)	Fund Value (₹)	Nifty Smallcap 250 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty Smallcap 250 TRI	Yield (%) Nifty 50 TRI
1 Year	1,20,000	1,12,572	1,05,335	1,12,286	-11.34	-21.96	-11.77
Since inception	1,80,000	1,87,953	1,76,303	1,77,972	5.62	-2.61	-1.43

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

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

Investment Objective

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

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

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 : ₹ 2567.98 Crore
Closing AUM : ₹ 2565.82 Crore

High/Low NAV in the month

High Growth Option : ₹ 9.4633
Low Growth Option : ₹ 8.7269

Total Expense Ratio

Regular : 2.14
Direct : 0.17

Minimum Investment Amount

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

Load Structure

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

NAV per unit as on 30th June, 2022

Regular Growth Option	₹ 9.0731
Regular IDCW Option	₹ 9.0731
Direct Growth Option	₹ 9.2104
Direct IDCW Option	₹ 9.2102

Portfolio as on 30th June, 2022

Equity	% to NAV	Equity	% to NAV
ICICI Bank Ltd	7.22	Dabur India Ltd.	2.80
HDFC Bank Ltd.	7.17	Jubilant Food Works Ltd	2.80
Tata Consultancy Services Ltd.	5.59	ICICI Lombard General Insurance Company Ltd	2.73
Cipla Ltd.	4.29	Bharat Forge Ltd.	2.73
ABB India Ltd.	4.13	Havells India Ltd.	2.70
Bharti Airtel Ltd.	4.00	Divis Laboratories Ltd.	2.69
Ashok Leyland Ltd.	3.85	Bajaj Finance Ltd.	2.54
Tata Motors Ltd.	3.53	Indusind Bank Ltd.	2.48
Larsen & Toubro Infotech Ltd	3.48	Aavas Financiers Ltd	2.36
Bajaj Auto Ltd.	3.43	Ultratech Cement Ltd.	1.96
Phoenix Mills Ltd	3.23	Tube Investments Of India Ltd	1.82
Marico Ltd.	3.12	Ajanta Pharma Ltd.	1.44
Godrej Consumer Products Ltd	2.95	Sundram Fasteners Ltd.	1.11
Trent Ltd.	2.93	V-Guard Industries Ltd	1.01
Max Financial Services Ltd.	2.93	Net Current Assets	4.16
United Breweries Ltd.	2.83	TOTAL	100.00

Sectoral Breakdown



Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
ABB India Ltd.	4.0	Reliance Industries Ltd.	-8.6
Cipla Ltd.	3.8	Infosys Ltd.	-5.2
Ashok Leyland Ltd.	3.6	HDFC Ltd.	-3.8
Larsen & Toubro Infotech Ltd	3.3	Kotak Mahindra Bank Ltd.	-2.4
Phoenix Mills Ltd	3.1	ITC Ltd.	-2.3

Market Capitalisation (%)

	Large	Mid	Small
Fund	65	32	3
Benchmark	78	15	8

Portfolio Details

% of Top 10 Stocks	46.69
Median Market Cap (₹ Cr)	74,219
Weighted Average Market Cap	2,31,980
Number of Securities	30

All figures given are provisional and unaudited.
As on 30th June, 2022

Fund Performance Vs Benchmark (CAGR) as on 30th June, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)
Since inception*	-9.27	-4.08	-4.13	9,073	9,592	9,587

Different plans have a different expense structure. The performance details provided herein are of regular plan. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 67 in 'Fund Manager Summary'. Schemes Managed by Mr. Vishal Chopda. The performance of the benchmark is calculated using total return index variant of the benchmark index.

Investment Objective

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

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

Date of inception/allotment

3rd May, 2005

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 2700.05 Crore
Closing AUM : ₹ 2655.91 Crore

High/Low NAV in the month

High Growth Option : ₹ 98.8338
Low Growth Option : ₹ 90.5897

Total Expense Ratio

Regular : 2.19
Direct : 1.50

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW:

Load Structure

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

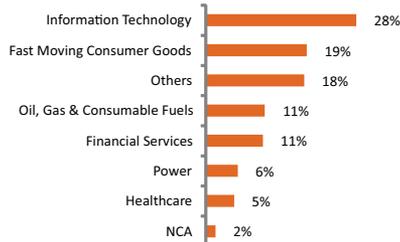
NAV per unit as on 30th June, 2022

Regular Growth Option	₹ 93.2101
Regular IDCW Option	₹ 19.4255
Direct Growth Option	₹ 98.7627
Direct IDCW Option	₹ 22.5924

Portfolio as on 30th June, 2022

Equity	% to NAV	Equity	% to NAV
Infosys Ltd.	8.62	Coromandel International Ltd.	2.03
ITC Ltd.	8.13	Cummins India Ltd.	1.99
Tech Mahindra Ltd	5.73	Bharat Electronics Ltd.	1.85
Mphasis Ltd	5.60	Sanofi India Ltd.	1.66
NTPC Ltd.	5.30	Procter & Gamble Hygiene & Hel Care Ltd.	1.59
Hindustan Unilever Ltd.	4.23	Oil & Natural Gas Corporation Ltd.	1.49
Tata Consultancy Services Ltd.	4.15	ICICI Securities Ltd.	1.29
Marico Ltd.	3.07	ICICI Prudential Life Insurance Company Ltd.	1.29
Larsen & Toubro Infotech Ltd	2.92	Coal India Ltd.	1.27
Torrent Pharmaceuticals Ltd.	2.91	Computer Age Management Services Ltd	1.06
ICICI Bank Ltd	2.85	Indus Towers Ltd.	1.04
Tata Steel Ltd.	2.70	Ambuja Cements Ltd.	0.98
Bharat Petroleum Corporation Ltd.	2.44	Oil India Ltd.	0.97
Bajaj Auto Ltd.	2.31	Others	12.12
GAIL (India) Ltd.	2.26	Net Current Assets	1.82
Great Eastern Shipping Co. Ltd.	2.25	TOTAL	100.00
Hindustan Petroleum Corporation Ltd.	2.08		

Sectoral Breakdown



Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
ITC Ltd.	5.8	Reliance Industries Ltd.	-8.6
Mphasis Ltd	5.4	HDFC Bank Ltd.	-5.2
Tech Mahindra Ltd	5.1	HDFC Ltd.	-3.1
NTPC Ltd.	4.6	Kotak Mahindra Bank Ltd.	-2.4
Infosys Ltd.	3.5	ICICI Bank Ltd	-1.9

Market Capitalisation (%)

	Large	Mid	Small
Fund	77	12	11
Benchmark	78	15	8

Quantitative Indicators

	Fund	Benchmark
Beta	0.82	1
Standard Deviation (Annual)	19.12%	21.74%
Sharpe Ratio	0.41%	
Portfolio Turnover Ratio (Annual)	0.16	
P/B	6.44	6.98
P/E	24.97	31.39
ROE	25.04	18.06

As on 30th June, 2022

Portfolio Details

% of Top 10 Stocks	50.65
Median Market Cap (₹ Cr)	97,937
Weighted Average Market Cap	2,23,167
Number of Securities	50

All figures given are provisional and unaudited.

Fund Performance Vs Benchmark (CAGR) as on 30th June, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty Dividend Opportunities 50 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty Dividend Opportunities 50 TRI (₹)
1 Year	-2.61	0.56	2.83	1.66	9,739	10,056	10,283
3 Years	12.81	12.79	10.89	11.57	14,361	14,353	13,640
5 Years	10.32	11.23	10.26	12.03	16,345	17,031	16,301
Since inception*	13.88	14.19	16.21	NA	93,153	97,604	1,31,894

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

*Compounded annualized Growth Rate.

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

Schemes Managed by Mrs. Swati Kulkarni.

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

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

SIP Returns as on 30th June, 2022

Period	Investment Amount (₹)	Fund Value (₹)	Nifty 500 TRI (₹)	Nifty Dividend Opportunities 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty 500 TRI	Yield (%) Nifty Dividend Opportunities 50 TRI
1 Year	1,20,000	1,07,858	1,10,927	1,12,903	-18.31	-13.79	-10.84
3 Years	3,60,000	4,42,764	4,51,625	4,51,641	13.95	15.33	15.33
5 Years	6,00,000	7,98,846	8,17,407	7,98,137	11.41	12.34	11.37
7 Years	8,40,000	12,57,056	13,06,760	12,70,046	11.33	12.42	11.62
10 Years	12,00,000	21,62,186	23,36,949	21,44,051	11.34	12.80	11.18
15 Years	18,00,000	45,31,780	48,06,203	47,90,366	11.43	12.11	12.08
Since inception	20,50,000	62,70,170	63,46,421	68,31,451	11.94	12.06	12.79

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

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

Investment Objective

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

Date of inception/allotment

29th May, 1998

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 2291.56 Crore
Closing AUM : ₹ 2323.45 Crore

High/Low NAV in the month

High Growth Option : ₹ 257.9329
Low Growth Option : ₹ 239.7412

Total Expense Ratio

Regular : 2.30
Direct : 1.25

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW:

Load Structure

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

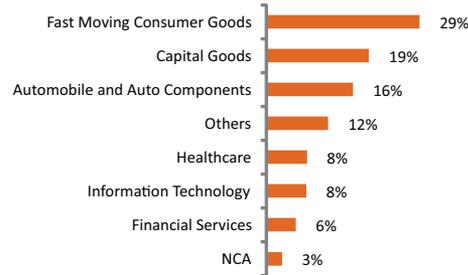
NAV per unit as on 30th June, 2022

Regular Growth Option	₹ 251.8094
Regular IDCW Option	₹ 129.8291
Direct Growth Option	₹ 273.2439
Direct IDCW Option	₹ 141.7406

Portfolio as on 30th June, 2022

Equity	% to NAV	Equity	% to NAV
Maruti Suzuki India Ltd.	8.60	Bosch Ltd.	2.36
Nestle India Ltd.	6.63	Bayer Croscience Ltd.	2.33
Hindustan Unilever Ltd.	6.39	Sanofi India Ltd.	2.23
Mphasis Ltd	5.67	3M India Ltd.	1.95
Schaeffler India Ltd	4.39	Oracle Financial Services Software Ltd.	1.85
Honeywell Automation India Ltd.	4.33	Gland Pharma Ltd	1.57
United Spirits Ltd.	4.29	CRISIL Ltd	1.53
Procter & Gamble Hygiene & Hel Care Ltd.	3.83	Timken India Ltd.	1.29
Britannia Industries Ltd.	3.76	HDFC Asset Management Company Ltd	1.11
Grindwell Norton Ltd.	3.75	ICICI Prudential Life Insurance Company Ltd	1.04
Ambuja Cements Ltd.	3.73	Mahindra CIE Automotive Ltd	1.00
United Breweries Ltd.	3.52	Nippon Life India Asset Management Ltd	0.95
Cummins India Ltd.	3.47	Aavas Financiers Ltd	0.94
SKF India Ltd.	3.37	Others	2.41
Whirlpool Of India Ltd.	3.20	Net Current Assets	2.94
Abbott India Ltd.	2.92	TOTAL	100.00
Siemens India Ltd.	2.66		

Sectoral Breakdown



Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Schaeffler India Ltd	4.4	Vedanta Ltd	-4.8
Grindwell Norton Ltd.	3.7	Britannia Industries Ltd.	-4.2
Honeywell Automation India Ltd.	2.9	Ashok Leyland Ltd.	-4.1
Bayer Croscience Ltd.	2.3	Colgate Palmolive India Ltd.	-3.8
Whirlpool Of India Ltd.	2.2	Nestle India Ltd.	-3.5

Market Capitalisation (%)

	Large	Mid	Small
Fund	46	48	6
Benchmark	63	35	2

Quantitative Indicators

	Fund	Benchmark
Beta	0.88	1
Standard Deviation (Annual)	17.73%	19.51%
Sharpe Ratio	0.28%	
Portfolio Turnover Ratio (Annual)	0.01	
P/B	16.21	18.85
P/E	55.44	52.80
ROE	26.47	31.75

As on 30th June, 2022

Portfolio Details

% of Top 10 Stocks	51.65
Median Market Cap (₹ Cr)	43,235
Weighted Average Market Cap	98,444
Number of Securities	37

All figures given are provisional and unaudited.

Fund Performance Vs Benchmark (CAGR) as on 30th June, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty MNC TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty MNC TRI (₹)	Nifty 50 TRI (₹)
1 Year	0.24	2.10	1.66	10,024	10,210	10,166
3 Years	9.91	12.26	11.57	13,281	14,152	13,892
5 Years	7.96	9.45	12.03	14,669	15,710	17,652
Since inception*	15.58	13.04	NA	3,27,892	1,91,917	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 67 in 'Fund Manager Summary'.

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

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

SIP Returns as on 30th June, 2022

Period	Investment Amount (₹)	Fund Value (₹)	Nifty MNC TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty MNC TRI	Yield (%) Nifty 50 TRI
1 Year	1,20,000	1,13,663	1,14,870	1,12,286	-9.70	-7.88	-11.77
3 Years	3,60,000	4,17,315	4,30,595	4,43,324	9.86	12.01	14.03
5 Years	6,00,000	7,31,563	7,58,152	8,15,646	7.87	9.30	12.25
7 Years	8,40,000	11,26,094	12,28,291	13,07,687	8.25	10.68	12.44
10 Years	12,00,000	21,72,694	23,24,316	22,74,618	11.43	12.70	12.29
15 Years	18,00,000	56,77,516	55,30,117	46,38,119	14.05	13.75	11.70
Since inception	21,10,000	84,71,398	82,75,347	67,72,814	14.19	13.97	12.05

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

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

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

Investment Objective

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

Date of inception/allotment

30th July, 2007

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 383.33 Crore
Closing AUM : ₹ 385.30 Crore

High/Low NAV in the month

High Growth Option : ₹ 36.5408
Low Growth Option : ₹ 33.6810

Total Expense Ratio

Regular : 2.90
Direct : 2.03

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW:

Load Structure

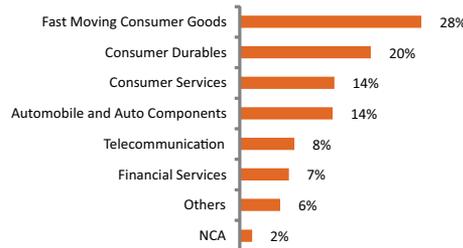
Entry Load : Nil
Exit Load : < 30 days – 1%; ≥ 30 days – Nil

NAV per unit as on 30th June, 2022

Regular Growth Option : ₹ 34.9431
Regular IDCW Option : ₹ 30.5450
Direct Growth Option : ₹ 36.8259
Direct IDCW Option : ₹ 32.3290

Portfolio as on 30th June, 2022

Equity	% to NAV	Equity	% to NAV
Bharti Airtel Ltd.	8.32	HDFC Bank Ltd.	2.38
Maruti Suzuki India Ltd.	7.46	Phoenix Mills Ltd	2.15
ITC Ltd.	6.14	FSN E-Commerce Ventures (Nykaa) Ltd	1.90
Asian Paints Ltd.	5.60	Tata Motors Ltd.	1.87
Hindustan Unilever Ltd.	4.52	Aditya Birla Fashion & Retail Ltd.	1.85
Nestle India Ltd.	4.14	Havells India Ltd.	1.82
Avenue Supermarts Ltd.	3.71	Bajaj Auto Ltd.	1.68
Godrej Consumer Products Ltd	3.44	Bajaj Finance Ltd.	1.68
Eicher Motors Ltd	3.12	Page Industries Ltd	1.56
Metro Brands Ltd	3.11	Sheela Foam Ltd.	1.55
Titan Company Ltd.	3.02	Procter & Gamble Hygiene & Hel Care Ltd.	1.42
Dabur India Ltd.	2.64	Whirlpool Of India Ltd.	1.34
Jubilant Food Works Ltd	2.62	Astral Ltd.	1.29
Marico Ltd.	2.48	Others	7.98
ICICI Bank Ltd	2.48	Net Current Assets	1.89
United Breweries Ltd.	2.45	TOTAL	100.00
Crompton Greaves Consumer Electricals Ltd.	2.38		

Sectoral Breakdown**Active Stock positions**

Overweight (Top 5)	%	Underweight (Top 5)	%
Metro Brands Ltd	3.1	Mahindra & Mahindra Ltd.	-6.2
ICICI Bank Ltd	2.5	Hindustan Unilever Ltd.	-5.2
United Breweries Ltd.	2.5	ITC Ltd.	-4.1
HDFC Bank Ltd.	2.4	Adani Transmission Ltd.	-4.1
Phoenix Mills Ltd	2.2	Tata Consumer Products Ltd	-2.5

Market Capitalisation (%)

	Large	Mid	Small
Fund	71	21	9
Benchmark	91	9	-

Quantitative Indicators

Quantitative Indicators	Fund	Benchmark
Beta	0.93	1
Standard Deviation (Annual)	19.05%	19.90%
Sharpe Ratio	0.36%	
Portfolio Turnover Ratio (Annual)	0.21	
P/B	13.99	13.41
P/E	54.97	54.48
ROE	21.16	23.36

As on 30th June, 2022**Portfolio Details**

% of Top 10 Stocks	49.55
Median Market Cap (₹ Cr)	1,68,808
Weighted Average Market Cap	1,92,968
Number of Securities	38

All figures given are provisional and unaudited.

Fund Performance Vs Benchmark (CAGR) as on 30th June, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty India Consumption TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty India Consumption TRI (₹)	Nifty 50 TRI (₹)
1 Year	0.58	7.20	1.66	10,058	10,720	10,166
3 Years	11.85	13.54	11.57	13,997	14,642	13,892
5 Years	8.58	10.37	12.03	15,095	16,382	17,652
Since inception*	8.74	12.31	10.17	34,934	56,583	42,458

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

*Compounded annualized Growth Rate.

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

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

SIP Returns as on 30th June, 2022

Period	Investment Amount (₹)	Fund Value (₹)	Nifty India Consumption TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty India Consumption TRI	Yield (%) Nifty 50 TRI
1 Year	1,20,000	1,10,890	1,17,796	1,12,286	-13.85	-3.41	-11.77
3 Years	3,60,000	4,23,434	4,44,280	4,43,324	10.86	14.18	14.03
5 Years	6,00,000	7,54,704	7,94,350	8,15,646	9.12	11.18	12.25
7 Years	8,40,000	11,71,567	12,65,109	13,07,687	9.36	11.51	12.44
10 Years	12,00,000	19,91,331	22,96,151	22,74,618	9.79	12.47	12.29
Since inception	17,80,000	41,31,792	52,58,415	45,50,986	10.59	13.45	11.74

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

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

Investment Objective

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

Date of inception/allotment

7th April, 2004

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 1299.40 Crore
Closing AUM : ₹ 1289.71 Crore

High/Low NAV in the month

High Growth Option : ₹ 73.5534
Low Growth Option : ₹ 66.5148

Total Expense Ratio

Regular : 2.36
Direct : 2.00

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW:

Load Structure

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

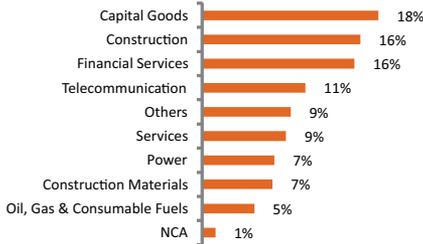
NAV per unit as on 30th June, 2022

Regular Growth Option : ₹ 69.4404
Regular IDCW Option : ₹ 36.2926
Direct Growth Option : ₹ 72.1859
Direct IDCW Option : ₹ 37.7751

Portfolio as on 30th June, 2022

Equity	% to NAV	Equity	% to NAV
Bharti Airtel Ltd.	9.55	ABB India Ltd.	1.98
Larsen & Toubro Ltd.	8.42	Blue Star Ltd.	1.94
ICICI Bank Ltd	5.74	Cummins India Ltd.	1.89
State Bank Of India	5.65	PNC Infratech Ltd	1.88
NTPC Ltd.	5.61	Torrent Power Ltd.	1.85
Ultratech Cement Ltd.	4.80	Brigade Enterprises Ltd.	1.85
Axis Bank Ltd.	4.32	Mahindra Logistics Ltd	1.83
Adani Ports And Special Economic Zone Ltd	4.14	Indraprastha Gas Ltd	1.64
Container Corporation Of India Ltd	2.68	Crompton Greaves Consumer Electricals Ltd.	1.44
Bharat Electronics Ltd.	2.63	J. Kumar Infraprojects Ltd.	1.42
Gujarat Gas Ltd	2.53	3M India Ltd.	1.40
SKF India Ltd.	2.52	KEC International Ltd.	1.34
Shree Cement Ltd.	2.43	Obero Realty Ltd.	1.29
Siemens India Ltd.	2.36	Others	7.36
Bharat Forge Ltd.	2.07	Net Current Assets	1.38
H G Infra Engineering Ltd.	2.03	TOTAL	100.00
KNR Constructions Ltd	2.02		

Sectoral Breakdown



Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
ICICI Bank Ltd	5.7	Reliance Industries Ltd.	-20.6
State Bank Of India	5.6	Power Grid Corporation Of India Ltd	-5.0
Axis Bank Ltd.	4.3	Larsen & Toubro Ltd.	-4.5
Bharat Electronics Ltd.	2.6	Oil & Natural Gas Corporation Ltd.	-4.1
Gujarat Gas Ltd	2.5	Grasim Industries Ltd.	-3.4

Market Capitalisation (%)

	Large	Mid	Small
Fund	57	26	17
Benchmark	90	10	-

Quantitative Indicators

	Fund	Benchmark
Beta	0.90	1
Standard Deviation (Annual)	22.47%	22.91%
Sharpe Ratio	0.11%	
Portfolio Turnover Ratio (Annual)	0.08	
P/B	4.06	3.18
P/E	35.28	33.64
ROE	13.58	12.32

As on 30th June, 2022

Portfolio Details

% of Top 10 Stocks	53.54
Median Market Cap (₹ Cr)	1,06,834
Weighted Average Market Cap	1,52,051
Number of Securities	40

All figures given are provisional and unaudited.

Fund Performance Vs Benchmark (CAGR) as on 30th June, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty Infrastructure TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty Infrastructure TRI (₹)	Nifty 50 TRI (₹)
1 Year	-1.33	8.07	1.66	9,867	10,807	10,166
3 Years	7.52	13.00	11.57	12,432	14,434	13,892
5 Years	6.42	9.51	12.03	13,652	15,753	17,652
Since inception*	11.76	9.19	13.95	75,997	49,716	1,08,276

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

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

SIP Returns as on 30th June, 2022

Period	Investment Amount (₹)	Fund Value (₹)	Nifty Infrastructure TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty Infrastructure TRI	Yield (%) Nifty 50 TRI
1 Year	1,20,000	1,09,892	1,14,480	1,12,286	-15.33	-8.47	-11.77
3 Years	3,60,000	4,39,878	4,66,830	4,43,324	13.49	17.67	14.03
5 Years	6,00,000	7,55,017	8,31,078	8,15,646	9.14	13.01	12.25
7 Years	8,40,000	11,45,225	12,60,799	13,07,687	8.72	11.41	12.44
10 Years	12,00,000	19,60,225	19,85,146	22,74,618	9.49	9.73	12.29
15 Years	18,00,000	33,25,284	30,17,207	46,38,119	7.74	6.56	11.70
Since inception	21,10,000	45,35,571	38,96,032	67,72,814	8.10	6.57	12.05

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

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

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

Investment Objective

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

Date of inception/allotment

7th April, 2004

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 683.75 Crore
Closing AUM : ₹ 675.05 Crore

High/Low NAV in the month

High Growth Option : ₹ 108.7586
Low Growth Option : ₹ 99.3634

Total Expense Ratio

Regular : 2.70
Direct : 1.44

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW:

Load Structure

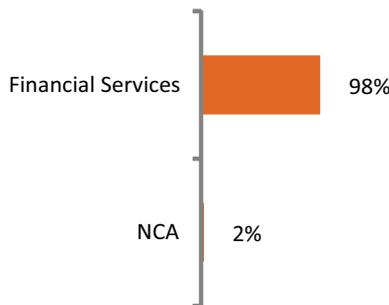
Entry Load : Nil
Exit Load : < 30 days – 1%; ≥ 30 days – Nil

NAV per unit as on 30th June, 2022

Regular Growth Option : ₹ 101.7194
Regular IDCW Option : ₹ 39.5887
Direct Growth Option : ₹ 112.2275
Direct IDCW Option : ₹ 43.9238

Portfolio as on 30th June, 2022

Equity	% to NAV	Equity	% to NAV
HDFC Bank Ltd.	20.57	Federal Bank Ltd.	1.60
ICICI Bank Ltd	18.44	Karur Vysya Bank Ltd.	1.60
State Bank Of India	9.66	City Union Bank Ltd	1.58
Axis Bank Ltd.	8.68	SBI Cards And Payment Services Pvt Ltd.	1.37
HDFC Ltd.	6.75	Canfin Homes Ltd.	1.28
Kotak Mahindra Bank Ltd.	4.68	Equitas Holdings Ltd	0.85
SBI Life Insurance Company Ltd.	3.20	PB Fintech Ltd	0.85
ICICI Prudential Life Insurance Company Ltd.	2.54	Computer Age Management Services Ltd	0.75
IndusInd Bank Ltd.	2.35	Aditya Birla Sun Life AMC Ltd	0.59
ICICI Lombard General Insurance Company Ltd	2.08	LIC Of India	0.47
Bajaj Finance Ltd.	2.00	Prudent Corporate Advisory Services Ltd	0.42
Bajaj Finserv Ltd.	1.86	ICICI Securities Ltd.	0.00
Cholamandalam Investment & Finance Company Ltd	1.84	Creditaccess Grameen Ltd	0.00
DCB Bank Ltd	1.65	Net Current Assets	2.35
		TOTAL	100.00

Sectoral Breakdown**Active Stock positions**

Overweight (Top 5)	%	Underweight (Top 5)	%
State Bank Of India	2.7	HDFC Ltd.	-8.6
IndusInd Bank Ltd.	2.4	Kotak Mahindra Bank Ltd.	-4.8
Axis Bank Ltd.	2.1	Bajaj Finance Ltd.	-3.6
ICICI Prudential Life Insurance Company Ltd.	1.8	HDFC Bank Ltd.	-2.5
DCB Bank Ltd	1.7	HDFC Life Insurance Company Ltd.	-2.0

Market Capitalisation (%)

	Large	Mid	Small
Fund	89	3	9
Benchmark	98	2	-

Quantitative Indicators	Fund	Benchmark
Beta	0.98	1
Standard Deviation (Annual)	29.69%	29.86%
Sharpe Ratio	-0.17%	
Portfolio Turnover Ratio (Annual)	0.21	
P/B	2.95	3.19
P/E	22.82	24.03
ROE	13.60	14.31

As on 30th June, 2022**Portfolio Details**

% of Top 10 Stocks	78.94
Median Market Cap (₹ Cr)	4,16,132
Weighted Average Market Cap	3,75,242
Number of Securities	25

All figures given are provisional and unaudited.

Fund Performance Vs Benchmark (CAGR) as on 30th June, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty Financial Services TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty Financial Services TRI (₹)	Nifty 50 TRI (₹)
1 Year	-7.50	-5.12	1.66	9,250	9,488	10,166
3 Years	-0.08	5.13	11.57	9,976	11,621	13,892
5 Years	2.45	10.93	12.03	11,287	16,802	17,652
Since inception*	13.56	17.08	13.95	1,01,712	1,77,501	1,08,276

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

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

* Compounded annualized Growth Rate.

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

Schemes Managed by Mr. Amit Premchandani & Ms. Preethi R.S.

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

SIP Returns as on 30th June, 2022

Period	Investment Amount (₹)	Fund Value (₹)	Nifty Financial Services TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty Financial Services TRI	Yield (%) Nifty 50 TRI
1 Year	1,20,000	1,06,945	1,07,596	1,12,286	-19.64	-18.69	-11.77
3 Years	3,60,000	3,92,660	4,03,147	4,43,324	5.74	7.51	14.03
5 Years	6,00,000	6,48,329	7,50,217	8,15,646	3.06	8.88	12.25
7 Years	8,40,000	10,05,352	12,68,507	13,07,687	5.06	11.58	12.44
10 Years	12,00,000	17,67,032	23,91,723	22,74,618	7.52	13.23	12.29
15 Years	18,00,000	38,40,658	56,47,109	46,38,119	9.47	13.99	11.70
Since inception	21,10,000	58,86,102	91,28,613	67,72,814	10.68	14.90	12.05

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

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

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

Investment Objective

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

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

Date of inception/allotment

28th June, 1999

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 685.35 Crore
Closing AUM : ₹ 683.45 Crore

High/Low NAV in the month

High Growth Option : ₹ 143.3543
Low Growth Option : ₹ 135.8442

Total Expense Ratio

Regular : 2.60
Direct : 1.43

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW:

Load Structure

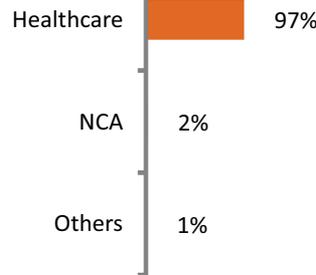
Entry Load : Nil
Exit Load : < 30 days – 1%; ≥ 30 days – Nil

NAV per unit as on 30th June, 2022

Regular Growth Option : ₹ 139.9106
Regular IDCW Option : ₹ 108.1313
Direct Growth Option : ₹ 153.0301
Direct IDCW Option : ₹ 118.2821

Portfolio as on 30th June, 2022

Equity	% to NAV	Equity	% to NAV
Sun Pharmaceuticals Industries Ltd.	11.04	Abbott India Ltd.	2.05
Dr Reddy's Laboratories Ltd.	9.53	J.B.Chemicals & Pharmaceuticals Ltd	1.98
Cipla Ltd.	7.94	Alkem Laboratories Ltd	1.97
Fortis Healthcare Ltd.	4.80	Proctor & Gamble Health Ltd	1.69
Divis Laboratories Ltd.	4.57	Alembic Pharmaceuticals Ltd.	1.65
Aurobindo Pharma Ltd.	4.38	Poly Medicare Ltd.	1.64
Apollo Hospitals Enterprise Ltd.	4.00	Narayana Hrudayalaya Ltd	1.46
Ajanta Pharma Ltd.	3.75	Pfizer Ltd	1.41
IPCA Laboratories Ltd.	3.69	Rainbow Childrens Medicare Ltd	1.37
ERIS Lifesciences Ltd	3.64	Metropolis Healthcare Ltd	1.28
Krishna Institute Of Medical Science Ltd	3.51	AMI Organics Ltd	1.24
Zydus Lifesciences Ltd	3.38	Advanced Enzyme Technologies Ltd	0.99
Biocon Ltd.	3.04	Sequent Scientific Ltd	0.84
Lupin Ltd.	2.88	Others	1.33
Torrent Pharmaceuticals Ltd.	2.55	Net Current Assets	1.87
Gland Pharma Ltd	2.41	TOTAL	100.00
Suven Pharmaceuticals Ltd	2.11		

Sectoral Breakdown**Active Stock positions**

Overweight (Top 5)	%	Underweight (Top 5)	%
ERIS Lifesciences Ltd	3.3	Sun Pharmaceuticals Industries Ltd.	-4.9
Krishna Institute Of Medical Science Ltd	3.2	Divis Laboratories Ltd.	-3.7
Ajanta Pharma Ltd	2.9	Laurus Labs Ltd.	-3.2
Fortis Healthcare Ltd.	2.6	Max Healthcare Institute Ltd	-3.0
Aurobindo Pharma Ltd.	1.8	Apollo Hospitals Enterprise Ltd.	-2.6

Market Capitalisation (%)

	Large	Mid	Small
Fund	43	28	29
Benchmark	53	28	18

Quantitative Indicators

	Fund	Benchmark
Beta	0.90	1
Standard Deviation (Annual)	18.75%	20.37%
Sharpe Ratio	0.85%	
Portfolio Turnover Ratio (Annual)	0.35	
P/B	4.96	5.88
P/E	35.50	38.79
ROE	15.03	15.92

As on 30th June, 2022**Portfolio Details**

% of Top 10 Stocks	57.34
Median Market Cap (₹ Cr)	36,753
Weighted Average Market Cap	55,379
Number of Securities	33

All figures given are provisional and unaudited.

Fund Performance Vs Benchmark (CAGR) as on 30th June, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	S&P BSE Healthcare TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	S&P BSE Healthcare TRI (₹)	Nifty 50 TRI (₹)
1 Year	-15.22	-15.06	1.66	8,478	8,494	10,166
3 Years	20.82	19.65	11.57	17,646	17,138	13,892
5 Years	10.64	9.51	12.03	16,584	15,753	17,652
Since inception*	13.51	13.75	NA	1,84,923	1,94,137	NA

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

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 67 in 'Fund Manager Summary'.
N.A Not Available. Schemes Managed by Mr. V Srivatsa & Mr. Kamal Gada. As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of Nifty Pharma. TRI values from 28th June 1999 to 3rd April 2006. TRI Value From 4th April 2006.
The performance of the benchmark is calculated using total return index variant of the benchmark index.

SIP Returns as on 30th June, 2022

Period	Investment Amount (₹)	Fund Value (₹)	S&P BSE Healthcare TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) S&P BSE Healthcare TRI	Yield (%) Nifty 50 TRI
1 Year	1,20,000	1,04,389	1,04,328	1,12,286	-23.32	-23.41	-11.77
3 Years	3,60,000	4,30,140	4,30,293	4,43,324	11.94	11.96	14.03
5 Years	6,00,000	8,23,598	8,07,643	8,15,646	12.64	11.85	12.25
7 Years	8,40,000	11,91,092	11,45,291	13,07,687	9.82	8.72	12.44
10 Years	12,00,000	20,51,692	19,60,533	22,74,618	10.35	9.49	12.29
15 Years	18,00,000	51,02,506	51,06,666	46,38,119	12.81	12.82	11.70
Since inception	21,10,000	73,33,499	74,71,689	67,72,814	12.81	12.99	12.05

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

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

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

Investment Objective

The objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of companies 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 : ₹ 1684.31 Crore
Closing AUM : ₹ 1739.64 Crore

High/Low NAV in the month

High Growth Option : ₹ 138.4324
Low Growth Option : ₹ 126.6919

Total Expense Ratio

Regular : 2.40
Direct : 1.04

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW:

Load Structure

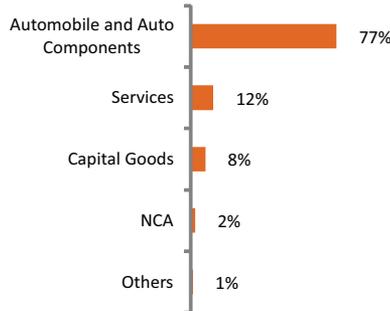
Entry Load : Nil
Exit Load : < 30 days – 1%; ≥ 30 days – Nil

NAV per unit as on 30th June, 2022

Regular Growth Option : ₹ 137.2066
Regular IDCW Option : ₹ 63.2673
Direct Growth Option : ₹ 151.8847
Direct IDCW Option : ₹ 70.2464

Portfolio as on 30th June, 2022

Equity	% to NAV	Equity	% to NAV
Maruti Suzuki India Ltd.	17.92	Jamna Auto Industries Ltd.	1.11
Mahindra & Mahindra Ltd.	13.21	TVS Motor Company Ltd	1.08
Tata Motors Ltd.	10.39	Samvardhana Motherson International Ltd	0.97
Bajaj Auto Ltd.	9.11	Motherson Sumi Wiring India Ltd	0.94
Eicher Motors Ltd	8.57	Sundram Fasteners Ltd.	0.91
Ashok Leyland Ltd.	5.96	Subros Ltd.	0.77
Adani Ports And Special Economic Zone Ltd	5.92	Endurance Technologies Ltd.	0.71
Hero Motocorp Ltd.	2.47	Interglobe Aviation Ltd	0.69
Bosch Ltd.	2.34	Mahindra CIE Automotive Ltd	0.64
Container Corporation Of India Ltd	1.76	Sandhar Technologies Ltd	0.45
VRL Logistics Ltd	1.75	MRF Ltd.	0.41
Apollo Tyres Ltd.	1.69	Gujarat Pipavav Port Ltd.	0.39
Bharat Forge Ltd.	1.54	Escorts Kubota Ltd	0.28
Mahindra Logistics Ltd	1.40	Others	0.41
Schaeffler India Ltd	1.33	Net Current Assets	2.44
Minda Corporation Ltd	1.29	TOTAL	100.00
Mahindra & Mahindra Fin.Ser.Ltd.	1.14		

Sectoral Breakdown**Active Stock positions**

Overweight (Top 5)	%	Underweight (Top 5)	%
Ashok Leyland Ltd.	2.4	Mahindra & Mahindra Ltd.	-4.5
Eicher Motors Ltd	2.0	Hero Motocorp Ltd.	-3.5
VRL Logistics Ltd	1.8	Adani Ports & Special Economic Zone Ltd	-2.3
Mahindra Logistics Ltd	1.4	Tata Motors Ltd.	-2.1
Schaeffler India Ltd	1.3	MRF Ltd.	-2.1

Market Capitalisation (%)

	Large	Mid	Small
Fund	70	19	11
Benchmark	81	16	3

Quantitative Indicators

Quantitative Indicators	Fund	Benchmark
Beta	0.94	1
Standard Deviation (Annual)	26.56%	28.18%
Sharpe Ratio	0.36%	
Portfolio Turnover Ratio (Annual)	0.13	
P/B	4.21	3.75
P/E	35.16	30.80
ROE	8.09	7.99

As on 30th June, 2022**Portfolio Details**

% of Top 10 Stocks	77.64
Median Market Cap (₹ Cr)	1,29,595
Weighted Average Market Cap	1,15,152
Number of Securities	34

All figures given are provisional and unaudited.

