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Take it easy through market ups and downs

UTI Balanced Advantage Fund



NFO Opens July 21, 2023 | NFO Closes August 04, 2023

Presenting UTI Balanced Advantage Fund, a disciplined model-driven asset allocation solution that dynamically rebalances portfolio between equity and fixed-income based on valuations as per the prevailing market conditions.

Take It Easy. Market fluctuations will be the least of your worries. Invest in UTI Balanced Advantage Fund.

- 

Diversification
 Mix of Equity & Fixed-Income
- 

Dynamic
 Dynamic rebalancing of the portfolio
- 

Discipline
 Model-guided asset allocation
- 

Tax-efficient
 Endeavors to provide equity taxation*

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*Note: The asset allocation in the scheme shall be managed dynamically as per the stated investment objective, investment strategy, and asset allocation in the Scheme Information Document (SID), with an endeavor to maintain at least 65% of the total portfolio of the fund in domestic equity & equity related instruments (based on an annual average of the monthly averages of opening and closing figures) to attract equity taxation benefits as per prevailing tax laws. The fund will take exposure to derivatives/ arbitrage to manage gross equity exposures at 65% of the total portfolio.

UTI Balanced Advantage Fund

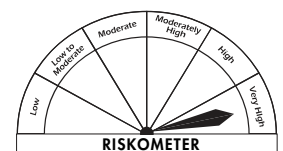
(An open-ended dynamic asset allocation fund)

This product is suitable for investors who are seeking*:

- Long term capital appreciation and income
- Investment in a dynamically managed portfolio of equity and debt instruments

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

Product labelling assigned during the NFO is based on an internal assessment of the scheme characteristics or model portfolio and the same may vary post NFO when the actual investments are made.



Investors understand that their principal will be at Very High Risk.

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

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Why investors should ask what is not going to change in the next 10 years



Vetri Subramaniam

Chief Investment
Officer

Amazon founder Jeff Bezos is often asked to predict what the future will be like in 10 years. After all, he is the founder of an e-commerce platform and cloud business that has reshaped how we lead our lives and businesses. Bezos' response is that this is exactly the wrong way to go about business strategy.

In his words: "It's interesting, I do get asked quite frequently what's going to change in the next 10 years. One thing I rarely get asked is probably even more important — and I encourage you to think about this — is the question: What's not going to change in the next 10 years."

"At Amazon, we're always trying to figure that out because you can really spin up flywheels around those things. All the energy you invest in them today will still be paying you dividends 10 years from now. Whereas if you base your strategy first and foremost on more transitory things — who your competitors are, what kind of technologies are available, and so on — those things are going to change so rapidly that you're going to have to change your strategy very rapidly, too."

Bezos goes on to say that, from his perspective at being with Amazon, what won't change is people's desire for lower prices and faster delivery. And these are what lie at the core of the business and the success Amazon has achieved.

In the world of investing, the same is often true. Predicting the future can be a fun thought experiment, but it's often not knowable. In the world of investing, you are often better off inverting the problem. Thinking about what's going to stay the same in the next 10 years may seem boring, but can lead to better investment opportunities.

So, what does not change in the world of investing? I would point to the following:

- a) Investment in **self-sustaining** businesses
- b) Investment at a price that provides **margin of safety**
- c) **Diversification** as the timeless principle in the domain of investing

Self-sustaining businesses are those that convert operating profits into cash. They then use such internally generated resources for funding future growth by making investments in the business. In other words, the capital for their growth is generated from the operations of the business. They re-invest capital because it earns a return that is superior to the cost of capital, thereby generating a virtuous cycle of cash flow and reinvestment and ultimately creating wealth for shareholders.

Margin of safety rests on the principle that the future is incomprehensible. Therefore, you should look to buy a business for a price that is less than what you believe to be fair value based on your judgement of the future.

Those of you who read my commentary for June 2023 would remember me quoting the legendary investor Rakesh Jhunjhunwala:

"When I evaluate an entry price, I always look for a margin of safety. I look at the gap between the entry price and the price in a scenario in which most of the positive assumptions don't pan out as expected."

Diversification, hence, is the timeless principle of not putting all your eggs in one basket. Jeff Bezos and Bill Gates and in an Indian context Azim Premji (founder and former Chairman of Wipro Ltd.) or the late Dhirubhai Ambani (founder of Reliance Industries) are examples of those who have made all their wealth by concentrating their efforts and investments on a single business. But we could also point to countless entrepreneurs who lost everything by being invested solely in their own 'failed' businesses. For most individuals looking to invest their hard earned savings from their primary occupation, profession or business - diversification is the preferable route to achieve their financial goals.

The above principles are what underpin the equity investment process, called ScoreAlpha, at UTI Mutual Fund.

For most investors who invest through mutual funds, the main challenge lies in handling the volatility inherent in equity markets. They all know the reasons why they should invest in equity and wish to participate in wealth creation through equities but don't quite know how to handle the volatility that accompanies the journey. Investors need an asset allocation framework and a rebalancing mechanism.

In 2012, Carl Richards released the book **The Behavior Gap: Simple Ways to Stop Doing Dumb Things with Money**. He used the term “behavior gap” to describe the difference between the return an investment organically produces over a fixed time frame, and the return an investor in that very investment earns. The result is very often not in the investor's favour.

This gap is what Richards titles as 'behavior gap'. Investment returns such as what we publish are based on the assumption that you invest a lump sum at the beginning of the period, and then just keep it there. You do not buy or sell. You just buy once and hold. You don't change your mind and switch to another fund or asset class. Investor returns measure the return that is earned by the investor from the underlying investment.

The gap could be caused by various reasons. Timing the market, buying (or selling) based on recent performance, chasing after a fad or just deciding to leave the equity market when it's temporarily down. Or maybe deciding to jump in because the market is up this year and you now have FOMO (fear of missing out). All these decisions can be destructive to your portfolio and result in a behaviour gap.

For investors — who wish to have the investment manager practice asset allocation in a disciplined fashion while also selecting securities, constructing a diversified portfolio and managing risk — the solution lies in what we in the industry call Balanced Advantage Funds & Multi Asset funds.

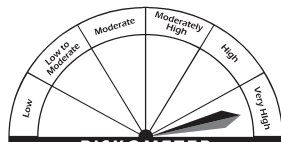

We already offer a disciplined model-based asset allocation solution via the UTI Multi Asset Fund. We are also launching the UTI Balanced Advantage Fund^ later this month. The Multi Asset Fund invests across equities, gold and fixed income while the Balanced Advantage Fund invests across equities and fixed income.

These investing strategies rely on 'factors that do not change'. They are driven by an asset allocation model that relies on valuations to determine the attractiveness of equities rather than sentiment and emotion. And that's exactly what investors need to overcome the behaviour gap.

These funds are well suited to investors wishing to make large investments in a scheme where we as fund managers take the responsibility for asset allocation.

- Potential of minimising the risk of volatility inherent in the equity markets
- Elimination of biases through a disciplined, valuation driven asset allocation model
- This back-tested model demonstrates favourable outcomes using a multi-factor valuation model on the principles of “Buy low valuation” and “Sell high valuation”
- This is further backed by ScoreAlpha, an in-house framework for security selection and portfolio construction in equities and the GIMS framework, which underpins our Fixed Income investments.
- Endeavour to deliver better risk-adjusted returns enabling investors to achieve their financial goals over the medium to long-term
^NFO of the scheme opens on July 21, 2023 and closes on August 04, 2023

Product Label:

Scheme Name	This product is suitable for investors who are seeking*	Fund Riskometer#
UTI Multi Asset Fund (An open ended scheme investing in equity, debt and Gold ETFs)	<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. 	 <p>RISKOMETER Investors understand that their principal will be at Very High Risk.</p>
UTI Balanced Advantage Fund ~ (An open-ended dynamic asset allocation fund)	<ul style="list-style-type: none"> • Long term capital appreciation • Investment in a dynamically managed portfolio of equity and debt instruments 	 <p>RISKOMETER Investors understand that their principal will be at Very High Risk.</p>

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

~Product labelling assigned during the New Fund Offer (NFO) is based on an internal assessment of the scheme characteristics or model portfolio and the same may vary post NFO when the actual investments are made.

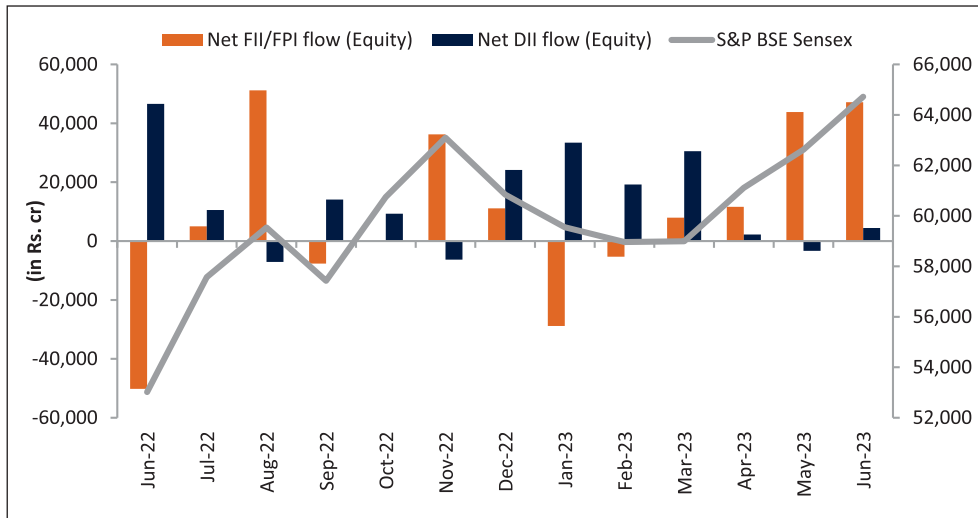
#Risk-o-meter for UTI Multi Asset Fund is based on the portfolio ending June 30, 2023. The Risk-o-meter of the fund/s is/are evaluated on monthly basis and any changes to Risk-o-meter are disclosed vide addendum on monthly basis, to view the latest addendum on Risk-o-meter, please visit addenda section on <https://utimf.com/forms-and-downloads/>

Vetri Subramaniam

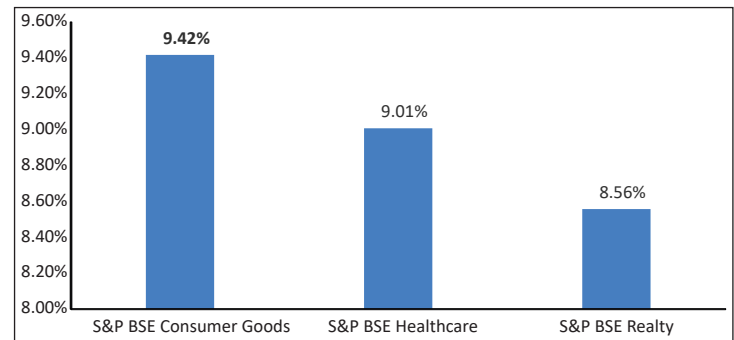
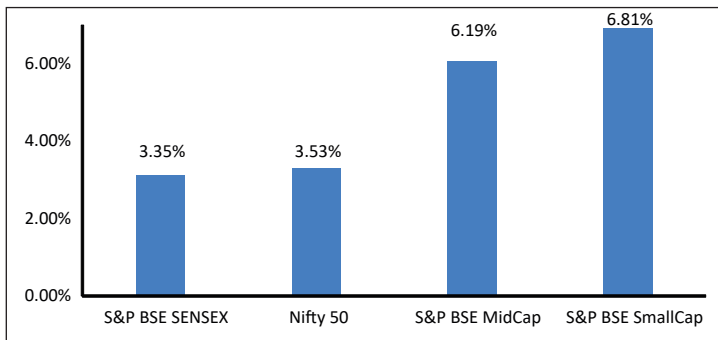
Chief Investment Officer

UTI Asset Management Company Ltd.

Equity Market



Markets in June 2023 scaled all-time highs on the back of robust FII buying, benign inflation and strong revival in corporate earnings. S&P BSE Sensex & NIFTY 50 ended the month up 3.35% and 3.53% respectively, with the BSE Midcap and BSE Smallcap surging 6.19% and 6.81% respectively. After resurgent net FII inflows of Rs 43,838 crores in May, inflows in June rose even more strongly by Rs 47,148 crores, the highest since August 2022. In the first half of the year, FII inflows amounted to Rs 76,407 crores in a move that signals India's increasing weightage in FPI portfolios over the last few months.

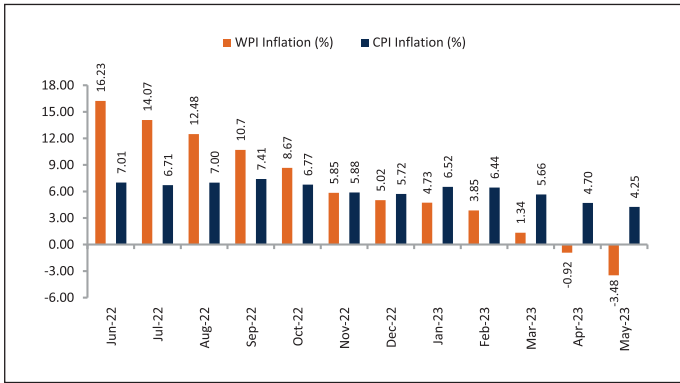


On the BSE sectorial front, S&P BSE Consumer Goods (up 9.42%), S&P BSE Realty (8.56%) and S&P BSE Healthcare (9.01%) were the top gainers.

Sector Indices	Month End Value	% Change (MoM)	% Change (YoY)
S&P BSE Auto	34,919.74	6.68	30.45
S&P BSE Bankex	50,500.57	0.97	31.25
S&P BSE CD	42,861.12	4.91	23.52
S&P BSE CG	40,725.76	9.42	56.48
S&P BSE FMCG	18,690.49	2.39	35.77
S&P BSE HC	25,814.46	9.01	19.48
S&P BSE IT	29,876.53	1.81	5.52
S&P BSE Metal	20,561.27	5.21	32.21
S&P BSE Oil & Gas	18,209.80	1.32	1.04
S&P BSE Power	4,010.86	5.02	-1.38
S&P BSE PSU	10,736.16	3.62	33.99
S&P BSE Realty	4,161.18	8.56	35.62
S&P BSE Teck	13,423.12	1.44	3.54

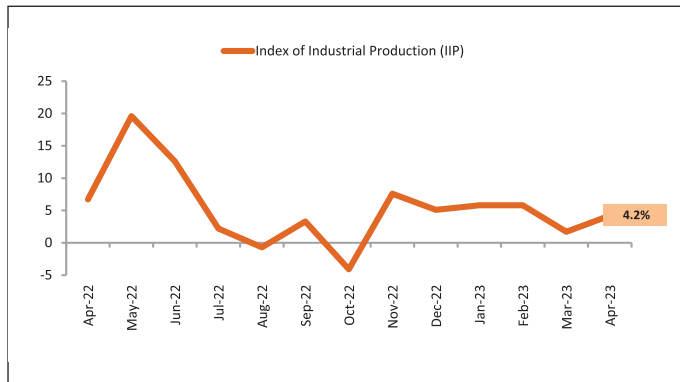
Source for numbers: BSE and NSE and leading business dailies

Debt Market



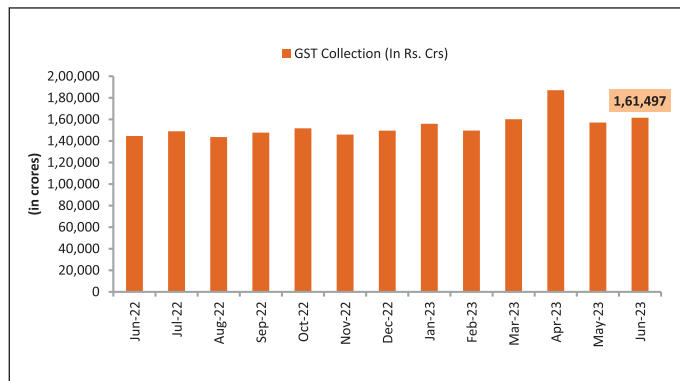
India's retail inflation (CPI) eased to a more than 2-year low of 4.25% in May 2023 (4.70% in April 2023), well within the RBI's tolerance band of 2-6% for the third consecutive month. CPI receded owing to a high base effect pulling down inflation and easing of food inflation.

Wholesale Price Index inflation (WPI) retreated to over 7-year low of -3.48% in May 2023 (-0.92% in April 2023) on account of a high base effect, as also a sustained moderation in prices of mineral oils, basic metals, food products, textiles, non-food articles, crude petroleum & natural gas, and chemical & chemical products. This is the 12th straight month of decline in WPI-based inflation.

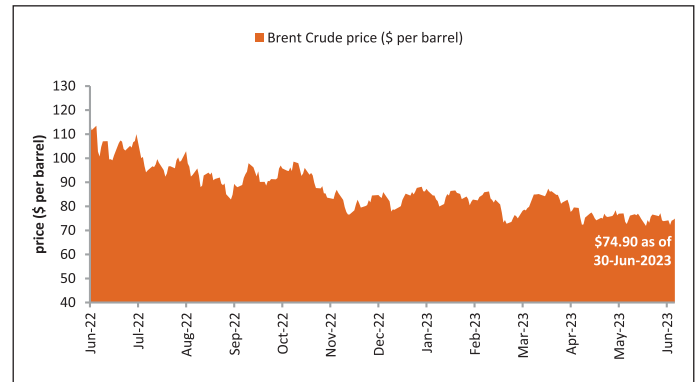


India's industrial output (IIP), showed promise with 4.2% rise in April 2023 from 1.7% in March 2023 backed by robust manufacturing output (up 4.9%) and mining (5.1%).

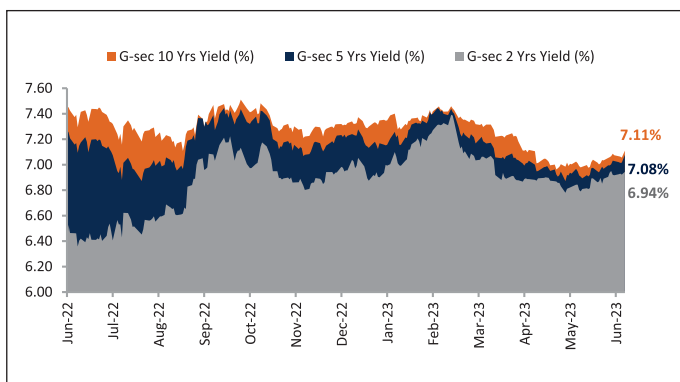
The production of eight infrastructure (core) sectors posted 4.3% growth in May 2023 (3.5% in April 2023) on the back of a revival of the capex cycle.



India's gross Goods & Services Tax (GST) collections grew nearly 11% annually in June 2023 to cross Rs 1.61 lakh crore (Rs.1.57 lakh crore in May 2023). This is the 15th straight month that GST revenues have crossed Rs 1.4 lakh crore and the sixth occasion that they surpassed the Rs.1.5 lakh crore mark.



A sustained market rally is a pointer towards the resurgence in domestic macros and corporate earnings, revival in private capex vis-à-vis public spending, as also India's rising weightage vis-à-vis markets like China which has failed to take off even on reopening. These are formidable attributes ushering the markets to all-time highs and are likely to underpin the rally going forward.



Source for numbers: BSE and NSE and leading business dailies

Mid-Year reflections

It's been a difficult 3 years for anyone making forecasts about state of the economy. The absolute combination of once in a century pandemic, geopolitical and macroeconomic shocks made the usual heuristics redundant. In fact, 2022 was characterized as the year when the 60/40 portfolio lost relevance as both equity and fixed income delivered one of the weakest returns in recent history (Source: 'The 60/40 Portfolio Is Not Dead; Its Just Not Well-Balanced (forbes.com)').

As the year began, it was expected that this may be a year of consolation. With all the disruption behind, it was widely expected by market participants that the lagged impact of the aggressive monetary tightening by major global central banks would materially weaken global economic activity & would possibly lead to a policy pivot by central banks. US 10-year benchmark bond yield moved from 3.88% at the beginning of the year to its YTD low of 3.31% in April while the Indian 10-year benchmark bond yield moved from 7.34% to its YTD low of 6.96% in May (Source: Bloomberg).

In spirit of the times, the year has turned out to be quite the opposite so far; the US and global economy continue to display growth resilience & labor markets remain robust. The much-awaited recession & the consequent pivot has been at least delayed if not dispatched to oblivion. While the supply side normalization & fading out of pent-up demand is helping global disinflation, the structural changes in the labor market as well as the wage and price setting behavior associated with two full years of an elevated inflation has led to a sticky bias. Hence, the journey of disinflation from 4% to 2% seems to be slower than from 8% inflation to 4%.

We did not agree with the consensus early pivot view as laid out in our year ahead outlook in January 2023 (<https://www.utimf.com/articles/the-year-of-murphys-law/>) & have broadly managed our portfolios accordingly. We had highlighted that global central banks including RBI will only sincerely pivot once they see a durable correction in inflation or a major headwind to growth, given their need to re-anchor market expectations from the extremely high inflation in 2021 & 2022.

Outlook

One of the key factors that influences our allocation is “what's priced in” & the associated risk/reward. However, a price is generally a summation of distribution of possibilities. Hence, we must assess various scenarios & evaluate which scenario offers best risk/reward for our allocation. Given the unprecedented moving parts, we have tried to consider some of the likely scenarios below & their likely impact on the bond market.

Scenario 1: Global Soft Landing:

A moderately growing global economy with a clear disinflation path allowing central banks to cut rates. India also grows moderately in this scenario; inflation remains well behaved & RBI remains on a “long pause” mode before going for marginal rate cuts as India has experienced less aggressive tightening than advanced economies.

Possible market reaction: Curve steepens & Moderate duration (0-4 year) segment expected to do well in this case.

Scenario 2: Shallow global recession:

Restrictive policy rates generate an autocorrecting global contraction, but inflation remains sticky: Given that central banks were late to start policy normalization, they ideally would like to accept lower growth to re-establish inflation targeting credibility. However, they also run the risk of a moderate recession evolving into a severe downturn in case the slowdown gets protracted. As the central banks intervened in March post the US regional banking crisis to protect financial stability, any premature intervention this time although may increase inflation expectations & drive-up long-term bond yields.

Possible market reaction: Bonds may underperform across the curve with maximum impact being borne by the long end of the yield curve.

Scenario 3: Hard landing:

Overtightening results in severe global market instability triggering fears of a sharp recession. RBI may also need to provide aggressive monetary support to preserve financial stability.

Possible market reaction: The long end of the yield curve may outperform.

In nutshell, while a developed market recession may release a faster disinflation in India enabling the RBI to turn neutral & then accommodative into 2024, since policy rates in India are closer to neutral than restrictive, the extent of policy easing may be lower than advanced economies. Moreover, fiscal management may become challenging amidst a weak growth environment.

Given that Indian economy is moving into a moderate growth & inflation environment in FY24 with a high global uncertainty, moderate duration (1-4 years) seems attractive. While some near-term volatility cannot be ruled out, bond valuations appear reasonable especially given the significant re-pricing in the last 12 months. Moreover, with the steepness opening-up on the money market curve, Investors with 6-12 months horizon can consider an allocation to low duration/ money market strategies while investors with more than 12 months investment horizon can consider allocation towards moderate duration (one-to-four year) categories.

The views expressed are the author's own views and not necessarily those of UTI Asset Management Company Limited. The views are not investment advice and investors should obtain their own independent advice before taking a decision to invest in any asset class or instrument.

'Most attractive part of rate curve is in 1-3-year territory'

Valuation excesses have worn off and are in a comfort zone, thanks to a 45% rise in Nifty earnings over the past 18 months, according to UTI AMC Chief Investment Officer Vetri Subramaniam. In an interview, he tells Siddhant Mishra that financials and auto are the sectors with good prospects while pharma and IT offer opportunities too. Excerpts:

- **Have valuations reached reasonable levels?**

The bigger picture investors need to keep in mind is that valuations in the October-December quarter of CY2021 were significantly above the long-term average (LTA). In the 18 months since, we've gone nowhere but earnings for the Nifty50 firms during this period have risen close to 45%.

As a result, some of the valuation excesses have been removed. Nifty valuations today are in the comfort zone, which would be +1 or -1 the standard deviation. They are still not at or below the LTA but it's not like markets trade at LTAs. We would not lose too much sleep over valuations; they're not bargain-basement attractive, but not blinking red in terms of being expensive either.

- **Which sectors are showing signs of promise at this point?**

We look at it from the valuation angle as this is what determines opportunities at a sector level. First, the two areas in which valuations are mid-cycle rather than cheap but the overall trajectory appears favourable-are financials and automobiles.

Second, if we go by the valuation itself, the overall pharma/healthcare sector looks attractive



after having disappointed for quite some time. Valuations have also become reasonable for global cyclicals, despite nothing major happening in terms of excitement.

Third, the sector for which valuations were at extreme levels 18 months ago was IT. A significant part of the valuation excesses have since worn off. While it's not attractive per se, we would nevertheless use any opportunity in IT to add rather than stay away from.



Vetri Subramaniam
Chief Investment Officer

- **Rates are being said to have peaked, thanks to back-to-back pauses. Is it the right time to consider duration funds or is it better to wait till we have clarity on rate cuts?**

The RBI was early in terms of first removing liquidity and hiking rates. There's no doubt inflation has been slightly higher than the MPC's comfort territory. It's not like inflation was being pulled up by super strong demand or due to a tight labour market, which may be true of the western world.

At this point, the most attractive part of the rate curve is more in the 1-3 year territory, and not so much at the long end as the

demand-supply dynamics are still challenging.

It is not clear by how much rates can come down in a hurry, given that the RBI's inflation target is now at 4%. Just rates coming back within + or -2% zone may not be reason enough for them to start cutting. We seem to be in a pause mode rather than a cut mode.

- **May saw the highest redemptions from equity schemes for almost two years? Is that a worrying trend?**

Not at all. The scale at which the industry has grown over the last five years only shows investors have reposed their faith in long-term investing, especially through SIPS.

As an industry, we must continue to engage with them and hand-hold them through the journey. Month-on-month fluctuations may vary but broadly, investors are giving signs of staying on for the long haul.

- **How do you see the consumption theme pan out in the backdrop of elections?**

We don't necessarily see any linkage between the two; our perspective is to think more longer-term with respect to consumption cycles. What has been visible since before the pandemic is that the top end of consumption is holding up better than the lower end.

That is not to say consumption is strong, it's just fine. Looking at economic data, especially at a company level, consumption has struggled through the past two years. It is a bit of a challenging territory. While businesses certainly have long-term growth prospects that we are positive about, the valuations don't give you any comfort at this point.

Within consumption, auto is the only area

where we see a cyclical recovery play out. Valuations are a challenge at a market level too as many sectors don't offer a margin of safety.

- **FPI flows have shown a strong revival in the past two months. Do you see the momentum continuing?**

FPIs are not one set of people but distinct categories of investors. There are sovereign wealth investors, long-term stock pickers and hedge funds. Categorising FPI flows into one basket is a disservice to foreigners.

It's difficult to project flows on a monthly basis but as long as you believe India as an economy stands out as it has a variety of

reasons to grow faster, a well-regulated market and good-quality companies in which corporate governance is not an issue, flows of capital will continue coming into this market. The long-term trend is that this is an attractive market for foreign funds because of the structural growth.

Are debt mutual funds still attractive post the tax changes?

Are debt mutual funds still attractive post the tax changes?

The purpose of investing in fixed income is to reduce the burden of risk. While they may appear attractive tactically, investors may experience significant volatility.

A lot of ink has been spilled since March 24 this year, when the amended Finance Bill 2023 removed the benefits of indexation and long-term capital gains for fixed-income mutual funds (FI MFs) irrespective of the holding period.

The change in taxation reduced the overall post-tax returns of these products for investors in higher tax brackets, one of the most marketed features of debt MFs given they were inherently volatile compared to traditional investment instruments such as deposits, small savings or direct bonds due to their mark-to-market nature (i.e., daily valuation of the portfolio).

Due to the historical prominence given to the tax benefit, it may prima facie appear that all that fixed-income MFs had to offer was a tax arbitrage. However, MFs offer a multitude of added benefits that continue to make them attractive investment options. These are further discussed below:

1. Mark-to-market pass-through

While most investors prefer the certainty of assured returns in a fixed deposit/direct bond over the mark-to-market (MTM) volatility of mutual funds, the MTM nature can turn out to be an advantage for patient investors.

The below table presents the change in repo rate since 2019 and comparable changes in fixed deposit rates and marketable instruments like the one-year CD.

(Bonds have been excluded, as benchmark government bonds like 5 and 10-year are not comparable with the maturity of typical fixed deposits or are comparable in credit quality)

	Repo Rate	WADTD (Fresh Deposits) Retail Deposits	WADTD (Fresh Deposits) Retail & Bulk Deposits	WADTD (O/S Deposits)	1 Yr CD
Feb 19 to Mar 22	-250	-209	-259	-188	-325
May 22 to March 2023	250	170	222	99	233
April 22	0	0	-9	0	39
May-June 2022	90	10	58	10	125
July-Sep 2022	100	38	70	26	63
Oct-Dec 2022	35	105	85	39	58
Jan-Mar 23	25	17	9	24	17

Source: RBI, Bloomberg, WADTD: Weighted Average Term Deposit Rate

As can be seen from Table 1 above, market instruments transmit rate changes more efficiently than fixed deposits. Marketable instruments benefit from forward pricing mechanisms i.e., changes in their secondary



Anurag Mittal,
Deputy Head – Fixed Income

price due to expected future market outlook. For example, bond prices not only react to the current rate action but also the price in future rate trajectory, depending on the market expectations of key variables such as inflation, growth, central bank's forward guidance, system liquidity, etc. Of course, as expectations change, prices also change on a regular basis. But even these fluctuations can even out over a period of time.

(a) Transmission in periods of interest rate decline

In the previous period of interest rate decline (Feb'19 to Mar'22) against the repo rate cut of 250bps, one-year CD levels reacted more sharply, falling by 325bps compared to retail deposits of 209 bps.

Thus, an investor who would have invested in a portfolio of marketable securities could have also benefited from capital gains,

although future accrual would partially reduce by the degree of capital gains.

(b) Transmission in periods of interest rate increase

Marketable instruments also transmit hikes faster than traditional deposits, thus enabling investors to lock in rates early at higher levels in periods of interest rate hikes.

During the period of May-Mar '23, when repo rate was hiked cumulatively by 250bps, fresh retail deposits went up by 170bps, while one-year CD levels went up by 233bps. The forward pricing mechanism even during the initial phase of rate hikes with one-year CD levels rising by 125bps compared to 10bps for fresh retail deposits during the initial rate hike period of May-June 2022. While the mark-to-market volatility will be higher in market-linked strategies, such volatility can be better managed by matching an investor's risk appetite and investment horizon with the duration risk of the scheme.

2. Liquidity and diversification

Mutual funds that do not have any exit load offer high liquidity i.e., the ability to redeem at demand without pre-mature penalty in fixed deposits.

Unlike direct bonds, redemptions from MF schemes do not involve meaningful impact cost (i.e., transactions at lower than fair price due to weak price discovery).

Mutual funds also offer a diversified portfolio of instruments across government bonds, T-bills, corporate securities with sectoral and issuer caps with schemes distinguished as per their duration/credit risk. This can provide more stability in stressful times compared to holding a concentrated bond portfolio directly.

3. Equitability of returns

Moreover, as seen in table 1, pass-through is not equal across all classes of depositors as the average change of bulk and retail deposit is much higher than the change in retail deposits.

For example, during the rate hike period of May-June '22, retail deposit rates increased by 10bps, whereas the average of retail/bulk deposits increased by 58bps reflecting the greater pass-through benefit to retail investors. However, returns are the same for all mutual fund investors of the same category (direct/regular) irrespective of their size of investment.

Conclusion: Remember the first principles

Despite the mark-to-market volatility, debt mutual funds score on better transmission, liquidity and benefit of a diversified portfolio.

While there is increased clamour for investors to consider higher risk categories such as credit risk funds or even hybrid funds to earn similar post-tax strategies, investors should always consider the raison d'être of investing in fixed income i.e., capital preservation, income stability and liquidity. The purpose of investing in fixed income is to reduce the burden of risk. While they may appear attractive tactically, investors may experience significant volatility and illiquidity in these

strategies over business cycles. Hence investors should ensure that their financial strategies are aligned with their goals, risk profile and investment horizon.

Disclaimer: The views expressed are the author's own views. The views are not investment advice and investors should obtain their own independent advice before taking a decision to invest in any asset class or instrument.