Fund Performance Vs Benchmark (CAGR) as on 30th June, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	UTI Transportation & Logistics TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	UTI Transportation & Logistics TRI (₹)	Nifty 50 TRI (₹)
1 Year	11.21	8.81	1.66	11,121	10,881	10,166
3 Years	14.55	15.08	11.57	15,036	15,246	13,892
5 Years	4.49	4.37	12.03	12,457	12,386	17,652
Since inception*	17.14	13.68	10.09	94,950	61,978	39,261

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

*Compounded annualized Growth Rate.

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

Schemes Managed by Mr Sachin Trivedi.

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

SIP Returns as on 30th June, 2022

Period	Investment Amount (₹)	Fund Value (₹)	UTI Transportation & Logistics TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) UTI Transportation & Logistics TRI	Yield (%) Nifty 50 TRI
1 Year	1,20,000	1,28,080	1,26,541	1,12,286	12.80	10.33	-11.77
3 Years	3,60,000	5,00,020	4,97,390	4,43,324	22.60	22.22	14.03
5 Years	6,00,000	7,98,633	8,00,096	8,15,646	11.40	11.47	12.25
7 Years	8,40,000	11,56,965	11,60,538	13,07,687	9.00	9.09	12.44
10 Years	12,00,000	23,55,197	20,15,846	22,74,618	12.94	10.02	12.29
15 Years	NA	NA	NA	NA	NA	NA	NA
Since inception	17,00,000	59,78,533	45,91,344	42,64,360	16.27	13.01	12.09

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

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

Investment Objective

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

Date of inception/allotment

15th December, 1999

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 2616.06 Crore
Closing AUM : ₹ 2613.82 Crore

High/Low NAV in the month

High Growth Option : ₹ 131.9844
Low Growth Option : ₹ 121.1666

Total Expense Ratio

Regular : 2.28
Direct : 1.08

Minimum Investment Amount

Growth: ₹ 500/-
IDCW:

Load Structure

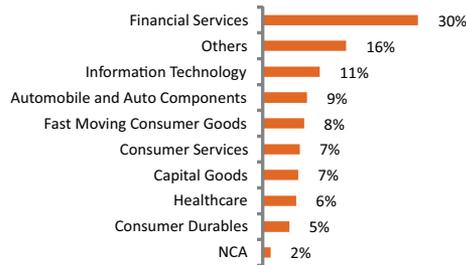
Entry Load : Nil
Exit Load : Nil (Lock-in-Period of 3 years for each investment)

NAV per unit as on 30th June, 2022

Regular Growth Option : ₹ 125.8953
Regular IDCW Option : ₹ 24.0511
Direct Growth Option : ₹ 136.6154
Direct IDCW Option : ₹ 32.1952

Portfolio as on 30th June, 2022

Equity	% to NAV	Equity	% to NAV
HDFC Bank Ltd.	7.73	Godrej Consumer Products Ltd	1.54
ICICI Bank Ltd	7.69	CESC Ltd	1.50
Infosys Ltd.	6.86	Avenue Supermarts Ltd.	1.49
Bharti Airtel Ltd.	4.05	Aditya Birla Fashion & Retail Ltd.	1.49
Axis Bank Ltd.	3.73	Hindalco Industries Ltd.	1.43
State Bank Of India	2.71	Tube Investments Of India Ltd	1.39
ITC Ltd.	2.41	Dr Reddy's Laboratories Ltd.	1.33
Bajaj Finance Ltd.	2.15	Ajanta Pharma Ltd.	1.32
Maruti Suzuki India Ltd.	2.06	Tech Mahindra Ltd	1.32
Phoenix Mills Ltd	1.94	Nestle India Ltd.	1.31
Crompton Greaves Consumer Electricals Ltd.	1.94	Divis Laboratories Ltd.	1.29
Larsen & Toubro Infotech Ltd	1.70	Gujarat Gas Ltd	1.28
Cholamandalam Investment & Finance Company Ltd	1.70	Carborandum Universal Ltd.	1.26
Eicher Motors Ltd	1.69	Jamna Auto Industries Ltd.	1.26
Jubilant Food Works Ltd	1.65	Others	27.69
Ultratech Cement Ltd.	1.59	Net Current Assets	1.53
		TOTAL	100.00

Sectoral Breakdown**Active Stock positions**

Overweight (Top 5)	%	Underweight (Top 5)	%
ICICI Bank Ltd	3.0	Reliance Industries Ltd.	-8.6
Bharti Airtel Ltd.	2.5	HDFC Ltd.	-3.8
Axis Bank Ltd.	2.1	Tata Consultancy Services Ltd.	-3.3
HDFC Bank Ltd.	2.0	Kotak Mahindra Bank Ltd.	-2.4
Phoenix Mills Ltd	1.8	Hindustan Unilever Ltd.	-1.9

Market Capitalisation (%)

	Large	Mid	Small
Fund	63	20	17
Benchmark	78	15	8

Quantitative Indicators

	Fund	Benchmark
Beta	0.94	1
Standard Deviation (Annual)	20.85%	21.74%
Sharpe Ratio	0.39%	
Portfolio Turnover Ratio (Annual)	0.28	
P/B	6.74	6.98
P/E	33.25	31.39
ROE	17.93	18.06

As on 30th June, 2022**Portfolio Details**

% of Top 10 Stocks	41.33
Median Market Cap (₹ Cr)	77,171
Weighted Average Market Cap	2,24,611

All figures given are provisional and unaudited.

Fund Performance Vs Benchmark (CAGR) as on 30th June, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)
1 Year	-2.86	0.56	1.66	9,714	10,056	10,166
3 Years	13.02	12.79	11.57	14,441	14,353	13,892
5 Years	9.90	11.23	12.03	16,036	17,031	17,652
Since inception*	14.15	13.40	12.88	1,97,897	1,70,554	1,53,759

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

*Compounded annualized Growth Rate. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 67 in 'Fund Manager Summary' Schemes Managed by Mr. Vishal Chopda.

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

SIP Returns as on 30th June, 2022

Period	Investment Amount (₹)	Fund Value (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty 500 TRI	Yield (%) Nifty 50 TRI
1 Year	1,20,000	1,07,427	1,10,927	1,12,286	-18.94	-13.79	-11.77
3 Years	3,60,000	4,38,305	4,51,625	4,43,324	13.24	15.33	14.03
5 Years	6,00,000	7,95,134	8,17,407	8,15,646	11.22	12.34	12.25
7 Years	8,40,000	12,43,381	13,06,760	13,07,687	11.02	12.42	12.44
10 Years	12,00,000	22,05,936	23,36,949	22,74,618	11.71	12.80	12.29
15 Years	18,00,000	44,56,893	48,06,203	46,38,119	11.23	12.11	11.70
Since inception	21,10,000	60,79,416	60,79,416	67,72,814	11.00	12.24	12.05

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

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

UTI NIFTY 50 INDEX FUND

An open ended scheme replicating/ tracking Nifty 50 index.

JULY 2022

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 : ₹ 6969.33 Crore
Closing AUM : ₹ 7068.10 Crore

High/Low NAV in the month

High Growth Option : ₹ 111.2207
Low Growth Option : ₹ 102.4151

Total Expense Ratio

Regular : 0.31
Direct : 0.21

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW:

Load Structure

Entry Load : Nil
Exit Load : Nil

NAV per unit as on 30th June, 2022

Regular Growth Option : ₹ 105.6973
Regular IDCW Option : ₹ 53.2501
Direct Growth Option : ₹ 106.8022
Direct IDCW Option : ₹ 53.8085

Tracking error as on 30th June, 2022

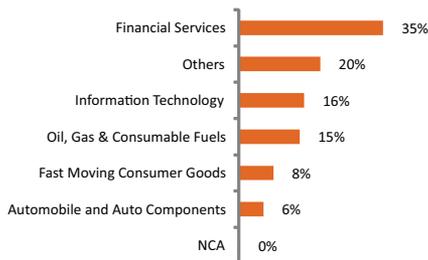
Tracking Error	Non Annualised	Annualised
Over last 1 year	0.0022	0.0341
Over last 3 year	0.0071	0.1125
Over last 5 year	0.0070	0.1113
Since Inception	0.0986	1.5586

Past performance may or may not be sustained in future.

Portfolio as on 30th June, 2022

Equity	% to NAV	Equity	% to NAV
Reliance Industries Ltd.	12.90	HCL Technologies Ltd.	1.48
HDFC Bank Ltd.	8.52	Sun Pharmaceuticals Industries Ltd.	1.29
Infosys Ltd.	7.71	Titan Company Ltd.	1.17
ICICI Bank Ltd	7.09	Tata Motors Ltd.	1.06
HDFC Ltd.	5.67	Power Grid Corporation Of India Ltd	1.04
Tata Mahatancy Services Ltd.	4.88	Tata Steel Ltd.	1.01
Kotak Mahindra Bank Ltd.	3.52	NTPC Ltd.	0.98
ITC Ltd.	3.45	Bajaj Finserv Ltd.	0.95
Hindustan Unilever Ltd.	2.87	Ultratech Cement Ltd.	0.93
Larsen & Toubro Ltd.	2.71	Tech Mahindra Ltd	0.91
State Bank Of India	2.58	Nestle India Ltd.	0.90
Axis Bank Ltd.	2.42	Wipro Ltd.	0.89
Bharti Airtel Ltd.	2.38	Oil & Natural Gas Corporation Ltd.	0.85
Bajaj Finance Ltd.	2.07	Others	12.59
Asian Paints Ltd.	1.75	Net Current Assets	0.29
Maruti Suzuki India Ltd.	1.62	TOTAL	100.00
Mahindra & Mahindra Ltd.	1.51		

Sectoral Breakdown



Market Capitalisation (%)

Fund	Large	Mid	Small
Fund	100	-	-

Portfolio Details

% of Top 10 Stocks	59.31
Median Market Cap (₹ Cr)	4,02,995
Weighted Average Market Cap	5,75,671

All figures given are provisional and unaudited.

Quantitative Indicators Fund Benchmark

Beta	1.00	1
Standard Deviation (Annual)	22.65%	22.65%
Sharpe Ratio	0.27%	
Portfolio Turnover Ratio (Annual)	0.06	

As on 30th June, 2022

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

Fund Performance Vs Benchmark (CAGR) as on 30th June, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 50 TRI (%)	S&P BSE Sensex TRI (%)	NAV Growth (₹)	Nifty 50 TRI (₹)	S&PBSE Sensex TRI (₹)
1 Year	1.31	1.66	2.22	10,131	10,166	10,222
3 Years	11.15	11.57	11.71	13,736	13,892	13,945
5 Years	11.65	12.03	12.71	17,355	17,652	18,195
Since inception*	11.14	12.07	12.38	1,05,768	1,27,401	1,35,507

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

* Compounded annualized Growth Rate.

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

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

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

SIP Returns as on 30th June, 2022

Period	Investment Amount (₹)	Fund Value (₹)	Nifty 50 TRI (₹)	S&P BSE Sensex TRI (₹)	Yield (%) Fund	Yield (%) Nifty 50 TRI	Yield (%) S&P BSE Sensex TRI
1 Year	1,20,000	1,12,087	1,12,286	1,12,646	-12.07	-11.77	-11.23
3 Years	3,60,000	4,40,710	4,43,324	4,40,542	13.62	14.03	13.60
5 Years	6,00,000	8,07,763	8,15,646	8,21,057	11.86	12.25	12.52
7 Years	8,40,000	12,88,997	13,07,687	13,26,084	12.03	12.44	12.83
10 Years	12,00,000	22,20,067	22,74,618	23,08,074	11.83	12.29	12.56
15 Years	18,00,000	43,81,836	46,38,119	47,36,625	11.03	11.70	11.94
Since inception	21,10,000	62,21,832	67,72,814	69,49,575	11.22	12.05	12.29

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

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

Investment Objective

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

Date of inception/allotment

28th June, 2018

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 1615.45 Crore
Closing AUM : ₹ 1627.03 Crore

High/Low NAV in the month

High Growth Option : ₹ 13.8334
Low Growth Option : ₹ 12.6256

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

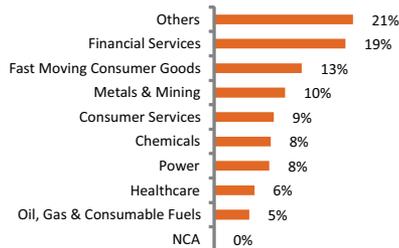
NAV per unit as on 30th June, 2022

Regular Growth Option : ₹ 13.0198
Direct Growth Option : ₹ 13.3104

Portfolio as on 30th June, 2022

Equity	% to NAV	Equity	% to NAV
Adani Enterprises Ltd.	5.87	United Spirits Ltd.	2.22
Adani Transmission Ltd.	4.14	Piramal Enterprises Ltd.	2.17
Adani Green Energy Ltd	4.03	Siemens India Ltd.	2.09
SRF Ltd.	3.20	P I Industries Ltd.	2.02
Pidilite Industries Ltd.	3.12	Colgate Palmolive India Ltd.	1.94
Avenue Supermarkets Ltd.	3.04	Jubilant Food Works Ltd	1.92
Info-Edge (India) Ltd.	2.85	SBI Cards And Payment Services Pvt Ltd.	1.92
Dabur India Ltd.	2.84	DLF Ltd.	1.90
Godrej Consumer Products Ltd	2.81	ICICI Prudential Life Insurance Company Ltd.	1.86
ICICI Lombard General Insurance Company Ltd	2.80	Mindtree Ltd.	1.82
Indian Oil Corporation Ltd.	2.77	Bandhan Bank Ltd.	1.79
Havells India Ltd.	2.70	Bank Of Baroda	1.78
Ambuja Cements Ltd.	2.61	Larsen & Toubro Infotech Ltd	1.77
Vedanta Ltd	2.44	Others	22.31
Marico Ltd.	2.42	Net Current Assets	0.06
GAIL (India) Ltd.	2.41	TOTAL	100.00
Cholamandalam Investment & Finance Company Ltd	2.39		

Sectoral Breakdown



Market Capitalisation (%)

	Large	Mid	Small
Fund	82	18	-

Portfolio Details

% of Top 10 Stocks	34.71
Median Market Cap (₹ Cr)	65,656
Weighted Average Market Cap	94,806

All figures given are provisional and unaudited.

Quantitative Indicators

Quantitative Indicators	Fund	Benchmark
Beta	1.00	1
Standard Deviation (Annual)	21.45%	21.47%
Sharpe Ratio	0.25%	
Portfolio Turnover Ratio (Annual)	0.31	

As on 30th June, 2022

Fund Performance Vs Benchmark (CAGR) as on 30th June, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty Next 50 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty Next 50 TRI (₹)	Nifty 50 TRI (₹)
1 Year	-4.90	-4.06	1.66	9,510	9,594	10,166
3 Years	10.31	11.24	11.57	13,426	13,769	13,892
Since inception*	6.81	8.19	11.83	13,022	13,710	15,654

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

*Compounded annualized Growth Rate.

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 67 in "Fund Manager Summary". Schemes Managed by Mr. Sharwan Kumar Goyal & Mr Ayush Jain.

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

SIP Returns as on 30th June, 2022

Period	Investment Amount (₹)	Fund Value (₹)	Nifty Next 50 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty Next 50 TRI	Yield (%) Nifty 50 TRI
1 Year	1,20,000	1,06,679	1,07,170	1,12,286	-20.02	-19.31	-11.77
3 Years	3,60,000	4,19,160	4,25,603	4,43,324	10.16	11.21	14.03
Since inception	4,80,000	5,76,432	5,87,765	6,20,792	9.13	10.12	12.92

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

UTI NIFTY200 MOMENTUM 30 INDEX FUND

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

JULY 2022

Investment Objective

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

Date of inception/allotment

12th Mar, 2021

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 1450.62 Crore
Closing AUM : ₹ 1474.96 Crore

High/Low NAV in the month

High Growth Option : ₹ 12.0492
Low Growth Option : ₹ 10.7423

Total Expense Ratio

Regular : 0.92
Direct : 0.42

Minimum Investment Amount

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

Load Structure

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

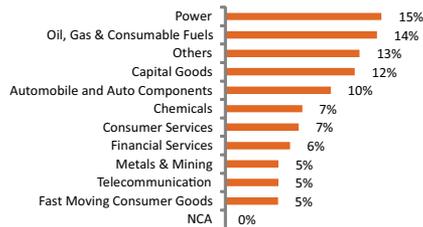
NAV per unit as on 30th June, 2022

Regular Growth Option : ₹ 11.0169
Direct Growth Option : ₹ 11.0910

Portfolio as on 30th June, 2022

Equity	% to NAV	Equity	% to NAV
Reliance Industries Ltd.	5.17	Indian Hotels Company Ltd.	2.73
NTPC Ltd.	5.12	Cholamandalam Investment & Finance Company Ltd	2.32
Adani Enterprises Ltd.	5.07	AU Small Finance Bank Ltd	2.25
Bharti Airtel Ltd.	5.06	Trent Ltd	2.24
Oil & Natural Gas Corporation Ltd.	5.03	Siemens India Ltd.	1.96
ITC Ltd.	5.03	Bank Of Baroda	1.60
Tata Motors Ltd.	5.02	Cummins India Ltd.	1.54
Power Grid Corporation Of India Ltd	5.01	ABB India Ltd.	1.43
Mahindra & Mahindra Ltd.	5.01	Indian Railway Catering & Tourism Ltd	1.32
Sun Pharmaceuticals Industries Ltd.	4.97	Coromandel International Ltd.	1.29
SRF Ltd.	4.93	Tata Chemicals Ltd.	1.12
Titan Company Ltd.	4.80	Polycab India Ltd	0.96
Tata Power Company Ltd.	4.73	Aditya Birla Fashion & Retail Ltd.	0.70
Coal India Ltd.	4.22	Others	0.00
Bharat Electronics Ltd.	3.59	Net Current Assets	-0.07
Page Industries Ltd	3.01	TOTAL	100.00
Hindustan Aeronautics Ltd	2.85		

Sectoral Breakdown



Portfolio Details

% of Top 10 Stocks	50.48
Median Market Cap (₹ Cr)	1,38,954
Weighted Average Market Cap	2,21,557

All figures given are provisional and unaudited.
As on 30th June, 2022

Market Capitalisation (%)

	Large	Mid	Small
Fund	83	17	-
Benchmark	83	17	-

Fund Performance Vs Benchmark (CAGR) as on 30th June, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty200 Momentum 30 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty200 Momentum 30 Index TRI (₹)	Nifty 50 TRI (₹)
1 Year	-8.27	-7.23	1.66	9,173	9,277	10,166
Since inception*	7.69	9.22	4.45	11,017	11,222	10,585

Different plans have a different expense structure. The performance details provided herein are of regular plan. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 67 in 'Fund Manager Summary'. No of Schemes Managed by Mr. Sharwan Kumar Goyal & Mr Ayush Jain. The performance of the benchmark is calculated using total return index variant of the benchmark index.

SIP Returns as on 30th June, 2022

Period	Investment Amount (₹)	Fund Value (₹)	Nifty200 Momentum 30 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty 200 Momentum 30 TRI	Yield (%) Nifty 50 TRI
1 Year	1,20,000	1,00,821	1,00,569	1,12,286	-28.36	-28.72	-11.77
Since inception	1,50,000	1,30,929	1,30,710	1,44,340	-18.94	-19.16	-5.68

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.

Investment Objective

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

Date of inception/allotment

24th Jan, 2022

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 118.08 Crore
Closing AUM : ₹ 118.32 Crore

High/Low NAV in the month

High Growth Option : ₹ 9.6889
Low Growth Option : ₹ 8.9268

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 30th June, 2022

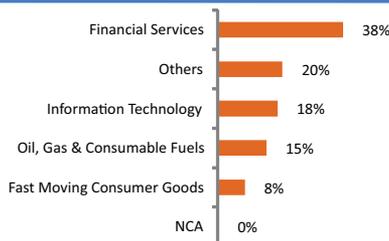
Regular Growth Option ₹ 9.2133
Direct Growth Option ₹ 9.2171

*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 30th June, 2022

Equity	% to NAV	Equity	% to NAV
Reliance Industries Ltd.	14.91	HCL Technologies Ltd.	1.76
HDFC Bank Ltd.	9.85	Mahindra & Mahindra Ltd.	1.75
Infosys Ltd.	8.91	Sun Pharmaceuticals Industries Ltd.	1.49
ICICI Bank Ltd	8.19	Titan Company Ltd.	1.35
HDFC Ltd.	6.54	Power Grid Corporation Of India Ltd	1.21
Tata Consultancy Services Ltd.	5.57	Tata Steel Ltd.	1.15
ITC Ltd.	3.99	NTPC Ltd.	1.13
Kotak Mahindra Bank Ltd.	3.62	Bajaj Finserv Ltd.	1.10
Hindustan Unilever Ltd.	3.32	Ultratech Cement Ltd.	1.08
Larsen & Toubro Ltd.	3.13	Nestle India Ltd.	1.04
State Bank Of India	2.98	Tech Mahindra Ltd	1.04
Axis Bank Ltd.	2.90	Wipro Ltd.	1.03
Bharti Airtel Ltd.	2.75	Dr Reddy's Laboratories Ltd.	0.89
Bajaj Finance Ltd.	2.40	IndusInd Bank Ltd.	0.80
Asian Paints Ltd.	2.03	Net Current Assets	0.24
Maruti Suzuki India Ltd.	1.88	TOTAL	100.00

Sectoral Breakdown



Portfolio Details

% of Top 10 Stocks	68.03
Median Market Cap (₹ Cr)	4,95,321
Weighted Average Market Cap	6,47,597

All figures given are provisional and unaudited.
As on 30th June, 2022

Market Capitalisation (%)

	Large	Mid	Small
Fund	100	-	-

Investment Objective

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

Date of inception/allotment

11th Apr, 2022

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 96.48 Crore
Closing AUM : ₹ 98.65 Crore

High/Low NAV in the month

High Growth Option : ₹ 9.2287
Low Growth Option : ₹ 8.4236

Total Expense Ratio

Regular : 0.90
Direct : 0.43

Minimum Investment Amount

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

Load Structure

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

NAV per unit as on 30th June, 2022

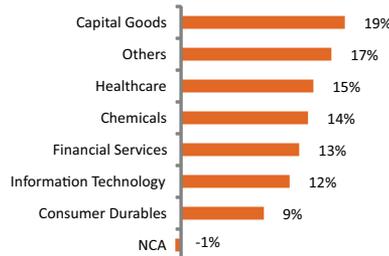
Regular Growth Option ₹ 8.7107
Direct Growth Option ₹ 8.7203

*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 30th June, 2022

Equity	% to NAV	Equity	% to NAV
Tata Elxsi Ltd.	4.48	Abbott India Ltd.	2.27
Page Industries Ltd	4.13	Deepak Nitrite Ltd.	2.21
Indian Energy Exchange Ltd	3.58	Atul Ltd.	2.18
Crompton Greaves Consumer Electricals Ltd.	3.27	Coforge Ltd	2.05
AU Small Finance Bank Ltd	2.90	APL Apollo Tubes Ltd	2.03
Bharat Electronics Ltd.	2.89	Emami Ltd.	1.97
ICICI Securities Ltd.	2.84	Oracle Financial Services Software Ltd.	1.87
Laurus Labs Ltd.	2.61	Grindwell Norton Ltd.	1.82
Supreme Industries Ltd.	2.55	Dr. Lal Pathlabs Ltd.	1.80
Astral Ltd.	2.41	Glaxosmithkline Pharmaceuticals Ltd.	1.80
Balkrishna Industries Ltd.	2.41	Bayer Cropscience Ltd.	1.70
Volta Ltd.	2.40	SKF India Ltd.	1.70
IPCA Laboratories Ltd.	2.38	Navin Fluorine International Tld.	1.69
Hindustan Aeronautics Ltd	2.38	Gujarat State Petronet Ltd.	1.67
Mphasis Ltd	2.38	Others	27.95
Coromandel International Ltd.	2.37	Net Current Assets	-0.66
		TOTAL	100.00

Sectoral Breakdown



Portfolio Details

% of Top 10 Stocks	31.65
Median Market Cap (₹ Cr)	23,840
Weighted Average Market Cap	28,617

All figures given are provisional and unaudited.
As on 30th June, 2022

Market Capitalisation (%)

	Large	Mid	Small
Fund	9	81	10

Fund Performance Vs Benchmark (CAGR) as on 30th June, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty Midcap 150 Quality 50 (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty Midcap 150 Quality 50 (₹)	Nifty 50 TRI (₹)
Since inception*	-12.89	-12.80	-10.20	8,711	8,720	8,980

Different plans have a different expense structure. The performance details provided herein are of regular plan. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 67 in 'Fund Manager Summary'. No of Schemes Managed by Mr. Sharwan Kumar Goyal & Mr Ayush Jain. The performance of the benchmark is calculated using total return index variant of the benchmark index.

UTI S&P BSE LOW VOLATILITY INDEX FUND

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

JULY 2022

Investment Objective

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

Date of inception/allotment

03rd Mar, 2022

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 85.03 Crore
Closing AUM : ₹ 86.25 Crore

High/Low NAV in the month

High Growth Option : ₹ 10.2123
Low Growth Option : ₹ 9.5196

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 30th June, 2022

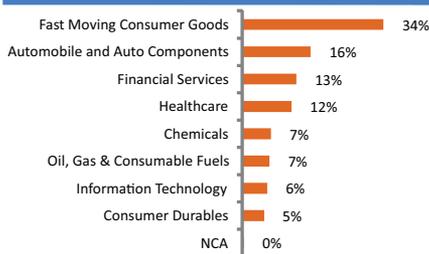
Regular Growth Option ₹ 9.7722
Direct Growth Option ₹ 9.7881

*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 30th June, 2022

Equity	% to NAV	Equity	% to NAV
Colgate Palmolive India Ltd.	4.38	HDFC Bank Ltd.	3.16
Britannia Industries Ltd.	4.34	Tata Consumer Products Ltd	3.09
Nestle India Ltd.	4.29	Indian Railways Fin Corpn Ltd.	3.06
Hindustan Unilever Ltd.	4.14	Marico Ltd.	2.98
Bayer Cropsience Ltd.	3.91	Pidilite Industries Ltd.	2.98
Hero Motocorp Ltd.	3.81	Castrol India Ltd.	2.89
Dabur India Ltd.	3.77	Exide Industries Ltd.	2.87
Petronet LNG Ltd.	3.65	Cipla Ltd.	2.84
MRF Ltd.	3.60	Glaxosmithkline Pharmaceuticals Ltd.	2.80
ITC Ltd.	3.58	Infosys Ltd.	2.79
Bajaj Auto Ltd.	3.51	Berger Paints India Ltd.	2.77
HDFC Life Insurance Company Ltd.	3.50	Alkem Laboratories Ltd	2.70
Dr Reddy's Laboratories Ltd.	3.44	Amarraja Batteries Ltd.	2.60
Procter & Gamble Hygiene & Hel Care Ltd.	3.30	Kansai Nerolac Paints Ltd.	2.47
SBI Life Insurance Company Ltd.	3.22	Net Current Assets	0.36
Tata Consultancy Services Ltd.	3.20	TOTAL	100.00

Sectoral Breakdown



Portfolio Details

% of Top 10 Stocks	39.47
Median Market Cap (₹ Cr)	70,358
Weighted Average Market Cap	1,64,324

All figures given are provisional and unaudited.
As on 30th June, 2022

Market Capitalisation (%)

	Large	Mid	Small
Fund	62	30	8

UTI HYBRID EQUITY FUND (Erstwhile UTI Balanced Fund)

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

Investment Objective

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

Date of inception/allotment

2nd January, 1995

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 4072.37 Crore
Closing AUM : ₹ 4069.17 Crore

High/Low NAV in the month

High Growth Option : ₹ 240.8241
Low Growth Option : ₹ 227.2451

Total Expense Ratio

Regular : 2.11
Direct : 1.38

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 30th June, 2022

Regular Growth Option : ₹ 233.8773
Regular IDCW Option : ₹ 30.5205
Direct Growth Option : ₹ 246.7386
Direct IDCW Option : ₹ 32.8721

Portfolio Parameters

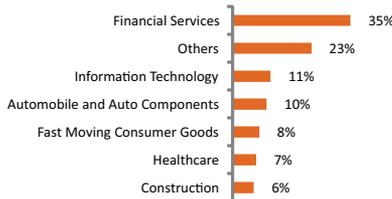
Weighted Average Maturity : 5.26 Yrs
Yield to Maturity : 7.19%
Modified Duration : 3.28 Yrs
Securitized Debt Average Maturity : 0.01 Yrs
First Business Receivable Trust : 0.01 Yrs.

Portfolio as on 30th June, 2022

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
CP/CDS			7.26% GSEC 14/01/29	1.96	SOV
HDFC Bank Ltd.	1.18	CARE AAA/A1+	6.45% GSEC MAT - 07/10/2029	1.75	SOV
Equity			GOI FRB - MAT 22/09/2033	1.32	SOV
ICICI Bank Ltd	6.11		7.19% GJ SDL MAT - 25/01/2027	1.22	SOV
HDFC Bank Ltd.	5.77		INVIT		
ITC Ltd.	4.48		INVIT - Powergrid Infra Invst Trust	0.95	
State Bank Of India	4.01		Long Term Debt		
HDFC Ltd.	3.47		Indian Oil Corporation Ltd.	1.20	CRISIL AAA/A1+
Infosys Ltd.	3.34		Jamnagar Utilities & Power Pvt Ltd. ^	1.16	CRISIL AAA/A1+
Larsen & Toubro Ltd.	3.14		Canara Bank	0.99	CRISIL AA+
Axis Bank Ltd.	2.46		Indiabulls Housing Finance Ltd.	0.82	CARE AA
Mahindra & Mahindra Ltd.	2.45		Summit Digital Infrastructure Pvt Ltd	0.71	CRISIL AAA/A1+
Bharti Airtel Ltd.	2.43		Shriram Transport Finance Co.Ltd.	0.63	IND AA+
HCL Technologies Ltd.	2.28		Power Finance Corporation Ltd.	0.61	CRISIL AAA/A1+
Bajaj Auto Ltd.	1.87		Citicorp Finance India Ltd.	0.60	CRISIL AAA/A1+
Reliance Industries Ltd.	1.45		Union Bank Of India	0.60	CRISIL AA+
Power Grid Corporation Of India Ltd	1.36		India Grid Trust	0.59	CRISIL AAA/A1+
Wipro Ltd.	0.97		Others	1.30	
Others	26.78		Securitized Debt		
Govt Securities			First Business Receivable Trust\$	0.29	IND AAA/A1+
Others	2.47		Net Current assets	4.96	
6.54% GSEC MAT - 17/01/2032	2.31	SOV	Total	100.00	

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

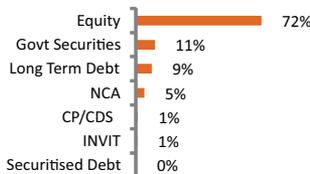
Sectoral Breakdown



Credit Profile of Debt as on 30th June, 2022



Asset Allocation of Debt as on 30th June, 2022



Portfolio Details

Median Market Cap (₹ Cr)	2,23,389
Weighted Average Market Cap	2,89,835
Number of Securities	59

All figures given are provisional and unaudited.

Quantitative Indicators	Fund	Benchmark
Beta	1.11	1
Standard Deviation (Annual)	16.16%	14.22%
Sharpe Ratio	0.40%	
Portfolio Turnover Ratio (Annual)	0.35	

As on 30th June, 2022

Market Capitalisation (%)

	Large	Mid	Small
Fund	71	16	13

Fund Performance Vs Benchmark (CAGR) as on 30th June, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Hybrid 35+65 Aggressive Index (%)	Nifty 50 TRI (%)	NAV Growth (₹)	CRISIL Hybrid 35+65 Aggressive Index (₹)	Nifty 50 TRI (₹)
1 Year	3.13	1.30	1.66	10,313	10,130	10,166
3 Years	11.45	11.30	11.57	13,847	13,791	13,892
5 Years	8.13	10.42	12.03	14,785	16,419	17,652
Since inception*	14.28	NA	NA	3,93,313	NA	NA

The current fund manager is managing the scheme since Nov 2009 & Co-Fund Manager managing w.e.f Feb 2018.

* Compounded annualized Growth Rate.