KEY FEATURES	UTI MASTERSHARE UNIT SCHEME	UTI CORE EQUITY FUND	UTI FLEXI CAP FUND																		
Fund Category	Large Cap Fund	Large & Mid Cap Fund	Flexi Cap Fund																		
Type of Scheme	An open ended equity scheme predominantly investing in large cap stocks	An open ended equity scheme investing in both large cap and mid cap stocks	An open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks																		
Investment Objective	The objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of large cap companies. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.	The objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of large cap and mid cap companies. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.	The primary objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of companies in a flexible manner across the market capitalization spectrum. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.																		
Entry Load/ Exit Load	<table border="1"> <thead> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load</th> </tr> </thead> <tbody> <tr> <td colspan="3">Please refer to pg. 24</td> </tr> </tbody> </table>	Entry Load	Holding Period	Exit Load	Please refer to pg. 24			<table border="1"> <thead> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load</th> </tr> </thead> <tbody> <tr> <td colspan="3">Please refer to pg. 25</td> </tr> </tbody> </table>	Entry Load	Holding Period	Exit Load	Please refer to pg. 25			<table border="1"> <thead> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load</th> </tr> </thead> <tbody> <tr> <td colspan="3">Please refer to pg. 26</td> </tr> </tbody> </table>	Entry Load	Holding Period	Exit Load	Please refer to pg. 26		
Entry Load	Holding Period	Exit Load																			
Please refer to pg. 24																					
Entry Load	Holding Period	Exit Load																			
Please refer to pg. 25																					
Entry Load	Holding Period	Exit Load																			
Please refer to pg. 26																					
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																		
SIP/SWP/STRIP	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>																		
Fund Size ~	11034.49 Cr	1723.63 Cr	25617.19 Cr																		
Expense Ratio@ (%)	Regular: 1.76, Direct : 0.93	Regular: 2.21, Direct : 1.63	Regular: 1.64, Direct : 0.88																		
Benchmark Index	S&P BSE 100 TRI	Nifty Large Mid cap 250 TRI	Nifty 500 TRI																		

KEY FEATURES	UTI VALUE OPPORTUNITIES FUND	UTI MID CAP FUND	UTI DIVIDEND YIELD FUND																		
Fund Category	Value Fund	Mid Cap	Dividend Yield Fund																		
Type of Scheme	An open ended equity scheme following a value investment strategy	An open ended equity scheme predominantly investing in mid cap stocks	An open ended equity scheme predominantly investing in Dividend Yielding stocks																		
Investment Objective	The primary objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of companies across market capitalization spectrum. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.	The objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of mid cap companies. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.	The objective of the scheme is to generate long term capital appreciation and income by investing predominantly in Dividend yielding equity and equity related securities. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.																		
Entry Load/ Exit Load	<table border="1"> <thead> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load</th> </tr> </thead> <tbody> <tr> <td colspan="3">Please refer to pg. 27</td> </tr> </tbody> </table>	Entry Load	Holding Period	Exit Load	Please refer to pg. 27			<table border="1"> <thead> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load</th> </tr> </thead> <tbody> <tr> <td colspan="3">Please refer to pg. 28</td> </tr> </tbody> </table>	Entry Load	Holding Period	Exit Load	Please refer to pg. 28			<table border="1"> <thead> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load</th> </tr> </thead> <tbody> <tr> <td colspan="3">Please refer to pg. 34</td> </tr> </tbody> </table>	Entry Load	Holding Period	Exit Load	Please refer to pg. 34		
Entry Load	Holding Period	Exit Load																			
Please refer to pg. 27																					
Entry Load	Holding Period	Exit Load																			
Please refer to pg. 28																					
Entry Load	Holding Period	Exit Load																			
Please refer to pg. 34																					
Plans/Options(Regular/Direct)	Growth option IDCW option with Payout and Reinvestment	Growth option IDCW option with Payout and Reinvestment	Growth option IDCW option with Payout and Reinvestment																		
SIP/SWP/STRIP	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>																		
Fund Size ~	7169.04 Cr	7983.78 Cr	2936.89 Cr																		
Expense Ratio@ (%)	Regular: 1.86, Direct : 1.17	Regular: 1.81, Direct : 0.97	Regular: 2.05 Direct : 1.44																		
Benchmark Index TIER I	Nifty 500 TRI	Nifty Mid Cap 150 TRI	Nifty 500 TRI																		
Benchmark Index TIER II	-	-	Nifty Dividend Opportunities 50 TRI																		

~(Monthly Average as on 30th June, 2023)

'Expense Ratio' represents the Total Expenses (TER) as on 30th June 2023.

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

KEY FEATURES	UTI MNC FUND			UTI INDIA CONSUMER FUND			UTI INFRASTRUCTURE FUND		
Fund Category	Thematic - MNC			Thematic – Consumption			Thematic – Infrastructure		
Type of Scheme	An open ended equity scheme following the theme of investing predominantly in equity and equity related securities of Multi-National Companies			An open ended equity scheme following the theme of changing consumer aspirations, changing lifestyle and growth of consumption			An open ended equity scheme following the Infrastructure theme		
Investment Objective	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.			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.		
Entry Load/ Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load
	Please refer to pg. 35			Please refer to pg. 36			Please refer to pg. 37		
Plans/Options(Regular/Direct)	Growth option IDCW option with Payout and Reinvestment			Growth option IDCW option with Payout and Reinvestment			Growth option IDCW option with Payout and Reinvestment		
SIP/SWP/STRIP	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Fund Size ~	2527.96 Cr			499.85 Cr			1577.22 Cr		
Expense Ratio@ (%)	Regular: 2.05, Direct : 1.22			Regular: 2.54, Direct : 1.78			Regular: 2.26, Direct : 1.92		
Benchmark Index	Nifty MNC TRI			Nifty India Consumption TRI			Nifty Infrastructure TRI		

KEY FEATURES	UTI BANKING & FINANCIAL SERVICES FUND			UTI HEALTHCARE FUND			UTI TRANSPORTATION & LOGISTICS FUND		
Fund Category	Sectoral – Banking & Financial Services			Sectoral – Healthcare			Sectoral – Transportation & Logistics		
Type of Scheme	An open ended equity scheme investing in Banking and Financial Services Sector			An open ended equity scheme investing in the Healthcare Services Sector			An open ended equity scheme investing in transportation and logistics sector		
Investment Objective	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
	Please refer to pg. 38			Please refer to pg. 39			Please refer to pg. 40		
Plans/Options(Regular/Direct)	Growth option IDCW option with Payout and Reinvestment			Growth option IDCW Option with Payout and Reinvestment			Growth option IDCW Option with Payout and Reinvestment		
SIP/SWP/STRIP	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Fund Size ~	897.87 Cr			706.04 Cr			2225.54 Cr		
Expense Ratio@ (%)	Regular: 2.32, Direct : 1.34			Regular: 2.40, Direct : 1.45			Regular: 2.04, Direct : 0.97		
Benchmark Index	Nifty Financial Services TRI			S&P BSE Healthcare TRI			Nifty Transportation & Logistics TRI		

~(Monthly Average as on 30th June, 2023)

‘Expense Ratio’ represents the Total Expenses (TER) as on 30th June 2023.

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

KEY FEATURES	UTI LONG TERM EQUITY FUND (TAX SAVING)			UTI SMALL CAP FUND			UTI NIFTY200 MOMENTUM 30 INDEX FUND		
Fund Category	ELSS			Small Cap Fund			Index Fund		
Type of Scheme	An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit			An open-ended equity scheme predominantly investing in small cap stocks			UTI Nifty 200 Momentum 30 TRI Fund is an open-ended scheme replicating/tracking the Nifty200 Momentum 30 Index		
Investment Objective	The primary objective of the scheme is to invest predominantly in equity and equity related securities of companies across the market capitalization spectrum. securities shall also include fully/partly convertible debentures/bonds.			The objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of small cap companies. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.			The investment objective of the scheme is to provide returns that, before expenses, closely correspond to the total returns of the securities as represented by the underlying index, subject to tracking error. However, there is no guarantee or assurance that the investment objective of the scheme will be achieved.		
Entry Load/ Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load
	Please refer to pg. 31			Please refer to pg. 29			Please refer to pg. 43		
Plans/Options(Regular/Direct)	Growth option IDCW Option with Payout			Growth option IDCW option with Payout			Growth option		
SIP/SWP/STRIP	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Fund Size ~	3057.72 Cr			2763.22 Cr			2222.72 Cr		
Expense Ratio@ (%)	Regular: 1.93, Direct : 0.96			Regular: 1.92, Direct : 0.59			Regular: 0.92, Direct : 0.41		
Benchmark Index	Nifty 500 TRI			Nifty Small Cap 250 TRI			Nifty 200 Momentum 30 TRI		

KEY FEATURES	UTI NIFTY 50 INDEX FUND			UTI NIFTY NEXT 50 INDEX FUND			UTI FOCUSED EQUITY FUND		
Fund Category	Index Fund			Index Fund			Focused Fund		
Type of Scheme	An open ended scheme replicating/ tracking Nifty 50 index			An open ended scheme replicating / tracking Nifty Next 50 Index.			An open-ended equity scheme investing in maximum 30 stocks across market caps		
Investment Objective	The principal investment objective of the scheme is to invest in stocks of companies comprising Nifty 50 Index and endeavour to achieve return equivalent to Nifty 50 Index by "passive" investment. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.			The principal investment objective of the scheme is to invest in stocks of companies comprising the underlying index and endeavor to achieve return equivalent to underlying index by "passive" investment. The scheme will be managed by replicating the index in the same weightages in the underlying Index with the intention of minimizing the performance differences between the scheme and the underlying Index in capital terms, subject to market liquidity, costs of trading, management expenses and other factors which may cause tracking error. The scheme would alter the scripts/weights as and when the same are altered in the underlying index.			The investment objective of the scheme is to generate long term capital appreciation by investing in equity & equity related instruments of maximum 30 stocks across market caps. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.		
Entry Load/ Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load
	Please refer to pg. 41			Please refer to pg. 42			Please refer to pg. 30		
Plans/Options(Regular/Direct)	Growth option IDCW option with Payout and Reinvestment			Growth option			(i) Growth Option (ii) Payout of Income Distribution cum capital withdrawal option In case no option is indicated in the application form, then the default option will be the Growth Option		
SIP/SWP/STRIP	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Fund Size ~	11270.44 Cr			2341.55 Cr			2417.41 Cr		
Expense Ratio@ (%)	Regular: 0.30, Direct : 0.20			Regular: 0.79, Direct : 0.34			Regular: 1.91, Direct : 0.36		
Benchmark Index	NIFTY 50 TRI			Nifty Next 50 TRI			Nifty 500 TRI		

~(Monthly Average as on 30th June, 2023) 'Expense Ratio' represents the Total Expenses (TER) as on 30th June 2023.

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

KEY FEATURES	UTI S&P BSE SENSEX INDEX FUND	UTI NIFTY MID CAP 150 QUALITY 50 INDEX FUND	UTI S&P BSE LOW VOLATILITY INDEX FUND																		
Fund Category	Index Fund	Index Fund	Index Fund																		
Type of Scheme	An open-ended scheme replicating/tracking the S&P BSE Sensex Total Return Index (TRI)	An open-ended scheme replicating/tracking Nifty Mid cap 150 Quality 50 Total Return Index (TRI)	An open-ended scheme replicating/tracking S&P BSE Low Volatility Total Return Index (TRI)																		
Investment Objective	<p>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.</p> <p>However, there is no guarantee or assurance that the investment objective of the scheme will be achieved.</p>	<p>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.</p> <p>However there is no guarantee or assurance that the investment objective of the scheme will be achieved.</p>	<p>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.</p> <p>However, there is no guarantee or assurance that the investment objective of the scheme will be achieved.</p>																		
Entry Load/ Exit Load	<table border="1"> <thead> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load</th> </tr> </thead> <tbody> <tr> <td colspan="3">Please refer to pg. 44</td> </tr> </tbody> </table>	Entry Load	Holding Period	Exit Load	Please refer to pg. 44			<table border="1"> <thead> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load</th> </tr> </thead> <tbody> <tr> <td colspan="3">Please refer to pg. 45</td> </tr> </tbody> </table>	Entry Load	Holding Period	Exit Load	Please refer to pg. 45			<table border="1"> <thead> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load</th> </tr> </thead> <tbody> <tr> <td colspan="3">Please refer to pg. 46</td> </tr> </tbody> </table>	Entry Load	Holding Period	Exit Load	Please refer to pg. 46		
Entry Load	Holding Period	Exit Load																			
Please refer to pg. 44																					
Entry Load	Holding Period	Exit Load																			
Please refer to pg. 45																					
Entry Load	Holding Period	Exit Load																			
Please refer to pg. 46																					
Plans/Options(Regular/Direct)	(i) Growth Option.	(i) Growth Option.	(i) Growth Option.																		
SIP/SWP/STRIP	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>																		
Fund Size ~	154.14 Cr	129.91 Cr	155.41 Cr																		
Expense Ratio@ (%)	Regular: 0.30, Direct : 0.20	Regular: 0.90, Direct : 0.44	Regular: 0.91, Direct : 0.45																		
Benchmark Index	S&P BSE Sensex TRI	Nifty Mid cap 150 Quality 50 TRI	S&P BSE Low Volatility TRI																		

KEY FEATURES	UTI HYBRID EQUITY FUND	UTI MULTI ASSET FUND	UTI ARBITRAGE FUND																		
Fund Category	Aggressive Hybrid Fund	Multi Asset Allocation	Arbitrage																		
Type of Scheme	An open ended hybrid scheme investing predominantly in equity and equity related instruments	An open ended scheme investing in equity, debt and Gold ETFs	An open ended scheme investing in arbitrage opportunities																		
Investment Objective	<p>The primary objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of companies across the market capitalization spectrum. The fund also invests in debt and money market instruments with a view to generate regular income.</p> <p>However, there is no assurance or guarantee that the investment objective of the Scheme would be achieved.</p>	<p>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.</p> <p>The portfolio allocation is managed dynamically. However, there is no assurance or guarantee that the investment objective of the Scheme would be achieved.</p>	<p>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.</p> <p>However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.</p>																		
Entry Load/ Exit Load	<table border="1"> <thead> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load</th> </tr> </thead> <tbody> <tr> <td colspan="3">Please refer to pg. 48</td> </tr> </tbody> </table>	Entry Load	Holding Period	Exit Load	Please refer to pg. 48			<table border="1"> <thead> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load</th> </tr> </thead> <tbody> <tr> <td colspan="3">Please refer to pg. 50</td> </tr> </tbody> </table>	Entry Load	Holding Period	Exit Load	Please refer to pg. 50			<table border="1"> <thead> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load</th> </tr> </thead> <tbody> <tr> <td colspan="3">Please refer to pg. 52</td> </tr> </tbody> </table>	Entry Load	Holding Period	Exit Load	Please refer to pg. 52		
Entry Load	Holding Period	Exit Load																			
Please refer to pg. 48																					
Entry Load	Holding Period	Exit Load																			
Please refer to pg. 50																					
Entry Load	Holding Period	Exit Load																			
Please refer to pg. 52																					
Plans/Options(Regular/Direct)	Growth option IDCW option with Payout and Reinvestment Can Serve facility available	Growth option IDCW option with Payout and Reinvestment	Growth option IDCW option with Payout and Reinvestment CanServe facility available																		
SIP/SWP/STRIP	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>																		
Fund Size ~	4596.14 Cr	926.80 Cr	3282.13 Cr																		
Expense Ratio@ (%)	Regular: 1.94, Direct : 1.32	Regular: 1.85, Direct : 1.03	Regular: 0.92, Direct : 0.34																		
Benchmark Index	CRISIL Hybrid 35+65 Aggressive Index	S&P BSE 200 TRI (65%), CRISIL Composite Bond Index (25%) Price of Gold (10%)	Nifty 50 Arbitrage Index																		

~(Monthly Average as on 30th June, 2023)

'Expense Ratio' represents the Total Expenses (TER) as on 30th June 2023.

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

KEY FEATURES	UTI REGULAR SAVINGS FUND	UTI UNIT LINKED INSURANCE PLAN*	UTI EQUITY SAVINGS FUND																		
Fund Category	Conservative Hybrid Fund		Equity Savings																		
Type of Scheme	An open ended hybrid scheme investing predominantly in debt instruments	An open ended tax saving cum insurance scheme.	An open ended scheme investing in equity, arbitrage and debt																		
Investment Objective	<p>The primary objective of the scheme is to invest predominantly in debt and money market instruments and part of the portfolio into equity/equity related securities with a view to generating income and aim for capital appreciation.</p> <p>However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.</p>	<p>Investment objective of the scheme is primarily to provide return through growth in the NAV or through dividend distribution (IDCW) and reinvestment thereof.</p> <p>Amounts collected under the scheme shall generally be invested as follows: (a) Not less than 60% of the funds in debt instruments with low to medium risk profile. (b) Not more than 40% of the funds in equities and equity related instruments.</p>	<p>The investment objective of the Scheme is to provide capital appreciation and income distribution to the investors using arbitrage opportunities, investment in equity / equity related instruments and debt / money market instruments.</p> <p>However, there is no assurance or guarantee that the investment objective of the Scheme would be achieved.</p>																		
Entry Load/ Exit Load	<table border="1"> <thead> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load</th> </tr> </thead> <tbody> <tr> <td colspan="3">Please refer to pg. 53</td> </tr> </tbody> </table>	Entry Load	Holding Period	Exit Load	Please refer to pg. 53			<table border="1"> <thead> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load</th> </tr> </thead> <tbody> <tr> <td colspan="3">Please refer to pg. 55</td> </tr> </tbody> </table>	Entry Load	Holding Period	Exit Load	Please refer to pg. 55			<table border="1"> <thead> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load</th> </tr> </thead> <tbody> <tr> <td colspan="3">Please refer to pg. 57</td> </tr> </tbody> </table>	Entry Load	Holding Period	Exit Load	Please refer to pg. 57		
Entry Load	Holding Period	Exit Load																			
Please refer to pg. 53																					
Entry Load	Holding Period	Exit Load																			
Please refer to pg. 55																					
Entry Load	Holding Period	Exit Load																			
Please refer to pg. 57																					
Plans/Options(Regular/Direct)	Monthly IDCW Option, Flexi IDCW Option, Monthly Payment Plan, Growth Plan Default Plan Growth Plan	10 year Plan / 15 year Plan	(i) Growth Option (ii) IDCW Option with Payout & Reinvestment Facility (iii) Monthly IDCW Option with Payout Facility (iv) Monthly IDCW Option with Reinvestment Facility (v) Quarterly IDCW Option with Payout Facility (vi) Quarterly IDCW Option with Reinvestment Facility																		
SIP/SWP/STRIP	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>																		
Fund Size ~	1579.36 Cr	5288.37 Cr	278.53 Cr																		
Expense Ratio@ (%)	Regular: 1.80, Direct : 1.20	Regular: 1.63, Direct : 0.95	Regular: 1.50, Direct : 0.68																		
Benchmark Index	NIFTY 50 Hybrid Composite Debt 15:85 Index	NIFTY 50 Hybrid Composite Debt 50:50 TRI	Crisil Equity Savings Index																		