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

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

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

SIP Returns as on 30th June, 2022

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Hybrid 35+65 Aggressive Index (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) CRISIL Hybrid 35+65 Aggressive Index	Yield (%) Nifty 50 TRI
1 Year	1,20,000	1,15,061	1,14,485	1,12,286	-7.59	-8.46	-11.77
3 Years	3,60,000	4,49,934	4,26,345	4,43,324	15.07	11.33	14.03
5 Years	6,00,000	7,86,244	7,86,084	8,15,646	10.77	10.76	12.25
7 Years	8,40,000	12,04,491	12,43,433	13,07,687	10.13	11.02	12.44
10 Years	12,00,000	20,78,525	21,72,800	22,74,618	10.59	11.43	12.29
15 Years	18,00,000	42,13,652	44,01,387	46,38,119	10.57	11.08	11.70
Since inception	21,10,000	58,39,932	62,12,351	67,72,814	10.60	11.21	12.05

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

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

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

Investment Objective

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

Date of inception/allotment

19th November, 2008

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 822.99 Crore
Closing AUM : ₹ 817.52 Crore

High/Low NAV in the month

High Growth Option : ₹ 42.0944
Low Growth Option : ₹ 39.5559

Total Expense Ratio

Regular : 1.94
Direct : 1.09

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 30th June, 2022

Regular Growth Option : ₹ 40.7558
Regular IDCW Option : ₹ 18.1568
Direct Growth Option : ₹ 43.9015
Direct IDCW Option : ₹ 20.0973

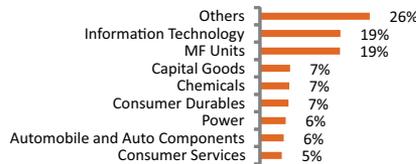
Portfolio Parameters

Weighted Average Maturity : 2.97 Yrs
Yield to Maturity : 5.74 %
Modified Duration : 2.08 Yrs

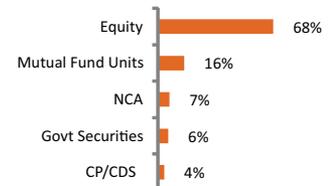
Portfolio as on 30th June, 2022

Portfolio	% to NAV	Rating	Futures	Portfolio	% to NAV	Rating	Futures
Equity				Borosil Renewables Ltd	0.88		
Infosys Ltd.	3.77			Canara Bank	0.85		
Bharti Airtel Ltd.	3.71			V.I.P.Industries Ltd.	0.85		
Tata Elxsi Ltd.	3.60			RHI Magnesita India Ltd	0.83		
Sun Pharmaceuticals Industries Ltd.	2.98			Narayana Hrudayalaya Ltd	0.82		
Titan Company Ltd.	2.67			Aditya Birla Fashion & Retail Ltd.	0.81		
Power Grid Corporation Of India Ltd	2.56			Fine Organic Ind Ltd	0.80		
Tata Power Company Ltd.	2.45			GHCL Ltd.	0.79		
SRF Ltd.	2.43			CRISIL Ltd	0.77		
Tata Motors Ltd.	2.41			Brigade Enterprises Ltd.	0.74		
Schaeffler India Ltd.	2.23			National Aluminium Company Ltd.	0.74		
CG Power And Industrial Solutions Ltd.	2.01			Balrampur Chini Mills Ltd.	0.72		
Oil & Natural Gas Corporation Ltd.	2.01			L&T Technology Services Ltd	0.72		
Page Industries Ltd	1.90			Chambal Fertilisers & Chemicals Ltd	0.64		
Tech Mahindra Ltd	1.81			Eclerx Services Ltd.	0.52		
Indian Hotels Company Ltd.	1.80			DCM Shriram Ltd.	0.46		
KPIT Technologies Ltd	1.74			CP/CDS			
Persistent Systems Ltd.	1.73			EXIM Bank	2.41	CRISIL AAA/A1+	
Trent Limited	1.66			Canara Bank	1.17	CRISIL AAA/A1+	
Hindalco Industries Ltd.	1.59			Govt Securities			
Bank Of Baroda	1.29			6.54% GSEC MAT - 17/01/2032	2.87	SOV	
United Spirits Ltd.	1.23			6.67% GS MAT - 15/12/2035	1.13	SOV	
Mphasis Ltd.	1.23			8.92% KL SDL MAT - 08/08/2022	0.61	SOV	
Mindtree Ltd.	1.12			182D TBILL MAT 25/08/2022	0.61	SOV	
Greenpanel Industries Ltd	1.12			5.63% GS MAT - 12/04/26	0.58	SOV	
Thermax Ltd.	1.09			182 D TBILL MAT - 21/07/2022	0.17	SOV	
Solar Industries India Ltd.	1.07			Mutual Fund Units			
Grindwell Norton Ltd.	1.06			UTI MF- GOLD EXCHANGE TRADED FUND	15.61		
K.P.R. Mill Ltd	1.04			Net Current assets	6.67		
Sheela Foam Ltd.	0.90			Total	100.00		

Sectoral Breakdown



Asset Allocation of Debt as on 30th June, 2022



Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Tata Elxsi Ltd.	3.4	Reliance Industries Ltd.	-6.3
Bharti Airtel Ltd.	2.5	HDFC Bank Ltd.	-4.2
Sun Pharmaceuticals Industries Ltd.	2.3	ICICI Bank Ltd	-3.5
Schaeffler India Ltd	2.2	HDFC Ltd.	-2.8
Tata Power Company Ltd.	2.2	Tata Consultancy Services Ltd.	-2.4

Market Capitalisation (%)

	Large	Mid	Small
Fund	49	35	16
Benchmark	87	13	0

Portfolio Details

% of Top 10 Stocks	28.81
Median Market Cap (₹ Cr)	50,544
Weighted Average Market Cap	1,12,491

All figures given are provisional and unaudited.

Quantitative Indicators

Quantitative Indicators	Fund	Benchmark
Beta	0.89	1
Standard Deviation (Annual)	13.54%	14.49%
Sharpe Ratio	-7.75%	
Portfolio Turnover Ratio (Annual)	3.60	

As on 30th June, 2022

Fund Performance Vs Benchmark (CAGR) as on 30th June, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	Benchmark@ (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Benchmark@ (₹)	Nifty 50 TRI (₹)
1 Year	-2.36	2.40	1.66	9,764	10,240	10,166
3 Years	6.38	12.01	11.57	12,041	14,066	13,892
5 Years	5.17	10.97	12.03	12,868	16,833	17,652
Since inception*	10.87	14.21	15.43	40,769	61,078	70,588

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

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

*Compounded annualized Growth Rate.

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

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

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

SIP Returns as on 30th June, 2022

Period	Investment Amount (₹)	Fund Value (₹)	Benchmark@ (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Benchmark@	Yield (%) Nifty 50 TRI
1 Year	1,20,000	1,12,905	1,14,689	1,12,286	-10.84	-8.15	-11.77
3 Years	3,60,000	3,89,661	4,27,847	4,43,324	5.22	11.57	14.03
5 Years	6,00,000	6,83,491	7,95,566	8,15,646	5.16	11.24	12.25
7 Years	8,40,000	10,26,852	12,59,525	13,07,687	5.66	11.38	12.44
10 Years	12,00,000	16,36,723	21,79,701	22,74,618	6.05	11.49	12.29
15 Years	NA	NA	NA	NA	NA	NA	NA
Since inception	16,20,000	26,50,205	36,80,945	38,78,147	6.98	11.41	12.10

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

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

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

Investment Objective

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

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

Date of inception/allotment

22nd June, 2006

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 5438.21 Crore
Closing AUM : ₹ 5261.27 Crore

High/Low NAV in the month

High Growth Option : ₹ 28.7114
Low Growth Option : ₹ 28.5948

Total Expense Ratio

Regular : 0.92
Direct : 0.36

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW: ₹ 5000/-

Load Structure

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

NAV per unit as on 30th June, 2022

Regular Growth Option : ₹ 28.7114
Regular IDCW Option : ₹ 16.2198
Direct Growth Option : ₹ 30.0687
Direct IDCW Option : ₹ 17.5889

Portfolio Parameters

Weighted Average Maturity : 0.26 Yrs
Yield to Maturity : 5.29%
Modified Duration : 0.26 Yrs

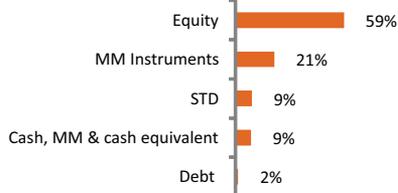
Portfolio as on 30th June, 2022

Portfolio	% to NAV	Hedged	Portfolio	% to NAV	Hedged
Equity	59.31		Cash, MM & cash equivalent	8.57	
MM Instruments	21.36		Debt	1.62	
STD	9.14		Total	100.00	

All figures given are provisional and unaudited.

*Average Equity holding is 68.05% for the past 12 months against the requirement of minimum 65%.
(Annual average of the monthly average opening and closing figures)

Asset Allocation of Debt as on 30th June, 2022



Quantitative Indicators Fund Benchmark

Indicator	Fund	Benchmark
Beta	0.36	1
Standard Deviation (Annual)	1.08%	1.88%
Sharpe Ratio	-0.58%	
Portfolio Turnover Ratio (Annual)	11.14	

As on 30th June, 2022

Portfolio Details

Median Market Cap (₹ Cr)	1,04,743
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All figures given are provisional and unaudited.

Fund Performance Vs Benchmark (CAGR) as on 30th June, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 50 Arbitrage TRI (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	Nifty 50 Arbitrage TRI (₹)	CRISIL 1 Year T-Bill Index (₹)
1 Year	3.55	3.61	2.97	10,355	10,361	10,297
3 Years	4.31	3.82	4.73	11,351	11,191	11,489
5 Years	5.07	4.38	5.58	12,807	12,392	13,121
Since inception*	6.80	6.14	6.10	28,713	25,997	25,840

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

The current fund manager is managing the scheme since Dec-2014 & Dec 2020

*Compounded annualized Growth Rate.

Benchmark for UTI Arbitrage Fund has been changed from CRISIL Arbitrage Index to Nifty 50 Arbitrage Index. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 67 in 'Fund Manager Summary'. Schemes Managed by Mr. Sharwan Kumar Goyal & Mr. Amit Sharma. The performance of the benchmark is calculated using total return index variant of the benchmark index.

SIP Returns as on 30th June, 2022

Period	Investment Amount (₹)	Fund Value (₹)	Nifty 50 Arbitrage TRI (₹)	CRISIL 1 Year T-Bill Index (₹)	Yield (%) Fund	Yield (%) Nifty 50 Arbitrage TRI	Yield (%) CRISIL 1 Year T-Bill Index
1 Year	1,20,000	1,22,319	1,22,416	1,21,568	3.63	3.78	2.45
3 Years	3,60,000	3,82,022	3,80,632	3,80,675	3.90	3.66	3.67
5 Years	6,00,000	6,72,542	6,65,613	6,77,703	4.52	4.11	4.82
7 Years	8,40,000	9,99,471	9,80,147	10,14,473	4.90	4.35	5.32
10 Years	12,00,000	15,87,443	15,49,942	16,24,127	5.46	5.00	5.90
15 Years	18,00,000	29,08,101	20,71,200	29,16,173	6.11	5.42	6.14
Since inception	19,10,000	32,12,230	20,71,200	31,92,940	6.21	5.42	6.14

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

UTI REGULAR SAVINGS FUND (Erstwhile UTI MIS Advantage Plan)

An open ended hybrid scheme investing predominantly in debt instruments.

Investment Objective

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

Date of inception/allotment

16th December, 2003

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 1553.51 Crore
Closing AUM : ₹ 1552.94 Crore

High/Low NAV in the month

High Growth Option : ₹ 50.8693
Low Growth Option : ₹ 49.6888

Total Expense Ratio

Regular : 1.80
Direct : 1.20

Minimum Investment Amount

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

Load Structure

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

NAV per unit as on 30th June, 2022

Regular Growth Option : ₹ 50.2599
Regular IDCW Option : ₹ 15.2269
Direct Growth Option : ₹ 53.3984
Direct IDCW Option : ₹ 16.5352

Portfolio Parameters

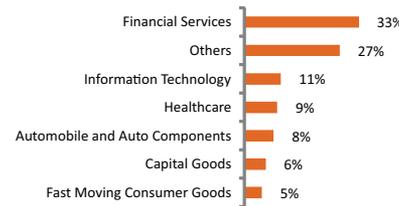
Weighted Average Maturity : 4.89 Yrs
Yield to Maturity : 6.91%
Modified Duration : 3.07 Yrs
Securitized Debt Average Maturity : 0.38 Yrs.
First Business Receivable Trust

Portfolio as on 30th June, 2022 (Main Portfolio)

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
CP/CDs			7.82% GJ SDL 2032 - 29/06/2032	1.08	
HDFC Bank Ltd.	3.10	CARE AAA/A1+	8.21% W B SDL MAT - 24/06/25	0.66	SOV
ICICI Bank Ltd.	1.98		182 D TBILL MAT - 21/07/2022	0.17	SOV
Equity			7.17% GSEC 08/01/2028	0.05	SOV
HDFC Bank Ltd.	2.30		Long Term Debt		
ICICI Bank Ltd.	1.88		Jamnagar Utilities & Power Pvt Ltd. ^	3.11	CRISIL AAA/A1+
Infosys Ltd.	1.10		Cholamandalam Investment & Finance Company Ltd	2.27	ICRA AA+
Bharti Airtel Ltd.	1.03		Summit Digital Infrastructure Pvt Ltd	1.87	CRISIL AAA/A1+
Axis Bank Ltd.	0.92		Yes Bank Ltd.	1.69	CARE BBB+
State Bank Of India	0.65		Shriram Transport Finance Co.Ltd.	1.65	IND AA+
ITC Ltd.	0.57		Union Bank Of India	1.58	CRISIL AA+
Bajaj Auto Ltd.	0.50		Tata Motors Finance Ltd.	1.57	CRISIL AA-
Aditya Birla Fashion & Retail Ltd.	0.49		Canfin Homes Ltd.	1.56	ICRA AA+
Eicher Motors Ltd	12.65		India Grid Trust	1.55	CRISIL AAA/A1+
Others			Power Finance Corporation Ltd.	1.53	CRISIL AAA/A1+
Govt Securities			Piramal Capital & Housing Finance Ltd	1.57	ICRA AA
6.45% GSEC MAT - 07/10/2029	6.11	SOV	REC Ltd	1.56	CRISIL AAA/A1+
6.54% GSEC MAT - 17/01/2032	6.05	SOV	L&T Finance Ltd.	1.53	ICRA AA
7.26% GSEC 14/01/29	5.13	SOV	Canara Bank	0.98	CRISIL AAA/A1+
G01 FRB - MAT 22/09/2033	4.71	SOV	Securitized Debt		
7.19% GJ SDL MAT - 25/01/2027	3.19	SOV	First Business Receivable Trust\$	1.51	IND AAA/A1+
5.63% GS MAT - 12/04/26	3.06	SOV	Net Current assets	15.84	
5.22% GS 15/06/2025	1.54	SOV	Total	100.00	
6.67% GS MAT - 15/12/2035	1.49	SOV			

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

Sectoral Breakdown (%)



Portfolio Details

Median Market Cap (₹ Cr)	1,03,121
Weighted Average Market Cap	2,47,429
Number of Securities	57

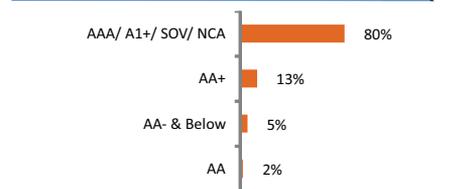
All figures given are provisional and unaudited.

Quantitative Indicators Fund Benchmark

Quantitative Indicators	Fund	Benchmark
Beta	1.15	1
Standard Deviation (Annual)	6.09%	4.40%
Sharpe Ratio	0.40%	
Portfolio Turnover Ratio (Annual)	0.93	

As on 30th June, 2022

Credit Profile of Debt as on 30th June, 2022



Asset Allocation (% to NAV) as on 30th June, 2022



Market Capitalisation (%)

Fund	Large	Mid	Small
	69	18	13

Segregated AUM & NAV

Segregated Fund Size Monthly Average : ₹ 0.0 Crore
Closing AUM: ₹ 0.0 Crore
Segregated NAV per unit as on 30th June, 2022 Growth : ₹ 0.0

Excluding Net Current Assets

Portfolio	% of NAV	Rating
UTI Regular Savings Fund (Segregated - 17022020)		
Segregated Portfolio as on 30 th June, 2022		
Vodafone Idea Ltd	0*	CARE-B-
Net Current Assets	0*	

* Percentage to NAV Less Than 0.01

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

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

Fund Performance Vs Benchmark (CAGR) as on 30th June, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	NIFTY 50 Hybrid Composite Debt 15:85 TRI (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	NIFTY 50 Hybrid Composite Debt 15:85 TRI (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	5.23	1.50	-3.64	10,523	10,150	9,636
3 Years	7.38	7.73	3.69	12,384	12,505	11,149
5 Years	6.18	7.58	4.13	13,498	14,413	12,244
Since inception*	9.09	8.28	5.37	50,227	43,742	26,389

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

* Compounded annualized Growth Rate.

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

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 67 in 'Fund Manager Summary'. Schemes Managed by Mr. Amandeep S. Chopra & Mr. Amit Premchandani. *The Scheme returns are inclusive of the impact of segregation of the portfolio Debt instruments of Vodafone Idea Ltd. have been segregated from the Main Portfolio on 17th Feb, 2020.

SIP Returns as on 30th June, 2022

Period	Investment Amount (₹)	Fund Value (₹)	NIFTY 50 Hybrid Composite Debt 15:85 TRI (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) NIFTY 50 Hybrid Composite Debt 15:85 TRI	Yield (%) CRISIL 10 Year Gilt Index
1 Year	1,20,000	1,18,522	1,18,329	1,17,071	-2.29	-2.59	-4.53
3 Years	3,60,000	4,05,872	3,91,859	3,62,594	7.97	5.60	0.47
5 Years	6,00,000	7,10,189	7,21,504	6,56,784	6.69	7.32	3.58
7 Years	8,40,000	10,70,259	11,06,334	9,82,402	6.82	7.75	4.41
10 Years	12,00,000	17,87,122	18,41,078	15,89,035	7.73	8.30	5.48
15 Years	18,00,000	34,81,930	35,46,436	28,52,215	8.30	8.52	5.87
Since inception	21,10,000	47,32,870	47,48,205	36,74,316	8.53	8.56	5.97

Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. Past performance may or may not be sustained in future. For Product Label, Refer Page no. 68-71.

UTI UNIT LINKED INSURANCE PLAN*

An open ended tax saving cum insurance scheme.

JULY 2022

Investment Objective

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

Date of inception/allotment

1st October, 1971

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 5013.22 Crore
Closing AUM : ₹ 4998.83 Crore

High/Low NAV in the month

High Growth Option : ₹ 31.3586
Low Growth Option : ₹ 30.2676

Total Expense Ratio

Existing : 1.81
Direct : 0.98

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 30th June, 2022

Existing Growth Option : ₹ 30.6880
Direct Growth Option : ₹ 32.4901

Portfolio Parameters

Weighted Average Maturity : 4.94 Yrs
Yield to Maturity : 6.91%
Modified Duration : 3.09 Yrs
Securitized Debt Average Maturity : 1.52 Yrs.
First Business Receivable Trust : 1.52 Yrs.

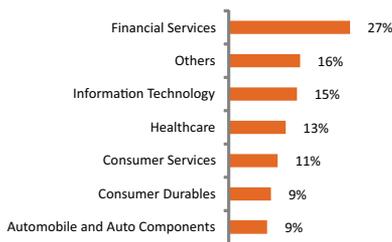
*Temporary discontinuation of fresh subscription (w.e.f July 01, 2022)

Portfolio as on 30th June, 2022

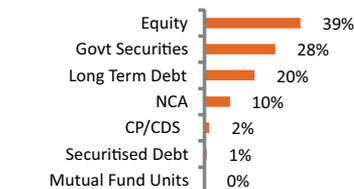
Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
CP/CDS			6.45% GSEC MAT - 07/10/2029	4.84	SOV
Canara Bank	1.92	CRISIL AAA/A1+	5.63% GS MAT - 12/04/26	2.85	SOV
Equity			GOI FRB - MAT 22/09/2033	2.83	SOV
Bajaj Finance Ltd.	2.16		6.58% GUJARAT SDL MAT - 31/03/2027	1.93	SOV
HDFC Bank Ltd.	2.01		Long Term Debt		
Infosys Ltd.	1.96		Larsen & Toubro Ltd.	2.51	CRISIL AAA/A1+
ICICI Bank Ltd.	1.83		State Bank Of India	2.04	CRISIL AA+
Kotak Mahindra Bank Ltd.	1.70		Sikka Ports & Terminals Ltd.	1.48	CRISIL AAA/A1+
Larsen & Toubro Infotech Ltd	1.61		Jamnagar Utilities & Power Pvt Ltd. ^	1.42	CRISIL AAA/A1+
Avenue Supermarts Ltd.	1.42		National Housing Bank	1.30	CRISIL AAA/A1+
HDFC Ltd.	1.30		REC Ltd	1.29	CRISIL AAA/A1+
Info-Edge (India) Ltd.	1.26		Shriram Transport Finance Co.Ltd.	1.02	IND AA+
Coforge Ltd.	1.19		L&T Finance Ltd.	1.01	CRISIL AAA/A1+
Mindtree Ltd.	1.11		HDFC Ltd.	1.00	CRISIL AAA/A1+
Astral Ltd.	0.99		Bajaj Finance Ltd.	1.00	CRISIL AAA/A1+
Maruti Suzuki India Ltd.	0.96		Others	6.07	
AU Small Finance Bank Ltd	0.89		Mutual Fund Units		
Titan Company Ltd.	0.78		UTI Bank Exchange Traded Fund	0.03	
Others	17.39		Securitized Debt		
Govt Securities			First Business Receivable Trust\$	0.79	IND AAA/A1+
Others	10.75		Net Current assets	10.16	
6.54% GSEC MAT - 17/01/2032	5.17	SOV	Total	100.00	

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

Sectoral Breakdown (%)



Asset Allocation (% to NAV) as on 30th June, 2022



Market Capitalisation (%)

	Large	Mid	Small
Fund	67	25	8

Portfolio Details

Median Market Cap (₹ Cr)	69,500
Weighted Average Market Cap	1,93,654
Number of Securities	57

All figures given are provisional and unaudited.

Quantitative Indicators Fund Benchmark

Indicator	Fund	Benchmark
Beta	0.68	1
Standard Deviation (Annual)	8.21%	11.17%
Sharpe Ratio	0.37%	
Portfolio Turnover Ratio (Annual)	0.29	

As on 30th June, 2022

Credit Profile of Debt as on 30th June, 2022



Excluding Net Current Assets

Fund Performance Vs Benchmark (CAGR) as on 30th June, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	NIFTY 50 Hybrid Composite Debt 50:50 Index (%)	Nifty 50 (%)	NAV Growth (₹)	NIFTY 50 Hybrid Composite Debt 50:50 Index (₹)	Nifty 50 (₹)
1 Year	0.70	1.71	1.66	10,070	10,171	10,166
3 Years	7.99	9.91	11.57	12,596	13,281	13,892
5 Years	5.92	9.83	12.03	13,334	15,985	17,652
Since inception*	10.40	NA	NA	15,20,561	NA	NA

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

*Compounded annualized Growth Rate.

The current fund manager is managing the scheme since Dec 2006 & Co-Fund Manager managing Scheme since Dec 2014.

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 67 in 'Fund Manager Summary'. N.A - Not Available. Schemes Managed by Mr. Sunil Madhukar Patil & Mr. Ajay Tyagi.

SIP Returns as on 30th June, 2022

Period	Investment Amount (₹)	Fund Value (₹)	NIFTY 50 Hybrid Composite Debt 50:50 Index (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) NIFTY 50 Hybrid Composite Debt 50:50 Index	Yield (%) Nifty 50
1 Year	1,20,000	1,14,269	1,15,885	1,12,286	-8.79	-6.34	-11.77
3 Years	3,60,000	3,99,965	4,13,741	4,43,324	6.97	9.27	14.03
5 Years	6,00,000	6,96,626	7,66,730	8,15,646	5.92	9.76	12.25
7 Years	8,40,000	10,53,407	12,01,691	13,07,687	6.37	10.07	12.44
10 Years	12,00,000	17,54,550	20,44,348	22,74,618	7.38	10.28	12.29
15 Years	18,00,000	34,86,317	40,73,189	46,38,119	8.31	10.17	11.70
Since inception	21,10,000	48,44,326	57,04,086	67,72,814	8.76	10.37	12.05

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

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

Investment Objective

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

Date of inception/allotment

30th August, 2018

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 246.41 Crore
Closing AUM : ₹ 245.77 Crore

High/Low NAV in the month

High Growth Option : ₹ 13.0569
Low Growth Option : ₹ 12.6931

Total Expense Ratio

Regular : 1.50
Direct : 0.69

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW: ₹ 5000/-

Load Structure

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

NAV per unit as on 30th June, 2022

Regular Growth Option : ₹ 12.8833
Regular IDCW Option : ₹ 12.8833
Direct Growth Option : ₹ 13.3417
Direct IDCW Option : ₹ 13.3425

Portfolio Parameters

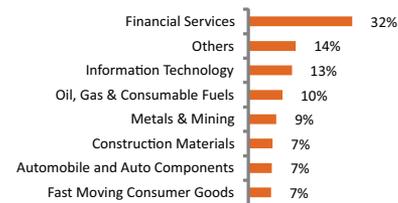
Weighted Average Maturity : 1.65 Yrs
Yield to Maturity : 5.50%
Modified Duration : 0.87 Yrs
Portfolio Turnover Ratio (Annual) : 4.05

Portfolio as on 30th June, 2022

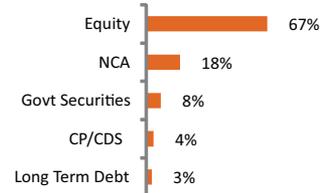
Portfolio	% to NAV	Rating	Futures	Portfolio	% to NAV	Rating	Futures
Equity				Bajaj Auto Ltd.	1.32		
HDFC Ltd.	6.55		-4.61	Maruti Suzuki India Ltd.	1.11		
Infosys Ltd.	6.54		-4.79	Cipla Ltd.	1.10		
Reliance Industries Ltd.	5.06		-3.88	Oil & Natural Gas Corporation Ltd.	0.94		-0.42
Grasim Industries Ltd.	4.95		-4.09	GAIL (India) Ltd.	0.94		
Axis Bank Ltd.	3.63		-1.80	Indus Towers Ltd.	0.76		
HDFC Bank Ltd.	3.27			Tata Motors Ltd.	0.57		
ICICI Bank Ltd	3.15			Wipro Ltd.	0.55		
ITC Ltd.	2.92			Dr Reddy's Laboratories Ltd.	0.36		
State Bank Of India	2.37			Dabur India Ltd.	0.23		-0.23
JSW Steel Ltd.	2.26		-2.20	CP/CDS			
SBI Life Insurance Company Ltd.	2.18		-2.18	EXIM Bank	2.01	CRISIL AAA/A1+	
Larsen & Toubro Ltd.	1.90			Canara Bank	1.95	CRISIL AAA/A1+	
Tata Steel Ltd.	1.87		-1.17	Govt Securities			
Mahindra & Mahindra Ltd.	1.82			5.63% GS MAT - 12/04/26	5.81	SOV	
HCL Technologies Ltd.	1.78			GOI FRB - MAT 22/09/2033	1.99	SOV	
Hindalco Industries Ltd.	1.57		-0.99	182 D TBILL MAT - 21/07/2022	0.17	SOV	
Hindustan Unilever Ltd.	1.47		-1.47	Long Term Debt			
Aurobindo Pharma Ltd.	1.42		-0.86	NTPC Ltd.	2.12	CRISIL AAA/A1+	
Bharti Airtel Ltd.	1.41			Jamnagar Utilities & Power Pvt Ltd. ^	0.82	CRISIL AAA/A1+	
Power Grid Corporation Of India Ltd	1.37			Net Current assets	18.46		
NTPC Ltd.	1.33			Total	100.00		

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

Sectoral Breakdown



Asset Allocation of Debt as on 30th June, 2022



Active Stock positions

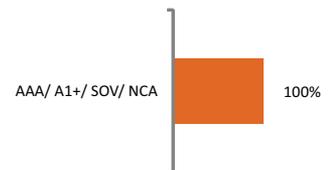
Overweight (Top 5)	%	Underweight (Top 5)	%
HDFC Bank Ltd.	3.3	SBI Life Insurance Company Ltd.	0.0
ICICI Bank Ltd	3.1	Hindustan Unilever Ltd.	0.0
ITC Ltd.	2.9	Dabur India Ltd.	0.0
State Bank Of India	2.4	JSW Steel Ltd.	0.1
HDFC Ltd.	1.9	Dr Reddy's Laboratories Ltd.	0.4

Market Capitalisation (%)

Fund	Large	Mid	Small
	97	1	2

As on 30th June, 2022

Credit Profile of Debt as on 30th June, 2022



Excluding Net Current Assets

Portfolio Details

% of Top 10 Stocks	22.72
Median Market Cap (₹ Cr)	2,89,640
Weighted Average Market Cap	3,50,957
Number of Securities	30

All figures given are provisional and unaudited.

Fund Performance Vs Benchmark (CAGR) as on 30th June, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Equity Savings Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Equity Savings Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	3.59	3.60	-3.64	10,359	10,360	9,636
3 Years	7.93	9.10	3.69	12,575	12,989	11,149
Since inception*	6.83	8.40	6.11	12,884	13,626	12,554

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

The current fund manager is managing the scheme since August-2018

*Compounded annualized Growth Rate.

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 67 in 'Fund Manager Summary'. Schemes Managed by Mr. V Srivatsa & Mr. Sunil Madhukar Patil.

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

SIP Returns as on 30th June, 2022

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Equity Savings Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Equity Savings Index	Yield (%) CRISIL 10 Year Gilt Index
1 Year	1,20,000	1,19,102	1,19,108	1,17,024	-1.39	15.04	-4.59
3 Years	3,60,000	4,11,283	4,10,736	3,62,457	8.86	10.46	0.44
Since inception	4,60,000	5,40,022	5,46,345	4,82,158	8.34	9.94	2.42

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

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

UTI CHILDREN'S CAREER FUND - SAVINGS PLAN

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

Investment Objective

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

Date of inception/allotment

12th July, 1993

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 3970.69 Crore
Closing AUM : ₹ 3966.15 Crore

High/Low NAV in the month

High Growth Option : ₹ 29.5233
Low Growth Option : ₹ 28.4944

Total Expense Ratio

Regular : 1.77
Direct : 1.54

Minimum Investment Amount

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

Load Structure

Entry Load : Nil
Exit Load : Nil

Lock In Period

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

NAV per unit as on 30th June, 2022

Regular Growth Option : ₹ 29.0021
Direct Growth Option : ₹ 29.4662

Portfolio Parameters

Weighted Average Maturity : 5.25 Yrs
Yield to Maturity : 6.85%
Modified Duration : 3.10 Yrs
Securitized Debt Average Maturity : 2.51 Yrs.
First Business Receivable Trust

Portfolio as on 30th June, 2022

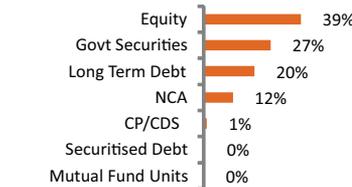
Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
CP/CDS			6.54% GSEC MAT - 17/01/2032	5.92	SOV
IndusInd Bank Ltd.	1.21	CRISIL AAA/A1+	GOI FRB - MAT 22/09/2033	4.18	SOV
Equity			7.89% GJ SDL MAT - 15/05/2025	2.56	SOV
HDFC Bank Ltd.	3.03		5.22% GS 15/06/2025	1.81	SOV
ICICI Bank Ltd	2.93		Long Term Debt		
Infosys Ltd.	2.71		State Bank Of India	2.57	CRISIL AA+
Bharti Airtel Ltd.	1.58		HDFC Ltd.	2.45	CRISIL AAA/A1+
Axis Bank Ltd.	1.40		REC Ltd	2.23	CRISIL AAA/A1+
State Bank Of India	1.08		Shriram Transport Finance Co.Ltd.	1.29	IND AA+
ITC Ltd.	0.93		Larsen & Toubro Ltd.	1.27	CRISIL AAA/A1+
Bajaj Finance Ltd.	0.85		National Bank For Agriculture & Rural Development	1.26	CRISIL AAA/A1+
Maruti Suzuki India Ltd.	0.81		NTPC Ltd.	1.25	CRISIL AAA/A1+
Crompton Greaves Consumer Electricals Ltd.	0.78		Citicorp Finance India Ltd.	1.24	CRISIL AAA/A1+
Phoenix Mills Ltd	0.78		Indian Oil Corporation Ltd.	1.23	CRISIL AAA/A1+
Larsen & Toubro Infotech Ltd	0.68		Jamnagar Utilities & Power Pvt Ltd.†	1.19	CRISIL AAA/A1+
Cholamandalam Investment & Finance Company Ltd	0.68		Others	4.44	
Eicher Motors Ltd	0.67		Mutual Fund Units		
Jubilant Food Works Ltd	0.67		UTI Bank Exchange Traded Fund	0.04	
Others	19.62		Securitized Debt		
Govt Securities			First Business Receivable Trust\$	0.37	IND AAA/A1+
Others	6.50		Net Current assets	11.80	
6.45% GSEC MAT - 07/10/2029	5.98	SOV	Total	100.00	

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

Sectoral Breakdown (%)



Asset Allocation (% to NAV) as on 30th June, 2022



Market Capitalisation (%)

	Large	Mid	Small
Fund	63	20	17

Portfolio Details

Median Market Cap (₹ Cr)	76,942
Weighted Average Market Cap	2,22,832

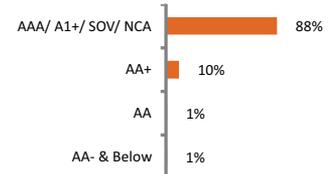
All figures given are provisional and unaudited.

Quantitative Indicators Fund Benchmark

Quantitative Indicators	Fund	Benchmark
Beta	0.96	1
Standard Deviation (Annual)	8.71%	8.75%
Sharpe Ratio	0.41%	
Portfolio Turnover Ratio (Annual)	0.45	

As on 30th June, 2022

Credit Profile of Debt as on 30th June, 2022



Excluding Net Current Assets

Fund Performance Vs Benchmark (CAGR) as on 30th June, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Short Term Debt Hybrid 60+40 Fund Index (%)	Nifty 50 TRI (%)	NAV Growth (₹)	CRISIL Short Term Debt Hybrid 60+40 Fund Index (₹)	Nifty 50 TRI (₹)
1 Year	3.27	2.37	1.66	10,327	10,237	10,166
3 Years	8.54	9.87	11.57	12,790	13,266	13,892
5 Years	6.14	9.28	12.03	13,473	15,589	17,652
Since inception*	10.76	NA	NA	1,93,418	NA	NA

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

* Compounded annualized Growth Rate.

The current fund manager is managing the scheme since Dec 2006 & Co-Fund Manager managing Scheme since Aug 2019.