KEY FEATURES	UTI CHILDREN'S CAREER FUND - SAVINGS PLAN^	UTI RETIREMENT BENEFIT PENSION FUND	UTI CHILDREN'S CAREER FUND - INVESTMENT PLAN^																		
Fund Category	Children's Fund	Retirement Fund	Children's Fund																		
Type of Scheme	An open ended fund for investment for children having a lock-in for at least 5 years or till the child attains age of majority (whichever is earlier)	An open ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier)	An open ended fund for investment for children having a lock-in for at least 5 years or till the child attains age of majority (whichever is earlier)																		
Investment Objective	<p>The primary objective of the scheme is to invest predominantly in debt and money market instruments and part of the portfolio into equity & equity related securities with a view to generating income and aim for capital appreciation.</p> <p>However, there is no assurance or guarantee that the investment objective of the Scheme would be achieved.</p>	<p>The investment objective of the scheme is primarily to generate a corpus to provide for pension in the form of periodical income / cash flow to the unit holders to the extent of redemption value of their holding after the age of 58 years by investing in a mix of securities comprising of debt & money market instruments and equity & equity related instruments.</p> <p>However, there is no assurance or guarantee that the investment objective of the Scheme would be achieved.</p>	<p>The primary objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of companies across the market capitalization spectrum.</p> <p>However, there is no assurance or guarantee that the investment objective of the Scheme would be achieved.</p>																		
Entry Load/ Exit Load	<table border="1"> <thead> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load</th> </tr> </thead> <tbody> <tr> <td colspan="3">Please refer to pg. 59</td> </tr> </tbody> </table>	Entry Load	Holding Period	Exit Load	Please refer to pg. 59			<table border="1"> <thead> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load</th> </tr> </thead> <tbody> <tr> <td colspan="3">Please refer to pg. 61</td> </tr> </tbody> </table>	Entry Load	Holding Period	Exit Load	Please refer to pg. 61			<table border="1"> <thead> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load</th> </tr> </thead> <tbody> <tr> <td colspan="3">Please refer to pg. 63</td> </tr> </tbody> </table>	Entry Load	Holding Period	Exit Load	Please refer to pg. 63		
Entry Load	Holding Period	Exit Load																			
Please refer to pg. 59																					
Entry Load	Holding Period	Exit Load																			
Please refer to pg. 61																					
Entry Load	Holding Period	Exit Load																			
Please refer to pg. 63																					
Plans/Options(Regular/Direct)	(i) Scholarship Option (ii) Growth Option	Growth Option	Growth option IDCW option Scholarship Option																		
SIP/SWP/STRIP	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>																		
Fund Size ~	4184.31 Cr	3893.66 Cr	778.74 Cr																		
Expense Ratio@ (%)	Regular: 1.74, Direct : 1.53	Regular: 1.67, Direct : 1.04	Regular: 2.39, Direct : 1.44																		
Benchmark Index	CRISIL Short Term Debt Hybrid 60+40 Index	CRISIL Short Term Debt Hybrid 60+40 Index	Nifty 500 TRI																		

~(Monthly Average as on 30th June, 2023)

'Expense Ratio' represents the Total Expenses (TER) as on 30th June 2023.

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

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

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

KEY FEATURES	UTI OVERNIGHT FUND			UTI LIQUID CASH PLAN			UTI MONEY MARKET FUND		
Fund Category	Overnight Fund			Liquid Fund			Money Market Fund		
Type of Scheme	An open ended debt scheme investing in overnight securities. Relatively low interest rate risk and Relatively low credit risk.			An open ended liquid scheme. Relatively low interest rate risk and Moderate credit risk.			An open ended debt scheme investing in money market instruments. Relatively low interest rate risk and Moderate credit risk.		
Investment Objective	<p>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.</p> <p>However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.</p>			<p>The investment objective of the scheme is to generate steady and reasonable income, with low risk and high level of liquidity from a portfolio of debt & money market instruments.</p> <p>However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.</p>			<p>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.</p> <p>However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.</p>		
Entry Load/ Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load
	Please refer to pg. 66			Please refer to pg. 67			Please refer to pg. 68		
Plans/Options(Regular/Direct)	Growth Option, Periodic Option with payout & reinvestment of IDCW Daily Reinvestment of IDCW Option			Growth option IDCW option			Growth option IDCW option		
SIP/SWP/STRIP	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input 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"/>
Fund Size ~	6431.54 Cr			34434.46 Cr			8692.08 Cr		
Expense Ratio@ (%)	Regular: 0.12, Direct : 0.07			Regular: 0.25, Direct : 0.16			Regular: 0.27, Direct : 0.20		
Benchmark Index	CRISIL Liquid Overnight Index			CRISIL Liquid Debt A-I Index			CRISIL Money Market A-I Index		

KEY FEATURES	UTI ULTRA SHORT TERM FUND			UTI TREASURY ADVANTAGE FUND		
Fund Category	Ultra Short Duration Fund			Low Duration Fund		
Type of Scheme	An open ended ultra-short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 months and 6 months. Moderate interest rate risk and Moderate credit risk.			An open ended low duration debt scheme investing in instruments such that the Macaulay duration of the portfolios is between 6 months and 12 months. Moderate interest rate risk and Moderate credit risk.		
Investment Objective	<p>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.</p> <p>However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.</p>			<p>The investment objective is to generate reasonable income for its investors consistent with high liquidity by investing in a portfolio of debt & money market instruments.</p> <p>However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.</p>		
Entry Load/ Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load
	Please refer to pg. 69			Please refer to pg. 70		
Plans/Options (Regular/Direct)	Growth Option /Daily IDCW /Reinvestment Option/Weekly IDCW / Reinvestment Option /Flexi IDCW Option Fortnightly/Monthly/Quarterly/Half Yearly/Annual Payout & Reinvestment IDCW Option			(Daily/Weekly/Fortnightly/Monthly/Quarterly/Half-Yearly/ Annual/ Flexi) and Growth Option		
SIP/SWP/STRIP	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Fund Size ~	2379.98 Cr			3434.49 Cr		
Expense Ratio@ (%)	Regular: 0.95, Direct : 0.42			Regular: 0.44, Direct : 0.34		
Benchmark Index	CRISIL Ultra Short Duration Debt B-I Index			CRISIL Low Duration Debt A-I Index		

~(Monthly Average as on 30th June, 2023)

'Expense Ratio' represents the Total Expenses (TER) as on 30th June 2023.

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

KEY FEATURES	UTI FLOATER FUND			UTI SHORT TERM INCOME FUND		
Fund Category	Floater			Short Duration Fund		
Type of Scheme	An open ended debt scheme predominantly investing in floating rate instruments. (including fixed rate instruments converted to floating rate exposures using swaps/derivatives. Relatively High interest rate risk and Moderate Credit Risk.			UTI Short Term Income Fund is an open ended short term debt scheme investing in instruments such that the Macaulay duration of portfolio is between 1 year and 3 years. Relatively high interest rate risk and Moderate credit risk.		
Investment Objective	<p>The investment objective of the scheme is to generate reasonable returns and reduce interest rate risk by investing in a portfolio comprising predominantly of floating rate instruments and fixed rate instruments swapped for floating rate returns.</p> <p>The Scheme may also invest a portion of its net assets in fixed rate debt securities and money market instruments.</p> <p>However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.</p>			<p>The investment objective of the scheme is to generate reasonable income, with low risk and high level of liquidity from a portfolio of debt & money market instruments.</p> <p>However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.</p>		
Entry Load/ Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load
	Please refer to pg. 71			Please refer to pg. 72		
Plans/Options(Regular/Direct)	Growth Option /Quarterly IDCW Option Half Yearly IDCW Option /Annual IDCW Option Flexi IDCW Option both payout & reinvestment facilities			Growth Option,Monthly IDCW Option, Quarterly IDCW Option, Half Yearly IDCW Option, Annual IDCW Option, Flexi IDCW Option		
SIP/SWP/STRIP	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Fund Size ~	1558.77 Cr			2394.34 Cr		
Expense Ratio@ (%)	Regular : 0.85, Direct : 0.35			Regular : 0.96, Direct : 0.34		
Benchmark Index	CRISIL Low Duration Debt Index			CRISIL Short Duration Debt A-II Index		

KEY FEATURES	UTI BANKING AND PSU DEBT FUND			UTI CORPORATE BOND FUND		
Fund Category	Banking and PSU Fund			Corporate Bond Fund		
Type of Scheme	An open ended debt scheme predominantly investing in debt instruments of Banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds. Relatively High interest rate risk and Moderate Credit Risk.			UTI Corporate Bond Fund is an open ended debt scheme predominantly investing in AA+ and above rated corporate bonds. Relatively High interest rate risk and Relatively Low Credit Risk.		
Investment Objective	<p>The investment objective of the scheme is to generate reasonable income, with low risk and high level of liquidity from a portfolio of predominantly debt & money market securities issued by Banks, Public Sector Undertakings (PSUs), Public Financial Institutions (PFIs) and Municipal Bonds.</p> <p>However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.</p>			<p>The investment objective of the scheme is to generate optimal returns by investing predominantly in AA+ and above rated corporate bonds.</p> <p>However, there can be no assurance that the investment objective of the scheme will be realized. The Scheme does not guarantee / indicate any returns.</p>		
Entry Load/ Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load
	Please refer to pg. 73			Please refer to pg. 74		
Plans/Options(Regular/Direct)	Growth option Mthly/Qtly/HalfYearly/Annual/Flexi Payout & Reinvestment IDCW Option			Growth Option /Quarterly IDCW Option/ Half Yearly IDCW Option/ Annual IDCW Option/ Flexi IDCW Option both payout & reinvestment facilities		
SIP/SWP/STRIP	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Fund Size ~	994.84 Cr			3242.94 Cr		
Expense Ratio@ (%)	Regular : 0.56, Direct : 0.23			Regular : 0.58, Direct : 0.27		
Benchmark Index	CRISIL Banking and PSU Debt Index			CRISIL Corporate Bond B-II Index		

~(Monthly Average as on 30th June, 2023)

'Expense Ratio' represents the Total Expenses (TER) as on 30th June 2023.

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

KEY FEATURES	UTI CREDIT RISK FUND	UTI MEDIUM TERM FUND												
Fund Category	Credit Risk Fund	Medium Duration Fund												
Type of Scheme	UTI Credit Risk Fund is an open ended debt scheme predominantly investing in AA and below rated corporate bonds (excluding AA+ rated corporate bonds). Relatively High interest rate risk and Relatively High Credit Risk.	An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 years and 4 years. Relatively High interest rate risk and Relatively High Credit Risk.												
Investment Objective	The investment objective of the scheme is to generate reasonable income and capital appreciation by investing minimum of 65% of total assets in AA and below rated corporate bonds (excluding AA+ rated corporate bonds). However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.	The investment objective of the scheme is to generate reasonable income by investing in debt & money market securities such that the Macaulay duration of the portfolio is between 3 to 4 years. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns												
Entry Load/ Exit Load	<table border="1"> <thead> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load</th> </tr> </thead> <tbody> <tr> <td colspan="3">Please refer to pg. 75</td> </tr> </tbody> </table>	Entry Load	Holding Period	Exit Load	Please refer to pg. 75			<table border="1"> <thead> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load</th> </tr> </thead> <tbody> <tr> <td colspan="3">Please refer to pg. 77</td> </tr> </tbody> </table>	Entry Load	Holding Period	Exit Load	Please refer to pg. 77		
Entry Load	Holding Period	Exit Load												
Please refer to pg. 75														
Entry Load	Holding Period	Exit Load												
Please refer to pg. 77														
Plans/Options(Regular/Direct)	Growth Option /IDCW Option (with Payout and Reinvestment Facilities)/ Default Option - Growth Option	Options: (a)Growth Option (b) Monthly IDCW Option (c) Quarterly IDCW Option (d) Half Yearly IDCW Option (e) Annual IDCW Option (f) Flexi IDCW Option with both payout and reinvestment facilities												
SIP/SWP/STRIP	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>												
Fund Size ~	430.51 Cr	45.87 Cr												
Expense Ratio@ (%)	Regular: 1.63, Direct : 0.83	Regular: 1.59, Direct : 0.96												
Benchmark Index	CRISIL Credit Risk Debt C-II Index	CRISIL Medium Duration Debt B-III Index												

KEY FEATURES	UTI DYNAMIC BOND FUND	UTI BOND FUND												
Fund Category	Dynamic Bond	Medium to Long Duration Fund												
Type of Scheme	An open ended dynamic debt scheme investing across duration. Relatively High interest rate risk and moderate Credit Risk.	An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 4 years and 7 years. Relatively high interest rate risk and Moderate credit risk.												
Investment Objective	The investment objective of the scheme is to generate optimal returns with adequate liquidity through active management of the portfolio, by investing in debt and money market instruments across duration. However, there can be no assurance that the investment objective of the scheme will be realized. The Scheme does not guarantee / indicate any returns.	The investment objective of the scheme is to generate optimal returns with adequate liquidity by investing in debt and money market instruments such that the Macaulay duration of the portfolio is between 4 years and 7 years. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.												
Entry Load/ Exit Load	<table border="1"> <thead> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load</th> </tr> </thead> <tbody> <tr> <td colspan="3">Please refer to pg. 79</td> </tr> </tbody> </table>	Entry Load	Holding Period	Exit Load	Please refer to pg. 79			<table border="1"> <thead> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load</th> </tr> </thead> <tbody> <tr> <td colspan="3">Please refer to pg. 80</td> </tr> </tbody> </table>	Entry Load	Holding Period	Exit Load	Please refer to pg. 80		
Entry Load	Holding Period	Exit Load												
Please refer to pg. 79														
Entry Load	Holding Period	Exit Load												
Please refer to pg. 80														
Plans/Options(Regular/Direct)	Growth option IDCW option with Payout and Reinvestment Qtly/Half Yearly/Annual/Flexi IDCW with Payout and Reinvestment	(a) Quarterly IDCW Option (b) Half Yearly IDCW Option (c) Annual IDCW Option (d) Flexi IDCW Option with both payout and reinvestment facilities.												
SIP/SWP/STRIP	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>												
Fund Size ~	530.88 Cr	322.13 Cr												
Expense Ratio@ (%)	Regular: 1.56, Direct : 0.80	Regular: 1.63, Direct : 1.29												
Benchmark Index	CRISIL Dynamic Bond A-III Index	CRISIL Medium to Long Duration Debt A-III Index												

~(Monthly Average as on 30th June, 2023)

'Expense Ratio' represents the Total Expenses (TER) as on 30th June 2023.

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

KEY FEATURES	UTI GILT FUND			UTI GILT FUND WITH 10 YEAR CONSTANT DURATION		
Fund Category	Gilt Fund			Gilt Fund with 10 year constant duration		
Type of Scheme	UTI Gilt Fund is an open ended debt scheme investing in government securities across maturities. Relatively high interest rate risk and Relatively low credit risk.			An open ended debt scheme investing in government securities having a constant maturity of 10 years. Relatively High Interest rate risk and Relatively Low Credit Risk		
Investment Objective	<p>The investment objective of the scheme is to generate credit risk-free return through investment in sovereign securities issued by the Central Government and/ora State Government and / or any security unconditionally guaranteed by the Central Government and / or a State Government for repayment of principal and interest.</p> <p>However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.</p>			<p>The investment objective of the scheme is to generate optimal returns with high liquidity by investing in a portfolio of government securities such that weighted average portfolio maturity is around 10 years.</p> <p>However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.</p>		
Entry Load/ Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load
	Please refer to pg. 79			Please refer to pg. 82		
Plans/Options(Regular/Direct)	Growth Plan IDCW (with payout & reinvestment facilities)			Growth Option Quarterly IDCW Option Half Yearly IDCW Option Annual IDCW Option Flexi IDCW Option with Payout & Reinvestment		
SIP/SWP/STRIP	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Fund Size ~	533.92 Cr			170.61 Cr		
Expense Ratio@ (%)	Regular: 0.93, Direct : 0.67			Regular: 0.70, Direct : 0.21		
Benchmark Index	CRISIL Dynamic Gilt Index			CRISIL 10 Year Gilt Index		

KEY FEATURES	UTI CRISIL SDL MATURITY APRIL 2033 INDEX FUND			UTI CRISIL SDL MATURITY JUNE 2027 INDEX FUND		
Fund Category	Debt Index Fund			Debt Index Fund		
Type of Scheme	An open-ended target maturity debt index fund tracking CRISIL IBX SDL Index – April 2033. A Relatively High Interest Rate Risk and Relatively Low Credit Risk.			An open-ended Target Maturity Debt Index Fund tracking CRISIL IBX SDL Index – June 2027. A Relatively High Interest Rate Risk and Relatively Low Credit Risk		
Investment Objective	<p>The investment objective of the scheme is to track the Index by investing in securities as represented by CRISIL IBX SDL Index – April 2033, subject to tracking errors.</p> <p>However, there is no guarantee or assurance that the investment objective of the scheme will be achieved.</p>			<p>The investment objective of the scheme is to track the Index by investing in securities as represented by CRISIL IBX SDL Index – June 2027, subject to tracking errors.</p> <p>However, there is no guarantee or assurance that the investment objective of the scheme will be achieved.</p>		
Entry Load/ Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load
	Please refer to pg. 83			Please refer to pg. 84		
Plans/Options(Regular/Direct)	Growth 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"/>
Fund Size ~	276.22 Cr			93.93 Cr		
Expense Ratio@ (%)	Regular: 0.41, Direct : 0.14			Regular: 0.41, Direct : 0.15		
Benchmark Index	CRISIL IBX SDL Index – April 2033			CRISIL IBX SDL Index – June 2027		

~(Monthly Average as on 30th June, 2023)

'Expense Ratio' represents the Total Expenses (TER) as on 30th June 2023.

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

KEY FEATURES	UTI NIFTY SDL PLUS AAA PSU BOND APR 2028 75:25 INDEX FUND	UTI NIFTY SDL PLUS AAA PSU BOND APR 2026 75:25 INDEX FUND												
Fund Category	Debt Index Fund	Debt Index Fund												
Type of Scheme	An open-ended Target Maturity Index Fund investing in constituents of Nifty SDL Plus AAA PSU Bond Apr 2028 75:25 Index. A Relatively High Interest Rate Risk and Moderate Credit Risk	An open-ended Target Maturity Index Fund investing in constituents of Nifty SDL Plus AAA PSU Bond Apr 2026 75:25 Index. A Relatively High Interest Rate Risk and Moderate Credit Risk												
Investment Objective	The investment objective of the scheme is to track the Nifty SDL Plus AAA PSU Bond Apr 2028 75:25 Index by investing in AAA rated PSU Bonds and SDLs, maturing on or before April 2028, subject to tracking errors. 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 track the Nifty SDL Plus AAA PSU Bond Apr 2026 75:25 Index by investing in AAA rated PSU Bonds and SDLs, maturing on or before April 2026, subject to tracking errors. However, there is no guarantee or assurance that the investment objective of the scheme will be achieved.												
Entry Load/ Exit Load	<table border="1"> <thead> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load</th> </tr> </thead> <tbody> <tr> <td colspan="3">Please refer to pg. 85</td> </tr> </tbody> </table>	Entry Load	Holding Period	Exit Load	Please refer to pg. 85			<table border="1"> <thead> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load</th> </tr> </thead> <tbody> <tr> <td colspan="3">Please refer to pg. 86</td> </tr> </tbody> </table>	Entry Load	Holding Period	Exit Load	Please refer to pg. 86		
Entry Load	Holding Period	Exit Load												
Please refer to pg. 85														
Entry Load	Holding Period	Exit Load												
Please refer to pg. 86														
Plans/Options(Regular/Direct)	Growth 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"/>												
Fund Size ~	43.17 Cr	176.20 Cr												
Expense Ratio@ (%)	Regular: 0.41, Direct : 0.16	Regular: 0.41, Direct : 0.13												
Benchmark Index	Nifty SDL Plus AAA PSU Bond Apr 2028 75:25 Index	NIFTY SDL Plus AAA PSU Bond Apr 2026 75:25 Index												

KEY FEATURES	UTI LONG DURATION FUND								
Fund Category	Debt Fund								
Type of Scheme	An open ended debt scheme investing in instruments such that the Macaulay duration of the portfolio is greater than 7 years. Relatively High Interest rate risk and Relatively Low Credit Risk								
Investment Objective	The scheme aims to generate optimal returns with adequate liquidity by investing in a portfolio of debt and money market instruments. However, there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.								
Entry Load/ Exit Load	<table border="1"> <thead> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load</th> </tr> </thead> <tbody> <tr> <td colspan="3">Please refer to pg. 87</td> </tr> </tbody> </table>	Entry Load	Holding Period	Exit Load	Please refer to pg. 87				
Entry Load	Holding Period	Exit Load							
Please refer to pg. 87									
Plans/Options(Regular/Direct)	Growth Option Quarterly IDCW Option / Half Yearly IDCW Option / Annual IDCW Option & Flexi IDCW Option (Both Payout & Reinvestment facilities available)								
SIP/SWP/STRIP	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>						
Fund Size ~	60.49 Cr								
Expense Ratio@ (%)	Regular: 1.50, Direct : 0.45								
Benchmark Index	CRISIL Long Duration Debt A-III Index								

~(Monthly Average as on 30th June, 2023)

'Expense Ratio' represents the Total Expenses (TER) as on 30th June 2023.

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

EQUITY READY RECKONER JULY 2023

Market Cap Based Funds

Fund Name	UTI Mastershare Unit Scheme	UTI Mid Cap Fund	UTI Small Cap Fund	UTI Core Equity Fund
Category	Large Cap Fund	Mid Cap Fund	Small Cap Fund	Large & Mid Cap Fund
Month End AuM (₹ in Crores)	11,306	8,229	2,838	1,793
Benchmark Index	S&P BSE 100 TRI	Nifty Midcap 150 TRI	Nifty Smallcap 250 TRI	Nifty LargeMidcap 250 TRI
Fund				
Fund				
Fund				
Fund				
Fund				
Fund				

Sector	NAV (%)	Active Wt. (%)	NAV (%)	Active Wt. (%)	NAV (%)	Active Wt. (%)	NAV (%)	Active Wt. (%)
AUTOMOBILE & AUTO COMPONENTS	8.96	3.26	11.69	2.12	5.89	1.16	10.74	3.21
CAPITAL GOODS	1.81	0.57	17.80	4.94	16.87	1.73	2.45	-4.65
CHEMICALS	-	-1.41	4.47	-2.15	4.99	-1.25	3.09	-0.91
CONSTRUCTION	2.49	-0.51	0.73	0.73	3.08	-0.73	3.77	2.24
CONSTRUCTION MATERIALS	2.20	-0.11	3.00	1.02	1.22	8.27	2.20	0.00
CONSUMER DURABLES	5.79	2.33	8.10	3.13	12.75	-	-	-4.14
CONSUMER SERVICES	0.75	3.06	3.10	-2.41	4.42	-0.91	-	-3.57
DIVERSIFIED	3.27	0.75	1.42	0.88	-	-0.42	-	-0.27
FAST MOVING CONSUMER GOODS	34.03	-6.94	1.79	0.43	1.18	-2.88	5.54	-0.44
FINANCIAL SERVICES	5.12	-0.87	17.71	-4.53	16.68	-3.18	31.08	2.50
HEALTHCARE	14.29	1.17	11.36	-0.01	11.14	1.68	10.41	2.99
INFORMATION TECHNOLOGY	-	-0.17	6.69	0.77	6.60	-0.53	8.90	0.26
MEDIA, ENTMT. & PUBLICATIONS	0.86	-2.36	0.34	-2.30	0.18	-1.56	-	-0.49
METALS & MINING	4.20	-6.70	1.13	-2.21	-	-2.59	2.79	-0.21
OIL, GAS & CONSUMABLE FUELS	1.74	-0.60	0.82	-1.81	-	-2.44	4.23	-3.01
POWER	-	-0.30	3.02	-0.36	2.22	0.34	2.01	-0.65
REALTY	0.92	0.12	0.63	-1.59	5.98	1.82	3.37	1.53
SERVICES	4.66	2.50	-	-1.39	1.37	-0.40	2.72	1.13
TELECOMMUNICATION	-	-0.22	2.07	1.60	1.42	-0.29	2.02	0.15
TEXTILES	-	-	-	-	-	-	0.62	0.27

Top 10 Holdings (%)	Stock Count	Active Share (%)	Portfolio Composition	Fund Manager/s
50	47	42	24	Ankit Agarwal
79	79	64	78	Aug-19
75	64	64	75	Dec-21
				Ankit Agarwal
				May-17
				V Srivatsa
				32
				60
				64

Fund Manager/s: Karthikraj Lakshmanan (Sep-22), Ankit Agarwal (Aug-19), Ankit Agarwal (Dec-21), V Srivatsa (May-17)

AUM – Asset under Management; Portfolio Characteristics are calculated based on full market cap using weighted average methodology at aggregation. Operating Cash Flow Tiers (C) - 3 Tiers based on the number of years in which they have generated positive operating cash flows in the previous 5 years (for manufacturing companies), ROCE/Implied ROE Tiers (R) - 3 Tiers based on the previous 5 year average return on capital (for manufacturing companies & non-lending non banking finance companies (NBFCs)) & based on the previous 5 year average return on asset for banks & NBFCs (including housing finance companies).

All data as of June 30, 2023

EQUITY READY RECKONER JULY 2023

Market Cap Agnostic Funds

Fund Name	UTI Value Opportunities Fund	UTI Long Term Equity Fund (Tax Saving)	Market Cap Agnostic Funds	UTI Focused Equity Fund	UTI Flexi Cap Fund
Category	Value Fund	ELSS	Focused Fund	Flexi Cap	
Month End AUM (₹ in Crores)	7,333	3,126	2,450	26,033	
Benchmark Index	Nifty 500 TRI	Nifty 500 TRI	Nifty 500 TRI	Nifty 500 TRI	Nifty 500 TRI

	UTI Value Opportunities Fund	UTI Long Term Equity Fund (Tax Saving)	Market Cap Agnostic Funds	UTI Focused Equity Fund	UTI Flexi Cap Fund
Large Cap	68%	69%	86%	76%	63%
Mid Cap	16%	19%	12%	16%	26%
Small Cap	15%	12%	2%	8%	12%

	UTI Value Opportunities Fund	UTI Long Term Equity Fund (Tax Saving)	Market Cap Agnostic Funds	UTI Focused Equity Fund	UTI Flexi Cap Fund
C1	89%	93%	98%	84%	94%
C2	9%	7%	2%	13%	2%
C3	2%	0%	0%	3%	5%

	UTI Value Opportunities Fund	UTI Long Term Equity Fund (Tax Saving)	Market Cap Agnostic Funds	UTI Focused Equity Fund	UTI Flexi Cap Fund
R1	55%	58%	57%	51%	83%
R2	23%	28%	31%	32%	14%
R3	21%	14%	11%	16%	2%

	UTI Value Opportunities Fund	UTI Long Term Equity Fund (Tax Saving)	Market Cap Agnostic Funds	UTI Focused Equity Fund	UTI Flexi Cap Fund
Price to Book (P/B)	4.69	7.52	7.06	10.07	
Price to Earnings (P/E)	30.91	33.03	33.03	41.85	
Return on Equity (RoE)	16.71	19.05	17.84	19.05	24.05

	UTI Value Opportunities Fund	UTI Long Term Equity Fund (Tax Saving)	Market Cap Agnostic Funds	UTI Focused Equity Fund	UTI Flexi Cap Fund
Price to Book (P/B)	4.69	7.52	7.06	10.07	
Price to Earnings (P/E)	30.91	33.03	33.03	41.85	
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Price to Earnings (P/E)	30.91	33.03	33.03	41.85	
Return on Equity (RoE)	16.71	19.05	17.84	19.05	24.05

UTI MASTERSHARE UNIT SCHEME

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

Category
Large Cap Fund

Investment Objective

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

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

Date of inception/allotment

15th October, 1986

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 11034.49 Crore
Closing AUM : ₹ 11306.39 Crore

High/Low NAV in the month

High Growth Option : ₹ 206.8097
Low Growth Option : ₹ 198.3199

Total Expense Ratio

Regular : 1.76
Direct : 0.93

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, 2023

Regular Growth Option : ₹ 206.8097
Regular IDCW Option : ₹ 44.0921
Direct Growth Option : ₹ 222.7454
Direct IDCW Option : ₹ 50.6428

Portfolio Details

% of Top 10 Stocks	49.74
Median Market Cap (₹ Cr)	337,717
Weighted Average Market Cap	429,226
Number of Securities	49

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	91	8	2
Benchmark	95	5	0

Portfolio as on 30th June, 2023

Equity	% to NAV	Equity	% to NAV
ICICI Bank Ltd	9.18	ICICI Lombard General Insurance Company Ltd	1.79
HDFC Ltd.	7.58	Asian Paints Ltd.	1.78
Infosys Ltd.	7.43	NTPC Ltd.	1.74
Bharti Airtel Ltd.	4.66	Cipla Ltd.	1.72
Axis Bank Ltd.	4.43	Sun Pharmaceuticals Industries Ltd.	1.64
Reliance Industries Ltd.	4.20	Godrej Consumer Products Ltd	1.63
Tata Consultancy Services Ltd.	3.32	Tata Motors Ltd.	1.54
Maruti Suzuki India Ltd.	3.16	Eicher Motors Ltd	1.48
Avenue Supermarts Ltd.	3.01	IndusInd Bank Ltd.	1.36
HDFC Bank Ltd.	2.76	Havells India Ltd.	1.28
Kotak Mahindra Bank Ltd.	2.70	Samvardhana Motherson International Ltd	1.18
Bajaj Finance Ltd.	2.63	Balkrishna Industries Ltd.	1.11
Larsen & Toubro Ltd.	2.49	United Breweries Ltd.	1.04
Ultratech Cement Ltd.	2.20	Others	11.16
Titan Company Ltd.	2.11	NET Current Assets	3.79
LTIMindtree Ltd.	2.07	TOTAL	100.00
SKF India Ltd.	1.81		

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
ICICI Bank Ltd	2.6	HDFC Bank Ltd.	-4.8
Infosys Ltd.	2.6	Reliance Industries Ltd.	-4.6
Bharti Airtel Ltd.	2.5	ITC Ltd.	-4.0
Avenue Supermarts Ltd.	2.4	Hindustan Unilever Ltd.	-2.4
HDFC Ltd.	2.4	State Bank Of India	-1.5

Quantitative Indicators Fund Benchmark

Quantitative Indicators	Fund	Benchmark
Beta	0.95	1
Standard Deviation (Annual)	14.73%	15.31%
Sharpe Ratio	1.05%	
Portfolio Turnover Ratio (Annual)	0.24	
P/B	6.39	6.58
P/E	34.46	32.21
ROE	18.24	19.41

Fund Performance Vs Benchmark (CAGR) as on 30th June, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	S&P BSE 100 TRI (%)	S&P BSE Sensex TRI (%)	NAV Growth (₹)	S&P BSE 100 TRI (₹)	S&P BSE Sensex TRI (₹)
1 Y	19.57	23.98	23.67	11,957	12,398	12,367
3 Y	22.40	25.16	24.43	18,338	19,606	19,265
5 Y	12.21	13.74	14.17	17,795	19,042	19,405
SJ*	15.49	14.26	14.97	1,983,120	1,337,111	1,680,792

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

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

SIP Returns as on 30th June, 2023

Period	Investment Amount (₹)	Fund Value (₹)	S&P BSE 100 TRI (₹)	S&P BSE Sensex TRI (₹)	Yield (%) Fund	Yield (%) S&P BSE 100 TRI	Yield (%) S&P BSE Sensex TRI
1 Y	120,000	129,843	131,957	131,870	15.67	19.12	18.98
3 Y	360,000	437,127	458,064	455,405	13.06	16.33	15.92
5 Y	600,000	858,985	903,158	898,286	14.35	16.39	16.17
7 Y	840,000	1,336,216	1,423,796	1,443,972	13.04	14.82	15.22
10 Y	1,200,000	2,322,844	2,493,878	2,509,168	12.68	14.01	14.13
15 Y	1,800,000	5,054,918	5,418,855	5,424,578	12.70	13.51	13.52
SI	2,230,000	8,041,370	8,668,270	8,726,248	12.42	13.09	13.15

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. *Since inception for above mentioned schemes is taken for the period December 2004 to June 2023 (Since SIP facility was introduced in November 2004. **Past performance may or may not be sustained in future.**

Top 5 Sectors

Financial Services	34%
Information Technology	14%
Automobile and Auto Components	9%
Consumer Durables	6%
Healthcare	5%
Others	20%

UTI CORE EQUITY FUND

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

Category
Large & Mid Cap Fund

Investment Objective

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

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

Date of inception/allotment

20th May, 2009

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 1723.63 Crore
Closing AUM : ₹ 1793.49 Crore

High/Low NAV in the month

High Growth Option : ₹ 113.7791
Low Growth Option : ₹ 107.0457

Total Expense Ratio

Regular : 2.21
Direct : 1.63

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW: ₹ 5000/-

Load Structure

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

NAV per unit as on 30th June, 2023

Regular Growth Option ₹ 113.7791
Regular IDCW Option ₹ 55.4280
Direct Growth Option ₹ 119.7775
Direct IDCW Option ₹ 58.8597

Portfolio Details

% of Top 10 Stocks	32.19
Median Market Cap (₹ Cr)	54,131
Weighted Average Market Cap	223,265
Number of Securities	61