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 67 in 'Fund Manager Summary'. N.A. - Not Available. Schemes Managed by Mr. Sunil Madhukar Patil & Mr Vishal Chopda

SIP Returns as on 30th June, 2022

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Short Term Debt Hybrid 60+40 Fund Index (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) CRISIL Short Term Debt Hybrid 60+40 Fund Index	Yield (%) Nifty 50 TRI
1 Year	1,20,000	1,17,128	1,17,274	1,12,286	-4.44	-4.21	-11.77
3 Years	3,60,000	4,11,031	4,12,564	4,43,324	8.82	9.08	14.03
5 Years	6,00,000	7,18,366	7,57,502	8,15,646	7.15	9.27	12.25
7 Years	8,40,000	10,84,697	11,80,299	13,07,687	7.20	9.56	12.44
10 Years	12,00,000	18,60,727	20,12,642	22,74,618	8.50	9.99	12.29
15 Years	18,00,000	37,65,412	39,91,987	46,38,119	9.23	9.93	11.70
Since inception	21,10,000	51,34,914	55,21,416	67,72,814	9.34	10.05	12.05

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

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

Investment Objective

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

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

Date of inception/allotment

26th December, 1994

Fund Manager

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

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

Fund AUM

Fund Size Monthly Average : ₹ 3489.18 Crore
Closing AUM : ₹ 3491.97 Crore

High/Low NAV in the month

High Growth Option : ₹ 33.8033
Low Growth Option : ₹ 32.7986

Total Expense Ratio

Regular : 1.86
Direct : 1.08

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 30th June, 2022

Regular Growth Option : ₹ 33.3386
Direct Growth Option : ₹ 35.2740

Portfolio Parameters

Weighted Average Maturity : 4.76 Yrs
Yield to Maturity : 6.90%
Modified Duration : 3.06 Yrs

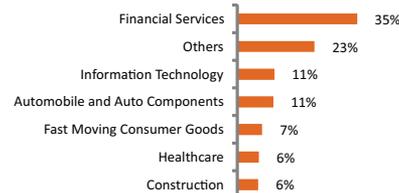
Portfolio as on 30th June, 2022

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
CP/CDS			6.45% GSEC MAT - 07/10/2029	6.11	SOV
Canara Bank	2.75	CRISIL AAA/A1+	6.54% GSEC MAT - 17/01/2032	4.03	SOV
Indusind Bank Ltd.	1.37	CRISIL AAA/A1+	5.22% GS 15/06/2025	2.73	SOV
Equity			GOI FRB - MAT 22/09/2033	2.66	SOV
HDFC Bank Ltd.	3.41		8.25% MH SDL- 13/05/2025	2.20	SOV
ICICI Bank Ltd	3.33		Long Term Debt		
ITC Ltd.	2.24		EXIM Bank	2.43	CRISIL AAA/A1+
State Bank Of India	1.95		Larsen & Toubro Ltd.	2.16	CRISIL AAA/A1+
HDFC Ltd.	1.90		HDFC Ltd.	2.04	CRISIL AAA/A1+
Larsen & Toubro Ltd.	1.70		Bajaj Finance Ltd.	1.44	CRISIL AAA/A1+
Mahindra & Mahindra Ltd.	1.59		State Bank Of India	1.43	CRISIL AA+
Axis Bank Ltd.	1.53		Union Bank Of India	1.42	CRISIL AA+
Infosys Ltd.	1.48		Indian Oil Corporation Ltd.	1.40	CRISIL AAA/A1+
HCL Technologies Ltd.	1.27		Power Finance Corporation Ltd.	1.37	CRISIL AAA/A1+
Bharti Airtel Ltd.	1.27		Jamnagar Utilities & Power Pvt Ltd.*	1.35	CRISIL AAA/A1+
Bajaj Auto Ltd.	0.92		L&T Finance Ltd.	1.01	CRISIL AAA/A1+
Reliance Industries Ltd.	0.90		Others	4.42	
Power Grid Corporation Of India Ltd	0.80		Mutual Fund Units		
Wipro Ltd.	0.54		UTI Bank Exchange Traded Fund	0.002	
Others	13.79		Net Current assets	8.58	
Govt Securities			Total	100.00	
Others	10.46				

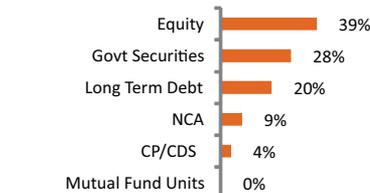
Top 10 scrips in the portfolio

* Mukesh Ambani promoter Group company

Sectoral Breakdown (%)



Asset Allocation (% to NAV) as on 30th June, 2022



Market Capitalisation (%)

	Large	Mid	Small
Fund	72	16	13

Excluding Net Current Assets

Portfolio Details

Median Market Cap (₹ Cr)	2,23,207
Weighted Average Market Cap	2,96,887
Number of Securities	58

All figures given are provisional and unaudited.

Quantitative Indicators Fund Benchmark

Beta	0.95	1
Standard Deviation (Annual)	8.64%	8.75%
Sharpe Ratio	0.52%	
Portfolio Turnover Ratio (Annual)	0.48	

As on 30th June, 2022

Credit Profile of Debt as on 30th June, 2022



Fund Performance Vs Benchmark (CAGR) as on 30th June, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Short Term Debt Hybrid 60+40 Fund Index (%)	Nifty 50 TRI (%)	NAV Growth (₹)	CRISIL Short Term Debt Hybrid 60+40 Fund Index (₹)	Nifty 50 TRI (₹)
1 Year	4.40	2.37	1.66	10,440	10,237	10,166
3 Years	9.44	9.87	11.57	13,111	13,266	13,892
5 Years	6.31	9.28	12.03	13,581	15,589	17,652
Since inception*	10.30	NA	NA	1,48,612	NA	NA

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

*Compounded annualized Growth Rate.

The current fund manager is managing the scheme since Dec 2006

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 67 in 'Fund Manager Summary'. N.A - Not Available. Schemes Managed by Mr. Sunil Madhukar Patil & Mr V. Srivatsa

SIP Returns as on 30th June, 2022

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Short Term Debt Hybrid 60+40 Fund Index (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) CRISIL Short Term Debt Hybrid 60+40 Fund Index	Yield (%) Nifty 50 TRI
1 Year	1,20,000	1,18,475	1,17,274	1,12,286	-2.36	-4.21	-11.77
3 Years	3,60,000	4,22,782	4,12,564	4,43,324	10.75	9.08	14.03
5 Years	6,00,000	7,32,856	7,57,502	8,15,646	7.94	9.27	12.25
7 Years	8,40,000	11,06,524	11,80,299	13,07,687	7.75	9.56	12.44
10 Years	12,00,000	18,48,027	20,12,642	22,74,618	8.37	9.99	12.29
15 Years	18,00,000	35,76,129	39,91,987	46,38,119	8.62	9.93	11.70
Since inception	21,10,000	48,28,495	55,21,416	67,72,814	8.73	10.05	12.05

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

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

UTI CHILDREN'S CAREER FUND - INVESTMENT PLAN

JULY 2022

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

Investment Objective

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

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

Date of inception/allotment

30th January, 2008

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 576.38 Crore
Closing AUM : ₹ 579.95 Crore

High/Low NAV in the month

High Growth Option : ₹ 54.9073
Low Growth Option : ₹ 50.4157

Total Expense Ratio

Regular : 2.78
Direct : 1.62

Minimum Investment Amount

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

Load Structure

Entry Load : Nil
Exit Load : Nil

Lock In Period

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

NAV per unit as on 30th June, 2022

Regular Growth Option : ₹ 52.3612
Regular IDCW Option : ₹ 52.3642
Direct Growth Option : ₹ 56.2861
Direct IDCW Option : ₹ 56.3823

Portfolio Parameters

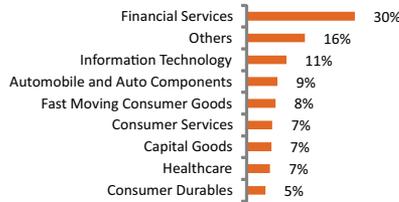
Weighted Average Maturity :-
Yield to Maturity :-
Modified Duration :-

Portfolio as on 30th June, 2022

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Equity			Cholamandlam Investment & Finance Company Ltd	1.68	
HDFC Bank Ltd.	7.73		Eicher Motors Ltd	1.68	
ICICI Bank Ltd	7.69		Jubilant Food Works Ltd	1.66	
Infosys Ltd.	6.86		Ultratech Cement Ltd.	1.60	
Bharti Airtel Ltd.	4.03		Godrej Consumer Products Ltd	1.54	
Axis Bank Ltd.	3.73		CESC Ltd	1.50	
State Bank Of India	2.72		Avenue Supermarts Ltd.	1.49	
ITC Ltd.	2.41		Aditya Birla Fashion & Retail Ltd.	1.49	
Bajaj Finance Ltd.	2.15		Others	40.76	
Maruti Suzuki India Ltd.	2.07		Govt Securities		
Phoenix Mills Ltd	1.95		182 D TBILL MAT - 21/07/2022	0.16	SOV
Crompton Greaves Consumer Electricals Ltd.	1.95		Net Current assets	1.45	
Larsen & Toubro Infotech Ltd	1.69		Total	100.00	

Top 10 scrips in the portfolio

Sectoral Breakdown (%)



Portfolio Details

Median Market Cap (₹ Cr)	77,226
Weighted Average Market Cap	2,24,804

All figures given are provisional and unaudited.

Quantitative Indicators Fund Benchmark

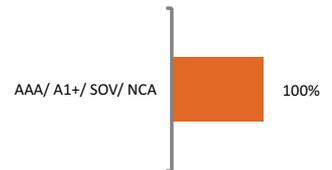
Beta	0.94	1
Standard Deviation (Annual)	20.82%	21.74%
Sharpe Ratio	0.38%	
Portfolio Turnover Ratio (Annual)	0.26	

As on 30th June, 2022

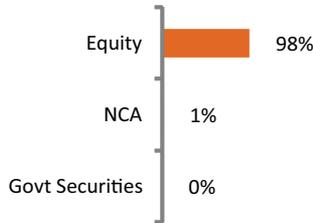
Market Capitalisation (%)

	Large	Mid	Small
Fund	63	20	17
Benchmark	78	15	8

Credit Profile of Debt as on 30th June, 2022



Asset Allocation (% to NAV) as on 30th June, 2022



Fund Performance Vs Benchmark (CAGR) as on 30th June, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)
1 Year	-3.50	0.56	1.66	9,650	10,056	10,166
3 Years	12.83	12.79	11.57	14,369	14,353	13,892
5 Years	9.69	11.23	12.03	15,883	17,031	17,652
Since inception*	10.87	9.32	9.36	44,303	36,160	36,351

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

The current fund manager is managing the scheme since Aug-2019

* Compounded annualized Growth Rate.

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

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

SIP Returns as on 30th June, 2022

Period	Investment Amount (₹)	Fund Value (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty 500 TRI	Yield (%) Nifty 50 TRI
1 Year	1,20,000	1,07,166	1,10,927	1,12,286	-19.32	-13.79	-11.77
3 Years	3,60,000	4,35,529	4,51,625	4,43,324	12.80	15.33	14.03
5 Years	6,00,000	7,78,366	8,17,407	8,15,646	10.36	12.34	12.25
7 Years	8,40,000	12,34,559	13,06,760	13,07,687	10.82	12.42	12.44
10 Years	12,00,000	22,07,155	23,36,949	22,74,618	11.72	12.80	12.29
15 Years	NA	NA	NA	NA	NA	NA	NA
Since inception	17,30,000	42,42,583	45,43,819	43,77,114	11.59	12.43	11.97

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

FIXED INCOME PRODUCTS JULY 2022

Fund Name	AUM (in Cr.)	Portfolio Parameters			Asset Allocation			Credit Rating Profile				TER		Exit Load			
		YTM	Average Maturity	Maturity Duration	Max Bond Duration	CP/CD	T Bill/B-Stat	Bonds	Cash	MFPC (%)	HFC (%)	AAA	AA		Below A1	Direct	Regular
UTI Overnight Fund	5,933	4.53%	1 Day	NA	NA	0.00%	0.00%	100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.07%	0.12%	Nil
UTI Liquid Cash Plan	27,596	5.10%	43 Days	NA	0.12 Yrs	65.14%	24.99%	7.75%	15.58%	6.67%	0.00%	0.00%	0.00%	0.15%	0.24%	\$\$\$	Nil
UTI Money Market Fund	8,198	5.70%	141 Days	NA	0.38 Yrs	65.65%	33.99%	0.36%	17.12%	9.80%	0.00%	0.00%	0.00%	0.21%	0.28%	Nil	Nil
UTI Ultra Short Term Fund	1,948	5.86%	134 Days	132 Days	128 Days	32.89%	18.60%	40.24%	17.72%	9.35%	10.53%	4.79%	0.00%	0.43%	0.95%	Nil	Nil
UTI Treasury Advantage Fund	2,630	5.93%	0.60 Yrs	0.59 Yrs	0.56 Yrs	28.20%	38.47%	23.47%	11.77%	8.89%	6.74%	0.00%	0.00%	0.32%	0.43%	Nil	Nil
UTI Banking & PSU Debt Fund	303	7.27%	4.35 Yrs	3.68 Yrs	3.46 Yrs	0.00%	19.53%	71.18%	0.00%	0.00%	0.00%	0.00%	0.00%	0.23%	0.56%*	Nil	Nil
UTI Short Term Income Fund	2,264	7.04%	2.54 Yrs	1.71 Yrs	1.61 Yrs	11.13%	25.00%	59.54%	14.49%	8.77%	10.65%	4.05%	2.58%	0.34%	0.95%	Nil	Nil
UTI Corporate Bond Fund	3,127	6.43%	1.61 Yrs	1.44 Yrs	1.36 Yrs	4.63%	8.69%	72.80%	7.08%	10.33%	0.00%	0.00%	0.00%	0.27%	0.57%	Nil	Nil
UTI Floater Fund	2,256	6.14%	1.20 Yrs	0.72 Yrs	0.69 Yrs	26.37%	31.65%	31.65%	13.07%	4.33%	0.00%	0.00%	0.00%	0.34%	0.84%	Nil	Nil
UTI Dynamic Bond Fund	363	6.24%	3.76 Yrs	1.93 Yrs	1.85 Yrs	6.61%	79.04%	10.39%	1.36%	5.40%	5.36%	2.72%	0.00%	0.92%	1.59%	Nil	Nil
UTI Bond Fund	294	6.75%	6.96 Yrs	3.85 Yrs	3.69 Yrs	0.00%	77.68%	13.57%	9.95%	3.35%	4.56%	3.35%	0.00%	1.29%	1.62%	Nil	Nil
UTI Gilt Fund	516	5.94%	5.37 Yrs	2.33 Yrs	2.25 Yrs	0.00%	94.86%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.65%	0.92%	Nil	Nil
UTI Credit Risk Fund	505	7.35%	2.25 Yrs	1.67 Yrs	1.58 Yrs	0.00%	15.78%	74.63%	9.95%	11.49%	1.00%	38.87%	17.02%	0.84%	1.63%	\$	\$
UTI Medium Term Fund	60	7.25%	2.92 Yrs	2.43 Yrs	2.33 Yrs	0.00%	41.06%	47.71%	5.07%	5.60%	8.33%	13.21%	8.34%	1.08%	1.55%	\$	\$

Total Expense Ratio, as on June 30, 2022. Fund Manager details w.e.f. December 01, 2021. *TER w.e.f. July 01, 2022

 \$ Exit load is applicable if investor exits within 12 months from the date of allotment; (i) upto 3.0% of the allotted units - Nil; (ii) beyond 10% of the allotted units - 1.00% After 12 months from the date of allotment - Nil; <= 365 days : 1.00%
 \$\$\$ Exit load is applicable if investor exits (i) within 1 day from the date of allotment; applicable exit load 0.0065% (ii) within 2 days from the date of allotment; applicable exit load 0.0065% (iii) within 3 days from the date of allotment; applicable exit load 0.0065% (iv) within 4 days from the date of allotment; applicable exit load 0.0065% (v) within 5 days from the date of allotment; applicable exit load 0.0065% (vi) within 6 days from the date of allotment; applicable exit load 0.0065% (vii) Nil from day 7

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

Investment Objective

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

Date of inception/allotment

24th November, 2003

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 9115.70 Crore
Closing AUM : ₹ 5932.67 Crore

High/Low NAV in the month

High Growth Option : ₹ 2911.8519
Low Growth Option : ₹ 2901.7527

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 30th June, 2022

Regular Growth Option : ₹ 2911.8519
Regular IDCW Option : ₹ 1370.8617
Direct Growth Option : ₹ 2939.0258
Direct IDCW Option : ₹ 1371.6621

Portfolio Parameters

Weighted Average Maturity : 1 Day
Yield to Maturity (Refer Page no. 77) : 4.63%
Modified Duration : -
Macaulay Duration : -

Portfolio as on 30th June, 2022

Portfolio	% of Nav	Rating
NCA	100.00	
Total	100.00	

Asset Allocation as on 30th June, 2022**Fund Performance Vs Benchmark (CAGR) as on 30th June, 2022 Growth of ₹ 10000**

Period	NAV Growth (%)	CRISIL Overnight Fund A-I Index (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	CRISIL Overnight Fund A-I Index (₹)	CRISIL 1 Year T-Bill Index (₹)
1 Year	3.43	3.57	2.97	10,343	10,357	10,297
3 Years	3.63	3.74	4.73	11,130	11,166	11,489
5 Years	4.42	4.69	5.58	12,416	12,577	13,121
Since inception*	5.91	5.85	5.84	29,114	28,809	28,758

Different plans have a different expense structure. The performance details provided herein are of regular plan. The current fund manager is managing the scheme since Dec 2006 & Co-Fund Manager managing w.e.f March 2018. *Compounded annualized Growth Rate. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 67 in 'Fund Manager Summary'. N.A - Not Available. Schemes Managed by Mr. Amit Sharma.

SIP Returns as on 30th June, 2022

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Overnight Fund A-I Index (₹)	CRISIL 1 Year T-Bill Index (₹)	Yield (%) Fund	Yield (%) CRISIL Overnight Fund A-I Index	Yield (%) CRISIL 1 Year T-Bill Index
1 Year	1,20,000	1,22,311	1,22,397	1,21,568	3.61	3.74	2.44
3 Years	3,60,000	3,79,058	3,79,761	3,80,675	3.38	3.51	3.67
5 Years	6,00,000	6,62,624	6,65,161	6,77,693	3.93	4.08	4.82
7 Years	8,40,000	9,84,163	9,86,937	10,14,436	4.46	4.54	5.31
10 Years	12,00,000	15,74,158	15,68,959	16,24,061	5.30	5.24	5.90
15 Years	18,00,000	28,60,160	28,38,073	29,16,054	5.90	5.81	6.14
Since inception	21,10,000	36,78,455	36,39,997	37,27,991	5.98	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.

Investment Objective

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

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

Date of inception/allotment

23rd June, 2003

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 31119.02 Crore
Closing AUM : ₹ 27586.41 Crore

High/Low NAV in the month

High Growth Option : ₹ 3500.8656
Low Growth Option : ₹ 3487.9277

Total Expense Ratio

Regular : 0.24
Direct : 0.15

Minimum Investment Amount

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

Load Structure

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

NAV per unit as on 30th June, 2022

Regular Growth Option : ₹ 3500.8656
Regular IDCW Option : ₹ 1038.4981
Direct Growth Option : ₹ 3523.2288
Direct IDCW Option : ₹ 1049.4342

Portfolio Parameters

Weighted Average Maturity : 43 Days
Yield to Maturity (Refer Page no. 77) : 5.10%
Modified Duration : 0.12 Yrs
Macaulay Duration : --

Portfolio as on 30th June, 2022

Portfolio	% of NAV	Rating
CP/CDS		
Indian Bank	8.13	CRISIL AAA/A1+
National Bank For Agriculture & Rural Development	5.93	CRISIL AAA/A1+
HDFC Bank Ltd.	4.95	CARE AAA/A1+
Reliance Retail Ventures Ltd.	4.86	CRISIL AAA/A1+
Bajaj Finance Ltd.	3.46	CRISIL AAA/A1+
HDFC Ltd.	2.88	CRISIL AAA/A1+
Canara Bank	2.70	CRISIL AAA/A1+
IDFC First Bank Ltd	2.16	CRISIL AAA/A1+
Indian Oil Corporation Ltd.	1.81	ICRA AAA/A1+
Aditya Birla Finance Ltd.	1.80	IND AAA/A1+
Punjab & Sind Bank Ltd.	1.80	ICRA AAA/A1+
EXIM Bank	1.79	CRISIL AAA/A1+
Federal Bank Ltd.	1.63	CRISIL AAA/A1+
Tata Power Company Ltd.	1.53	CRISIL AAA/A1+
ICI Securities Ltd.	1.53	CRISIL AAA/A1+
HDFC Securities Ltd	1.17	CRISIL AAA/A1+
Cholamandalam Investment & Finance Company Ltd	1.09	CRISIL AAA/A1+
Bharti Airtel Ltd.	1.08	CRISIL AAA/A1+
L&T Finance Ltd.	1.08	CRISIL AAA/A1+
Chambal Fertilisers & Chemicals Ltd	1.08	CRISIL AAA/A1+
Godrej Industries Ltd.	0.99	CRISIL AAA/A1+
Larsen & Toubro Ltd.	0.90	CRISIL AAA/A1+
Kotak Securities Ltd.	0.90	CRISIL AAA/A1+
ICI Home Finance	0.72	ICRA AAA/A1+
Tata Capital Housing Finance Ltd	0.72	CRISIL AAA/A1+
Tata Cleantech Capital Ltd.	0.72	CRISIL AAA/A1+
Godrej Agrovet Ltd	0.72	CRISIL AAA/A1+
Piramal Enterprises Ltd.	0.72	CRISIL AAA/A1+
Birla Group Holdings Private Ltd.	0.72	CRISIL AAA/A1+
Sikka Ports & Terminals Ltd.	0.72	CRISIL AAA/A1+
Julius Baer Capital (India) Pvt Ltd	0.72	CRISIL AAA/A1+
Vedanta Ltd	0.63	CRISIL AAA/A1+
Aditya Birla Housing Finance Ltd	0.54	ICRA AAA/A1+
Kotak Mahindra Investment Ltd.	0.54	CRISIL AAA/A1+
ICI Bank Ltd	0.54	ICRA AAA/A1+
KEC International Ltd.	0.54	CRISIL AAA/A1+
Tata Steel Ltd.	0.36	ICRA AAA/A1+
Infina Finance Pvt Ltd.	0.34	ICRA AAA/A1+
Mahindra & Mahindra Fin.Ser.Ltd.	0.27	CRISIL AAA/A1+
Astec Lifesciences Ltd	0.18	ICRA AAA/A1+
Fedbank Financial Services Ltd.	0.18	CRISIL AAA/A1+
NCDS		
HDFC Ltd.	1.54	CRISIL AAA/A1+
Bajaj Finance Ltd.	0.33	CRISIL AAA/A1+
Bajaj Housing Finance Ltd	0.27	CRISIL AAA/A1+
Govt Securities		
91 D TBILL MAT - 22/09/2022	4.60	SOV
91 D TBILL MAT - 25/08/2022	3.06	SOV
91 D TBILL MAT 29/09/2022	2.34	SOV
91D TBILL MAT - 21/07/2022	1.95	SOV
91 D TBILL MAT - 18/08/2022	1.80	SOV
91 D TBILL MAT - 01/09/2022	1.80	SOV
91 D TBILL MAT-15/09/2022	1.79	SOV
8.84%TN SDL MAT - 18/07/2022	1.20	SOV
8.85% MAHARASHTR SDL MAT 18/07/2022	0.49	SOV
8.93% UP SDL - 05/09/2022	0.33	SOV
8.91% HR SDL MAT - 08/08/2022	0.29	SOV
8.89% JK SDL MAT - 18/07/2022	0.29	SOV
8.93% UP SDL MAT - 08/08/2022	0.28	SOV
8.83 GJ SDL MAT - 18/07/2022	0.20	SOV
8.84%RJ SDL MAT - 18/07/2022	0.19	SOV
8.91% RJ SDL -05/09/2022	0.18	SOV
8.92% TN SDL 08/08/2022	0.18	SOV
8.92% HP SDL 08/08/2022	0.12	SOV
8.95% AS SDL MAT - 05/09/2022	0.11	SOV
8.90% HR SDL 04/07/2022	0.11	SOV
8.92% RJ SDL 08/08/2022	0.09	SOV
8.92% RJ SDL MAT - 22/08/2022	0.05	SOV
8.92% TN SDL - 05/09/2022	0.04	SOV
8.91% MH SDL -05/09/2022	0.02	SOV
91 D TBILL MAT - 11/08/22	0.02	SOV
Net Current assets	11.19	
Total	100.00	

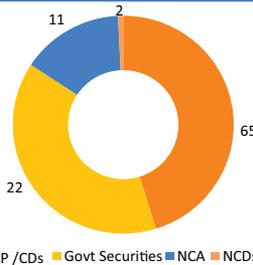
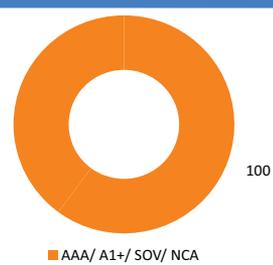
Top 10 scrips in this portfolio

NAV per unit as on 30th June, 2022

Regular Growth Option : ₹ 3500.8656
Regular IDCW Option : ₹ 1038.4981
Direct Growth Option : ₹ 3523.2288
Direct IDCW Option : ₹ 1049.4342

Portfolio Parameters

Weighted Average Maturity : 43 Days
Yield to Maturity (Refer Page no. 77) : 5.10%
Modified Duration : 0.12 Yrs
Macaulay Duration : --

Asset Allocation as on 30th June, 2022Credit Profile of Debt as on 30th June, 2022Fund Performance Vs Benchmark (CAGR) as on 30th June, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Liquid Fund AI Index (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	CRISIL Liquid Fund AI Index (₹)	CRISIL 1 Year T-Bill Index (₹)
1 Year	3.58	3.78	2.97	10,358	10,378	10,297
3 Years	4.09	4.23	4.73	11,279	11,325	11,489
5 Years	5.33	5.30	5.58	12,966	12,948	13,121
Since inception*	6.98	6.52	5.84	35,000	32,309	28,686

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 7 July, 2017. *Compounded annualized Growth Rate.

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 67 in 'Fund Manager Summary'. Schemes Managed by Mr. Amandeep S. Chopra & Mr. Amit Sharma.

Investment Objective

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

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

Date of inception/allotment

23rd April, 1997

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 8501.57 Crore
Closing AUM : ₹ 8198.39 Crore

High/Low NAV in the month

High Growth Option : ₹ 2487.4911
Low Growth Option : ₹ 2477.6504

Total Expense Ratio

Regular : 0.28
Direct : 0.21

Minimum Investment Amount

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

Load Structure

Entry Load : Nil
Exit Load : Nil

NAV per unit as on 30th June, 2022

Regular Growth Option : ₹ 2487.4911
Regular IDCW Option : ₹ 1041.0760
Direct Growth Option : ₹ 2511.6313
Direct IDCW Option : ₹ 1229.4444

Portfolio Parameters

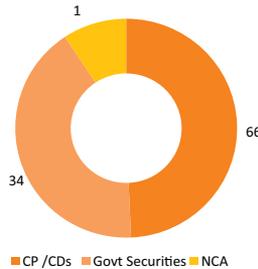
Weighted Average Maturity : 141 Days
Yield to Maturity (Refer Page no. 77) : 5.76%
Modified Duration : 0.38 Yrs
Macaulay Duration :-

Portfolio as on 30th June, 2022

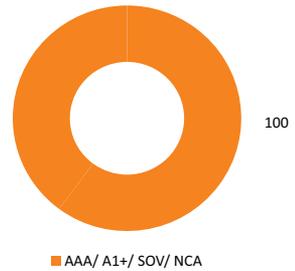
Portfolio	% of NAV	Rating
CP/CDS		
HDFC Bank Ltd.	6.81	CARE AAA/A1+
HDFC Ltd.	6.23	CRISIL AAA/A1+
EXIM Bank	5.85	CRISIL AAA/A1+
Canara Bank	5.72	CRISIL AAA/A1+
Larsen & Toubro Ltd.	5.38	CRISIL AAA/A1+
IndusInd Bank Ltd.	4.41	CRISIL AAA/A1+
Tata Motors Finance Ltd.	3.49	ICRA AAA/A1+
Reliance Retail Ventures Ltd.	3.02	CRISIL AAA/A1+
IDFC First Bank Ltd	2.94	CRISIL AAA/A1+
Canfin Homes Ltd.	2.39	ICRA AAA/A1+
Hero Fincorp Ltd.	2.33	CRISIL AAA/A1+
JM Financial Credit Solutions Ltd.	1.56	ICRA AAA/A1+
Network 18 Media & Investments Ltd.	1.51	CARE AAA/A1+
Piramal Enterprises Ltd.	1.21	CRISIL AAA/A1+
Motilal Oswal Financial Services Ltd.	1.21	ICRA AAA/A1+
Mahindra & Mahindra Fin.Ser.Ltd.	1.21	CRISIL AAA/A1+
Axis Securities Ltd	1.20	ICRA AAA/A1+
Reliance Jio Infocomm Ltd	1.20	CRISIL AAA/A1+
ICICI Securities Ltd.	1.20	CRISIL AAA/A1+
Kotak Securities Ltd.	1.20	CRISIL AAA/A1+
Bajaj Housing Finance Ltd	1.17	CRISIL AAA/A1+
AU Small Finance Bank Ltd	1.17	IND AAA/A1+
IIFL Wealth Management Ltd	1.03	CARE AAA/A1+
Crompton Greaves Consumer Electricals Ltd.	0.72	CRISIL AAA/A1+
Credit Suisse Finance (India) Pvt Ltd	0.60	CRISIL AAA/A1+
Fedbank Financial Services Ltd.	0.58	CRISIL AAA/A1+
HSBC Investdirect Financial Services (I) Ltd.	0.30	CRISIL AAA/A1+
Govt Securities		
182 D TBILL MAT - 08/09/2022	6.65	SOV
182 D TBILL MAT - 29/09/2022	6.02	SOV
182D T BILL MAT 29/12/2022	4.74	SOV
182D T BILL MAT 15/09/2022	2.90	SOV
182 D TBILL MAT - 22/09/2022	2.41	SOV
182 D TBILL MAT- 24/11/2022	2.39	SOV
182 D TBILL MAT - 01/12/2022	2.38	SOV
182 D TBILL MAT - 22/12/2022	2.37	SOV
182D T BILL MAT 10/11/2022	1.20	SOV
8.90% TN SDL 20/09/2022	0.61	SOV
7.02% MH SDL-27/09/2022	0.61	SOV
182 D TBILL MAT - 01/09/2022	0.54	SOV
8.62 MH SDL 2023	0.43	SOV
182 DT BILL MAT 18/08/2022	0.30	SOV
Net Current assets	0.75	
Total	100.00	

Top 10 scrips in this portfolio

Asset Allocation as on 30th June, 2022



Credit Profile of Debt as on 30th June, 2022



Fund Performance Vs Benchmark (CAGR) as on 30th June, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Money Market Fund A-I Index (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	CRISIL Money Market Fund A-I Index (₹)	CRISIL 1 Year T-Bill Index (₹)
1 Year	3.81	3.88	2.97	10,381	10,388	10,297
3 Years	5.15	4.79	4.73	11,628	11,508	11,489
5 Years	6.14	5.80	5.58	13,473	13,259	13,121
Since inception*	7.27	7.04	6.05	24,868	24,184	21,436

Different plans have a different expense structure. The performance details provided herein are of regular plan. The current fund manager is managing the scheme since Oct 2013 & Co-Fund Manager managing w.e.f 7th July, 2017. *Compounded annualized Growth Rate. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 67 in 'Fund Manager Summary'. No of Schemes Managed by Mr. Anurag Mittal & Mr. Amit Sharma. **The Institution plan (Growth Option) launch on 10th July 2009.

SIP Returns as on 30th June, 2022

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Money Market Fund A-I Index (₹)	CRISIL 1 Year T-Bill Index (₹)	Yield (%) Fund	Yield (%) CRISIL Money Market Fund A-I Index	Yield (%) CRISIL 1 Year T-Bill Index
1 Year	1,20,000	1,22,411	2,07,667	1,21,561	3.78	159.75	2.44
3 Years	3,60,000	3,84,436	6,83,137	3,80,659	4.32	46.51	3.67
5 Years	6,00,000	6,87,060	12,23,227	6,77,682	5.37	28.98	4.82
7 Years	8,40,000	10,34,895	18,43,109	10,14,453	5.88	22.08	5.32
10 Years	12,00,000	16,76,930	29,92,582	16,24,106	6.52	17.40	5.90
15 Years	NA	NA	NA	NA	NA	NA	NA
Since inception	15,50,000	24,77,880	44,32,504	23,40,556	6.97	15.14	6.14

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

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

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

Investment Objective

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

Date of inception/allotment

29th August, 2003

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 1975.98 Crore
Closing AUM : ₹ 1947.77 Crore

High/Low NAV in the month

High Growth Option : ₹ 3482.4263
Low Growth Option : ₹ 3470.5972

Total Expense Ratio

Regular : 0.95
Direct : 0.43

Minimum Investment Amount

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

Load Structure

Entry Load : Nil
Exit Load : Nil

NAV per unit as on 30th June, 2022

Regular Growth Option : ₹ 3482.4263
Regular IDCW Option : ₹ 1029.2616
Direct Growth Option : ₹ 3674.2674
Direct IDCW Option : ₹ 1099.5367

Portfolio Parameters

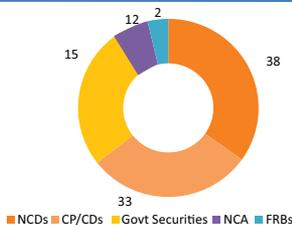
Weighted Average Maturity : 134 Days
Yield to Maturity (Refer Page no. 77) : 5.86%
Modified Duration : 128 Days
Macaulay Duration : 132 Days

Portfolio as on 30th June, 2022

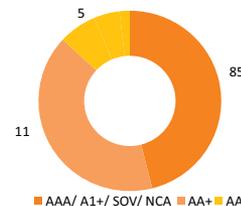
Portfolio	% of NAV	Rating
CP/CDS		
HDFC Bank Ltd.	7.44	CARE AAA/A1+
Reliance Retail Ventures Ltd.	5.09	CRISIL AAA/A1+
IndusInd Bank Ltd.	3.71	CRISIL AAA/A1+
Vedanta Ltd	2.56	IND AAA/A1+
Motilal Oswal Financial Services Ltd.	2.55	ICRA AAA/A1+
Piramal Enterprises Ltd.	2.54	CRISIL AAA/A1+
HDFC Ltd.	2.50	CRISIL AAA/A1+
National Bank For Agriculture & Rural Development	2.47	IND AAA/A1+
Crompton Greaves Consumer Electricals Ltd.	1.50	CRISIL AAA/A1+
Aditya Birla Money Ltd	1.28	CRISIL AAA/A1+
IDFC First Bank Ltd	1.25	CRISIL AAA/A1+
FRBs		
Shriram Transport Finance Co.Ltd.	2.17	CRISIL AA+
Govt Securities		
91 D TBILL MAT - 22/09/2022	3.81	SOV
91 D TBILL MAT 29/09/2022	3.80	SOV
182D TBILL MAT 15/12/2022	2.50	SOV
182 D TBILL MAT - 04/08/2022	1.28	SOV
182 D TBILL MAT - 22/12/2022	1.25	SOV
182D T BILL MAT 29/12/2022	1.25	SOV
8.91% MH SDL -05/09/2022	1.03	SOV
NCDs		
National Bank For Agriculture & Rural Development	6.42	CRISIL AAA/A1+
Cholamandalam Investment & Finance Company Ltd	5.15	ICRA AA+
Tata Power Company Ltd.	3.61	CARE AA
Power Finance Corporation Ltd.	3.61	CRISIL AAA/A1+
Bajaj Finance Ltd.	3.27	CRISIL AAA/A1+
REC Ltd	2.88	CRISIL AAA/A1+
LIC Housing Finance Ltd.	2.55	CARE AAA/A1+
HDFC Ltd.	2.04	CRISIL AAA/A1+
Reliance Industries Ltd.	1.29	CRISIL AAA/A1+
Hindustan Petroleum Corporation Ltd.	1.29	CRISIL AAA/A1+
Ramco Cements Ltd.	1.29	ICRA AA+
Mahindra Rural Housing Finance Ltd	1.28	IND AA+
Tata Projects Ltd	1.18	IND AA
EXIM Bank	0.73	CRISIL AAA/A1+
Canfin Homes Ltd.	0.65	ICRA AA+
Housing And Urban Development Corpn	0.52	ICRA AAA/A1+
Power Grid Corporation Of India Ltd	0.31	CRISIL AAA/A1+
Net Current assets	11.95	
Total	100.00	

Top 10 scrips in this portfolio

Asset Allocation as on 30th June, 2022



Credit Profile of Debt as on 30th June, 2022



Fund Performance Vs Benchmark (CAGR) as on 30th June, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Ultra Short Duration Fund B-I Index (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	CRISIL Ultra Short Duration Fund B-I Index (₹)	CRISIL 1 Year T-Bill Index (₹)
1 Year	6.00	4.17	2.97	10,600	10,417	10,297
3 Years	5.47	5.39	4.73	11,734	11,707	11,489
5 Years	5.23	6.22	5.58	12,905	13,524	13,121
Since inception*	6.84	7.25	5.83	34,803	37,408	29,098

Different plans have a different expense structure. The performance details provided herein are of regular plan. The current fund manager is managing the scheme since Jul 2012 & Co-Fund Manager managing w.e.f. Jul 2015. *Compounded annualized Growth Rate. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 67 in 'Fund Manager Summary'. Schemes Managed by Mr. Ritesh Nambiar.

SIP Returns as on 30th June, 2022

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Ultra Short Duration Fund B-I Index (₹)	CRISIL 1 Year T-Bill Index (₹)	Yield (%) Fund	Yield (%) CRISIL Ultra Short Duration Fund B-I Index	Yield (%) CRISIL 1 Year T-Bill Index
1 Year	1,20,000	1,22,822	1,68,916	1,21,561	4.42	84.06	2.44
3 Years	3,60,000	3,89,162	5,50,738	3,80,659	5.14	29.74	3.67
5 Years	6,00,000	6,80,692	9,91,422	6,77,673	5.00	20.22	4.82
7 Years	8,40,000	10,16,548	15,01,198	10,14,416	5.37	16.31	5.32
10 Years	12,00,000	16,40,752	24,52,646	16,24,041	6.10	13.70	5.90
15 Years	18,00,000	30,65,901	47,04,170	29,16,133	6.75	11.86	6.14
Since inception	21,10,000	40,13,895	62,65,481	37,28,102	6.87	11.29	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. Potential Risk Class Matrix Refer page no.76 For Product Label, Refer Page no. 68-71.

UTI TREASURY ADVANTAGE FUND

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

Investment Objective

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

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

Date of inception/allotment

12th July, 1999

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 2829.17 Crore
Closing AUM : ₹ 2629.75 Crore

High/Low NAV in the month

High Growth Option : ₹ 2873.8082
Low Growth Option : ₹ 2862.7120

Total Expense Ratio

Regular : 0.43
Direct : 0.32

Minimum Investment Amount

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

Load Structure

Entry Load : Nil
Exit Load : Nil

NAV per unit as on 30th June, 2022

Regular Growth Option : ₹ 2873.8082
Regular IDCW Option : ₹ 1129.8057
Direct Growth Option : ₹ 2911.0533
Direct IDCW Option : ₹ 1136.5576

Portfolio Parameters

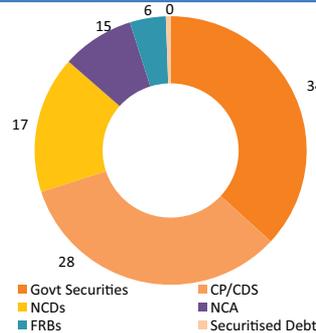
Weighted Average Maturity : 0.60 Yrs
Yield to Maturity (Refer Page no. 77) : 5.93%
Modified Duration : 0.56 Yrs
Macaulay Duration : 0.59 Yrs
Securitized Debt Shining Metal Trust II : 0.72 Years

Portfolio as on 30th June, 2022

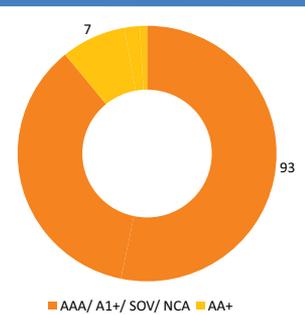
Portfolio	% of NAV	Rating
CP/CDS		
HDFC Bank Ltd.	10.12	CARE AAA/A1+
IndusInd Bank Ltd.	5.50	CRISIL AAA/A1+
HDFC Ltd.	3.71	CRISIL AAA/A1+
Canara Bank	3.65	CRISIL AAA/A1+
EXIM Bank	1.82	ICRA AAA/A1+
Vedanta Ltd	1.33	IND AAA/A1+
IIFL Wealth Management Ltd	1.13	ICRA AAA/A1+
JM Financial Credit Solutions Ltd.	0.94	ICRA AAA/A1+
FRBs		
Axis Finance Ltd	4.38	CRISIL AAA/A1+
Shriram Transport Finance Co.Ltd.	1.94	IND AA+
Govt Securities		
182 D TBILL MAT - 29/09/2022	13.14	SOV
182 D TBILL MAT - 08/09/2022	9.42	SOV
182 D TBILL MAT - 22/12/2022	7.40	SOV
7.02% MH SDL-27/09/2022	3.82	SOV
NCDs		
Mahindra Rural Housing Finance Ltd	2.96	CRISIL AA+
REC Ltd	2.86	CRISIL AAA/A1+
Tata Capital Ltd.	2.25	CRISIL AAA/A1+
Power Finance Corporation Ltd.	1.91	CRISIL AAA/A1+
National Housing Bank	1.91	CRISIL AAA/A1+
Canfin Homes Ltd.	1.84	ICRA AA+
Housing And Urban Development Corpn	0.95	ICRA AAA/A1+
Indian Oil Corporation Ltd.	0.95	CRISIL AAA/A1+
Mahindra & Mahindra Fin.Ser.Ltd.	0.76	IND AAA/A1+
LIC Housing Finance Ltd.	0.38	CRISIL AAA/A1+
Securitized Debt		
Shining Metal Trust II	0.37	CRISIL AAA/A1+
Net Current assets	14.55	
Total	100.00	

Top 10 scrips in this portfolio

Asset Allocation as on 30th June, 2022



Credit Profile of Debt as on 30th June, 2022



Fund Performance Vs Benchmark (CAGR) as on 30th June, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Low Duration Fund A-I Index (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	CRISIL Low Duration Fund A-I Index (₹)	CRISIL 1 Year T-Bill Index (₹)
1 Year	8.72	3.49	2.97	10,872	10,349	10,297
3 Years	7.35	5.53	4.73	12,373	11,754	11,489
5 Years	4.72	6.28	5.58	12,595	13,562	13,121
Since inception*	7.19	7.36	6.15	28,720	29,420	24,765

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

*Compounded annualized Growth Rate.

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

SIP Returns as on 30th June, 2022

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Low Duration Fund A-I Index (₹)	CRISIL 1 Year T-Bill Index (₹)	Yield (%) Fund	Yield (%) CRISIL Low Duration Fund A-I Index	Yield (%) CRISIL 1 Year T-Bill Index
1 Year	1,20,000	1,23,662	1,71,073	1,21,561	5.75	88.08	2.44
3 Years	3,60,000	3,99,974	5,57,484	3,80,659	6.98	30.66	3.67
5 Years	6,00,000	6,83,805	10,03,607	6,77,673	5.18	20.72	4.82
7 Years	8,40,000	10,12,402	15,17,057	10,14,416	5.26	16.60	5.32
10 Years	12,00,000	16,26,097	24,71,423	16,24,041	5.93	13.85	5.90
15 Years	18,00,000	30,48,050	47,07,823	29,16,034	6.68	11.87	6.14
Since inception	18,20,000	31,05,165	48,00,221	29,65,404	6.70	11.83	6.14

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

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

Potential Risk Class Matrix Refer page no.76

UTI FLOATER FUND

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

Investment Objective

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

Date of inception/allotment

30th October, 2018

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 2286.78 Crore
Closing AUM : ₹ 2255.74 Crore

High/Low NAV in the month

High Growth Option : ₹ 1226.0687
Low Growth Option : ₹ 1222.7723

Total Expense Ratio

Regular : 0.84
Direct : 0.34

Minimum Investment Amount

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

Load Structure

Entry Load : Nil
Exit Load : Nil

NAV per unit as on 30th June, 2022

Regular Growth Option : ₹ 1226.0687
Regular IDCW Option : ₹ 1120.8447
Direct Growth Option : ₹ 1264.9054
Direct IDCW Option : ₹ 1191.6387

Portfolio Parameters

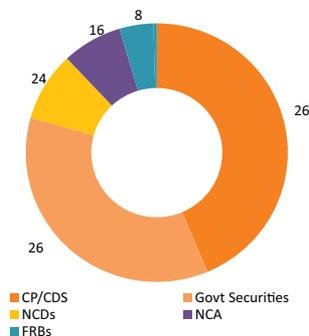
Weighted Average Maturity : 1.20 Yrs
Yield to Maturity (Refer Page no. 77) : 6.14%
Modified Duration : 0.69 Yrs
Macaulay Duration : 0.72 Yrs

Portfolio as on 30th June, 2022

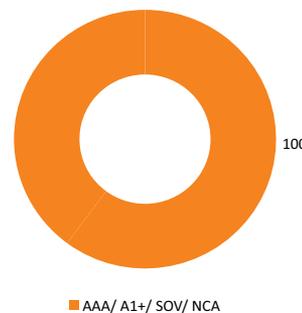
Portfolio	% of NAV	Rating
CP/CDS		
HDFC Bank Ltd.	9.51	CARE AAA/A1+
EXIM Bank	7.22	CRISIL AAA/A1+
Canara Bank	4.25	CRISIL AAA/A1+
HDFC Ltd.	3.24	CRISIL AAA/A1+
Kotak Mahindra Bank Ltd.	2.15	CRISIL AAA/A1+
FRBs		
Axis Finance Ltd	4.88	CRISIL AAA/A1+
Tata Cleantech Capital Ltd.	2.68	CRISIL AAA/A1+
Govt Securities		
182D T BILL MAT 10/11/2022	7.61	SOV
182D T BILL MAT 03/11/2022	6.31	SOV
6.84% G S MAT - 19/12/2022	3.34	SOV
FRB GOI 07.12.31	2.19	SOV
4.56% GS MAT - 29/11/2023	2.16	SOV
GOI FRB - MAT 22/09/2033	1.73	SOV
6.54% GSEC MAT - 17/01/2032	1.04	SOV
182 D TBILL MAT - 29/09/2022	0.66	SOV
5.39% GUJARAT SDL MAT - 31/03/2024	0.65	SOV
NCDs		
REC Ltd	6.69	CRISIL AAA/A1+
Citicorp Finance India Ltd.	3.27	CRISIL AAA/A1+
Power Finance Corporation Ltd.	2.22	CRISIL AAA/A1+
Indian Oil Corporation Ltd.	2.21	CRISIL AAA/A1+
India Grid Trust	2.19	CRISIL AAA/A1+
National Bank For Agriculture & Rural Development	1.99	ICRA AAA/A1+
National Housing Bank	1.33	CRISIL AAA/A1+
Tata Capital Ltd.	1.31	CRISIL AAA/A1+
HDFC Ltd.	1.09	CRISIL AAA/A1+
Sikka Ports & Terminals Ltd.	0.89	CRISIL AAA/A1+
L&T Finance Ltd.	0.89	CRISIL AAA/A1+
Net Current assets	16.30	
Total	100.00	

Top 10 scrips in this portfolio

Asset Allocation as on 30th June, 2022



Credit Profile of Debt as on 30th June, 2022



Fund Performance Vs Benchmark (CAGR) as on 30th June, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Low Duration Debt Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Low Duration Debt Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	2.75	3.88	-3.64	10,275	10,388	9,636
3 Years	5.25	5.86	3.69	11,661	11,865	11,149
Since inception*	5.71	6.47	5.85	12,259	12,586	12,319

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

The current fund manager is managing the scheme since October 2018.

*Compounded annualized Growth Rate.

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 67 in 'Fund Manager Summary'. Schemes Managed by Mr. Sudhir Agrawal. The above scheme is in existence for less than 5 years.

SIP Returns as on 30th June, 2022

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Low Duration Debt Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Low Duration Debt Index	Yield (%) CRISIL 10 Year Gilt Index
1 Year	1,20,000	1,21,413	1,22,255	1,21,561	2.21	3.53	2.44
3 Years	3,60,000	3,81,744	3,87,048	3,80,659	3.86	4.78	3.67
Since inception	4,40,000	4,77,719	4,84,970	4,75,161	4.44	5.26	4.15

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

UTI SHORT TERM INCOME FUND

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

Investment Objective

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

Date of inception/allotment

23rd June, 2003

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 2326.25 Crore
Closing AUM : ₹ 2263.97 Crore

High/Low NAV in the month

High Growth Option : ₹ 25.5579
Low Growth Option : ₹ 25.4955

Total Expense Ratio

Regular : 0.95
Direct : 0.34

Minimum Investment Amount

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

Load Structure

Entry Load : Nil
Exit Load : Nil

NAV per unit as on 30th June, 2022

Regular Growth Option : ₹ 36.2663
Regular IDCW Option : ₹ 11.5144
Direct Growth Option : ₹ 26.7555
Direct IDCW Option : ₹ 10.4896

Portfolio Parameters

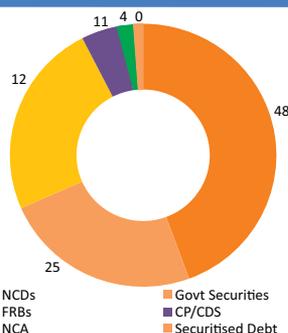
Weighted Average Maturity : 2.54 Yrs
Yield to Maturity (Refer Page no. 77) : 7.04%
Modified Duration : 1.61 Yrs
Macaulay Duration : 1.71 Yrs
Securitized Debt
Shining Metal Trust II : 0.72 Years

Portfolio as on 30th June, 2022

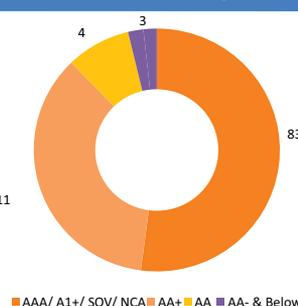
Portfolio	% of NAV	Rating
CP/CDS		
HDFC Bank Ltd.	8.36	CARE AAA/A1+
EXIM Bank	1.69	ICRA AAA/A1+
HDFC Ltd.	1.08	CRISIL AAA/A1+
FRBs		
Axis Finance Ltd	7.07	CRISIL AAA/A1+
Shriram Transport Finance Co.Ltd.	2.26	IND AA+
REC Ltd	2.22	CRISIL AAA/A1+
Govt Securities		
4.56% GS MAT - 29/11/2023	6.46	SOV
GOI FRB - MAT 22/09/2033	4.53	SOV
6.54% GSEC MAT - 17/01/2032	3.11	SOV
7.68% G S 15/12/23	2.24	SOV
7.16% G-Sec-mat 20.05.2023	2.23	SOV
182D T BILL MAT 27/10/2022	1.74	SOV
7.68% M P SPL SDL- 22/03/2023	1.34	SOV
7.94% HR SDL 2034 - 29/06/2034	1.11	SOV
182 D TBILL MAT - 29/09/2022	1.09	SOV
5.39% GUJARAT SDL MAT - 31/03/2024	1.08	SOV
05.15 GS 09/11/2025	0.12	SOV
8.19% RAJASTHAN SPL SDL -23/06/2026	0.00	SOV
NCDs		
Indian Oil Corporation Ltd.	5.41	CRISIL AAA/A1+
Power Grid Corporation Of India Ltd	4.50	CRISIL AAA/A1+
REC Ltd	4.06	CRISIL AAA/A1+
Power Finance Corporation Ltd.	3.32	CRISIL AAA/A1+
India Grid Trust	3.27	CRISIL AAA/A1+
Mahindra Rural Housing Finance Ltd	3.01	CRISIL AA+
Canfin Homes Ltd.	2.79	ICRA AA+
Sikka Ports & Terminals Ltd.	2.68	CRISIL AAA/A1+
Tata Motors Finance Ltd.	2.58	CRISIL AA-
Kirloskar Ferrous Industries Ltd.	2.16	ICRA AA
National Bank For Agriculture & Rural Development	2.16	ICRA AAA/A1+
Punjab National Bank	2.15	CRISIL AA+
Indian Railways Fin Corpn Ltd.	1.98	CRISIL AAA/A1+
Piramal Capital & Housing Finance Ltd	1.89	ICRA AA
Tata Capital Ltd.	1.74	CRISIL AAA/A1+
EXIM Bank	1.59	CRISIL AAA/A1+
National Housing Bank	1.09	CRISIL AAA/A1+
L&T Metro Rail(Hyderabad)Ltd.	0.76	CRISIL AAA/A1+
Cholamandalam Investment & Finance Company Ltd	0.44	ICRA AA+
Securitized Debt		
Shining Metal Trust II	0.40	CRISIL AAA/A1+
Net Current assets	4.29	
Total	100.00	

Top 10 scrips in this portfolio

Asset Allocation as on 30th June, 2022



Credit Profile of Debt as on 30th June, 2022



Fund Performance Vs Benchmark (CAGR) as on 30th June, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Short Duration Fund A-II Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Short Duration Fund A-II Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	7.53	2.64	-3.64	10,753	10,264	9,636
3 Years	8.20	6.15	3.69	12,670	11,963	11,149
5 Years	4.68	6.49	4.13	12,571	13,697	12,244
Since inception*	7.42	7.42	5.48	25,567	25,567	20,132

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

* Compounded annualized Growth Rate.

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

SIP Returns as on 30th June, 2022

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Short Duration Fund A-II Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Short Duration Fund A-II Index	Yield (%) CRISIL 10 Year Gilt Index
1 Year	1,20,000	1,22,538	1,09,372	1,21,561	3.98	-16.11	2.44
3 Years	3,60,000	3,99,461	3,42,167	3,80,659	6.89	-3.28	3.67
5 Years	6,00,000	6,86,372	6,16,042	6,77,673	5.33	1.04	4.82
7 Years	8,40,000	10,16,451	9,30,434	10,14,416	5.37	2.88	5.32
10 Years	12,00,000	16,37,562	15,18,334	16,24,041	6.06	4.61	5.90
15 Years	NA	NA	NA	NA	NA	NA	NA
Since inception	16,30,000	26,37,759	24,56,262	25,26,519	6.73	5.76	6.14

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

Potential Risk Class Matrix Refer page no.76

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.

JULY 2022

Investment Objective

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

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

Date of inception/allotment

27th January, 2014

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 288.46 Crore
Closing AUM : ₹ 302.61 Crore

High/Low NAV in the month

High Growth Option : ₹ 17.6797
Low Growth Option : ₹ 17.5346

Total Expense Ratio

Regular : 0.31
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 30th June, 2022

Regular Growth Option : ₹ 17.6797
Regular IDCW Option : ₹ 12.3048
Direct Growth Option : ₹ 17.8285
Direct IDCW Option : ₹ 12.3843

Portfolio Parameters

Weighted Average Maturity : 4.35 Yrs
Yield to Maturity (Refer Page no. 77) : 7.27%
Modified Duration : 3.46 Yrs
Macaulay Duration : 3.68 Yrs

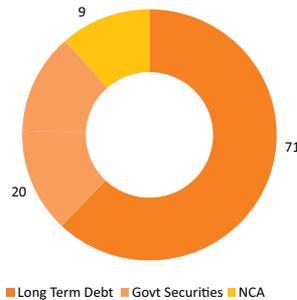
*The fund intends to follow a roll-down strategy starting June 2022, and the portfolio maturity will ordinarily reduce with time.

Portfolio as on 30th June, 2022

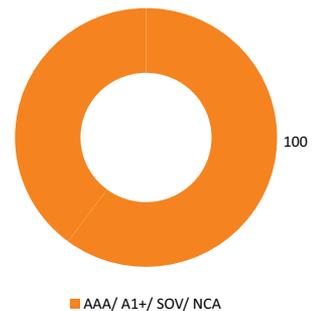
Portfolio	% of NAV	Rating
Govt Securities		
6.79% NI GSEC MAT 15/05/2027	16.21	SOV
7.85% TN SDL MAT - 15/03/2027	1.68	SOV
7.17% GSEC 08/01/2028	1.64	SOV
Long Term Debt		
National Bank For Agriculture & Rural Development	8.52	CRISIL AAA/A1+
EXIM Bank	8.35	CRISIL AAA/A1+
National Housing Bank	8.28	CRISIL AAA/A1+
Indian Railways Fin Corpn Ltd.	8.27	CRISIL AAA/A1+
Power Finance Corporation Ltd.	8.26	CRISIL AAA/A1+
REC Ltd	8.18	CRISIL AAA/A1+
Axis Bank Ltd.	6.60	CRISIL AAA/A1+
HDFC Bank Ltd.	5.00	CARE AAA/A1+
NHPC Ltd.	4.87	IND AAA/A1+
ICICI Bank Ltd	4.85	ICRA AAA/A1+
Net Current assets	9.28	
Total	100.00	

Top 10 scrips in this portfolio

Asset Allocation as on 30th June, 2022



Credit Profile of Debt as on 30th June, 2022



Fund Performance Vs Benchmark (CAGR) as on 30th June, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Banking and PSU Debt Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Banking and PSU Debt Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	8.59	2.25	-3.64	10,859	10,225	9,636
3 Years	7.19	6.30	3.69	12,318	12,014	11,149
5 Years	5.37	6.73	4.13	12,991	13,852	12,244
Since inception*	7.01	8.15	6.81	17,677	19,324	17,401

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

*Compounded annualized Growth Rate.

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

SIP Returns as on 30th June, 2022

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Banking and PSU Debt Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Banking and PSU Debt Index	Yield (%) CRISIL 10 Year Gilt Index
1 Year	1,20,000	1,27,743	1,20,115	1,21,561	12.28	0.18	2.44
3 Years	3,60,000	4,03,173	3,83,083	3,80,659	7.52	4.09	3.67
5 Years	6,00,000	7,00,320	6,97,175	6,77,673	6.13	5.95	4.82
7 Years	8,40,000	10,43,544	10,61,623	10,14,416	6.11	6.59	5.32
Since inception	10,00,000	13,09,084	13,46,225	12,69,666	6.34	6.99	5.63

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

UTI 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.

JULY 2022

Investment Objective

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

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

Date of inception/allotment

8th August, 2018

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 3130.03 Crore
Closing AUM : ₹ 3127.20 Crore

High/Low NAV in the month

High Growth Option : ₹ 13.2048
Low Growth Option : ₹ 13.1577

Total Expense Ratio

Regular : 0.57
Direct : 0.27

Minimum Investment Amount

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

Load Structure

Entry Load : Nil
Exit Load : Nil

NAV per unit as on 30th June, 2022

Regular Growth Option : ₹ 13.2048
Regular IDCW Option : ₹ 11.6275
Direct Growth Option : ₹ 13.3694
Direct IDCW Option : ₹ 11.7836

Portfolio Parameters

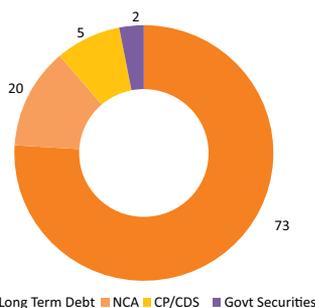
Weighted Average Maturity : 1.61 Yrs
Yield to Maturity (Refer Page no. 77) : 6.43%
Modified Duration : 1.36 Yrs
Macaulay Duration : 1.44 Yrs

Portfolio as on 30th June, 2022

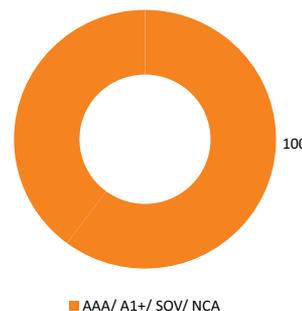
Portfolio	% of NAV	Rating
CP/CDS		
Canara Bank	3.12	CRISIL AAA/A1+
EXIM Bank	1.53	ICRA AAA/A1+
Govt Securities		
8.24% G-SEC 15/02/2027	1.66	SOV
5.22% GS 15/06/2025	0.61	SOV
GOI FRB - MAT 22/09/2033	0.02	SOV
Long Term Debt		
Small Indst. Dev. Bank Of India	7.75	CARE AAA/A1+
National Housing Bank	7.57	CRISIL AAA/A1+
HDFC Ltd.	7.18	CRISIL AAA/A1+
National Bank For Agriculture & Rural Development	6.20	ICRA AAA/A1+
Reliance Industries Ltd.	5.61	CRISIL AAA/A1+
EXIM Bank	4.57	CRISIL AAA/A1+
Power Finance Corporation Ltd.	4.17	CRISIL AAA/A1+
REC Ltd	3.99	CRISIL AAA/A1+
Kotak Mahindra Prime Ltd.	3.92	CRISIL AAA/A1+
NTPC Ltd.	3.56	CRISIL AAA/A1+
LIC Housing Finance Ltd.	3.16	CARE AAA/A1+
Summit Digital Infrastructure Pvt Ltd	3.09	CRISIL AAA/A1+
HDFC Bank Ltd.	3.06	CARE AAA/A1+
India Grid Trust	2.33	CRISIL AAA/A1+
Tata Capital Financial Services Ltd	1.60	ICRA AAA/A1+
Indian Railways Fin Corpn Ltd.	1.60	CRISIL AAA/A1+
Axis Finance Ltd	1.55	CRISIL AAA/A1+
ICICI Bank Ltd	0.95	ICRA AAA/A1+
NHPC Ltd.	0.36	ICRA AAA/A1+
Larsen & Toubro Ltd.	0.32	CRISIL AAA/A1+
Axis Bank Ltd.	0.16	CRISIL AAA/A1+
Britannia Industries Ltd.	0.10	CRISIL AAA/A1+
Net Current assets	20.27	
Total	100.00	

Top 10 scrips in this portfolio

Asset Allocation as on 30th June, 2022



Credit Profile of Debt as on 30th June, 2022



Fund Performance Vs Benchmark (CAGR) as on 30th June, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Corporate Bond Fund B-II Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Corporate Bond Fund B-II Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	2.77	3.64	-3.64	10,277	10,364	9,636
3 Years	6.87	7.28	3.69	12,208	12,349	11,149
Since inception*	7.40	7.60	5.87	13,207	13,303	12,489

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

The current fund manager is managing the scheme since August 2018.

*Compounded annualized Growth Rate.

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 67 in 'Fund Manager Summary'. Schemes Managed by Mr. Anurag Mittal. The above scheme is in existence for less than 5 years.

SIP Returns as on 30th June, 2022

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Corporate Bond Fund B-II Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Corporate Bond Fund B-II Index	Yield (%) CRISIL 10 Year Gilt Index
1 Year	1,20,000	1,20,975	1,19,025	1,17,071	1.52	-1.51	-4.53
3 Years	3,60,000	3,85,835	3,82,949	3,62,594	4.57	4.07	0.47
Since inception	4,50,000	5,00,890	4,95,168	4,69,633	5.67	5.05	2.24

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

UTI CREDIT RISK FUND (Erstwhile UTI Income Opportunities Fund)

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

Investment Objective

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

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

Date of inception/allotment

19th November, 2012

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 506.26 Crore
Closing AUM : ₹ 504.64 Crore

High/Low NAV in the month

High Growth Option : ₹ 13.8226
Low Growth Option : ₹ 13.7812

Total Expense Ratio

Regular : 1.63
Direct : 0.84

Minimum Investment Amount

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

Load Structure

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

NAV per unit as on 30th June, 2022

Regular Growth Option	₹ 13.8192
Regular IDCW Option	₹ 8.2986
Direct Growth Option	₹ 15.2774
Direct IDCW Option	₹ 9.1188

Portfolio Parameters

Weighted Average Maturity : 2.25 Yrs
Yield to Maturity (Refer Page no. 77) : 7.55%
Modified Duration : 1.58 Yrs
Macaulay Duration : 1.67 Yrs

Portfolio as on 30th June, 2022

Portfolio	% of NAV	Rating
Govt Securities		
182 D TBILL MAT - 29/09/2022	4.89	SOV
182 D TBILL MAT - 22/12/2022	4.82	SOV
7.59% NI GS - 20/03/2029	2.51	SOV
Long Term Debt		
Piramal Capital & Housing Finance Ltd	7.62	ICRA AA
Tata Power Company Ltd.	6.00	CARE AA
National Bank For Agriculture & Rural Development	4.97	CRISIL AAA/A1+
Dilip Buildcon Ltd	4.89	CRISIL A
Summit Digital Infrastructure Pvt Ltd	4.79	CRISIL AAA/A1+
Kirloskar Ferrous Industries Ltd.	4.46	ICRA AA
Godrej Industries Ltd.	4.26	CRISIL AA
Tata Motors Ltd.	4.14	ICRA AA-
Steel Authority Of India Ltd.	4.07	CARE AA-
India Grid Trust	4.01	CRISIL AAA/A1+
Aadhar Housing Finance Ltd.	3.87	CARE AA
Tata Projects Ltd	3.81	IND AA
Aditya Birla Fashion & Retail Ltd.	3.81	CRISIL AA
Manappuram Finance Ltd.	3.00	CRISIL AA
TMF Holdings Ltd	2.99	CRISIL AA-
Avanse Financial Services Ltd.	2.96	CARE A+
Axis Bank Ltd.	2.01	CRISIL AAA/A1+
Power Finance Corporation Ltd.	1.96	CRISIL AAA/A1+
Shriram Transport Finance Co.Ltd.	1.00	CRISIL AA+
Net Current assets	13.18	
Total	100.00	

Top 10 scrips in this portfolio

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

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

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

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

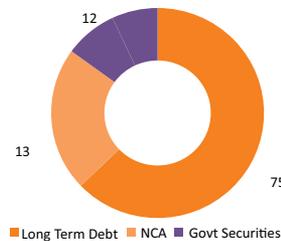
Impact on NAV is negative on account of segregation of portfolio. (Zee Learn Ltd.) Full amount (Rs. 40.8 Crores) recovered and accordingly distributed to investors

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

UTI Credit Risk Fund (Segregated - 17022020) Segregated Portfolio as on 30 th June, 2022		
Portfolio	% of NAV	Rating
Vodafone Idea Ltd	0*	CARE-B-
Vodafone Idea Ltd	0*	CARE-B-
Net Current Assets	0*	

* Percentage to NAV Less Than 0.01

Asset Allocation as on 30th June, 2022



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

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

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

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

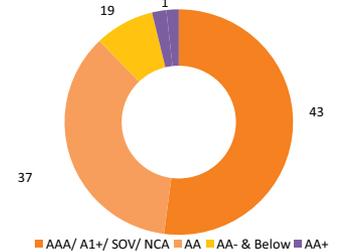
Segregated AUM & NAV

Segregated Fund Size Monthly Average - 17022020 : ₹ 0.0 Crore
Closing AUM : ₹ 0.0 Crore
Segregated Fund Size Monthly Average - 06032020 : ₹ 0.0 Crore
Closing AUM : ₹ 0.0 Crore
Segregated NAV per unit as on - 17022020 : ₹ 0.0
30th June, 2022 Growth :

UTI Credit Risk Fund (Segregated - 06032020) Segregated Portfolio as on 30 th June, 2022		
Portfolio	% of NAV	Rating
Yes Bank Ltd.	0*	ICRA-D

* Percentage to NAV Less Than 0.01

Credit Profile of Debt as on 30th June, 2022



Fund Performance Vs Benchmark (CAGR) as on 30th June, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Credit Risk Fund C-II Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Credit Risk Fund C-II Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	19.80	6.09	-3.64	11,980	10,609	9,636
3 Years	-5.36	8.73	3.69	8,475	12,857	11,149
5 Years	-1.82	8.24	4.13	9,122	14,860	12,244
Since inception*	3.42	9.28	6.21	13,818	23,476	17,849

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

* Compounded annualized Growth Rate. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 67 in 'Fund Manager Summary'. Schemes Managed by Mr. Ritesh Nambiar. * The Scheme returns are inclusive of the impact of segregation of the portfolio Debt instruments of Altico Capital India Ltd, Vodafone Idea Ltd, Yes Bank Ltd and Zee Learn Ltd. have been segregated from the Main Portfolio on 13th Sep, 2019 17th Feb, 2020 6th March, 2020 and 07th July, 2020 Respectively

SIP Returns as on 30th June, 2022

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Credit Risk Fund C-II Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Credit Risk Fund C-II Index	Yield (%) CRISIL 10 Year Gilt Index
1 Year	1,20,000	1,26,234	1,23,191	1,21,561	9.85	5.01	2.44
3 Years	3,60,000	3,89,577	4,03,126	3,80,659	5.21	7.51	3.67
5 Years	6,00,000	5,97,426	7,40,196	6,77,673	-0.17	8.35	4.82
7 Years	8,40,000	8,37,614	11,34,758	10,14,416	-0.08	8.46	5.32
Since inception	11,50,000	12,21,767	17,81,636	15,31,728	1.25	8.87	5.84

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

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

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

Investment Objective

The investment objective of the scheme is to generate reasonable income by investing in debt & money market securities such that the Macaulay duration of the portfolio is between 3 to 4 years. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee/indicate any returns.