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	48	42	11
Benchmark	53	45	2

Portfolio as on 30th June, 2023

Equity	% to NAV	Equity	% to NAV
HDFC Bank Ltd.	4.76	Mahindra & Mahindra Ltd.	1.99
ICICI Bank Ltd	3.85	Tata Motors Ltd.	1.97
Infosys Ltd.	3.69	State Bank Of India	1.95
HDFC Ltd.	3.42	HCL Technologies Ltd.	1.91
ITC Ltd.	3.36	Cummins India Ltd.	1.83
Federal Bank Ltd.	3.09	Phoenix Mills Ltd	1.80
Larsen & Toubro Ltd.	2.67	Nippon Life India Asset Management Ltd	1.70
Fortis Healthcare Ltd.	2.53	Axis Bank Ltd.	1.65
Max Financial Services Ltd.	2.52	Aditya Birla Capital Ltd	1.62
IndusInd Bank Ltd.	2.30	Prestige Estates Projects Ltd	1.57
Dalmia Bharat Ltd	2.20	Shriram Finance Ltd	1.55
Hindustan Petroleum Corporation Ltd.	2.18	Oracle Financial Services Software Ltd.	1.51
Emami Ltd.	2.18	NHPC Ltd.	1.42
Coromandel International Ltd.	2.17	Hindalco Industries Ltd.	1.41
Bharti Airtel Ltd.	2.03	Others	27.09
Aurobindo Pharma Ltd.	2.01	Net Current Assets	4.07
		TOTAL	100.00

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Federal Bank Ltd.	2.4	Reliance Industries Ltd.	-3.5
Fortis Healthcare Ltd.	2.1	Tata Consultancy Services Ltd.	-1.7
Max Financial Services Ltd.	2.0	Kotak Mahindra Bank Ltd.	-1.4
Emami Ltd.	2.0	Hindustan Unilever Ltd.	-1.2
Coromandel International Ltd.	1.9	Max Healthcare Institute Ltd	-1.1

Quantitative Indicators Fund Benchmark

Quantitative Indicators	Fund	Benchmark
Beta	0.96	1
Standard Deviation (Annual)	15.25%	15.39%
Sharpe Ratio	1.49%	
Portfolio Turnover Ratio (Annual)	0.39	
P/B	3.87	6.93
P/E	24.45	35.65
ROE	16.56	18.82

Fund Performance Vs Benchmark (CAGR) as on 30th June, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty Large Mid cap 250 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty Large Mid cap 250 TRI (₹)	Nifty 50 TRI (₹)
1 Y	27.89	27.72	22.91	12,789	12,772	12,291
3 Y	29.68	29.12	24.54	21,808	21,527	19,316
5 Y	13.29	15.01	13.71	18,668	20,130	19,017
SJ*	12.49	15.26	12.59	52,693	74,290	53,358

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

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

SIP Returns as on 30th June, 2023

Period	Investment Amount (₹)	Fund Value (₹)	Nifty Large Mid cap 250 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty Large Mid cap 250 TRI	Yield (%) Nifty 50 TRI
1 Y	120,000	135,652	134,412	131,535	25.23	23.17	18.43
3 Y	360,000	483,128	477,347	454,311	20.13	19.26	15.75
5 Y	600,000	953,173	966,805	894,567	18.60	19.19	16.00
7 Y	840,000	1,428,838	1,511,545	1,419,266	14.92	16.50	14.74
10 Y	1,200,000	2,432,002	2,793,313	2,465,994	13.54	16.13	13.80
SI	1,690,000	4,454,760	5,412,933	4,518,597	12.79	15.22	12.97

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.**

Top 5 Sectors

Financial Services	31%
Automobile and Auto Components	11%
Healthcare	10%
Information Technology	9%
Fast Moving Consumer Goods	6%
Others	17%

UTI FLEXI CAP FUND

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

Category
Flexi Cap Fund

Investment Objective

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

Date of inception/allotment

18th May, 1992

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 25617.19 Crore
Closing AUM : ₹ 26032.53 Crore

High/Low NAV in the month

High Growth Option : ₹ 250.0654
Low Growth Option : ₹ 240.2723

Total Expense Ratio

Regular : 1.64
Direct : 0.88

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW: ₹ 5000/-

Load Structure

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

NAV per unit as on 30th June, 2023

Regular Growth Option : ₹ 250.0654
Regular IDCW Option : ₹ 165.3273
Direct Growth Option : ₹ 264.3924
Direct IDCW Option : ₹ 175.9489

Portfolio Details

% of Top 10 Stocks	42.71
Median Market Cap (₹ Cr)	99,388
Weighted Average Market Cap	230,905
Number of Securities	55

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	63	26	12
Benchmark	76	16	8

Portfolio as on 30th June, 2023

Equity	% to NAV	Equity	% to NAV
LTIMindtree Ltd.	6.55	Berger Paints India Ltd.	1.51
ICICI Bank Ltd	5.75	Ajanta Pharma Ltd.	1.47
Bajaj Finance Ltd.	5.64	Shree Cement Ltd.	1.46
HDFC Bank Ltd.	4.09	Endurance Technologies Ltd.	1.41
Infosys Ltd.	3.74	Schaeffler India Ltd	1.37
Kotak Mahindra Bank Ltd.	3.72	Dr. Lal Pathlabs Ltd.	1.37
Avenue Supermarts Ltd.	3.71	Indiamart InterMesh Ltd	1.35
Info-Edge (India) Ltd.	3.41	Jubilant Food Works Ltd	1.35
HDFC Ltd.	3.06	Grindwell Norton Ltd.	1.34
Astral Ltd.	3.05	Havells India Ltd.	1.34
Coforge Ltd	2.90	Marico Ltd.	1.31
Titan Company Ltd.	2.80	Divis Laboratories Ltd.	1.23
Maruti Suzuki India Ltd.	2.14	Nestle India Ltd.	1.23
AU Small Finance Bank Ltd	1.90	Motherhood Sumi Wiring India Ltd	1.19
Asian Paints Ltd.	1.67	Others	20.86
P I Industries Ltd.	1.66	Net Current Assets	4.42
		TOTAL	100.00

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
LTIMindtree Ltd.	6.2	Reliance Industries Ltd.	-6.7
Bajaj Finance Ltd.	4.2	ITC Ltd.	-3.1
Avenue Supermarts Ltd.	3.3	Tata Consultancy Services Ltd.	-2.6
Info-Edge (India) Ltd.	3.1	Larsen & Toubro Ltd.	-2.3
Astral Ltd.	2.9	Axis Bank Ltd.	-2.1

Quantitative Indicators

Quantitative Indicators	Fund	Benchmark
Beta	0.91	1
Standard Deviation (Annual)	14.83%	15.14%
Sharpe Ratio	1.04%	
Portfolio Turnover Ratio (Annual)	0.06	
P/B	10.07	6.73
P/E	42.56	33.03
ROE	24.05	19.05

Fund Performance Vs Benchmark (CAGR) as on 30th June, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)
1 Y	17.45	23.90	22.91	11,745	12,390	12,291
3 Y	22.34	26.06	24.54	18,311	20,032	19,316
5 Y	12.54	13.64	13.71	18,058	18,959	19,017
SI*	12.41	11.82	NA	381,868	323,935	NA

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

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

SIP Returns as on 30th June, 2023

Period	Investment Amount (₹)	Fund Value (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty 500 TRI	Yield (%) Nifty 50 TRI
1 Y	120,000	129,145	132,123	131,535	14.53	19.39	18.43
3 Y	360,000	416,955	459,729	454,311	9.80	16.59	15.75
5 Y	600,000	849,556	913,508	894,567	13.90	16.86	16.00
7 Y	840,000	1,357,641	1,426,551	1,419,266	13.49	14.88	14.74
10 Y	1,200,000	2,426,971	2,532,489	2,465,994	13.51	14.30	13.80
15 Y	1,800,000	5,752,370	5,522,267	5,280,332	14.20	13.73	13.21
SI	2,230,000	9,571,669	8,695,984	8,456,182	13.98	13.12	12.87

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

Top 5 Sectors

Financial Services	25%
Information Technology	14%
Consumer Services	12%
Healthcare	11%
Consumer Durables	10%
Others	21%

UTI VALUE OPPORTUNITIES FUND

An open ended equity scheme following a value investment strategy.

Category
Value Fund

Investment Objective

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

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

Date of inception/allotment

20th July, 2005

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 7169.04 Crore
Closing AUM : ₹ 7333.35 Crore

High/Low NAV in the month

High Growth Option : ₹ 110.5435
Low Growth Option : ₹ 105.9724

Total Expense Ratio

Regular : 1.86
Direct : 1.17

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW: ₹ 5000/-

Load Structure

Entry Load: Nil

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

NAV per unit as on 30th June, 2023

Regular Growth Option ₹ 110.5435
Regular IDCW Option ₹ 32.2153
Direct Growth Option ₹ 119.2758
Direct IDCW Option ₹ 38.9001

Portfolio Details

% of Top 10 Stocks	42.28
Median Market Cap (₹ Cr)	109,359
Weighted Average Market Cap	269,991
Number of Securities	55

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	68	16	15
Benchmark	76	16	8

Portfolio as on 30th June, 2023

Equity	% to NAV	Equity	% to NAV
HDFC Bank Ltd.	9.11	Bajaj Auto Ltd.	1.60
ICICI Bank Ltd	6.40	Ajanta Pharma Ltd.	1.59
Infosys Ltd.	5.96	LTIMindtree Ltd.	1.56
Axis Bank Ltd.	4.91	ICICI Lombard General Insurance Company Ltd	1.51
Bharti Airtel Ltd.	3.67	Sun Pharmaceuticals Industries Ltd.	1.51
State Bank Of India	3.12	ICICI Prudential Life Insurance Company Ltd	1.48
IndusInd Bank Ltd.	2.57	Jubilant Food Works Ltd	1.47
Tata Steel Ltd.	2.29	Tata Motors Ltd.	1.46
Hindalco Industries Ltd.	2.18	Godrej Consumer Products Ltd	1.44
Eicher Motors Ltd	2.05	Brigade Enterprises Ltd.	1.35
Tech Mahindra Ltd	2.00	Marico Ltd.	1.32
Mphasis Ltd	2.00	Bharat Petroleum Corporation Ltd.	1.29
Maruti Suzuki India Ltd.	1.97	Fortis Healthcare Ltd.	1.29
Cipla Ltd.	1.94	Others	22.89
Samvardhana Motherson International Ltd	1.78	Net Current Assets	2.84
Aditya Birla Fashion & Retail Ltd.	1.74	TOTAL	100.00
Crompton Greaves Consumer Electricals Ltd.	1.68		

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
HDFC Bank Ltd.	3.3	Reliance Industries Ltd.	-6.7
Axis Bank Ltd.	2.8	ITC Ltd.	-3.1
Infosys Ltd.	2.3	HDFC Ltd.	-2.8
Bharti Airtel Ltd.	2.0	Tata Consultancy Services Ltd.	-2.6
Mphasis Ltd	1.9	Larsen & Toubro Ltd.	-2.3

Quantitative Indicators

Indicator	Fund	Benchmark
Beta	0.93	1
Standard Deviation (Annual)	14.54%	15.14%
Sharpe Ratio	1.23%	
Portfolio Turnover Ratio (Annual)	0.21	
P/B	4.69	6.73
P/E	30.91	33.03
ROE	16.71	19.05

Fund Performance Vs Benchmark (CAGR) as on 30th June, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)
1 Y	23.52	23.90	22.91	12,352	12,390	12,291
3 Y	24.82	26.06	24.54	19,447	20,032	19,316
5 Y	13.26	13.64	13.71	18,644	18,959	19,017
SI*	14.32	13.84	14.10	110,574	102,528	106,815

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

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

SIP Returns as on 30th June, 2023

Period	Investment Amount (₹)	Fund Value (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty 500 TRI	Yield (%) Nifty 50 TRI
1 Y	120,000	130,839	132,123	131,535	17.29	19.39	18.43
3 Y	360,000	452,415	459,729	454,311	15.46	16.59	15.75
5 Y	600,000	902,902	913,508	894,567	16.38	16.86	16.00
7 Y	840,000	1,399,807	1,426,551	1,419,266	14.35	14.88	14.74
10 Y	1,200,000	2,372,130	2,532,489	2,465,994	13.08	14.30	13.80
15 Y	1,800,000	5,348,925	5,522,267	5,280,332	13.36	13.73	13.21
SI	2,150,000	7,999,625	7,776,671	7,519,927	13.20	12.94	12.62

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

Top 5 Sectors

Financial Services	33%
Information Technology	12%
Healthcare	10%
Automobile and Auto Components	9%
Consumer Durables	5%
Others	20%

UTI MID CAP FUND

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

Category
Mid Cap Fund

Investment Objective

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

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

Date of inception/allotment

7th April, 2004

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 7983.78 Crore
Closing AUM : ₹ 8228.94 Crore

High/Low NAV in the month

High Growth Option : ₹ 209.7322
Low Growth Option : ₹ 198.4153

Total Expense Ratio

Regular : 1.81
Direct : 0.97

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW: ₹ 5000/-

Load Structure

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

NAV per unit as on 30th June, 2023

Regular Growth Option : ₹ 209.7322
Regular IDCW Option : ₹ 99.2471
Direct Growth Option : ₹ 229.3796
Direct IDCW Option : ₹ 112.8784

Portfolio Details

% of Top 10 Stocks	24.00
Median Market Cap (₹ Cr)	31,163
Weighted Average Market Cap	37,799
Number of Securities	79

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	15	66	19
Benchmark	8	88	4

Portfolio as on 30th June, 2023

Equity	% to NAV	Equity	% to NAV
Cholamandalam Investment & Finance Company Ltd	3.57	Sundram Fasteners Ltd.	1.72
Shriram Finance Ltd	2.68	Phoenix Mills Ltd	1.68
Tube Investments Of India Ltd	2.53	Schaeffler India Ltd	1.57
Federal Bank Ltd.	2.35	Endurance Technologies Ltd.	1.55
Astral Ltd.	2.30	Max Financial Services Ltd.	1.55
P I Industries Ltd.	2.28	Balkrishna Industries Ltd.	1.53
APL Apollo Tubes Ltd	2.12	Grindwell Norton Ltd.	1.48
Coforge Ltd	2.10	Kajaria Ceramics Ltd.	1.48
Polycab India Ltd	2.09	Persistent Systems Ltd.	1.47
Bharat Electronics Ltd.	1.99	Page Industries Ltd	1.42
Jubilant Food Works Ltd	1.98	CIE Automotive India Ltd	1.42
Bharat Forge Ltd.	1.96	3M India Ltd.	1.42
Alkem Laboratories Ltd	1.94	Dr. Lal Pathlabs Ltd.	1.38
J.K.Cement Ltd.	1.90	Motherson Sumi Wiring India Ltd	1.37
Syngene International Ltd.	1.74	Others	39.57
Ashok Leyland Ltd.	1.73	Net Current Assets	4.12
		TOTAL	100.00

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Cholamandalam Investment & Finance Company Ltd	3.6	Max Healthcare Institute Ltd	-2.2
P I Industries Ltd.	2.3	Trent Ltd.	-1.9
Bharat Electronics Ltd.	2.0	AU Small Finance Bank Ltd	-1.8
Page Industries Ltd	1.4	TVS Motor Company Ltd	-1.5
CIE Automotive India Ltd	1.4	Yes Bank Ltd.	-1.4

Quantitative Indicators

Quantitative Indicators	Fund	Benchmark
Beta	0.88	1
Standard Deviation (Annual)	15.37%	16.82%
Sharpe Ratio	1.59%	
Portfolio Turnover Ratio (Annual)	0.19	
P/B	7.61	7.10
P/E	45.18	39.55
ROE	17.84	18.00

Fund Performance Vs Benchmark (CAGR) as on 30th June, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty Mid Cap 150 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty Mid Cap 150 TRI (₹)	Nifty 50 TRI (₹)
1 Y	27.04	34.40	22.91	12,704	13,440	12,291
3 Y	31.33	34.68	24.54	22,651	24,429	19,316
5 Y	15.12	16.90	13.71	20,226	21,840	19,017
SI*	17.70	17.66	14.40	230,047	228,390	133,101

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

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

SIP Returns as on 30th June, 2023

Period	Investment Amount (₹)	Fund Value (₹)	Nifty Mid Cap 150 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty Mid Cap 150 TRI	Yield (%) Nifty 50 TRI
1 Y	120,000	134,933	138,507	131,535	24.03	30.01	18.43
3 Y	360,000	479,532	508,559	454,311	19.59	23.84	15.75
5 Y	600,000	1,002,829	1,061,240	894,567	20.69	23.04	16.00
7 Y	840,000	1,511,002	1,642,225	1,419,266	16.49	18.83	14.74
10 Y	1,200,000	2,862,491	3,187,796	2,465,994	16.58	18.58	13.80
15 Y	1,800,000	7,901,843	7,896,170	5,280,332	17.84	17.84	13.21
SI	2,230,000	12,551,738	11,850,384	8,456,182	16.38	16.35	12.87

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

Top 5 Sectors

Capital Goods	18%
Financial Services	18%
Automobile and Auto Components	12%
Healthcare	11%
Consumer Durables	8%
Others	20%