Date of inception/allotment

25th March, 2015

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 59.15 Crore
Closing AUM : ₹ 59.60 Crore

High/Low NAV in the month

High Growth Option : ₹ 14.8527
Low Growth Option : ₹ 14.7798

Total Expense Ratio

Regular : 1.59
Direct : 1.08

Minimum Investment Amount

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

Load Structure

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

NAV per unit as on 30th June, 2022

Regular Growth Option	₹ 14.8527
Regular IDCW Option	₹ 10.7113
Direct Growth Option	₹ 15.6268
Direct IDCW Option	₹ 10.2993

Portfolio Parameters

Weighted Average Maturity : 2.92 Yrs
Yield to Maturity (Refer Page no. 77) : 7.25%
Modified Duration : 2.33 Yrs
Macaulay Duration : 2.43 Yrs

Portfolio as on 30th June, 2022

Portfolio	% of NAV	Rating
Govt Securities		
05.15 GS 09/11/2025	15.83	SOV
7.59% NI GS - 20/03/2029	12.74	SOV
5.79% GS MAT -11/05/2030	7.61	SOV
Long Term Debt		
Reliance Industries Ltd.	8.42	CRISIL AAA/A1+
Dilip Buildcon Ltd	8.34	CRISIL A
India Grid Trust	6.46	CRISIL AAA/A1+
Shriram Transport Finance Co.Ltd.	5.07	CRISIL AA+
Godrej Industries Ltd.	4.91	CRISIL AA
Tata Projects Ltd	3.37	IND AA
Kirloskar Ferrous Industries Ltd.	3.28	ICRA AA
Canfin Homes Ltd.	3.26	ICRA AA+
Power Finance Corporation Ltd.	1.74	ICRA AAA/A1+
Piramal Capital & Housing Finance Ltd	1.65	ICRA AA
HDFC Ltd.	0.69	CRISIL AAA/A1+
EXIM Bank	0.52	CRISIL AAA/A1+
Net Current assets	16.11	
Total	100.00	

Top 10 scrips in this portfolio

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

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

UTI Medium Term Fund (Segregated - 17022020) Segregated Portfolio as on 30th June, 2022

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

* Percentage to NAV Less Than 0.01

UTI Medium Term Fund (Segregated - 06032020) Segregated Portfolio as on 30th June, 2022

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

* Percentage to NAV Less Than 0.01

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

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

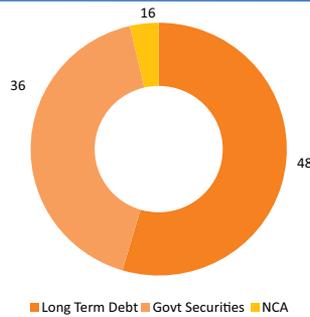
Date	Main Portfolio	Segregated Portfolio
06/07/2020	14.0932	NA
06/07/2020	13.6592	0.2211
Reduction in NAV(%)	-3.08%	

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

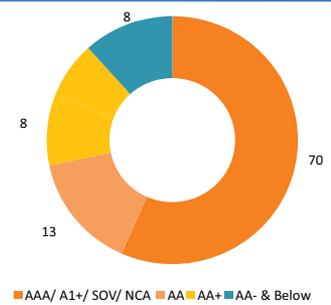
Segregated AUM & NAV

Segregated Fund Size Monthly Average - 17022020 : ₹ 0.0 Crore
Closing AUM : ₹ 0.0 Crore
Segregated Fund Size Monthly Average - 06032020 : ₹ 0.0 Crore
Closing AUM : ₹ 0.66 Crore
Segregated NAV per unit as on - 17022020 : ₹ 0.0
30th June, 2022 Growth :

Asset Allocation as on 30th June, 2022



Credit Profile of Debt as on 30th June, 2022



Fund Performance Vs Benchmark (CAGR) as on 30th June, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Medium Duration Fund B-III Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Medium Duration Fund B-III Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	4.77	2.82	-3.64	10,477	10,282	9,636
3 Years	3.14	8.02	3.69	10,973	12,607	11,149
5 Years	4.00	7.16	4.13	12,168	14,133	12,244
Since inception*	5.60	8.02	5.80	14,848	17,501	15,054

Different plans have a different expense structure. The performance details provided herein are of regular plan. The current fund manager is managing the scheme since Jun 2015 & Co-Fund Manager managing w.e.f Jun 2015. *Compounded annualized Growth Rate. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 67 in 'Fund Manager Summary'. Schemes Managed by Mr. Ritesh Nambiar. *The Scheme returns are inclusive of the impact of segregation of the portfolio Debt instruments of Vodafone Idea Ltd, Yes Bank Ltd and Zee Learn Ltd. have been segregated from the Main Portfolio on 17th Feb, 2020 6th March, 2020 and 07th July, 2020 Respectively

SIP Returns as on 30th June, 2022

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Medium Duration Fund B-III Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Medium Duration Fund B-III Index	Yield (%) CRISIL 10 Year Gilt Index
1 Year	1,20,000	1,20,860	1,20,223	1,21,561	1.34	0.35	2.44
3 Years	3,60,000	3,76,905	3,91,870	3,80,659	3.01	5.60	3.67
5 Years	6,00,000	6,53,744	7,15,563	6,77,673	3.39	6.99	4.82
7 Years	8,40,000	9,74,924	10,91,290	10,14,416	4.20	7.37	5.32
Since inception	8,60,000	10,04,369	11,25,908	10,44,808	4.27	7.40	5.35

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

UTI DYNAMIC BOND FUND

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

JULY 2022

Investment Objective

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

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

Date of inception/allotment

16th June, 2010

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 364.27 Crore
Closing AUM : ₹ 362.81 Crore

High/Low NAV in the month

High Growth Option : ₹ 25.0961
Low Growth Option : ₹ 25.0374

Total Expense Ratio

Regular : 1.59
Direct : 0.92

Minimum Investment Amount

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

Load Structure

Entry Load Nil
Exit Load Nil

NAV per unit as on 30th June, 2022

Regular Growth Option ₹ 25.0951
Regular IDCW Option ₹ 13.3015
Direct Growth Option ₹ 26.6178
Direct IDCW Option ₹ 13.3574

Portfolio Parameters

Weighted Average Maturity : 3.76 Yrs
Yield to Maturity (Refer Page no. 77) : 6.24%
Modified Duration : 1.85 Yrs
Macaulay Duration : 1.93 Yrs

Portfolio as on 30th June, 2022

Portfolio	% of NAV	Rating
CP/CDS		
HDFC Bank Ltd.	6.61	CARE AAA/A1+
Govt Securities		
182D T BILL MAT - 27/10/2022	27.10	SOV
6.54% GSEC MAT - 17/01/2032	15.53	SOV
4.56% GS MAT - 29/11/2023	13.45	SOV
GOI FRB - MAT 22/09/2033	10.76	SOV
182D T BILL MAT 15/09/2022	5.45	SOV
364 D TBILL MAT - 01/06/2023	5.21	SOV
NCDs		
Piramal Capital & Housing Finance Ltd	2.72	ICRA AA
Punjab National Bank	2.68	CRISIL AA+
Canfin Homes Ltd.	2.68	ICRA AA+
Tata Capital Ltd.	1.36	CRISIL AAA/A1+
L&T Metro Rail(Hyderabad)Ltd.	0.95	CRISIL AAA/A1+
Net Current assets	5.49	
Total	100.00	

Top scrips in this portfolio

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

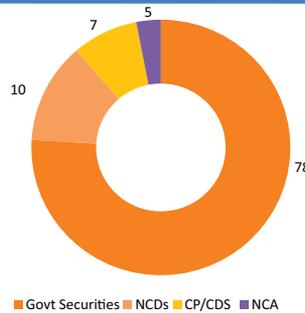
* Percentage to NAV Less Than 0.01

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

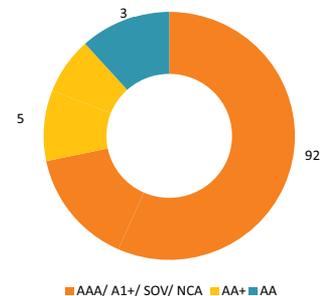
Segregated AUM & NAV

Segregated Fund Size Monthly Average - 17022020 : ₹ 0.0 Crore
Closing AUM: ₹ 0.0 Crore
Segregated NAV per unit as on - 17022020 : ₹ 0.0
30th June, 2022 Growth :

Asset Allocation as on 30th June, 2022



Credit Profile of Debt as on 30th June, 2022



Fund Performance Vs Benchmark (CAGR) as on 30th June, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Dynamic Bond Fund A-III Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Dynamic Bond Fund A-III Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	18.47	0.65	-3.64	11,847	10,065	9,636
3 Years	8.91	6.42	3.69	12,921	12,054	11,149
5 Years	4.92	6.31	4.13	12,716	13,581	12,244
Since inception*	7.94	7.90	5.99	25,104	24,992	20,154

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

* Compounded annualized Growth Rate.

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 67 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 30th June, 2022

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Dynamic Bond Fund A-III Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Dynamic Bond Fund A-III Index	Yield (%) CRISIL 10 Year Gilt Index
1 Year	1,20,000	1,31,434	1,18,627	1,17,071	18.28	-2.13	-4.53
3 Years	3,60,000	4,26,890	3,78,928	3,62,594	11.42	3.37	0.47
5 Years	6,00,000	7,26,502	6,95,731	6,56,784	7.60	5.87	3.58
7 Years	8,40,000	10,71,113	10,57,726	9,82,402	6.84	6.49	4.41
10 Years	12,00,000	17,35,501	17,52,240	15,89,035	7.17	7.36	5.48
Since inception	14,40,000	22,96,267	23,23,907	20,59,809	7.48	7.67	5.78

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

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

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

Investment Objective

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

Date of inception/allotment

4th May, 1998

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 294.13 Crore
Closing AUM : ₹ 294.33 Crore

High/Low NAV in the month

High Growth Option : ₹ 58.9140
Low Growth Option : ₹ 58.5955

Total Expense Ratio

Regular : 1.62
Direct : 1.29

Minimum Investment Amount

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

Load Structure

Entry Load Nil
Exit Load Nil

NAV per unit as on 30th June, 2022

Regular Growth Option : ₹ 58.9140
Regular IDCW Option : ₹ 15.1312
Direct Growth Option : ₹ 63.4713
Direct IDCW Option : ₹ 20.0306

Portfolio Parameters

Weighted Average Maturity : 6.96 Yrs
Yield to Maturity (Refer Page no. 77) : 6.75%
Modified Duration : 3.69 Yrs
Macaulay Duration : 3.85 Yrs

Portfolio as on 30th June, 2022

Portfolio	% of NAV	Rating
Govt Securities		
6.10% GSEC MAT-12/07/2031	15.52	SOV
GOI FRB - MAT 22/09/2033	14.92	SOV
6.54% GSEC MAT - 17/01/2032	14.36	SOV
5.22% GS 15/06/2025	11.35	SOV
182D T BILL MAT 10/11/2022	8.33	SOV
6.67% GS MAT - 15/12/2035	4.71	SOV
182 D TBILL MAT - 29/09/2022	3.36	SOV
8.0% ARUNACHAL PR SDL 08/04/2030	1.72	SOV
Long Term Debt		
Punjab National Bank	4.96	CRISIL AA+
Food Corporation Of India	4.88	CRISIL AAA/A1+
Piramal Capital & Housing Finance Ltd	3.35	ICRA AA
L&T Metro Rail(Hyderabad)Ltd.	0.78	CRISIL AAA/A1+
Net Current assets	11.76	
Total	100.00	

Top 10 scrips in this portfolio

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

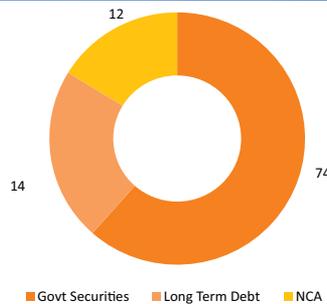
* Percentage to NAV Less Than 0.01

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

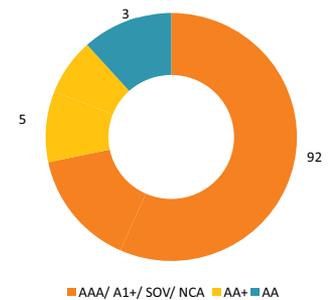
Segregated AUM & NAV

Segregated Fund Size Monthly Average - 17022020 : ₹ 0.0 Crore
Closing AUM: ₹ 0.0 Crore
Segregated NAV per unit as on - 17022020 : ₹ 0.0
30th June, 2022 Growth :

Asset Allocation as on 30th June, 2022



Credit Profile of Debt as on 30th June, 2022



Fund Performance Vs Benchmark (CAGR) as on 30th June, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Medium to Long Duration Fund A-III Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Medium to Long Duration Fund A-III Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	15.74	0.71	-3.64	11,574	10,071	9,636
3 Years	5.93	6.56	3.69	11,888	12,102	11,149
5 Years	2.77	6.45	4.13	11,465	13,671	12,244
Since inception*	7.61	9.47	NA	58,879	89,097	NA

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

* Compounded annualized Growth Rate.

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 67 in 'Fund Manager Summary'. N.A - Not Available. Schemes Managed by Mr. Amandeep S. Chopra.

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

SIP Returns as on 30th June, 2022

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Medium to Long Duration Fund A-III Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Medium to Long Duration Fund A-III Index	Yield (%) CRISIL 10 Year Gilt Index
1 Year	1,20,000	1,29,829	2,70,679	1,17,071	15.66	295.60	-4.53
3 Years	3,60,000	4,14,250	9,31,599	3,62,594	9.36	72.89	0.47
5 Years	6,00,000	6,86,463	17,30,424	6,56,784	5.33	43.97	3.58
7 Years	8,40,000	9,94,725	26,31,887	9,82,402	4.76	32.20	4.41
10 Years	12,00,000	15,77,131	43,37,016	15,89,035	5.34	24.28	5.48
15 Years	18,00,000	29,26,052	81,52,887	28,51,978	6.18	18.20	5.87
Since inception	21,10,000	38,17,522	1,06,22,114	36,74,270	6.36	16.34	5.96

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

UTI GILT FUND (Erstwhile UTI Gilt Advantage Fund LTP)

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

JULY 2022

Investment Objective

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

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

Date of inception/allotment

21st January, 2002

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 516.62 Crore
Closing AUM : ₹ 516.03 Crore

High/Low NAV in the month

High Growth Option : ₹ 50.2262
Low Growth Option : ₹ 50.0787

Total Expense Ratio

Regular : 0.92
Direct : 0.65

Minimum Investment Amount

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

Load Structure

Entry Load : Nil
Exit Load : Nil

NAV per unit as on 30th June, 2022

Regular Growth Option	₹ 50.2209
Regular IDCW Option	₹ 31.1520
Direct Growth Option	₹ 51.5834
Direct IDCW Option	₹ 25.1714

Portfolio Parameters

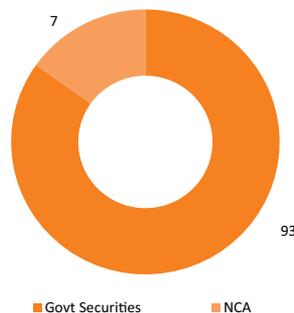
Weighted Average Maturity : 5.37 Yrs
Yield to Maturity (Refer Page no. 77) : 5.94%
Modified Duration : 2.25 Yrs
Macaulay Duration : 2.33 Yrs

Portfolio as on 30th June, 2022

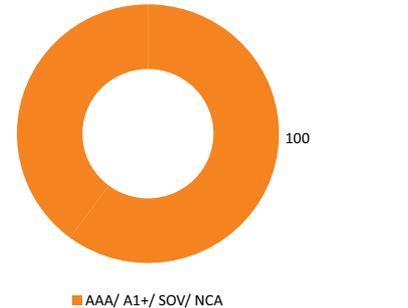
Portfolio	% of NAV	Rating
Govt Securities		
GOI FRB - MAT 22/09/2033	17.97	SOV
6.54% GSEC MAT - 17/01/2032	16.38	SOV
182 D TBILL MAT - 22/09/2022	14.37	SOV
5.22% GS 15/06/2025	11.10	SOV
182 D TBILL MAT - 29/09/2022	9.57	SOV
182D T BILL MAT 15/09/2022	7.67	SOV
7.94% HR SDL 2034 - 29/06/2034	4.85	SOV
182 D TBILL MAT - 01/09/2022	4.80	SOV
8.13% GSEC 22.06.45	3.05	SOV
91 D TBILL MAT - 18/08/2022	2.89	SOV
Net Current assets	7.36	
Total	100.00	

Top scrips in this portfolio

Asset Allocation as on 30th June, 2022



Credit Profile of Debt as on 30th June, 2022



Fund Performance Vs Benchmark (CAGR) as on 30th June, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Dynamic Gilt Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Dynamic Gilt Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	1.30	0.27	-3.64	10,130	10,027	9,636
3 Years	5.34	5.47	3.69	11,691	11,734	11,149
5 Years	5.64	5.73	4.13	13,159	13,215	12,244
Since inception*	8.21	7.47	6.36	50,216	43,641	35,292

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

*Compounded annualized Growth Rate.

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

SIP Returns as on 30th June, 2022

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Dynamic Gilt Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Dynamic Gilt Index	Yield (%) CRISIL 10 Year Gilt Index
1 Year	1,20,000	1,19,917	1,30,553	1,17,071	-0.13	16.84	-4.53
3 Years	3,60,000	3,76,338	3,86,825	3,62,594	2.91	4.74	0.47
5 Years	6,00,000	6,86,879	6,97,340	6,56,784	5.36	5.96	3.58
7 Years	8,40,000	10,49,169	10,48,957	9,82,402	6.26	6.26	4.41
10 Years	12,00,000	17,55,001	17,20,720	15,88,984	7.39	7.01	5.48
15 Years	18,00,000	33,69,707	32,20,818	28,51,926	7.90	7.35	5.87
Since inception	21,10,000	44,45,019	42,15,250	36,74,219	7.90	7.37	5.96

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 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
	18.00%	1.8	26.52	10	04-06-1990	04-06-1990
1990	18.00%	1.8	36	10	28-06-1991	28-06-1991
	1:2 bonus	42.09		10	30-07-1991	30-07-1991
1992	18.00%	1.8	50	10	24-06-1992	24-06-1992
	1:3 bonus	0.8	32.1	10	13-12-1993	13-12-1993
1993	1:1 right @15			10	20-12-1993	20-12-1993
	18.00%	1.8	57.6	10	24-11-1993	24-11-1993
1994	20.00%	2	37.97	10	27-07-1994	27-07-1994
1995	16.00%	1.6	29.78	10	14-06-1995	14-06-1995
	1:5 bonus		23.09	10	30-08-1995	30-08-1995
1996	16.00%	1.6	24.16	10	28-08-1996	28-08-1996
1997	16.00%	1.6	24.76	10	20-08-1997	20-08-1997
1998	16.00%	1.6	15.76	10	19-08-1998	19-08-1998
1999	16.00%	1.6	22.62	10	25-08-1999	25-08-1999
2000	16.00%	1.6	17.14	10	17-05-2000	17-05-2000
2001	10.00%	1	10.34	10	03-10-2001	03-10-2001
2002	10.00%	1	11.13	10	11-10-2002	11-10-2002
2003	14.00%	1.4	14.54	10	18-09-2003	18-09-2003
2004	20.00%	2	18.9	10	24-09-2004	24-09-2004
2005	25.00%	2.5	23.47	10	20-10-2005	20-10-2005
2006	30.00%	3	29.77	10	10-11-2006	10-11-2006
2007	35.00%	3.5	42.75	10	07-11-2007	07-11-2007
2008	22.00%	2.2	20.93	10	23-10-2008	23-10-2008
2009	27.00%	2.7	28.65	10	30-10-2009	30-10-2009
2010	30.00%	3	34.04	10	15-11-2010	15-11-2010
2011	22.00%	2.2	28.02	10	31-10-2011	31-10-2011
2012	22.00%	2.2	27.36	10	15-11-2012	15-11-2012
2013	22.50%	2.25	27.33	10	29-10-2013	29-10-2013
2014	27.50%	2.75	35.54	10	05-11-2014	05-11-2014
2015	28.00%	2.8	33.76	10	09-11-2015	16-10-2015
2016	30.00%	3	34.5821	10	01-11-2016	08-11-2016
2017	35.00%	3.5	34.7809	10	09-10-2017	16-10-2017
2018	27.00%	2.7	32.6933	10	05-11-2018	15-11-2018
2019	26.00%	2.6	31.5608	10	10-10-2019	17-10-2019
2020	16.00%	1.6	31.2494	10	29-10-2020	05-11-2020
2021	27.00%	2.7	46.7047	10	25-10-2021	01-11-2021

Pursuant to payment of IDCW-bonus, right, the NAV of the IDCW Option (Existing Plan-Direct Plan) of the scheme would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. Face Value per unit is Rs.10.00. # IDCW declared every year since 1987 till 2021.

*Not Available

NAV at the time of Div. Declaration

\$ IDCW % is in regular plan

Cumulative Gross Total
IDCW of 667% Since
1987 till 2021

UTI Dividend Yield Fund - IDCW Declared						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2009	5%	0.5	12.28	10	24-07-2009	31-07-2009
2009	5.00%	0.5	13.2	10	05-11-2009	12-11-2009
2010	5.00%	0.5	14.34	10	17-03-2010	24-03-2010
2010	5.00%	0.5	14.92	10	21-07-2010	27-07-2010
2010	7%	0.7	16.13	10	21-12-2010	28-12-2010
2011	5.00%	0.5	14.33	10	30-05-2011	06-06-2011
2011	4.00%	0.4	12.71	10	23-11-2011	29-11-2011
2012	4%	0.4	12.9	10	19-06-2012	26-06-2012
2012	5.00%	0.5	14.19	10	17-12-2012	24-12-2012
2013	5.00%	0.5	13.05	10	12-06-2013	19-06-2013
2014	4.50%	0.45	13.1011	10	07-01-2014	14-01-2014
2014	6%	0.6	15.6948	10	04-06-2014	11-06-2014
2014	8.00%	0.8	17.4039	10	22-12-2014	29-12-2014
2015	5.50%	0.55	15.9054	10	17-06-2015	24-06-2015
2015	5.50%	0.55	15.2092	10	21-12-2015	28-12-2015
2016	5.50%	0.55	15.3682	10	30-06-2016	01-07-2016
2016	5.50%	0.55	14.875	10	22-12-2016	29-12-2016
2017	7.50%	0.75	16.9767	10	13-06-2017	20-06-2017
2017	7.50%	0.75	17.8696	10	21-12-2017	28-12-2017
2018	7.50%	0.75	17.1894	10	14-03-2018	21-03-2018
2018	7.50%	0.75	16.2769	10	13-12-2018	20-12-2018
2019	6.00%	0.6	16.072	10	20-06-2019	27-06-2019
2019	7.00%	0.7	15.3871	10	16-12-2019	23-12-2019
2020	4.50%	0.45	15.3595	10	14-09-2020	21-09-2020
2021	5.00%	0.5	18.6293	10	15-03-2021	22-03-2021
2021	7.00%	0.70	23.9138	10	15-11-2021	22-11-2021

UTI Value Opportunities Fund (Formerly known as UTI Opportunities) - IDCW Declared						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2007	17.00%	1.7	13.74	10	29-06-2007	06-07-2007
2008	18%	1.8	11.54	10	01-07-2008	08-07-2008
2009	10.00%	1	11.95	10	10-07-2009	17-07-2009
2010	15.00%	1.5	14.05	10	22-01-2010	29-01-2010
2011	8.00%	0.8	14.97	10	21-04-2011	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	15.50%	1.55	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

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

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 Retirement Benefit Pension Fund - Bonus Declared						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2007	1:10		19.3365	10.00	30-03-2007	05-04-2007
2009	1:10		21.1539	10.00	19-05-2009	26-05-2009
2010	1:05		22.1851	10.00	31-03-2010	07-04-2010
2011	1:10		19.8899	10.00	25-04-2011	02-05-2011
2012	1:10		18.0822	10.00	13-06-2012	20-06-2012
2013	1:10		18.4373	10.00	23-05-2013	30-05-2013
2014	1:10		19.9371	10.00	25-08-2014	01-09-2014

UTI Regular Saving Fund (Formerly known as UTI MIS Advantage Plan) - IDCW - Regular Plan declared - Last 10 Months IDCW (Recent IDCWs)						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2021	0.80%	0.080	15.3653	10.00	24-06-21	01-07-21
2021	0.80%	0.080	15.6806	10.00	25-08-21	01-09-21
2021	0.80%	0.080	16.2622	10.00	23-09-21	01-10-21
2021	0.80%	0.080	16.3527	10.00	25-10-21	01-11-21
2021	0.80%	0.080	16.2792	10.00	24-11-21	01-12-21
2021	0.80%	0.080	16.1092	10.00	27-12-21	03-01-22
2022	0.80%	0.080	16.0356	10.00	24-01-22	01-02-22
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

@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%	0.030	12.8605	10.00	20-09-2012	26-09-2012
2013	2.00%	0.200	15.1318	10.00	18-03-2013	25-03-2013
2014	1.00%	0.100	13.1639	10.00	19-03-2014	26-03-2014
2014	0.60%	0.060	14.1032	10.00	18-09-2014	25-09-2014
2015	0.60%	0.060	15.2249	10.00	19-03-2015	26-03-2015
2016	1.50%	0.150	17.9258	10.00	21-03-2016	28-03-2016
2016	1.25%	0.125	18.1950	10.00	20-06-2016	27-06-2016
2016	1.25%	0.125	29.2992	10.00	19-09-2016	26-09-2016
2016	1.25%	0.125	20.2216	10.00	19-12-2016	26-12-2016
2017	3.25%	0.325	20.2695	10.00	15-03-2017	22-03-2017
2017	1.50%	0.150	17.7435	10.00	21-06-2017	28-06-2017
2017	1.50%	0.150	20.9520	10.00	18-09-2017	25-09-2017
2017	1.00%	0.100	17.2889	10.00	19-12-2017	26-12-2017
2018	0.030%	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
2017	7.00%	0.700	13.9920	10.00	15-03-2017	22-03-2017
2018	4.00%	0.400	14.0709	10.00	19-03-2018	26-03-2018
2019	4.00%	0.400	1448.7274	1000.00	18-03-2019	25-03-2019
2020	4.00%	0.400	1483.9871	1000.00	19-03-2020	26-03-2020
2022	3.00%	0.300	1513.2932	1000.00	15-03-2022	22-03-2022

UTI Dynamic Bond Fund - IDCW Declared - Last 10 Months IDCWs (Recent IDCWs)						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2018	0.30%	0.030	12.0737	10.00	19-06-2018	26-06-2018
2018	0.45%	0.045	12.1749	10.00	18-09-2018	25-09-2018
2018	1.25%	0.125	12.4714	10.00	19-12-2018	26-12-2018
2019	0.25%	0.025	12.1756	10.00	18-03-2019	25-03-2019
2020	1.50%	0.150	12.1334	10.00	17-06-2020	24-06-2020
2020	1.50%	0.150	12.1629	10.00	16-09-2020	23-09-2020
2020	1.50%	0.150	12.1621	10.00	14-12-2020	21-12-2020
2021	0.50%	0.050	12.0364	10.00	16-06-2021	23-06-2021
2021	0.50%	0.050	12.1056	10.00	15-09-2021	22-09-2021
2021	1.00%	0.100	13.2050	10.00	16-12-2021	23-12-2021
2022	3.00%	0.300	13.0243	10.00	15-03-2022	22-03-2022
2022	0.50%	0.050	13.6903	10.00	15-06-2022	22-06-2022

UTI Treasury Advantage Fund - IDCW Declared - Last 10 Months IDCWs (Recent IDCWs)						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2018	1.00%	0.100	1143.3918	1000.00	19-06-2018	26-06-2018
2018	1.00%	0.100	1154.0068	1000.00	18-09-2018	25-09-2018
2018	1.00%	0.100	1167.9430	1000.00	19-12-2018	26-12-2018
2019	2.00%	0.200	1179.7755	1000.00	18-03-2019	25-03-2019
2020	1.00%	0.100	1135.9063	1000.00	17-06-2020	24-06-2020
2020	1.00%	0.100	1144.9093	1000.00	16-09-2020	23-09-2020
2020	1.00%	0.100	1149.8879	1000.00	14-12-2020	21-12-2020
2021	0.50%	0.050	1141.3700	1000.00	16-06-2021	23-06-2021
2021	1.00%	0.100	1151.2855	1000.00	15-09-2021	22-09-2021
2021	1.00%	0.100	1205.2561	1000.00	16-12-2021	23-12-2021
2022	0.50%	0.050	1205.8885	1000.00	15-03-2022	22-03-2022
2022	0.25%	0.025	1208.2190	1000.00	15-06-2022	22-06-2022

UTI Unit Linked Insurance Plan - Bonus declared						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2006	2:15		17.1209	10.00	30-03-2006	06-04-2006
2007	1:10		15.4634	10.00	30-03-2007	06-04-2007
2008	1:10		15.3404	10.00	30-09-2008	07-10-2008
2010	1:10		18.2637	10.00	23-02-2010	02-03-2010
2011	1:10		18.8819	10.00	25-04-2011	02-05-2011
2012	1:10		17.6937	10.00	13-06-2012	20-06-2012
2013	1:10		18.1324	10.00	23-05-2013	30-05-2013
2014	1:10		19.2033	10.00	25-08-2014	01-09-2014

UTI Banking & PSU Debt Fund - IDCW Declared						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2017	2.50%	0.250	10.9018	10.00	15-03-2017	22-03-2017
2017	1.50%	0.150	10.9302	10.00	21-06-2017	28-06-2017
2017	1.50%	0.150	10.9452	10.00	18-09-2017	25-09-2017
2017	1.50%	0.150	10.9373	10.00	15-12-2017	22-12-2017
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	2

DIVIDEND/BONUS HISTORY

UTI Mid Cap Fund - IDCW Declared						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2009	20%	2.00	16.24	10.00	15-06-2009	23-06-2009
2010	22%	2.20	26.03	10.00	14-09-2010	21-09-2010
2014	40%	4.00	49.7962	10.00	26-11-2014	03-12-2014
2015	45%	4.50	50.5602	10.00	02-12-2015	09-12-2015
2017	25%	2.50	52.0223	10.00	20-02-2017	27-02-2017
2018	50%	5.00	63.2793	10.00	18-01-2018	25-01-2018
2021	40%	4.00	74.1048	10.00	08-03-2021	15-03-2021

UTI Transportation & Logistics Fund - IDCW Declared						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2009	20%	2.00	12.37	10.00	15-06-2009	22-06-2009
2009	15%	1.50	15.45	10.00	29-12-2009	05-01-2010
2010	20%	2.00	19.11	10.00	06-10-2010	13-10-2010
2011	12%	1.20	13.96	10.00	21-06-2011	27-06-2011
2016	30%	3.00	39.1639	10.00	08-02-2016	15-02-2016

UTI Nifty Index Fund						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2017	3.50%	0.350	33.4502	10.00	13-11-2017	20-11-2017

UTI Corporate Bond Fund						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2020	0.50%	0.050	10.8026	10.00	19-03-2019	26-03-2020
2020	1.00%	0.100	11.3735	10.00	17-06-2020	24-06-2020
2020	1.00%	0.100	11.5203	10.00	16-09-2020	23-09-2020
2020	1.00%	0.100	11.6996	10.00	14-12-2020	21-12-2020
2021	0.75%	0.075	11.4847	10.00	16-06-2021	23-06-2021
2021	1.50%	0.150	11.5750	10.00	15-09-2021	22-09-2021
2021	0.75%	0.075	11.4923	10.00	16-12-2021	23-12-2021
2022	2.50%	0.250	11.4110	10.00	15-03-2022	22-03-2022

UTI Credit Risk Fund (Formerly known as UTI Income Opportunities Fund) - IDCW Declared						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2014	1.50%	0.150	10.9267	10.00	22-12-2014	29-12-2014
2015	2.00%	0.200	11.0319	10.00	19-03-2015	26-03-2015
2015	1.25%	0.125	11.0580	10.00	18-06-2015	25-06-2015
2015	1.25%	0.125	11.1633	10.00	21-09-2015	28-09-2015
2015	1.25%	0.125	11.2764	10.00	21-12-2015	28-12-2015
2016	3.25%	0.325	11.3754	10.00	21-03-2016	28-03-2016
2016	1.50%	0.150	11.6493	10.00	20-06-2016	27-06-2016
2016	1.50%	0.150	11.5104	10.00	19-09-2016	26-09-2016
2016	1.50%	0.150	11.6442	10.00	19-12-2016	26-12-2016
2017	2.50%	0.250	11.6698	10.00	15-03-2017	22-03-2017
2017	1.50%	0.150	12.3492	10.00	21-06-2017	28-06-2017
2017	1.50%	0.150	11.7604	10.00	18-09-2017	25-09-2017
2017	1.50%	0.150	11.7444	10.00	19-12-2017	26-12-2017
2018	1.50%	0.150	11.7434	10.00	19-03-2018	26-03-2018
2018	0.30%	0.030	11.6753	10.00	19-06-2018	26-06-2018
2018	0.45%	0.045	11.7932	10.00	18-09-2018	25-09-2018
2018	1.25%	0.125	11.9678	10.00	19-12-2018	26-12-2018
2019	2.00%	0.200	12.0368	10.00	18-03-2019	25-03-2019

UTI Ultra Short Term Fund (Formerly known as UTI Floating Rate Fund STP) - IDCW Declared						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2018	1.00%	10.00	1054.7430	1000.00	19-06-2018	26-06-2018
2018	2.00%	20.00	1061.4925	1000.00	18-09-2018	25-09-2018
2018	1.00%	10.00	1072.5000	1000.00	19-12-2018	26-12-2018
2019	2.00%	20.00	1081.7755	1000.00	18-03-2019	25-03-2019
2019	1.00%	10.00	1078.2792	1000.00	19-12-2019	26-12-2019
2020	0.50%	5.00	1074.4063	1000.00	19-03-2020	26-03-2020
2020	0.75%	7.50	1093.4088	1000.00	17-06-2020	24-06-2020
2020	1.00%	10.00	1098.5559	1000.00	16-09-2020	23-09-2020
2020	0.75%	7.50	1101.2983	1000.00	14-12-2020	21-12-2020
2021	0.25%	2.50	1097.2161	1000.00	16-06-2021	23-06-2021
2021	0.75%	7.50	1104.1735	1000.00	15-09-2021	22-09-2021
2021	1.50%	15.00	1135.0707	1000.00	16-12-2021	23-12-2021
2022	1.50%	15.00	1129.0981	1000.00	15-03-2022	22-03-2022
2022	0.25%	2.50	1121.2537	1000.00	15-06-2022	22-06-2022

UTI Multi Asset Fund (Formerly known as UTI Wealth Builder Fund) - IDCW Declared						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2019	0.85%	0.85	17.1705	10.00	15-10-2019	22-10-2019
2019	0.85%	0.85	17.5130	10.00	18-11-2019	25-11-2019
2019	0.85%	0.85	17.4292	10.00	16-12-2019	23-12-2019
2020	0.85%	0.85	17.6850	10.00	15-01-2020	22-01-2020
2020	0.85%	0.85	17.6864	10.00	17-02-2020	24-02-2020
2020	0.85%	0.85	15.3095	10.00	16-03-2020	23-03-2020
2020	0.85%	0.085	15.9355	10.00	15-06-2020	22-06-2020
2020	0.85%	0.085	16.8188	10.00	15-07-2020	22-07-2020
2020	0.80%	0.0850	17.7898	10.00	18-08-2020	25-08-2020
2020	0.85%	0.0850	17.7579	10.00	16-09-2020	23-09-2020
2020	0.85%	0.0850	17.7479	10.00	19-10-2020	26-10-2020
2020	0.85%	0.0850	18.3413	10.00	18-11-2020	25-11-2020
2020	0.85%	0.0850	18.6632	10.00	16-12-2020	23-12-2020
2021	0.85%	0.0850	18.9348	10.00	18-01-2021	25-01-2021
2021	0.85%	0.0850	19.2624	10.00	17-02-2021	24-02-2021
2021	0.85%	0.0850	19.0502	10.00	15-03-2021	22-03-2021
2021	0.85%	0.0850	18.7674	10.00	19-04-2021	26-04-2021
2021	0.85%	0.0850	19.5092	10.00	16-06-2021	23-06-2021
2021	0.85%	0.0850	19.6211	10.00	15-07-2021	22-07-2021
2021	0.85%	0.0850	19.8140	10.00	16-08-2021	23-08-2021
2021	0.85%	0.0850	20.3691	10.00	15-09-2021	22-09-2021
2022	2.55%	0.2550	20.5080	10.00	17-01-2022	24-01-2022
2022	2.55%	0.2550	19.5998	10.00	19-04-2022	26-04-2022

UTI India Consumer Fund (Formerly known as UTI India Lifestyle Fund)						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2015	12.00%	1.20	19.1601	10.00	16-09-2015	24-09-2015
2021	20.00%	2.00	29.4591	10.00	01-03-2021	08-03-2021

UTI Medium Term Fund						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2018	0.30%	0.030	10.7072	10.00	19-06-2018	26-06-2018
2018	0.45%	0.045	10.8140	10.00	18-09-2018	25-09-2018
2018	1.25%	0.125	10.9814	10.00	19-12-2018	26-12-2018
2019	2.00%	0.200	11.0308	10.00	18-03-2019	25-03-2019
2019	2.00%	0.200	11.2024	10.00	18-09-2019	25-09-2019
2019	1.50%	0.150	11.0929	10.00	19-12-2019	26-12-2019
2020	1.00%	0.100	10.8977	10.00	17-06-2020	24-06-2020
2020	0.50%	0.005	10.8456	10.00	14-12-2020	21-12-2020
2021	0.75%	0.075	11.4600	10.00	16-06-2021	23-06-2021
2021	2.00%	0.200	11.2677	10.00	15-09-2021	22-09-2021
2021	1.00%	0.100	11.9368	10.00	16-12-2021	23-12-2021
2022	4.00%	0.400	11.5102	10.00	15-03-2022	22-03-2022

UTI Long Term Advantage Fund Series - II						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2016	15.00%	1.500	19.9212	10.00	25-02-2016	3-03-2016

UTI Floater Fund						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2020	1.00%	10	1105.1390	1000.00	16-09-2020	23-09-2020
2020	1.00%	10	1110.3125	1000.00	14-12-2020	21-12-2020
2021	0.50%	5	1096.8314	1000.00	16-06-2021	23-06-2021
2021	1.00%	10	1106.1437	1000.00	15-09-2021	22-09-2021
2021	0.50%	5	1101.5639	1000.00	16-12-2021	23-12-2021
2022	2.00%	20	1095.5515	1000.00	15-03-2022	22-03-2022
2022	0.25%	2.50	1105.7468	1000.00	15-06-2022	22-06-2022

UTI Hybrid Equity Fund (Formerly known as UTI Balanced Fund) - IDCW History* (Recent IDCW)						
Year	IDCW	NAV	Face Value	NAV Date	Record Date	
2017	3%	31.21	10		20-09-2017	
2017	2.70%	30.99	10		16-10-2017	
2017	2.70%	31.47	10		20-11-2017	
2017	3%	31.55	10		18-12-2017	
2018	2.70%	32.43	10		17-01-2018	
2018	4.00%	30.46	10		26-02-2018	
2018	2.70%	32.01	10		07-02-2018	
2018	3%	29.98	10		21-03-2018	
2018	2.70%	29.85	10		19-04-2018	
2018	2.70%	29.64	10		21-05-2018	
2018	2.70%	29.29	10		21-06-2018	
2018	2.30%	29.13	10		23-08-2018	
2018	2.30%	28.96	10		25-09-2018	
2018	2.30%	27.20	10		23-10-2018	
2018	2.30%	27.02	10		22-11-2018	
2018	1.10%	27.25	10		26-12-2018	
2019	1.10%	27.16	10		22-01-2019	
2019	1.10%	25.87	10		21-02-2019	
2019	1.10%	27.29	10		25-03-2019	
2019	2.10%	27.65	10		22-04-2019	
2019	2.10%	26.13	10		22-05-2019	
2019	2.10%	26.46	10		24-06-2019	
2019	2.10%	26.71	10		24-07-2019	
2019	2.10%	25.01	10		27-08-2019	
2019	2.10%	24.82	10		25-09-2019	
2019	1.70%	24.66	10		22-10-2019	
2019	1.70%	25.27	10		25-11-2019	
2019	1.70%	25.28	10		23-12-2019	
2020	1.70%	26.05	10		22-01-2020	
2020	1.70%	25.13	10		24-02-2020	
2020	3.90%	24.11	10		27-08-2020	
2020	3.90%	24.63	10		11-11-2020	
2021	4.70%	30.12	10		15-02-2021	
2021	4.70%					

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



Haq, ek behtar zindagi ka.

Merged Schemes	Merged Into	Month & Year
MEP 93, MEP 94, MEP 95, MEP 96 & MEP 97	UTI MEPUS	March 03
UTI Growing Corpus Growing Income Plan (GCGIP)	UTI Unit Scheme 95	May 04
UTI Grihalakshmi Unit Plan (GUP)	UTI Smart Woman Savings Plan (Name Change)	Nov 04
UTI Grandmaster Unit Scheme, UTI Primary Equity Fund, UTI Unit Scheme 92, UTI Master Equity Plan 98, UTI Master Equity Plan 99	UTI Value Opportunities Fund (New Scheme)	July 05
UTI PSU Fund, UTI Large Cap Fund	UTI Index Select Fund	April 07
UTI GSF- Brand Value Fund	UTI-MNC Fund	April 07
UTI Growth & Value Fund, UTI Dynamic Equity Fund, UTI India Advantage Fund	UTI Mid Cap Fund	April 07
UTI Petro Fund (Sector Fund)	UTI Energy Fund (Thematic Fund, Name Change)	Oct 07
UTI Auto Sector Fund (Sector Fund)	UTI Trans. & Logistics Fund (Thematic Fund, Name Change)	April 08
UTI Software Fund	UTI Service Industries Fund	Sept 08
UTI Index Select Fund, UTI Master Growth Fund	UTI Core Equity Fund	May 09
UTI Infrastructure Advantage Fund Series 1	UTI Infrastructure Fund	Feb 11
UTI Variable Income Scheme - Index Linked Plan	UTI Hybrid Equity Fund	Mar 11
UTI Wealth Builder Fund (Close Ended)	UTI Value Opportunities Fund	Oct 11
UTI Master Index Fund, Sunder	UTI NIFTY 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

Sr. No.	Old Scheme Name	New Scheme Name	W. E. F
1	UTI Master Gain - 1992(UTI EQUITY FUND)	UTI Flexi Cap Fund	Feb-21
2	UTI Equity Tax Saving Plan	UTI Long Term Equity Fund (Tax Saving)	Dec-15
3	UTI Wealth Builder Fund Series- II	UTI Wealth Builder Fund	Jun-16
4	UTI Wealth Builder Fund	UTI Multi Asset Fund	May-18
5	UTI Mahila Unit Scheme	UTI Smart Woman Saving Plan	Mar-17
6	UTI Credit Opportunities Fund	UTI Income Opportunities Fund	Sep-13
7	UTI Income Opportunities Fund	UTI Credit Risk Fund	May-18
8	UTI MIS Advantage Plan	UTI Regular Savings Fund	May-18
9	UTI Top 100 Fund	UTI Core Equity Fund	May-18
10	UTI Pharma & Healthcare Fund	UTI Healthcare Fund	May-18
11	UTI Banking Sector Fund	UTI Banking and Financial Services Fund	May-18
12	UTI G-SEC STP	UTI Overnight Fund	May-18
13	UTI Floating Rate Fund Stp	UTI Ultra Short Term Fund	May-18
14	UTI Spread Fund	UTI Arbitrage Fund	May-18
15	UTI Opportunities Fund	UTI Value Opportunities Fund	May-18
16	UTI Gilt Advantage Fund	UTI Gilt Fund	May-18
17	UTI Balanced Fund	UTI Hybrid Equity Fund	May-18
18	UTI Children's Career Balanced Plan	UTI Children's Career Fund-Saving Plan	May-18
19	UTI CCP Advantage Fund	UTI Children's Career Fund-Investment Plan	May-18
20	UTI India Lifestyle Fund	UTI India Consumer Fund	May-19
21	UTI Leadership Equity Fund	UTI Bluechip Flexicap Fund	Dec-15

UTI Flexi Cap Fund (Earlier Known as UTI EQUITY FUND)

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Equity and equity related instruments	65	100	Medium to high
Debt and Money Market instruments including securitized debt#	0	35	Low to medium
Units issued by REITs & InvITs	0	10	Medium to high

UTI Mastershare Unit Scheme

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Equity & equity related instruments (minimum 80% of the total assets would be in equity and equity related instruments of large cap companies)	80	100	Medium to high
Debt and Money Market instruments including securitized debt#	0	20	Low to medium
Units issued by REITs & InvITs	0	10	Medium to high

UTI Core Equity Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Equity and Equity related instruments (Minimum 35% of the total assets would be in equity and equity related instruments of large cap companies and minimum 35% of the total assets would be in equity and equity related instruments of mid cap companies)	70	100	Medium to high
Debt and Money Market instruments including securitized debt#	0	30	Low to medium
Units issued by REITs & InvITs	0	10	Medium to high

UTI Mid Cap Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Equity and equity related instruments (minimum 65% of the total assets would be in equity and equity related instruments of mid cap companies).	65	100	Medium to high
Debt and Money Market instruments including securitized debt#	0	35	Low to medium
Units issued by REITs & InvITs	0	10	Medium to high

UTI Dividend Yield Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Equity and equity related instruments (minimum 65% of the total assets would be in equity and equity related instruments of Dividend Yielding companies).	65	100	Medium to high
Debt and Money Market instruments including securitized debt#	0	35	Low to medium
Units issued by REITs & InvITs	0	10	Medium to high

UTI Value Opportunities Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Equity and equity related instruments	65	100	Medium to high
Debt and Money Market instruments including securitized debt#	0	35	Low to medium
Units issued by REITs & InvITs	0	10	Medium to high

UTI India Consumer Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Equity and equity related instruments (minimum 80% of the total assets would be in equity and equity related instruments of companies related to the theme of Indian Lifestyle & are part of benchmark sectors)	80	100	Medium to high
Debt and Money Market instruments including securitized debt#	0	20	Low to medium
Units issued by REITs & InvITs	0	10	Medium to high

UTI Infrastructure Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Equity and equity related instruments (minimum 80% of the total assets would be in equity and equity related instruments of companies related to the Infrastructure theme).	80	100	Medium to high
Debt and Money Market instruments including securitized debt#	0	20	Low to medium
Units issued by REITs & InvITs	0	10	Medium to high

UTI MNC Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Equity and equity related instruments (minimum 80% of the total assets would be in equity and equity related instruments of multi-national corporations/ companies).	80	100	Medium to high
Debt and Money Market instruments including securitized debt#	0	20	Low to medium
Units issued by REITs & InvITs	0	10	Medium to high

UTI Healthcare Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Equity and equity related instruments (minimum 80% of the total assets would be in equity and equity related instruments of companies related to the healthcare services sector).	80	100	Medium to high
Debt and Money Market instruments including securitized debt#	0	20	Low to medium
Units issued by REITs & InvITs	0	10	Medium to high

UTI Transportation & Logistics Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Equity and equity related instruments (minimum 80% of the total assets would be in equity and equity related instruments of companies engaged in the transportation and logistics sector).	80	100	Medium to high
Debt and Money Market instruments including securitised debt#	0	20	Low to medium
Units issued by REITs & InvITs	0	10	Medium to high

UTI Banking and Financial Services Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Equity and equity related instruments (minimum 80% of the total assets would be in equity and equity related instruments of companies engaged in banking and financial services activities).	80	100	Medium to high
Debt and Money Market instruments including securitised debt#	0	20	Low to medium
Units issued by REITs & InvITs	0	10	Medium to high

UTI NIFTY 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	100	Medium to High

UTI Credit Risk Fund			
Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Debt instruments (including securitised debt)*	65	100	Low to Medium
Money market instruments (including Triparty Repo on Government Securities or treasury bill & Repo)	0	35	Low
Units issued by REITs & InvITs	0	10	Medium to High

UTI Banking & PSU Debt Fund			
Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Debt and Money Market Securities issued by Banks, Public Financial Institutions (PFIs) and Public Sector Undertakings (PSUs) and Municipal Bonds	80	100	Low to Medium
Debt and Money Market Securities (including Triparty Repo on Government Securities or treasury bill & Repo) issued by entities other than Banks, Public Financial Institutions (PFIs) and Public Sector Undertakings (PSUs) and Municipal Bonds	0	20	Low to Medium

UTI Gilt Fund			
Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Securities issued by the Central Government and / or State Government and / or any security unconditionally guaranteed by the Central Government and / or State Government	80	100	Sovereign
Triparty Repo on Government Securities or treasury bill, Repo, Reverse Repo & instruments of such nature	0	20	Low

UTI Regular Savings Fund			
Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Debt and Money Market instruments (including securitized debt)*	75%	90%	Low to Medium
Equity & equity related instruments	10%	25%	Medium to High
Units issued by REITs & InvITs	0%	10%	Medium to High

UTI Hybrid Equity Fund			
Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Equity & equity related instruments	65%	80%	Medium to High
Debt and Money Market instruments (including securitised debt)*	20%	35%	Low to Medium
Units issued by REITs & InvITs	0%	10%	Medium to High

UTI Multi Asset Fund			
Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Equity & equity related instruments	65%	80%	Medium to High
Debt and Money Market instruments (including securitised debt)*	10%	25%	Low to Medium
Gold ETFs	10%	25%	High
Units issued by REITs & InvITs	0%	10%	Medium to High

UTI Focused Equity Fund			
Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Equity & equity related instruments (Maximum 30 stocks)	65%	100%	High
Debt and Money Market instruments (including securitised debt)*	0%	25%	Low to Medium
Units issued by REITs & InvITs	0%	10%	Medium to High

UTI Arbitrage Fund

(1) Under normal market circumstances, the investment range would be as follows:

Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Equity and equity related instruments	65	100	Medium to High
Derivatives including Index Futures, Stock Futures, Index Options and Stock Options*	65	100	Medium to High
Money Market, Debt instruments, Securitized debt# and call money.	0	35	Low to Medium

(2) The asset allocation under defensive circumstances would be as follows:

Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Equity and equity related instruments	0	65	Medium to High
Derivatives including Index Futures, Stock Futures, Index Options and Stock Options*	0	65	Medium to High
Money Market, Debt instruments, Securitized debt# and call money.	35	100	Low to Medium

UTI Retirement Benefit Pension Fund

Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Debt and Money Market instruments (including securitised debt)*	60%	100%	Low to Medium
Equity & Equity related instruments	0%	40%	Medium to High
Units issued by REITs & InvITs	0%	10%	Medium to High

UTI Children's Career Fund - Savings Plan

Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Debt and Money Market instruments (including securitised debt)*	60%	100%	Low to Medium
Equity & equity related instruments	0%	40%	Medium to High
Units issued by REITs & InvITs	0%	10%	Medium to High

UTI Children's Career Fund - Investment Plan

Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Equity & equity related instruments	70%	100%	Medium to High
Debt and Money Market instruments (including securitized debt)*	0%	30%	Low to Medium
Units issued by REITs & InvITs	0%	10%	Medium to High

UTI Corporate Bond Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Corporate Debt rated AA+ and above (including securitized debt)*	80%	100%	Low to Medium
Corporate debt (other than stated above) and Money Market Instruments	0%	20%	Low to Medium
Units issued by REITs & InvITs	0%	10%	Medium to High

UTI Nifty200 Momentum 30 Index Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Securities covered by Nifty200 Momentum 30 Index	95	100	Medium to High
Debt/ Money Market instruments including Triparty Repo 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

UTI Long Term Equity Fund (Tax Saving)			
Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Equity & Equity related instruments	80%	100%	Medium to High
Debt and Money Market instruments and other liquid instruments	0%	20%	Low to Medium

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

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

UTI S&P BSE Sensex Index Fund			
Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Max	Min	
Securities covered by S&P BSE Sensex TRI Index	100%	95%	Medium to High
Debt/ Money Market instruments including Triparty Repo on Government Securities or treasury bill and units of Liquid Mutual Fund	5%	0%	Low

UTI Nifty Midcap 150 Quality 50 Index Fund			
Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Max	Min	
Securities covered by Nifty Midcap 150 Quality 50 Index	100%	95%	Medium to High
Debt/ Money Market instruments including Triparty Repo on Government Securities or treasury bill and units of Liquid Mutual Fund	5%	0%	Low

The net assets of the scheme will be invested in stocks constituting the underlying index. This would be done by investing in the stocks comprising the index. The scheme shall endeavour to maintain the same weightage they represent in the index. The scheme may take exposure in derivative instruments upto 20% of the net assets of the scheme.

UTI Nifty Next 50 Index Fund			
Type of Instruments	Asset Allocation (% of Net Assets)		Risk profile
	Min	Max	
Securities covered by underlying index	95%	100%	Medium to High
Cash/Money Market Instruments including Triparty Repo on Government Securities or treasury bill and Units of Liquid Mutual Fund	0%	5%	Low

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

* Investments in securitized debt, if undertaken, shall not exceed 50% of the net assets of the

UTI S&P BSE Low Volatility Index Fund			
Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Max	Min	
Securities covered by S&P BSE Low Volatility Index	100%	95%	Medium to High
Debt/ Money Market instruments including Triparty Repo and units of Liquid Mutual Fund	5%	0%	Low

Enclosed debt exposure for identifying Perpetual Bonds/AT1 Bonds/Tier II Bonds

ISIN	Bank	Security	Type
INE028A08083	BANK OF BARODA	8.5% UNCD BOB (T-1) PERP SR-VI.	Basel III Additional Tier I Bond
INE028A08117	BANK OF BARODA	8.65% UNCD BOB (T-1) PERP SR-IX	Basel III Additional Tier I Bond
INE028A08190	BANK OF BARODA	7.44% UNCD BOB (SR-23) 03/01/2030	Basel III Tier 2 Bond
INE028A08208	BANK OF BARODA	7.84% UNNCD BOB (SR-24) 15/01/2035	Basel III Tier 2 Bond
INE040A08393	HDFC BANK LTD.	8.44% URNCD HDFC BANK SR-1-28/12/28	Infrastructure Bond
INE062A08157	STATE BANK OF INDIA	8.15% UNCD SBI-(PERP)TR-I-SR-IV	Basel III Tier 1 bond
INE090A08UC2	ICICI BANK LTD	9.90%UNCD ICICI BANKPERP-28/12/2023	Basel III Tier 1 bond
INE238A08344	AXIS BANK LTD.	9.15% URNCD AXIS BANK-31.12.22	Basel II Lower Tier 2 Bond
INE428A08101	ALLAHABAD BANK	9.53% URNCD ALL BK SR4--27/12/29	Basel III Tier 2 Bond
INE434A08075	UNION BANK OF INDIA	7.98%UNCR BONDS-24/10/2027	Basel III Tier 2 Bond
INE528G08345	YES BANK LTD.	8% URNCD YESBANK LTD 30/09/2026	Infrastructure Bond
INE528G08352	YES BANK LTD.	9.5% UNCD YES BANK(PERP)-23/12/2021	Basel III Additional Tier I Bond
INE528G08394	YES BANK LTD.	9% UNCD YES BANK(PERP)-18/10/2022	Basel III Additional Tier I Bond
INE667A08104	CANARA BANK	9.8%UNCD SYND BK(V)PERP25/07/2022.	Basel III Tier 1 bond
INE692A08086	UNION BANK OF INDIA	9.08% UNCD UNION BANK(PERP)XXIV	Basel III Additional Tier I Bond

UTI Bond Fund

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

UTI Treasury Advantage Fund

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

UTI Gilt Fund

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

UTI Multi Asset Fund

Minimum initial investment is ₹ 5,000/-.

UTI Liquid Cash Plan (UTI LCP)

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

UTI - Money Market Fund

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

UTI Short Term Income Fund

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

UTI Ultra Short Term Fund

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

UTI Medium Term Fund

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

UTI Banking & PSU Debt Fund

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

UTI Retirement Benefit Pension Fund

(a) Minimum amount for purchase:
(I) Minimum amount to each investment is Rs.500/ (purchase value). There is no upper limit.

Benchmark Index

UTI Multi Asset Fund

S&P BSE 200 (65%) is the benchmark index for the Equity part of the Portfolio, CRISIL Composite Bond Fund Index (25%) is the benchmark for that part of the Portfolio relating to investments in Debt and Money Market Instruments and the Price of Gold (10%) as per SEBI Regulations for Gold ETFs in India is the benchmark in so far it pertains to investments in Gold ETFs).

Load Structure

UTI Hybrid Equity Fund

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

UTI Credit Risk Fund

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

UTI Regular Savings Fund

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

UTI Mastershare Unit Scheme

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

UTI Flexi Cap Fund (Earlier Known as UTI EQUITY FUND)

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

UTI Value Opportunities Fund

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

UTI Liquid Cash Plan

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

UTI Multi Asset Fund

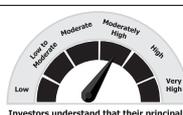
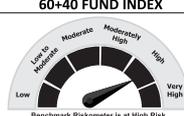
Entry Load	Exit Load
Nil	(A) Redemption / Switch out within 12 months from the date of allotment – (i) upto 10% of the allotted Units – NIL (ii) beyond 10% of the allotted Units - 1.00 % (B) Redemption / Switch out after 12 months from the date of allotment – NIL

For performance details of other Schemes managed by the Fund Manager Summary

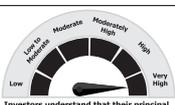
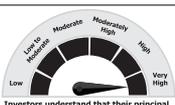
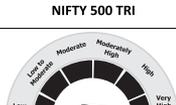
Sr. No	Name of the Fund Manager and Overall Experiences in number of year	Funds Managed	Performance data refer page no.
1	Ms. Preethi R S 10	UTI Banking and Financial Services Fund (Along with Mr. Amit Premchandani)	22
2	Mrs. Swati Kulkarni, 34	UTI Mastershare Unit Scheme UTI MNC Fund UTI Dividend Yield Fund UTI-Master Equity Plan Unit Scheme	11 17 18
3	Mr. Ajay Tyagi, 18	UTI Unit Linked Insurance Plan (Equity Portion) UTI Flexi Cap Fund (Earlier Known as UTI EQUITY FUND)	37 13
4	Mr. V Srivatsa, 19	UTI Core Equity Fund UTI Healthcare Fund (Along with Mr. Kamal Gada) UTI Hybrid Equity Fund (Along with Mr. Sunil Madhukar Patil) UTI Equity Savings Fund (Equity Portfolio) UTI Retirement Benefit Pension Fund (Equity Portion) UTI Dual Advantage Fixed Term Funds (Equity Portion);	12 23 33 38 40
5	Mr Sachin Trivedi, 20	UTI Transportation & Logistic Fund UTI Infrastructure Fund	24 21
6	Mr. Amit Premchandani, 15	UTI Banking and Financial Services Fund (Along with Ms. Preethi RS) UTI Value Opportunities Fund UTI Regular Savings Fund (Equity Portion)	22 14 36
7	Mr. Vishal Chopda, 12	UTI India Consumer Fund UTI Children's Career Fund-Savings Plan (Equity Portion) UTI Children's Career Fund - Investment Plan UTI Long Term Equity Fund (tax Saving) UTI Focused Equity Fund	20 39 41 25 17
8	Mr. Amandeep Chopra, 28	UTI Regular Savings Fund (Debt Portion) UTI Bond Fund UTI Liquid Cash Plan (along with Mr. Amit Sharma)	36 55 44
9	Mr. Sudhir Agrawal, 21	UTI Short Term Income Fund UTI Floater Fund UTI Dynamic Bond Fund UTI Gilt Fund	49 48 54 56
10	Mr. Ritesh Nambiar, 13	UTI Credit Risk Fund UTI Ultra Short Term Fund UTI Medium Term Fund	52 46 53
11	Mr. Sunil Madhukar Patil, 31	UTI Fixed Maturity Plan, UTI Fixed Term Income Funds, UTI Fixed Income Interval Fund & UTI Fixed Income Interval Fund Series II, UTI Dual Advantage Fixed Term Funds (Debt Portion), UTI Equity Savings Fund (Debt Portion), UTI Hybrid Equity Fund (Debt Portion), UTI Multi Asset Fund (Debt Portion) UTI Children's Career Fund - Savings Plan (Debt Portion) UTI Retirement Benefit Pension Fund (Debt Portion) UTI Unit Linked Insurance Plan (Debt Portion)	38 33 34 39 40 37
12	Mr. Amit Sharma, 10	UTI Money Market Fund (along with Mr. Anurag Mittal) UTI Arbitrage Fund (along with Mr Sharwan Kumar Goyal) UTI Liquid Cash Plan (along with Mr.Amandeep Chopra) UTI Overnight Fund	45 35 44 43
13	Mr Sharwan Kumar Goyal, 12	UTI Arbitrage Fund (along with Mr. Amit Sharma) UTI-Nifty Exchange Traded Fund (UTI-Nifty ETF) (along with Mr Ayush Jain) UTI-Sensex Exchange Traded Fund (UTI-Sensex ETF) UTI Nifty Next 50 ETF (along with Mr Ayush Jain) UTI S&P BSE Sensex Next 50 ETF (along with Mr Ayush Jain) UTI NIFTY 50 INDEX FUND (along with Mr Ayush Jain) UTI Nifty Next 50 Index Fund (along with Mr Ayush Jain) UTI Bank ETF (along with Mr Ayush Jain) UTI Nifty200 Momentum 30 Index Fund (along with Mr Ayush Jain) UTI Multi Asset Fund (Equity/Gold Portion) UTI S&P BSE Sensex Index Fund (along with Mr Ayush Jain) UTI Nifty Midcap 150 Quality 50 Index Fund (along with Mr Ayush Jain) UTI S&P BSE Low Volatility Index Fund (along with Mr Ayush Jain)	35 26 27 28 34 29 30 31
14	Mr Ankit Agarwal	UTI Mid Cap Fund UTI Small Cap Fund	15 16
15	Mr. Anurag Mittal	UTI Money Market Fund (Along with Mr. Amit Sharma) UTI Treasury Advantage Fund UTI Banking & PSU Debt Fund UTI Corporate Bond Fund	45 47 50 51

Scheme name	This product is suitable for investors who are seeking*	Riskometer	Benchmark Riskometer
UTI ARBITRAGE FUND Refer Page no 35	<ul style="list-style-type: none"> Capital appreciation over medium to long term Takes advantage of arbitrage opportunities in cash and derivative market without taking any directional/unhedged position in either equity or derivative instruments 	UTI ARBITRAGE FUND  Investors understand that their principal will be at Low Risk	NIFTY 50 ARBITRAGE INDEX  Benchmark Riskometer is at Low Risk.
UTI OVERNIGHT FUND Refer Page no 43	<ul style="list-style-type: none"> Reasonable income over one day with capital preservation. Investment in overnight securities. 	UTI OVERNIGHT FUND  Investors understand that their principal will be at Low Risk	CRISIL OVERNIGHT FUND AI INDEX  Benchmark Riskometer is at Low Risk.
UTI FLOATER FUND Refer Page no 48	<ul style="list-style-type: none"> To generate reasonable returns. To invest predominantly in floating rate instruments (including fixed rate instruments converted to floating rate exposures using swaps/ derivatives). 	UTI FLOATER FUND  Investors understand that their principal will be at Low to Moderate Risk	CRISIL LOW DURATION DEBT INDEX  Benchmark Riskometer is at Moderate Risk.
UTI DYNAMIC BOND FUND Refer Page no 54	<ul style="list-style-type: none"> Optimal returns with adequate liquidity over medium to long term Investment in Debt & Money Market Instruments 	UTI DYNAMIC BOND FUND  Investors understand that their principal will be at Low to Moderate Risk	CRISIL DYNAMIC BOND FUND AIII INDEX  Benchmark Riskometer is at Moderate Risk.
UTI TREASURY ADVANTAGE FUND Refer Page no 47	<ul style="list-style-type: none"> Reasonable income consistent with high liquidity over short term. Investment in Debt & Money Market instruments. 	UTI TREASURY ADVANTAGE FUND  Investors understand that their principal will be at Low to Moderate Risk	CRISIL LOW DURATION FUND AI INDEX  Benchmark Riskometer is at Low to Moderate Risk.
UTI CORPORATE BOND FUND Refer Page no 51	<ul style="list-style-type: none"> Optimal returns over the medium to long term. To invest predominantly in AA+ and above rated corporate debt. 	UTI CORPORATE BOND FUND  Investors understand that their principal will be at Low to Moderate Risk	CRISIL CORPORATE BOND FUND BII INDEX  Benchmark Riskometer is at Moderate Risk.
UTI GILT FUND Refer Page no 56	<ul style="list-style-type: none"> Credit risk free return over the medium to long term Investment in sovereign securities issued by the Central Government and / or a State Government and / or any security unconditionally guaranteed by the Central Government and / or a State Government. 	UTI GILT FUND  Investors understand that their principal will be at Low to Moderate Risk	CRISIL DYNAMIC GILT INDEX  Benchmark Riskometer is at Moderate Risk.
UTI SHORT TERM INCOME FUND Refer Page no 49	<ul style="list-style-type: none"> Reasonable Income with low risk and high level of liquidity over short-term. Investment in Debt & Money Market instruments. 	UTI SHORT TERM INCOME FUND  Investors understand that their principal will be at Moderate Risk	CRISIL SHORT DURATION FUND AII INDEX  Benchmark Riskometer is at Moderate Risk.
UTI LIQUID CASH PLAN Refer Page no 44	<ul style="list-style-type: none"> Steady and reasonable Income over short-term with capital preservati on. Investment in money market securities & high quality debt. 	UTI LIQUID CASH PLAN  Investors understand that their principal will be at Moderate Risk	CRISIL LIQUID FUND AI INDEX  Benchmark Riskometer is at Low to Moderate Risk.
UTI MONEY MARKET FUND Refer Page no 45	<ul style="list-style-type: none"> Reasonable Income with high level of liquidity over short-term. Investment in money market securities. 	UTI MONEY MARKET FUND  Investors understand that their principal will be at Moderate Risk	CRISIL MONEY MARKET FUND AI INDEX  Benchmark Riskometer is at Low to Moderate Risk.
UTI ULTRA SHORT TERM FUND Refer Page no 46	<ul style="list-style-type: none"> Reasonable Income with low volatility over short term. Investment in debt & money market instruments. 	UTI ULTRA SHORT TERM FUND  Investors understand that their principal will be at Moderate Risk	CRISIL ULTRA SHORT DURATION FUND BI INDEX  Benchmark Riskometer is at Moderate Risk.
UTI BANKING AND PSU DEBT FUND Refer Page no 50	<ul style="list-style-type: none"> Reasonable income, with low risk and high level of liquidity over short to medium term. Investment predominantly in Debt & Money Market Securities issued by Bank, Public Sector Undertaking (PSUs), Public Financial Institutions (PFIs) and Municipal Bonds. 	UTI BANKING AND PSU DEBT FUND  Investors understand that their principal will be at Moderate Risk	CRISIL BANKING AND PSU DEBT INDEX  Benchmark Riskometer is at Moderate Risk.

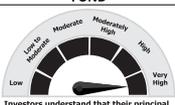
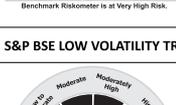
*Investors should consult their Mutual Fund Distributor - Investment Advisor if in doubt about whether the product is suitable for them.

Scheme name	This product is suitable for investors who are seeking*	Riskometer	Benchmark Riskometer
UTI MEDIUM TERM FUND Refer Page no 53	<ul style="list-style-type: none"> Reasonable income over the medium to long term. Investment in Debt and Money Market instruments. 	UTI MEDIUM TERM FUND  Investors understand that their principal will be at Moderate Risk	CRISIL MEDIUM DURATION FUND BIII INDEX  Benchmark Riskometer is at Moderately High Risk.
UTI EQUITY SAVINGS FUND Refer Page no 38	<ul style="list-style-type: none"> Long-term capital appreciation and income Investment in equity & equity related instruments, arbitrage opportunities, and investments in debt money market opportunities. 	UTI EQUITY SAVINGS FUND  Investors understand that their principal will be at Moderate Risk	CRISIL EQUITY SAVINGS INDEX  Benchmark Riskometer is at Moderately High Risk.
UTI BOND FUND Refer Page no 55	<ul style="list-style-type: none"> Optimal returns with adequate liquidity over medium to long term Investment in Debt & money market instruments 	UTI BOND FUND  Investors understand that their principal will be at Moderate Risk	CRISIL MEDIUM TO LONG DURATION FUND AIII INDEX  Benchmark Riskometer is at Moderate Risk.
UTI CREDIT RISK FUND Refer Page no 52	<ul style="list-style-type: none"> Reasonable income and capital appreciation over medium to long term Investment in Debt and Money Market instruments 	UTI CREDIT RISK FUND  Investors understand that their principal will be at Moderately High Risk	CRISIL CREDIT RISK FUND CII INDEX  Benchmark Riskometer is at High Risk.
UTI REGULAR SAVINGS FUND Refer Page no 36	<ul style="list-style-type: none"> Long-term capital appreciation and regular income over medium-term Investment in equity instruments (maximum 25%) and fixed income securities (debt and money market securities) 	UTI REGULAR SAVINGS FUND  Investors understand that their principal will be at Moderately High Risk	NIFTY 50 HYBRID COMPOSITE DEBT 15:85 INDEX  Benchmark Riskometer is at Moderately High Risk.
UTI UNIT LINKED INSURANCE PLAN Refer Page no 37	<ul style="list-style-type: none"> Long Term Capital Appreciation Investment in equity instruments (maximum-40%) and debt Instruments 	UTI UNIT LINKED INSURANCE PLAN  Investors understand that their principal will be at Moderately High Risk	NIFTY 50 HYBRID COMPOSITE DEBT 50:50 INDEX  Benchmark Riskometer is at High Risk.
UTI RETIREMENT BENEFIT PENSION FUND Refer Page no 40	<ul style="list-style-type: none"> Long Term Capital Appreciation Investment in equity instruments (maximum-40%) and debt/ Money market Instruments 	UTI RETIREMENT BENEFIT PENSION FUND  Investors understand that their principal will be at High Risk	CRISIL SHORT TERM DEBT HYBRID 60+40 FUND INDEX  Benchmark Riskometer is at High Risk.
UTI CHILDREN'S CAREER FUND - SAVINGS PLAN Refer Page no 39	<ul style="list-style-type: none"> Long Term Capital Appreciation Investment in equity instruments (maximum-40%) and debt Instruments 	UTI CHILDREN'S CAREER FUND - SAVINGS PLAN  Investors understand that their principal will be at High Risk	CRISIL SHORT TERM DEBT HYBRID 60+40 FUND INDEX  Benchmark Riskometer is at High Risk.
UTI MULTI ASSET FUND Refer Page no 34	<ul style="list-style-type: none"> Long-term capital appreciation Investment in equity, debt and Gold ETFs with a minimum allocation of 10% in each asset class 	UTI MULTI ASSET FUND  Investors understand that their principal will be at Very High Risk	65% S&P BSE 200 TRI, 25% CRISIL COMPOSITE BOND FUND INDEX & 10% Price of Gold  Benchmark Riskometer is at Very High Risk.
UTI HYBRID EQUITY FUND Refer Page no 33	<ul style="list-style-type: none"> Long term capital appreciation Investment in equity instruments (maximum-80%) and fixed income securities (debt and money market securities) 	UTI HYBRID EQUITY FUND  Investors understand that their principal will be at Very High Risk	CRISIL HYBRID 35+65 AGGRESSIVE INDEX  Benchmark Riskometer is at Very High Risk.

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Scheme name	This product is suitable for investors who are seeking*	Riskometer	Benchmark Riskometer
UTI NIFTY 50 INDEX FUND Refer Page no 26	<ul style="list-style-type: none"> Capital growth in tune with index returns Passive investment in equity instruments comprised in Nifty 50 index 	UTI NIFTY 50 INDEX FUND  Investors understand that their principal will be at Very High Risk	NIFTY 50 TRI  Benchmark Riskometer is at Very High Risk.
UTI NIFTY NEXT 50 INDEX FUND Refer Page no 27	<ul style="list-style-type: none"> Capital growth in tune with index returns Passive investment in equity instruments comprised in Nifty Next 50 index 	UTI NIFTY NEXT 50 INDEX FUND  Investors understand that their principal will be at Very High Risk	NIFTY NEXT 50 TRI  Benchmark Riskometer is at Very High Risk.
UTI BANKING AND FINANCIAL SERVICES FUND Refer Page no 22	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in equity and equity related securities of companies engaged in banking and financial services activities. 	UTI BANKING AND FINANCIAL SERVICES FUND  Investors understand that their principal will be at Very High Risk	NIFTY FINANCIAL SERVICES TRI  Benchmark Riskometer is at Very High Risk.
UTI MASTERSHARE UNIT SCHEME Refer Page no 11	<ul style="list-style-type: none"> Long term capital appreciation. Investment predominantly in equity instruments of large cap companies. 	UTI MASTERSHARE UNIT SCHEME  Investors understand that their principal will be at Very High Risk	S&P BSE 100 TRI  Benchmark Riskometer is at Very High Risk.
UTI HEALTHCARE FUND Refer Page no 23	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in equity and equity related securities in the Healthcare Service sector. 	UTI HEALTHCARE FUND  Investors understand that their principal will be at Very High Risk	S&P BSE HEALTHCARE TRI  Benchmark Riskometer is at Very High Risk.
UTI TRANSPORTATION & LOGISTICS FUND Refer Page no 24	<ul style="list-style-type: none"> Long term capital appreciation. Investment predominantly in equity and equity related securities of the companies engaged in the transportation and logistics sector. 	UTI TRANSPORTATION & LOGISTICS FUND  Investors understand that their principal will be at Very High Risk	UTI TRANSPORTATION AND LOGISTICS FUND TRI  Benchmark Riskometer is at Very High Risk.
UTI FLEXI CAP FUND Refer Page no 13	<ul style="list-style-type: none"> Long term capital appreciation Investment in equity instruments of companies with good growth prospects across the market capitalization spectrum. 	UTI FLEXI CAP FUND  Investors understand that their principal will be at Very High Risk	NIFTY 500 TRI  Benchmark Riskometer is at Very High Risk.
UTI VALUE OPPORTUNITIES FUND Refer Page no 14	<ul style="list-style-type: none"> Long term capital appreciation Investment in equity instruments following a value investment strategy across the market capitalization spectrum. 	UTI VALUE OPPORTUNITIES FUND  Investors understand that their principal will be at Very High Risk	NIFTY 500 TRI  Benchmark Riskometer is at Very High Risk.
UTI INDIA CONSUMER FUND Refer Page no 20	<ul style="list-style-type: none"> Long term capital growth Investment in equity instruments of companies that are expected to benefit from the changing consumer aspirations, changing lifestyle and growth of consumption 	UTI INDIA CONSUMER FUND  Investors understand that their principal will be at Very High Risk	NIFTY INDIA CONSUMPTION TRI  Benchmark Riskometer is at Very High Risk.
UTI CHILDREN'S CAREER FUND - INVESTMENT PLAN Refer Page no 41	<ul style="list-style-type: none"> Long term capital appreciation Investment in equity instruments (above 70%) and debt instruments. 	UTI CHILDREN'S CAREER FUND - INVESTMENT PLAN  Investors understand that their principal will be at Very High Risk	NIFTY 500 TRI  Benchmark Riskometer is at Very High Risk.
UTI LONG TERM EQUITY FUND (TAX SAVING) Refer Page no 25	<ul style="list-style-type: none"> Long term capital appreciation Investment in equity instruments of companies that are believed to have growth potential. 	UTI LONG TERM EQUITY FUND  Investors understand that their principal will be at Very High Risk	NIFTY 500 TRI  Benchmark Riskometer is at Very High Risk.