UTI SMALL CAP FUND

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

Category
Small Cap Fund

Investment Objective

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

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

Date of inception/allotment

22nd December, 2020

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 2763.22 Crore
Closing AUM : ₹ 2837.65 Crore

High/Low NAV in the month

High Growth Option : ₹ 17.4600
Low Growth Option : ₹ 16.6297

Total Expense Ratio

Regular : 1.92
Direct : 0.59

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, 2023

Regular Growth Option	₹ 17.4054
Regular IDCW Option	₹ 17.4053
Direct Growth Option	₹ 18.2276
Direct IDCW Option	₹ 18.2276

Portfolio Details

% of Top 10 Stocks	20.38
Median Market Cap (₹ Cr)	10,831
Weighted Average Market Cap	14,200
Number of Securities	78

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	1	21	77
Benchmark	0	7	93

Portfolio as on 30th June, 2023

Equity	% to NAV	Equity	% to NAV
Carborandum Universal Ltd.	2.50	MTAR Technologies Ltd	1.54
Timken India Ltd.	2.22	Equitas Small Finance Bank Ltd	1.49
Brigade Enterprises Ltd.	2.22	Affle India Ltd	1.45
Karur Vysya Bank Ltd.	2.13	Suven Pharmaceuticals Ltd	1.43
Cholamandalam Financial Holdings Ltd	2.03	Vardhman Textiles Ltd.	1.42
Canfin Homes Ltd.	2.00	Navin Fluorine International Ltd.	1.40
Creditaccess Grameen Ltd	1.88	Metro Brands Ltd	1.40
Krishna Institute Of Medical Science Ltd	1.83	La Opala Rg Ltd.	1.39
Chalet Hotels Ltd	1.81	Greenpanel Industries Ltd	1.39
V.I.P.Industries Ltd.	1.78	Narayana Hrudayalaya Ltd	1.37
Cera Sanitaryware Ltd.	1.78	Praj Industries Ltd.	1.37
360 One Wam Ltd.	1.72	Route Mobile Ltd	1.37
KPIT Technologies Ltd	1.67	Persistent Systems Ltd.	1.37
CIE Automotive India Ltd	1.65	Others	45.68
APL Apollo Tubes Ltd	1.60	Net Current Assets	4.00
City Union Bank Ltd	1.59	TOTAL	100.00
Coforge Ltd	1.54		

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Timken India Ltd.	2.2	IDFC Ltd.	-1.3
APL Apollo Tubes Ltd	1.6	KEI Industries Ltd.	-1.2
Chalet Hotels Ltd	1.6	Suzlon Energy Ltd.	-1.2
Coforge Ltd	1.5	Cyient Ltd	-1.2
Brigade Enterprises Ltd.	1.5	Elgi Equipments Ltd.	-1.1

Fund Performance Vs Benchmark (CAGR) as on 30th June, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty Small Cap 250 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty Small Cap 250 TRI (₹)	Nifty 50 TRI (₹)
1 Y	26.45	31.48	22.91	12,645	13,148	12,291
SJ*	24.59	28.55	16.48	17,405	18,833	14,689

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

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

SIP Returns as on 30th June, 2023

Period	Investment Amount (₹)	Fund Value (₹)	Nifty Small Cap 250 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty Small Cap 250 TRI	Yield (%) Nifty 50 TRI
1 Y	120,000	135,617	137,995	131,535	25.17	29.15	18.43
SI	300,000	373,282	369,794	350,285	17.88	17.07	12.49

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

Top 5 Sectors

Capital Goods	17%
Financial Services	17%
Consumer Durables	13%
Healthcare	11%
Information Technology	7%
Others	24%

UTI FOCUSED EQUITY FUND

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

Category
Focused Fund

Investment Objective

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

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

Date of inception/allotment

26th Aug, 2021

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 2417.41 Crore
Closing AUM : ₹ 2450.42 Crore

High/Low NAV in the month

High Growth Option : ₹ 11.3792
Low Growth Option : ₹ 10.8317

Total Expense Ratio

Regular : 1.91
Direct : 0.36

Minimum Investment Amount

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

Load Structure

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

NAV per unit as on 30th June, 2023

Regular Growth Option	₹ 11.3792
Regular IDCW Option	₹ 11.3792
Direct Growth Option	₹ 11.7493
Direct IDCW Option	₹ 11.7490

Portfolio Details

% of Top 10 Stocks	52.98
Median Market Cap (₹ Cr)	160,317
Weighted Average Market Cap	336,021
Number of Securities	28

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	86	12	2
Benchmark	76	16	8

Portfolio as on 30th June, 2023

Equity	% to NAV	Equity	% to NAV
HDFC Bank Ltd.	9.32	Avenue Supermarts Ltd.	2.79
ICICI Bank Ltd	8.51	Ultratech Cement Ltd.	2.71
Tata Consultancy Services Ltd.	6.20	Jubilant Food Works Ltd	2.64
IndusInd Bank Ltd.	4.74	Havells India Ltd.	2.57
Tata Motors Ltd.	4.62	P I Industries Ltd.	2.50
Bajaj Finance Ltd.	4.16	Dabur India Ltd.	2.48
Maruti Suzuki India Ltd.	3.99	Tube Investments Of India Ltd	2.42
ICICI Lombard General Insurance Company Ltd	3.92	Trent Ltd	2.41
LTIMindtree Ltd	3.85	Cipla Ltd.	2.17
Godrej Consumer Products Ltd	3.66	Hindalco Industries Ltd.	1.99
Bharti Airtel Ltd.	3.55	Ajanta Pharma Ltd.	1.97
Bharat Forge Ltd.	3.12	Divis Laboratories Ltd.	1.83
Cholamandalam Investment & Finance Company Ltd	3.10	Bharat Electronics Ltd.	1.23
Phoenix Mills Ltd	3.06	Ner Current Assets	1.45
United Breweries Ltd.	3.02	TOTAL	100.00

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
IndusInd Bank Ltd.	4.0	Reliance Industries Ltd.	-6.7
Tata Motors Ltd.	3.7	HDFC Ltd.	-4.0
ICICI Lombard General Insurance Company Ltd	3.7	Infosys Ltd.	-3.7
Tata Consultancy Services Ltd.	3.6	ITC Ltd.	-3.1
HDFC Bank Ltd.	3.5	Larsen & Toubro Ltd.	-2.3

Fund Performance Vs Benchmark (CAGR) as on 30th June, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)
1 Y	25.42	23.90	22.91	12,542	12,390	12,291
SI*	7.25	9.80	9.29	11,380	11,884	11,783

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

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

SIP Returns as on 30th June, 2023

Period	Investment Amount (₹)	Fund Value (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty 500 TRI	Yield (%) Nifty 50 TRI
1 Y	120,000	134,198	132,123	131,535	22.82	19.39	18.43
SI	220,000	248,433	244,925	244,677	13.35	11.73	11.61

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

Top 5 Sectors

Financial Services	34%
Automobile and Auto Components	11%
Information Technology	10%
Fast Moving Consumer Goods	9%
Consumer Services	8%
Others	20%

UTI LONG TERM EQUITY FUND (TAX SAVING)

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

Category
ELSS

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 : ₹ 3057.72 Crore
Closing AUM : ₹ 3125.83 Crore

High/Low NAV in the month

High Growth Option : ₹ 152.3888
Low Growth Option : ₹ 145.7104

Total Expense Ratio

Regular : 1.93
Direct : 0.96

Minimum Investment Amount

Growth: ₹ 500/-
IDCW: ₹ 500/-

Load Structure

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

NAV per unit as on 30th June, 2023

Regular Growth Option ₹ 152.3888
Regular IDCW Option ₹ 29.1125
Direct Growth Option ₹ 167.0805
Direct IDCW Option ₹ 39.3747

Portfolio Details

% of Top 10 Stocks	42.95
Median Market Cap (₹ Cr)	110,308
Weighted Average Market Cap	267,998

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	69	19	12
Benchmark	76	16	8

Portfolio as on 30th June, 2023

Equity	% to NAV	Equity	% to NAV
HDFC Bank Ltd.	8.39	Phoenix Mills Ltd	1.83
ICICI Bank Ltd	7.72	Eicher Motors Ltd	1.80
Infosys Ltd.	5.67	Nestle India Ltd.	1.78
Axis Bank Ltd.	4.88	Hindalco Industries Ltd.	1.64
Bharti Airtel Ltd.	3.55	Metro Brands Ltd	1.58
Maruti Suzuki India Ltd.	2.69	Canfin Homes Ltd.	1.51
Bajaj Finance Ltd.	2.62	Jubilant Food Works Ltd	1.49
IndusInd Bank Ltd.	2.54	Ajanta Pharma Ltd	1.45
Cholamandalam Investment & Finance Company Ltd	2.49	United Breweries Ltd.	1.45
Godrej Consumer Products Ltd	2.41	Cipla Ltd.	1.39
Avenue Supermarts Ltd.	2.17	MTAR Technologies Ltd	1.31
Tata Motors Ltd.	2.17	Isgec Heavy Engineering Ltd	1.29
LTIMindtree Ltd.	2.16	P I Industries Ltd.	1.29
Ultratech Cement Ltd.	2.01	Tube Investments Of India Ltd	1.26
ICICI Lombard General Insurance Company Ltd	1.90	Others	21.66
Crompton Greaves Consumer Electricals Ltd.	1.84	Net Current Assets	2.08
		TOTAL	100.00

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Axis Bank Ltd.	2.8	Reliance Industries Ltd.	-6.7
ICICI Bank Ltd	2.7	HDFC Ltd.	-4.0
HDFC Bank Ltd.	2.6	ITC Ltd.	-3.1
Cholamandalam Investment & Finance Company Ltd	2.1	Tata Consultancy Services Ltd.	-2.6
Godrej Consumer Products Ltd	2.1	Larsen & Toubro Ltd.	-2.3

Quantitative Indicators Fund Benchmark

Quantitative Indicators	Fund	Benchmark
Beta	0.94	1
Standard Deviation (Annual)	14.67%	15.14%
Sharpe Ratio	1.12%	
Portfolio Turnover Ratio (Annual)	0.19	
P/B	7.52	6.73
P/E	37.46	33.03
ROE	19.41	19.05

Fund Performance Vs Benchmark (CAGR) as on 30th June, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)
1 Y	21.04	23.90	22.91	12,104	12,390	12,291
3 Y	23.40	26.06	24.54	18,791	20,032	19,316
5 Y	12.85	13.64	13.71	18,308	18,959	19,017
SI*	14.43	13.83	13.28	239,319	211,444	188,645

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

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

SIP Returns as on 30th June, 2023

Period	Investment Amount (₹)	Fund Value (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty 500 TRI	Yield (%) Nifty 50 TRI
1 Y	120,000	130,543	132,123	131,535	16.81	19.39	18.43
3 Y	360,000	440,114	459,729	454,311	13.53	16.59	15.75
5 Y	600,000	876,532	913,508	894,567	15.17	16.86	16.00
7 Y	840,000	1,347,555	1,426,551	1,419,266	13.28	14.88	14.74
10 Y	1,200,000	2,347,527	2,532,489	2,465,994	12.88	14.30	13.80
15 Y	1,800,000	5,037,583	5,522,267	5,280,332	12.66	13.73	13.21
SI	2,230,000	7,489,316	8,695,984	8,456,182	11.78	13.12	12.87

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

Top 5 Sectors

Financial Services	33%
Automobile and Auto Components	10%
Information Technology	9%
Fast Moving Consumer Goods	8%
Consumer Services	6%
Others	22%

UTI DIVIDEND YIELD FUND

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

Category
Dividend Yield Fund

Investment Objective

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

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

Date of inception/allotment

3rd May, 2005

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 2936.89 Crore
Closing AUM : ₹ 2992.19 Crore

High/Low NAV in the month

High Growth Option : ₹ 112.9100
Low Growth Option : ₹ 108.8330

Total Expense Ratio

Regular : 2.05
Direct : 1.44

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW: ₹ 5000/-

Load Structure

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

NAV per unit as on 30th June, 2023

Regular Growth Option : ₹ 112.9100
Regular IDCW Option : ₹ 22.8713
Direct Growth Option : ₹ 120.3786
Direct IDCW Option : ₹ 26.8737

Portfolio Details

% of Top 10 Stocks	40.07
Median Market Cap (₹ Cr)	102,990
Weighted Average Market Cap	242,951
Number of Securities	50

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	67	16	17
Benchmark	76	16	8

Portfolio as on 30th June, 2023

Equity	% to NAV	Equity	% to NAV
Infosys Ltd.	6.69	Hindustan Petroleum Corporation Ltd.	2.10
Tech Mahindra Ltd	4.91	Torrent Pharmaceuticals Ltd.	2.04
Tata Steel Ltd.	4.06	Oil & Natural Gas Corporation Ltd.	1.94
ITC Ltd.	3.92	Great Eastern Shipping Co. Ltd.	1.94
Mphasis Ltd	3.80	Coromandel International Ltd.	1.77
Marico Ltd.	3.68	ICICI Securities Ltd.	1.63
NTPC Ltd.	3.60	State Bank Of India	1.53
Hindustan Unilever Ltd.	3.36	ICICI Prudential Life Insurance Company Ltd.	1.53
Tata Consultancy Services Ltd.	3.20	Procter & Gamble Hygiene & Hel Care Ltd.	1.51
HDFC Bank Ltd.	2.84	Sanofi India Ltd.	1.48
HDFC Ltd.	2.83	Cummins India Ltd.	1.46
ICICI Bank Ltd	2.81	Crompton Greaves Consumer Electricals Ltd.	1.45
Bharat Electronics Ltd.	2.64	Samvardhana Motherson International Ltd	1.43
LTIMindtree Ltd.	2.52	Others	18.34
Bharat Petroleum Corporation Ltd.	2.44	Net Current Assets	2.09
GAIL (India) Ltd.	2.25	TOTAL	100.00
Bajaj Auto Ltd.	2.20		

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Tech Mahindra Ltd	4.4	Reliance Industries Ltd.	-6.7
Mphasis Ltd	3.7	HDFC Bank Ltd.	-3.0
Marico Ltd.	3.5	Larsen & Toubro Ltd.	-2.3
Tata Steel Ltd.	3.4	ICICI Bank Ltd	-2.3
Infosys Ltd.	3.0	Kotak Mahindra Bank Ltd.	-2.1

Quantitative Indicators Fund Benchmark

	Fund	Benchmark
Beta	0.83	1
Standard Deviation (Annual)	14.01%	15.14%
Sharpe Ratio	1.18%	
Portfolio Turnover Ratio (Annual)	0.23	
P/B	6.56	6.73
P/E	25.83	33.03
ROE	21.82	19.05

Fund Performance Vs Benchmark (CAGR) as on 30th June, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty Dividend Opportunities 50 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty Dividend Opportunities 50 TRI (₹)	Nifty 50 TRI (₹)
1 Y	21.13	23.90	30.11	22.91	12,113	12,390	13,011	12,291
3 Y	23.39	26.06	26.94	24.54	18,786	20,032	20,455	19,316
5 Y	12.77	13.64	13.36	13.71	18,244	18,959	18,726	19,017
SI*	14.27	14.70	16.93	NA	112,882	120,854	171,478	NA

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

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

SIP Returns as on 30th June, 2023

Period	Investment Amount (₹)	Fund Value (₹)	Nifty 500 TRI (₹)	Nifty Dividend Opportunities 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty 500 TRI	Yield (%) Nifty Dividend Opportunities 50 TRI
1 Y	120,000	131,902	132,123	136,729	19.03	19.39	27.03
3 Y	360,000	446,194	459,729	487,090	14.49	16.59	20.71
5 Y	600,000	878,783	913,508	942,940	15.28	16.86	18.16
7 Y	840,000	1,359,492	1,426,551	1,454,713	13.53	14.88	15.43
10 Y	1,200,000	2,339,964	2,532,489	2,509,969	12.82	14.30	14.13
15 Y	1,800,000	4,973,702	5,522,267	5,611,299	12.52	13.73	13.92
SI	2,170,000	7,727,269	7,995,051	9,025,335	12.66	12.98	14.10

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.