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Scheme name	This product is suitable for investors who are seeking*	Riskometer	Benchmark Riskometer
UTI DIVIDEND YIELD FUND Refer Page no 18	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in Dividend Yielding equity and equity related securities 	UTI DIVIDEND YIELD FUND  Investors understand that their principal will be at Very High Risk	NIFTY 500 TRI  Benchmark Riskometer is at Very High Risk.
UTI CORE EQUITY FUND Refer Page no 12	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in equity instruments of both large cap and mid cap companies 	UTI CORE EQUITY FUND  Investors understand that their principal will be at Very High Risk	NIFTY LARGEMIDCAP 250 TRI  Benchmark Riskometer is at Very High Risk.
UTI INFRASTRUCTURE FUND Refer Page no 21	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in equity and equity related securities of companies forming part of the infrastructure sector. 	UTI INFRASTRUCTURE FUND  Investors understand that their principal will be at Very High Risk	NIFTY INFRASTRUCTURE TRI  Benchmark Riskometer is at Very High Risk.
UTI MNC FUND Refer Page no 19	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in equity and equity related securities of Multi-National companies 	UTI MNC FUND  Investors understand that their principal will be at Very High Risk	Nifty MNC TRI  Benchmark Riskometer is at Very High Risk.
UTI MID CAP FUND Refer Page no 15	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in mid cap companies 	UTI MID CAP FUND  Investors understand that their principal will be at Very High Risk	NIFTY MIDCAP 150 TRI  Benchmark Riskometer is at Very High Risk.
UTI SMALLCAP FUND Refer Page no 16	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly equity and equity related securities of small cap companies 	UTI SMALLCAP FUND  Investors understand that their principal will be at Very High Risk	NIFTY SMALLCAP 250 TRI  Benchmark Riskometer is at Very High Risk.
UTI NIFTY200 MOMENTUM 30 INDEX FUND Refer Page no 28	<ul style="list-style-type: none"> Capital growth in tune with the index returns Passive investment in equity instruments comprised in Nifty200 Momentum 30 Index 	UTI NIFTY200 MOMENTUM 30 INDEX FUND  Investors understand that their principal will be at Very High Risk	NIFTY 200 MOMENTUM 30 TRI  Benchmark Riskometer is at Very High Risk.
UTI FOCUSED EQUITY FUND Refer Page no 17	<ul style="list-style-type: none"> Long term capital Growth Investment in equity & equity related securities across market capitalization in maximum 30 stocks 	UTI FOCUSED EQUITY FUND  Investors understand that their principal will be at Very High Risk	NIFTY 500 TRI  Benchmark Riskometer is at Very High Risk.
UTI S&P BSE SENSEX INDEX FUND Refer Page no 29	<ul style="list-style-type: none"> Capital growth in tune with the index returns Passive investment in equity instruments comprised in S&P BSE Sensex Index 	UTI S&P BSE SENSEX INDEX FUND  Investors understand that their principal will be at Very High Risk	S&P BSE SENSEX TRI  Benchmark Riskometer is at Very High Risk.
UTI NIFTY MIDCAP 150 QUALITY 50 INDEX FUND Refer Page no 30	<ul style="list-style-type: none"> Capital growth in tune with the index returns Passive investment in equity instruments comprised in Nifty Midcap 150 Quality 50 Index 	UTI NIFTY MIDCAP 150 QUALITY 50 INDEX FUND  Investors understand that their principal will be at Very High Risk	NIFTY MIDCAP 150 QUALITY 50 TRI  Benchmark Riskometer is at Very High Risk.
UTI S&P BSE LOW VOLATILITY INDEX FUND Refer Page no 31	<ul style="list-style-type: none"> Capital growth in tune with the index returns Passive investment in equity instruments comprised in S&P BSE Low Volatility Index 	UTI S&P BSE LOW VOLATILITY INDEX FUND  Investors understand that their principal will be at Very High Risk	S&P BSE LOW VOLATILITY TRI  Benchmark Riskometer is at Very High Risk.

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Ser. No.	SCHEMEDESC	PLANDESC	ISIN
1	UTI Treasury Advantage Fund - Institutional Plan	Direct Annual IDCW Plan	INF789F01XF9
2	UTI Treasury Advantage Fund - Institutional Plan	Direct Annual IDCW Plan	INF789F01XG7
3	UTI Treasury Advantage Fund - Institutional Plan	Direct Monthly IDCW Plan	INF789F01XJ1
4	UTI Treasury Advantage Fund - Institutional Plan	Direct Monthly IDCW Plan	INF789F01XK9
5	UTI Treasury Advantage Fund - Institutional Plan	Direct Quarterly IDCW Plan	INF789F01XL7
6	UTI Treasury Advantage Fund - Institutional Plan	Direct Quarterly IDCW Plan	INF789F01XM5
7	UTI Banking & Financial Services Fund	Direct IDCW Plan	INF789F01SL7
8	UTI Banking & Financial Services Fund	Direct IDCW Plan	INF789F01SM5
9	UTI Bond Fund	Direct Quarterly IDCW Plan	INF789F01SO1
10	UTI Bond Fund	Direct Quarterly IDCW Plan	INF789F01SP8
11	UTI Bond Fund	Direct Annual IDCW Plan	INF789FA1T80
12	UTI Bond Fund	Direct Annual IDCW Plan	INF789FA1T98
13	UTI Banking & PSU Debt Fund	Direct Quarterly IDCW Plan	INF789F01624
14	UTI Banking & PSU Debt Fund	Direct Quarterly IDCW Plan	INF789F01722
15	UTI Banking & PSU Debt Fund	Direct Annual IDCW Plan	INF789FA1V03
16	UTI Banking & PSU Debt Fund	Direct Annual IDCW Plan	INF789FA1V11
17	UTI Contra Fund	Direct IDCW Plan	INF789F015R4
18	UTI Contra Fund	Direct IDCW Plan	INF789F015S2
19	UTI Credit Risk Fund	Direct Quarterly IDCW Plan	INF789F01YC4
20	UTI Credit Risk Fund	Direct Quarterly IDCW Plan	INF789F01YD2
21	UTI Credit Risk Fund	Direct Annual IDCW Plan	INF789FB1U28
22	UTI Credit Risk Fund	Direct Annual IDCW Plan	INF789FB1U36
23	UTI Credit Risk Fund	Direct Monthly IDCW Plan	INF789FB1U02
24	UTI Credit Risk Fund	Direct Monthly IDCW Plan	INF789FB1U10
25	UTI Liquid Cash Plan- Institutional	Direct Monthly IDCW Plan	INF789F01R44
26	UTI Liquid Cash Plan- Institutional	Direct Monthly IDCW Plan	INF789F01XS2
27	UTI Liquid Cash Plan- Institutional	Direct Quarterly IDCW Plan	INF789FA1K22
28	UTI Liquid Cash Plan- Institutional	Direct Quarterly IDCW Plan	INF789FA1K30
29	UTI Liquid Cash Plan- Institutional	Direct Annual IDCW Plan	INF789FA1K63
30	UTI Liquid Cash Plan- Institutional	Direct Annual IDCW Plan	INF789FA1K71
31	UTI Dynamic Bond Fund	Direct Quarterly IDCW Plan	INF789F01X88
32	UTI Dynamic Bond Fund	Direct Quarterly IDCW Plan	INF789F01XC6
33	UTI Dynamic Bond Fund	Direct Annual IDCW Plan	INF789FA1S65
34	UTI Dynamic Bond Fund	Direct Annual IDCW Plan	INF789FA1S73
35	UTI DIVIDEND YIELD FUND	Direct IDCW Option	INF789F01SU8
36	UTI DIVIDEND YIELD FUND	Direct IDCW Option	INF789F01SV6
37	UTI Energy Fund	Direct IDCW Plan	INF789F01SX2
38	UTI Energy Fund	Direct IDCW Plan	INF789F01SY0
39	UTI Flexi Cap Fund (Earlier Known as UTI EQUITY FUND)	Direct IDCW Plan	INF789F01TA8
40	UTI Flexi Cap Fund (Earlier Known as UTI EQUITY FUND)	Direct IDCW Plan	INF789F01TB6
41	UTI Long Term Equity Fund (Tax Saving)	Direct IDCW Plan	INF789F01TD2
42	UTI ULTRA SHORT TERM FUND	DIRECT MONTHLY IDCW PLAN	INF789FA1P84
43	UTI ULTRA SHORT TERM FUND	DIRECT MONTHLY IDCW PLAN	INF789FA1P92
44	UTI ULTRA SHORT TERM FUND	DIRECT QUARTERLY IDCW PLAN	INF789FA1Q00
45	UTI ULTRA SHORT TERM FUND	DIRECT QUARTERLY IDCW PLAN	INF789FA1Q18
46	UTI ULTRA SHORT TERM FUND	DIRECT ANNUAL IDCW PLAN	INF789FA1Q42
47	UTI ULTRA SHORT TERM FUND	DIRECT ANNUAL IDCW PLAN	INF789FA1Q59
48	UTI GILT FUND	Direct IDCW PLAN	INF789F01T9
49	UTI GILT FUND	Direct IDCW PLAN	INF789F01TK7
50	UTI HEALTHCARE FUND	Direct IDCW PLAN	INF789F01TM3
51	UTI HEALTHCARE FUND	Direct IDCW PLAN	INF789F01TN1
52	UTI-Services Industries Fund	Direct IDCW PLAN	INF789F01TP6
53	UTI-Services Industries Fund	Direct IDCW PLAN	INF789F01TQ4
54	UTI-Infrastructure Fund	Direct IDCW PLAN	INF789F01TS0
55	UTI-Infrastructure Fund	Direct IDCW PLAN	INF789F01TT8
56	UTI - LONG TERM ADVANTAGE FUND - SERIES III	DIRECT PLAN - IDCW	INF789FB18N3
57	UTI LONG TERM ADVANTAGE FUND - SERIES IV	DIRECT PLAN - IDCW	INF789FC1FD7
58	UTI LONG TERM ADVANTAGE FUND - SERIES V	DIRECT PLAN - IDCW	INF789FC1H51
59	UTI LONG TERM ADVANTAGE FUND - SERIES VI	DIRECT PLAN - IDCW	INF789FC1V74
60	UTI LONG TERM ADVANTAGE FUND - SERIES VII	DIRECT PLAN - IDCW	INF789FC1T74
61	UTI-BLUECHIP FLEXICAP FUND	Direct IDCW PLAN	INF789F01TV4
62	UTI-BLUECHIP FLEXICAP FUND	Direct IDCW PLAN	INF789F01TW2
63	UTI-India Lifestyle Fund	Direct IDCW PLAN	INF789F01VG1
64	UTI-India Lifestyle Fund	Direct IDCW PLAN	INF789F01VH9
65	UTI-Mid Cap Fund	Direct IDCW PLAN	INF789F01VY8
66	UTI-MID CAP FUND	Direct IDCW PLAN	INF789F01TZ5
67	UTI-MNC Fund	Direct IDCW PLAN	INF789F01UB4
68	UTI-MNC Fund	Direct IDCW PLAN	INF789F01UC2
69	UTI CORE EQUITY FUND	Direct IDCW PLAN	INF789F01UE8
70	UTI CORE EQUITY FUND	Direct IDCW PLAN	INF789F01UF5
71	UTI REGULAR SAVINGS FUND	Direct MONTHLY IDCW PLAN	INF789F01UK5
72	UTI REGULAR SAVINGS FUND	Direct MONTHLY IDCW PLAN	INF789F01UL3
73	UTI REGULAR SAVINGS FUND	Direct PLAN	INF789F01UM1
74	UTI-Money Market Fund -Institutional Plan	Direct MONTHLY IDCW PLAN	INF789FA1M46
75	UTI-Money Market Fund -Institutional Plan	Direct MONTHLY IDCW PLAN	INF789FA1M53
76	UTI-Money Market Fund -Institutional Plan	Direct QUARTERLY IDCW PLAN	INF789FA1M61
77	UTI-Money Market Fund -Institutional Plan	Direct QUARTERLY IDCW PLAN	INF789FA1M79
78	UTI-Money Market Fund -Institutional Plan	Direct ANNUAL IDCW PLAN	INF789FA1N03
79	UTI-Money Market Fund -Institutional Plan	Direct ANNUAL IDCW PLAN	INF789FA1N11
80	UTI-Mastershare Unit Scheme	Direct IDCW PLAN	INF789F01UQ2
81	UTI-Mastershare Unit Scheme	Direct IDCW PLAN	INF789F01UR0
82	UTI MEDIUM TERM FUND	Direct ANNUAL IDCW PLAN	INF789FB1KL1
83	UTI MEDIUM TERM FUND	Direct ANNUAL IDCW PLAN	INF789FB1KM9
84	UTI MEDIUM TERM FUND	Direct MONTHLY IDCW PLAN	INF789FB1KF3
85	UTI MEDIUM TERM FUND	Direct MONTHLY IDCW PLAN	INF789FB1KG1
86	UTI MEDIUM TERM FUND	Direct QUARTERLY IDCW PLAN	INF789FB1KH9
87	UTI MEDIUM TERM FUND	Direct QUARTERLY IDCW PLAN	INF789FB1KJ7
88	UTI-Nifty Index Fund	Direct IDCW PLAN	INF789F01WY2
89	UTI-Nifty Index Fund	Direct IDCW PLAN	INF789F01WZ9
90	UTI VALUE OPPORTUNITIES FUND	Direct IDCW PLAN	INF789F01UZ3
91	UTI VALUE OPPORTUNITIES FUND	Direct IDCW PLAN	INF789F01VA4
92	UTI-Rajiv Gandhi Equity Saving Scheme	Direct IDCW PLAN	INF789F01YS0
93	UTI ARBITRAGE FUND	Direct IDCW PLAN	INF789FB1RE1
94	UTI ARBITRAGE FUND	Direct IDCW PLAN	INF789FB1RF8
95	UTI-Short Term Income Fund- Institutional Option	Direct QUARTERLY IDCW PLAN	INF789FA1R66
96	UTI-Short Term Income Fund- Institutional Option	Direct QUARTERLY IDCW PLAN	INF789FA1R74
97	UTI-Short Term Income Fund- Institutional Option	Direct MONTHLY IDCW PLAN	INF789F01XZ7
98	UTI-Short Term Income Fund- Institutional Option	Direct MONTHLY IDCW PLAN	INF789F01YA8
99	UTI-Short Term Income Fund- Institutional Option	Direct ANNUAL IDCW PLAN	INF789FA1R33
100	UTI-Short Term Income Fund- Institutional Option	Direct ANNUAL IDCW PLAN	INF789FA1R41
101	UTI Multi Asset Fund	Direct IDCW Plan	INF789F01VC0
102	UTI Multi Asset Fund	Direct IDCW Plan	INF789F01VD8
103	UTI CORPORATE BOND FUND	Direct Plan	INF789F1A546
104	UTI CORPORATE BOND FUND	Direct Plan	INF789F1A553

105	UTI CORPORATE BOND FUND	Direct Plan	INF789F1A561
106	UTI CORPORATE BOND FUND	Direct Plan	INF789F1A579
107	UTI CORPORATE BOND FUND	Direct Plan	INF789F1A587
108	UTI CORPORATE BOND FUND	Direct Plan	INF789F1A595
109	UTI CORPORATE BOND FUND	Direct Plan	INF789F1A603
110	UTI CORPORATE BOND FUND	Direct Plan	INF789F1A611
111	UTI EQUITY SAVINGS FUND	Direct Plan	INF789F1A751
112	UTI EQUITY SAVINGS FUND	Direct Plan	INF789F1A769
113	UTI EQUITY SAVINGS FUND	Direct Plan	INF789F1A801
114	UTI EQUITY SAVINGS FUND	Direct Plan	INF789F1A819
115	UTI EQUITY SAVINGS FUND	Direct Plan	INF789F1A843
116	UTI EQUITY SAVINGS FUND	Direct Plan	INF789F1A850
117	UTI - FLOATER FUND	DIRECT PLAN	INF789F1AC73
118	UTI - FLOATER FUND	DIRECT PLAN	INF789F1AC70
119	UTI - FLOATER FUND	DIRECT PLAN	INF789F1AD01
120	UTI - FLOATER FUND	DIRECT PLAN	INF789F1ADB9
121	UTI - FLOATER FUND	DIRECT PLAN	INF789F1AD77
122	UTI - FLOATER FUND	DIRECT PLAN	INF789F1ADD5
123	UTI - FLOATER FUND	DIRECT PLAN	INF789F1ADE3
124	UTI - FLOATER FUND	DIRECT PLAN	INF789F1ADF0

Ser. No.	SCHEMEDISC	PLANEDESC	ISIN
1	UTI Transportation & Logistics Fund	Regular IDCW Plan	INF789F01281
2	UTI Hybrid Equity Fund	Regular IDCW Plan	INF789F01315
3	UTI Banking & Financial Services Fund	Regular IDCW Plan	INF789F01356
4	UTI Banking & Financial Services Fund	Regular IDCW Plan	INF789F01364
5	UTI Bond Fund	Regular Quarterly IDCW Plan	INF789F01380
6	UTI Bond Fund	Regular Quarterly IDCW Plan	INF789F01398
7	UTI Banking & PSU Debt Fund	Regular Quarterly IDCW Plan	INF789F01223
8	UTI Banking & PSU Debt Fund	Regular Quarterly IDCW Plan	INF789F01321
9	UTI Contra Fund	Regular IDCW Plan	INF789F01414
10	UTI Contra Fund	Regular IDCW Plan	INF789F01422
11	UTI Credit Risk Fund	Regular Quarterly IDCW Plan	INF789F01RA2
12	UTI Credit Risk Fund	Regular Quarterly IDCW Plan	INF789F01RB0
13	UTI Dynamic Bond Fund	Regular Quarterly IDCW Plan	INF789F01J00
14	UTI Dynamic Bond Fund	Regular Quarterly IDCW Plan	INF789F01JP7
15	UTI DIVIDEND YIELD FUND	Regular IDCW Plan	INF789F01448
16	UTI DIVIDEND YIELD FUND	Regular IDCW Plan	INF789F01455
17	UTI Energy Fund	Regular IDCW Plan	INF789F01471
18	UTI Energy Fund	Regular IDCW Plan	INF789F01489
19	UTI FLEXI CAP FUND	Regular IDCW Plan	INF189A01053
20	UTI FLEXI CAP FUND	Regular IDCW Plan	INF789F01505
21	UTI Long Term Equity Fund (Tax Saving)	Regular IDCW Plan	INF789F01521
22	UTI ULTRA SHORT TERM FUND	REGULAR - DAILY IDCW PLAN	INF789F01554
23	UTI - GSEC-INVESTMENT PLAN	IDCW PLAN	INF789F01612
24	UTI - GSEC-INVESTMENT PLAN	IDCW PLAN	INF789F01620
25	UTI GILT FUND	REGULAR IDCW PLAN	INF789F01646
26	UTI GILT FUND	REGULAR IDCW PLAN	INF789F01653
27	UTI HEALTHCARE FUND	REGULAR IDCW PLAN	INF789F01679
28	UTI HEALTHCARE FUND	REGULAR IDCW PLAN	INF789F01687
29	UTI-Services Industries Fund	IDCW PLAN	INF789F01703
30	UTI-Services Industries Fund	IDCW PLAN	INF789F01711
31	UTI-Infrastructure Fund	IDCW PLAN	INF789F01737
32	UTI-Infrastructure Fund	IDCW PLAN	INF789F01745
33	UTI - LONG TERM ADVANTAGE FUND - SERIES III	REGULAR PLAN - IDCW	INF789F016M7
34	UTI LONG TERM ADVANTAGE FUND - SERIES IV	REGULAR PLAN - IDCW	INF789F01F81
35	UTI LONG TERM ADVANTAGE FUND - SERIES V	REGULAR PLAN - IDCW	INF789F01H05
36	UTI LONG TERM ADVANTAGE FUND - SERIES VI	REGULAR PLAN - IDCW	INF789F01V58
37	UTI LONG TERM ADVANTAGE FUND - SERIES VII	REGULAR PLAN - IDCW	INF789F01508
38	UTI-BLUECHIP FLEXICAP FUND	IDCW PLAN	INF789F01760
39	UTI-BLUECHIP FLEXICAP FUND	IDCW PLAN	INF789F01778
40	UTI-India Lifestyle Fund	IDCW PLAN	INF789F01CF3
41	UTI-India Lifestyle Fund	IDCW PLAN	INF789F01CG1
42	UTI-Mid Cap Fund	IDCW	INF789F01794
43	UTI-Mid Cap Fund	IDCW	INF789F01802
44	UTI-MNC Fund	IDCW PLAN	INF789F01828
45	UTI-MNC Fund	IDCW PLAN	INF789F01836
46	UTI CORE EQUITY FUND	REGULAR IDCW PLAN	INF189A01046
47	UTI CORE EQUITY FUND	REGULAR IDCW PLAN	INF789F01851
48	UTI-Mastershare Unit Scheme	IDCW PLAN	INF189A01038
49	UTI-Mastershare Unit Scheme	IDCW PLAN	INF789F01950
50	UTI-Nifty Index Fund	IDCW PLAN	INF789F01JL6
51	UTI-Nifty Index Fund	IDCW PLAN	INF789F01JM4
52	UTI VALUE OPPORTUNITIES FUND	REGULAR IDCW PLAN	INF789F01AE0
53	UTI VALUE OPPORTUNITIES FUND	REGULAR IDCW PLAN	INF789F01AF7
54	UTI-Rajiv Gandhi Equity Saving Scheme	RETAIL IDCW PLAN	INF789F01YQ4
55	UTI ARBITRAGE FUND	REGULAR IDCW PLAN	INF789F01RH4
56	UTI ARBITRAGE FUND	REGULAR IDCW PLAN	INF789F01R12
57	UTI Multi Asset Fund	Regular IDCW Plan	INF789F01AN1
58	UTI Multi Asset Fund	Regular IDCW Plan	INF789F01A09
59	UTI CORPORATE BOND FUND	Regular Plan	INF789F1A447
60	UTI CORPORATE BOND FUND	Regular Plan -	INF789F1A454
61	UTI CORPORATE BOND FUND	Regular Plan	INF789F1A462
62	UTI CORPORATE BOND FUND	Regular Plan	INF789F1A470
63	UTI CORPORATE BOND FUND	Regular Plan	INF789F1A488
64	UTI CORPORATE BOND FUND	Regular Plan	INF789F1A496
65	UTI CORPORATE BOND FUND	Regular Plan	INF789F1A504
66	UTI CORPORATE BOND FUND	Regular Plan	INF789F1A512
67	UTI EQUITY SAVINGS FUND	Regular Plan	INF789F1A728
68	UTI EQUITY SAVINGS FUND	Regular Plan	INF789F1A736
69	UTI EQUITY SAVINGS FUND	Regular Plan	INF789F1A785
70	UTI EQUITY SAVINGS FUND	Regular Plan	INF789F1A793
71	UTI EQUITY SAVINGS FUND	Regular Plan	INF789F1A827
72	UTI EQUITY SAVINGS FUND	Regular Plan	INF789F1A835
73	UTI - FLOATER FUND	REGULAR PLAN	INF789F1AC71
74	UTI - FLOATER FUND	REGULAR PLAN	INF789F1AC09
75	UTI - FLOATER FUND	REGULAR PLAN	INF789F1AC77
76	UTI - FLOATER FUND	REGULAR PLAN	INF789F1AC55
77	UTI - FLOATER FUND	REGULAR PLAN	INF789F1ACT3
78	UTI - FLOATER FUND	REGULAR PLAN	INF789F1ACU1
79	UTI - FLOATER FUND	REGULAR PLAN	INF789F1ACV9
80	UTI - FLOATER FUND	REGULAR PLAN	INF789F1ACW7

Schemes ISIN - more Plan/options wise available in UTIMF web site as per link

[https://docs.utimf.com/v1/AUTH_5b9dd00b-8132-4a21-a800-](https://docs.utimf.com/v1/AUTH_5b9dd00b-8132-4a21-a800-711111810cee/UTIContainer/Details%20of%20ISIN%20for%20Demat%20Account-Open%20Ended%20Schemes20190821-055050.xlsx)

[711111810cee/UTIContainer/Details%20of%20ISIN%20for%20Demat%20Account-Open%20Ended%20Schemes20190821-055050.xlsx](https://docs.utimf.com/v1/AUTH_5b9dd00b-8132-4a21-a800-711111810cee/UTIContainer/Details%20of%20ISIN%20for%20Demat%20Account-Open%20Ended%20Schemes20190821-055050.xlsx)

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ATTENTION

UTI SCUP Outstanding Unit holding Accounts

Due to closure of the UTI Senior Citizens Unit Plan (UTI-SCUP) as of 18/02/2008 SCUP unitholders who have still not submitted their Membership Certificate for redeeming/switching the outstanding units, may submit the same alongwith the duly filled in Forms to our Registrar & Transfer Agent for UTI-SCUP UTI Infrastructure Technology And Services Limited, Plot No.3, Sector 11, CBD Belapur, Navi Mumbai 400614 or to our nearest UTI Financial Centre.

Members are requested to get their signature attested by their Banker where they are having their Bank account (under their official seal mentioning Name, Designation and Employee no. of the Attesting Authority), as over a period of time the Member's signature might have undergone changes.

For any assistance in this regard you may also directly contact Mr. Kishor Paunikar, Associate Vice President, Department of Operations at UTI Corporate Office over phone at 022-66786253 or mail him at kishor.paunikar@uti.co.in

Fund Manager : An employee of the asset management company such as a mutual fund or life insurer, who manages investments of the scheme. He is usually part of a larger team of fund managers and research analysts.

Application Amount for Fresh Subscription : This is the minimum investment amount for a new investor in a mutual fund scheme.

Minimum Additional Amount : This is the minimum investment amount for an existing investor in a mutual fund scheme.

Yield to Maturity : The Yield to Maturity or the YTM is the rate of return anticipated on a bond if held until maturity. YTM is expressed as an annual rate. The YTM factors in the bond's current market price, par value, coupon interest rate and time to maturity.

SIP : SIP or systematic investment plan works on the principle of making periodic investments of a fixed sum. It works similar to a recurring bank deposit. For instance, an investor may opt for an SIP that invests ₹ 500 every 15th of the month in an equity fund for a period of three years.

NAV : The NAV or the net asset value is the total asset value per unit of the mutual fund after deducting all related and permissible expenses. The NAV is calculated at the end of every business day. It is the value at which the investor enters or exits the mutual fund.

Benchmark : A group of securities, usually a market index, whose performance is used as a standard or benchmark to measure investment performance of mutual funds, among other investments. Some typical benchmarks include the Nifty, Sensex, BSE200, BSE500, 10-Year Gsec.

Entry Load : A mutual fund may have a sales charge or load at the time of entry and/or exit to compensate the distributor/agent.

Entry load is charged at the time an investor purchases the units of a mutual fund. The entry load is added to the prevailing NAV at the time of investment. For instance, if the NAV is ₹ 100 and the entry load is 1%, the investor will enter the fund at ₹ 101.

Note: SEBI, vide circular dated June 30, 2009 has abolished entry load

Exit Load : Exit load is charged at the time an investor redeems the units of a mutual fund. The exit load is reduced from the prevailing NAV at the time of redemption. The investor will receive redemption proceed at net value of NAV less Exit load. For instance if the NAV is ₹ 100 and the exit load is 1%, the investor will receive ₹ 99.

Modified Duration : Modified duration is the price sensitivity and the percentage change in price for a unit change in yield

Standard Deviation : Standard deviation is a statistical measure of the range of an investment's performance. When a mutual fund has a high standard deviation, it means its range of performance is wide, implying greater volatility.

Sharpe Ratio : The Sharpe Ratio, named after its founder, the Nobel Laureate William Sharpe, is a measure of risk-adjusted returns. It is calculated using standard deviation and excess return to determine reward per unit of risk.

Beta : Beta is a measure of an investment's volatility vis-à-vis the market. Beta of less than 1 means that the security will be less volatile than the market. A beta of greater than 1 implies that the security's price will be more volatile than the market.

AUM : AUM or assets under management refers to the recent / updated cumulative market value of investments managed by a mutual fund or any investment firm.

Holdings : The holdings or the portfolio is a mutual fund's latest or updated reported statement of investments/securities. These are usually displayed in terms of percentage to net assets or the rupee value or both. The objective is to give investors an idea of where their money is being invested by the fund manager.

Nature of Scheme : The investment objective and underlying investments determine the nature of the mutual fund scheme. For instance, a mutual fund that aims at generating capital appreciation by investing in stock markets is an equity fund or growth fund. Likewise, a mutual fund that aims at capital preservation by investing in debt markets is a debt fund or income fund. Each of these categories may have sub-categories.

Rating Profile : Mutual funds invest in securities after evaluating their creditworthiness as disclosed by the ratings. A depiction of the mutual fund in various investments based on their ratings becomes the rating profile of the fund. Typically, this is a feature of debt funds.

The Potential Risk class position of the debt schemes of UTI Mutual Fund are as under:			
Serial No.	Scheme Name	Potential Risk Class Matrix	
1	UTI Overnight Fund	Potential Risk Class	
		Credit Risk →	Relatively Low (Class A)
		Interest Rate Risk ↓	Moderate(Class B)
		Relatively Low (Class I)	A-I
		Moderate (Class II)	
		Relatively High (Class III)	
Relatively Low interest rate risk and Relatively Low Credit Risk			
2	UTI Gilt Fund	Potential Risk Class	
		Credit Risk →	Relatively Low (Class A)
		Interest Rate Risk ↓	Moderate(Class B)
		Relatively Low (Class I)	
		Moderate (Class II)	
		Relatively High (Class III)	
Relatively High interest rate risk and Relatively Low Credit Risk			
3	UTI Corporate Bond Fund	Potential Risk Class	
		Credit Risk →	Relatively Low (Class A)
		Interest Rate Risk ↓	Moderate(Class B)
		Relatively Low (Class I)	
		Moderate (Class II)	
		A-III	
Relatively High interest rate risk and Relatively Low Credit Risk			
4	UTI Liquid Cash Plan	Potential Risk Class	
		Credit Risk →	Relatively Low (Class A)
		Interest Rate Risk ↓	Moderate(Class B)
		Relatively Low (Class I)	
		Moderate (Class II)	B-I
		Relatively High (Class III)	
Relatively Low interest rate risk and Moderate Credit Risk.			
5	UTI Money Market Fund	Potential Risk Class	
		Credit Risk →	Relatively Low (Class A)
		Interest Rate Risk ↓	Moderate(Class B)
		Relatively Low (Class I)	
		Moderate (Class II)	
		Relatively High (Class III)	
Moderate interest rate risk and Moderate Credit Risk.			
6	UTI Ultra Short Term Fund	Potential Risk Class	
		Credit Risk →	Relatively Low (Class A)
		Interest Rate Risk ↓	Moderate(Class B)
		Relatively Low (Class I)	
		Moderate (Class II)	
		B-II	
Moderate interest rate risk and Moderate Credit Risk.			
7	UTI Treasury Advantage Fund	Potential Risk Class	
		Credit Risk →	Relatively Low (Class A)
		Interest Rate Risk ↓	Moderate(Class B)
		Relatively Low (Class I)	
		Moderate (Class II)	
		B-III	
Moderate interest rate risk and Moderate Credit Risk.			
8	UTI Bond Fund	Potential Risk Class	
		Credit Risk →	Relatively Low (Class A)
		Interest Rate Risk ↓	Moderate(Class B)
		Relatively Low (Class I)	
		Moderate (Class II)	
		B-III	
Moderate interest rate risk and Moderate Credit Risk.			
9	UTI Short Term Income Fund	Potential Risk Class	
		Credit Risk →	Relatively Low (Class A)
		Interest Rate Risk ↓	Moderate(Class B)
		Relatively Low (Class I)	
		Moderate (Class II)	
		B-III	
Moderate interest rate risk and Moderate Credit Risk.			
10	UTI Floater Fund	Potential Risk Class	
		Credit Risk →	Relatively Low (Class A)
		Interest Rate Risk ↓	Moderate(Class B)
		Relatively Low (Class I)	
		Moderate (Class II)	
		C-III	
Relatively High interest rate risk and Relatively High Credit Risk			
11	UTI Dynamic Bond Fund	Potential Risk Class	
		Credit Risk →	Relatively Low (Class A)
		Interest Rate Risk ↓	Moderate(Class B)
		Relatively Low (Class I)	
		Moderate (Class II)	
		C-III	
Relatively High interest rate risk and Relatively High Credit Risk			
12	UTI Banking & PSU Debt Fund	Potential Risk Class	
		Credit Risk →	Relatively Low (Class A)
		Interest Rate Risk ↓	Moderate(Class B)
		Relatively Low (Class I)	
		Moderate (Class II)	
		C-III	
Relatively High interest rate risk and Relatively High Credit Risk			
13	UTI Medium Term Fund	Potential Risk Class	
		Credit Risk →	Relatively Low (Class A)
		Interest Rate Risk ↓	Moderate(Class B)
		Relatively Low (Class I)	
		Moderate (Class II)	
		C-III	
Relatively High interest rate risk and Relatively High Credit Risk			
14	UTI Credit Risk Fund	Potential Risk Class	
		Credit Risk →	Relatively Low (Class A)
		Interest Rate Risk ↓	Moderate(Class B)
		Relatively Low (Class I)	
		Moderate (Class II)	
		C-III	
Relatively High interest rate risk and Relatively High Credit Risk			

CELEBRATE EVERY MOMENT IN LIFE!

Invest in **UTI Treasury Advantage Fund** with an aim to achieve your short-term goals.



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

Life is wonderful when it's punctuated with small moments of hope and happiness. Aim to achieve all those little things that make a big difference by investing in UTI Treasury Advantage Fund. A short-term investment for your short-term financial goals!

Key Features:

- Preferable for short-term financial goals
- Predominantly invests in AAA/A1+ instruments*
- Potential for reasonable returns with relatively low volatility
- Suitable for a shorter investment horizon of 6 months to 1 year

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UTI TREASURY ADVANTAGE FUND

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UTI Treasury Advantage Fund is 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. Please refer to SID/KIM to understand the concept of Macaulay duration. *As on 30th June 2022.

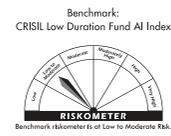
UTI Treasury Advantage Fund

This product is suitable for investors who are seeking:*

- Reasonable income consistent with high liquidity over short term
- Investment in Debt & Money Market instruments

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

Risk-o-meter for the fund is based on the portfolio ending June 30, 2022. The Risk-o-meter of the fund/s is/are evaluated on monthly basis and any changes to Risk-o-meter are disclosed vide addendum on monthly basis, to view the latest addendum on Risk-o-meter, please visit addenda section on <https://utimf.com/forms-and-downloads/>



Credit Risk →	Potential Risk Class		
	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)			

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