Top 5 Sectors

Information Technology	21%
Financial Services	17%
Fast Moving Consumer Goods	15%
Oil, Gas & Consumable Fuels	12%
Healthcare	7%
Others	22%

UTI MNC FUND

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

Category
Thematic

Investment Objective

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

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

Date of inception/allotment

29th May, 1998

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 2527.96 Crore
Closing AUM : ₹ 2581.76 Crore

High/Low NAV in the month

High Growth Option : ₹ 299.2622
Low Growth Option : ₹ 285.3483

Total Expense Ratio

Regular : 2.05
Direct : 1.22

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW: ₹ 5000/-

Load Structure

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

NAV per unit as on 30th June, 2023

Regular Growth Option : ₹ 299.2622
Regular IDCW Option : ₹ 154.2950
Direct Growth Option : ₹ 327.5727
Direct IDCW Option : ₹ 169.9227

Portfolio Details

% of Top 10 Stocks	54.69
Median Market Cap (₹ Cr)	49,057
Weighted Average Market Cap	125,061
Number of Securities	36

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	42	51	7
Benchmark	64	35	1

Portfolio as on 30th June, 2023

Equity	% to NAV	Equity	% to NAV
Maruti Suzuki India Ltd.	9.02	CRISIL Ltd	2.45
Nestle India Ltd.	8.25	Sanofi India Ltd.	2.34
Hindustan Unilever Ltd.	6.91	3M India Ltd.	2.25
United Spirits Ltd.	5.44	Oracle Financial Services Software Ltd.	2.07
Britannia Industries Ltd.	4.90	Bayer Cropscience Ltd.	1.83
Grindwell Norton Ltd.	4.57	Honeywell Automation India Ltd.	1.76
Mphasis Ltd	4.28	HDFC Asset Management Company Ltd	1.67
United Breweries Ltd.	3.91	Gland Pharma Ltd	1.27
Schaeffler India Ltd	3.72	ICICI Prudential Life Insurance Company Ltd	1.15
Procter & Gamble Hygiene & Hel Care Ltd.	3.70	Proctor & Gamble Health Ltd	1.12
Abbott India Ltd.	3.28	Pfizer Ltd	1.02
Cummins India Ltd.	3.24	Nippon Life India Asset Management Ltd	0.90
SKF India Ltd.	2.89	CIE Automotive India Ltd	0.83
Whirlpool Of India Ltd.	2.72	Others	2.69
Bosch Ltd.	2.66	Net Current Assets	2.18
Siemens India Ltd.	2.51	TOTAL	100.00
Timken India Ltd.	2.46		

Active Stock positions

Overweight (Top 5)		Underweight (Top 5)	
	%		%
Grindwell Norton Ltd.	3.0	Vedanta Ltd	-5.0
Whirlpool Of India Ltd.	2.7	Ambuja Cements Ltd.	-4.7
Timken India Ltd.	2.5	Britannia Industries Ltd.	-4.1
United Breweries Ltd.	2.3	Ashok Leyland Ltd.	-3.7
Mphasis Ltd	1.9	ABB India Ltd.	-3.6

Quantitative Indicators Fund Benchmark

	Fund	Benchmark
Beta	0.88	1
Standard Deviation (Annual)	12.31%	13.25%
Sharpe Ratio	0.76%	
Portfolio Turnover Ratio (Annual)	0.10	
P/B	19.65	21.11
P/E	53.58	52.89
ROE	32.34	35.36

Fund Performance Vs Benchmark (CAGR) as on 30th June, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty MNC TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty MNC TRI (₹)	Nifty 50 TRI (₹)
1 Y	18.84	25.34	22.91	11,884	12,534	12,291
3 Y	16.31	19.83	24.54	15,734	17,207	19,316
5 Y	8.66	10.36	13.71	15,151	16,375	19,017
SI*	15.70	13.50	NA	388,980	240,227	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 99 in 'Fund Manager Summary'. N.A Not Available. Schemes Managed by Mr. Karthikraj Lakshmanan.

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

SIP Returns as on 30th June, 2023

Period	Investment Amount (₹)	Fund Value (₹)	Nifty MNC TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty MNC TRI	Yield (%) Nifty 50 TRI
1 Y	120,000	131,708	134,920	131,535	18.71	24.01	18.43
3 Y	360,000	435,450	460,329	454,311	12.79	16.68	15.75
5 Y	600,000	810,547	879,088	894,567	12.00	15.29	16.00
7 Y	840,000	1,228,111	1,360,986	1,419,266	10.68	13.56	14.74
10 Y	1,200,000	2,204,373	2,501,463	2,465,994	11.70	14.07	13.80
15 Y	1,800,000	5,950,718	6,214,863	5,280,332	14.60	15.10	13.21
SI	2,230,000	10,199,518	10,507,409	8,456,182	14.55	14.81	12.87

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

Top 5 Sectors

Fast Moving Consumer Goods	34%
Capital Goods	18%
Automobile and Auto Components	16%
Healthcare	9%
Financial Services	7%
Others	14%

UTI INDIA CONSUMER FUND

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

Category
Thematic

Investment Objective

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

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

Date of inception/allotment

30th July, 2007

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 499.85 Crore
Closing AUM : ₹ 510.85 Crore

High/Low NAV in the month

High Growth Option : ₹ 42.3330
Low Growth Option : ₹ 40.6451

Total Expense Ratio

Regular : 2.54
Direct : 1.78

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW: ₹ 5000/-

Load Structure

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

NAV per unit as on 30th June, 2023

Regular Growth Option : ₹ 42.3330
Regular IDCW Option : ₹ 37.0048
Direct Growth Option : ₹ 44.9616
Direct IDCW Option : ₹ 39.4712

Portfolio Details

% of Top 10 Stocks	51.61
Median Market Cap (₹ Cr)	223,953
Weighted Average Market Cap	243,576
Number of Securities	35

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	76	21	3
Benchmark	93	7	-

Portfolio as on 30th June, 2023

Equity	% to NAV	Equity	% to NAV
Maruti Suzuki India Ltd.	8.14	HDFC Bank Ltd.	2.25
Bharti Airtel Ltd.	7.14	Havells India Ltd.	2.21
Titan Company Ltd.	5.37	Jubilant Food Works Ltd	2.16
Asian Paints Ltd.	5.27	Phoenix Mills Ltd	2.11
Godrej Consumer Products Ltd	4.76	Bajaj Finance Ltd.	2.10
Nestle India Ltd.	4.75	Crompton Greaves Consumer Electricals Ltd.	2.03
Avenue Supermarts Ltd.	4.56	Page Industries Ltd	2.03
ITC Ltd.	3.89	Astral Ltd.	1.75
Hindustan Unilever Ltd.	3.88	ICICI Lombard General Insurance Company Ltd	1.74
Eicher Motors Ltd	3.85	United Spirits Ltd.	1.50
Tata Motors Ltd.	3.38	Info-Edge (India) Ltd.	1.46
Trent Ltd.	3.04	Whirlpool Of India Ltd.	1.11
Metro Brands Ltd	2.93	FSN E-Commerce Ventures (Nykaa) Ltd	1.06
United Breweries Ltd.	2.89	Others	3.88
Dabur India Ltd.	2.58	Net Current Assets	1.60
ICICI Bank Ltd	2.33	TOTAL	100.00
Marico Ltd.	2.26		

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Tata Motors Ltd.	3.4	Mahindra & Mahindra Ltd.	-6.5
Metro Brands Ltd	2.9	ITC Ltd.	-6.1
United Breweries Ltd.	2.9	Hindustan Unilever Ltd.	-6.0
Godrej Consumer Products Ltd	2.7	Bharti Airtel Ltd.	-3.0
ICICI Bank Ltd	2.3	Britannia Industries Ltd.	-3.0

Quantitative Indicators Fund Benchmark

	Fund	Benchmark
Beta	0.91	1
Standard Deviation (Annual)	13.67%	14.38%
Sharpe Ratio	0.90%	
Portfolio Turnover Ratio (Annual)	0.19	
P/B	14.91	14.51
P/E	57.09	53.69
ROE	24.66	27.43

Fund Performance Vs Benchmark (CAGR) as on 30th June, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty India Consumption TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty India Consumption TRI (₹)	Nifty 50 TRI (₹)
1 Y	21.15	25.33	22.91	12,115	12,533	12,291
3 Y	19.23	21.63	24.54	16,949	17,994	19,316
5 Y	10.19	11.91	13.71	16,249	17,558	19,017
SI*	9.48	13.08	10.93	42,321	70,855	52,189

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

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

SIP Returns as on 30th June, 2023

Period	Investment Amount (₹)	Fund Value (₹)	Nifty India Consumption TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty India Consumption TRI	Yield (%) Nifty 50 TRI
1 Y	120,000	131,109	133,001	131,535	17.73	20.84	18.43
3 Y	360,000	441,442	468,706	454,311	13.74	17.96	15.75
5 Y	600,000	843,084	904,615	894,567	13.59	16.46	16.00
7 Y	840,000	1,284,251	1,405,829	1,419,266	11.93	14.47	14.74
10 Y	1,200,000	2,161,875	2,493,572	2,465,994	11.34	14.01	13.80
15 Y	1,800,000	4,712,724	6,091,984	5,280,332	11.89	14.87	13.21
SI	1,900,000	5,136,708	6,723,437	5,725,274	11.58	14.52	12.77

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

Top 5 Sectors

Fast Moving Consumer Goods	28%
Consumer Durables	19%
Automobile and Auto Components	15%
Consumer Services	13%
Financial Services	9%
Others	14%

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 : ₹ 1577.22 Crore
Closing AUM : ₹ 1602.12 Crore

High/Low NAV in the month

High Growth Option : ₹ 92.4023
Low Growth Option : ₹ 88.0452

Total Expense Ratio

Regular : 2.26
Direct : 1.92

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW: ₹ 5000/-

Load Structure

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

NAV per unit as on 30th June, 2023

Regular Growth Option : ₹ 92.4023
Regular IDCW Option : ₹ 48.2935
Direct Growth Option : ₹ 96.3926
Direct IDCW Option : ₹ 50.4425

Portfolio Details

% of Top 10 Stocks	53.94
Median Market Cap (₹ Cr)	154,977
Weighted Average Market Cap	268,496
Number of Securities	44

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	64	22	14
Benchmark	90	10	-

Portfolio as on 30th June, 2023

Equity	% to NAV	Equity	% to NAV
Larsen & Toubro Ltd.	10.53	Brigade Enterprises Ltd.	1.93
Bharti Airtel Ltd.	9.95	Torrent Power Ltd.	1.92
Ultratech Cement Ltd.	6.11	Hindustan Petroleum Corporation Ltd.	1.62
NTPC Ltd.	5.97	Crompton Greaves Consumer Electricals Ltd.	1.61
Reliance Industries Ltd.	4.78	Cummins India Ltd.	1.53
ICICI Bank Ltd	4.29	3M India Ltd.	1.50
Axis Bank Ltd.	3.58	H G Infra Engineering Ltd.	1.42
Bharat Electronics Ltd.	3.10	PNC Infratech Ltd	1.36
Adani Ports And Special Economic Zone Ltd	3.07	Blue Star Ltd	1.28
Gujarat Gas Ltd	2.55	Indraprastha Gas Ltd	1.28
Shree Cement Ltd.	2.46	ABB India Ltd.	1.21
Container Corporation Of India Ltd	2.41	J. Kumar Infraprojects Ltd.	1.20
Siemens India Ltd.	2.38	AIA Engineering Ltd.	1.18
Bharat Forge Ltd.	2.14	Others	7.95
Bharat Petroleum Corporation Ltd.	2.12	Net Current Assets	3.39
Interglobe Aviation Ltd	2.10	TOTAL	100.00
SKF India Ltd.	2.06		

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
ICICI Bank Ltd	4.3	Reliance Industries Ltd.	-15.2
Axis Bank Ltd.	3.6	Larsen & Toubro Ltd.	-5.1
Bharat Electronics Ltd.	3.1	Power Grid Corporation	
Gujarat Gas Ltd	2.6	Of India Ltd	-4.6
Bharat Forge Ltd.	2.1	Grasim Industries Ltd.	-3.3
		Oil & Natural Gas Corporation Ltd.	-3.3

Quantitative Indicators Fund Benchmark

Quantitative Indicators	Fund	Benchmark
Beta	0.88	1
Standard Deviation (Annual)	16.17%	16.72%
Sharpe Ratio	1.31%	
Portfolio Turnover Ratio (Annual)	0.17	
P/B	4.85	4.29
P/E	35.81	30.08
ROE	13.49	13.89

Fund Performance Vs Benchmark (CAGR) as on 30th June, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty Infrastructure TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty Infrastructure TRI (₹)	Nifty 50 TRI (₹)
1 Y	33.07	25.24	22.91	13,307	12,524	12,291
3 Y	28.13	25.37	24.54	21,035	19,705	19,316
5 Y	13.09	14.79	13.71	18,504	19,938	19,017
SI*	12.78	9.97	14.40	101,159	62,253	133,101

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 99 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, 2023

Period	Investment Amount (₹)	Fund Value (₹)	Nifty Infrastructure TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty Infrastructure TRI	Yield (%) Nifty 50 TRI
1 Y	120,000	135,666	134,780	131,535	25.25	23.78	18.43
3 Y	360,000	490,801	478,591	454,311	21.26	19.45	15.75
5 Y	600,000	939,112	956,289	894,567	17.99	18.74	16.00
7 Y	840,000	1,380,456	1,434,017	1,419,266	13.96	15.03	14.74
10 Y	1,200,000	2,348,011	2,290,232	2,465,994	12.89	12.42	13.80
15 Y	1,800,000	4,268,531	3,729,330	5,280,332	10.72	9.12	13.21
SI	2,230,000	6,171,017	5,014,237	8,456,182	10.01	8.08	12.87

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

Top 5 Sectors

Capital Goods	16%
Construction	16%
Oil, Gas & Consumable Fuels	13%
Telecommunication	10%
Services	9%
Others	31%

UTI BANKING & FINANCIAL SERVICES FUND

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

Category
Sectoral

Investment Objective

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

Date of inception/allotment

7th April, 2004

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 897.87 Crore
Closing AUM : ₹ 924.32 Crore

High/Low NAV in the month

High Growth Option : ₹ 136.9180
Low Growth Option : ₹ 130.8661

Total Expense Ratio

Regular : 2.32
Direct : 1.34

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW: ₹ 5000/-

Load Structure

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

NAV per unit as on 30th June, 2023

Regular Growth Option : ₹ 136.9180
Regular IDCW Option : ₹ 53.2878
Direct Growth Option : ₹ 152.7352
Direct IDCW Option : ₹ 59.7778

Portfolio Details

% of Top 10 Stocks	68.98
Median Market Cap (₹ Cr)	371,012
Weighted Average Market Cap	397,743
Number of Securities	28

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	75	14	11
Benchmark	96	4	0

Portfolio as on 30th June, 2023

Equity	% to NAV	Equity	% to NAV
ICICI Bank Ltd	17.14	Canfin Homes Ltd.	1.94
HDFC Bank Ltd.	15.65	PB Fintech Ltd	1.82
Axis Bank Ltd.	9.51	ICICI Lombard General Insurance Company Ltd	1.82
HDFC Ltd.	5.42	Indian Bank	1.69
State Bank Of India	4.01	Aavas Financiers Ltd	1.58
IndusInd Bank Ltd.	3.74	Bandhan Bank Ltd.	1.25
Kotak Mahindra Bank Ltd.	3.60	Bajaj Finserv Ltd.	1.19
SBI Life Insurance Company Ltd.	3.49	Kfin Technologies Ltd	1.10
Bajaj Finance Ltd.	3.34	HDFC Asset Management Company Ltd	0.91
Max Financial Services Ltd.	3.10	Creditaccess Grameen Ltd	0.86
Mahindra & Mahindra Fin.Ser.Ltd.	2.74	DCB Bank Ltd	0.53
Karur Vysya Bank Ltd.	2.62	HDFC Life Insurance Company Ltd	0.23
Cholamandalam Investment & Finance Company Ltd	2.47	ICICI Securities Ltd.	0.00
SBI Cards And Payment Services Pvt Ltd.	2.16	Prudent Corporate Advisory Services Ltd	0.00
Equitas Small Finance Bank Ltd	1.98	Net Current Assets	2.16
Star Health And Allied Insurance Company Ltd	1.96	TOTAL	100.00

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
IndusInd Bank Ltd.	3.7	HDFC Ltd.	-10.0
Max Financial Services Ltd.	3.1	HDFC Bank Ltd.	-6.8
Mahindra & Mahindra Fin.Ser.Ltd.	2.7	Kotak Mahindra Bank Ltd.	-4.5
Karur Vysya Bank Ltd.	2.6	State Bank Of India	-2.6
Equitas Small Finance Bank Ltd	2.0	ICICI Bank Ltd	-2.4

Quantitative Indicators Fund Benchmark

Quantitative Indicators	Fund	Benchmark
Beta	0.96	1
Standard Deviation (Annual)	20.08%	20.45%
Sharpe Ratio	0.97%	
Portfolio Turnover Ratio (Annual)	0.26	
P/B	3.80	3.65
P/E	26.74	23.00
ROE	14.84	15.98

Fund Performance Vs Benchmark (CAGR) as on 30th June, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty Financial Services TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty Financial Services TRI (₹)	Nifty 50 TRI (₹)
1 Y	34.60	30.79	22.91	13,460	13,079	12,291
3 Y	26.28	24.80	24.54	20,137	19,438	19,316
5 Y	7.82	13.48	13.71	14,574	18,825	19,017
SI*	14.57	17.75	14.40	136,959	231,935	133,101

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

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

SIP Returns as on 30th June, 2023

Period	Investment Amount (₹)	Fund Value (₹)	Nifty Financial Services TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty Financial Services TRI	Yield (%) Nifty 50 TRI
1 Y	120,000	135,422	133,567	131,535	24.85	21.77	18.43
3 Y	360,000	468,021	457,901	454,311	17.86	16.31	15.75
5 Y	600,000	837,089	874,082	894,567	13.30	15.06	16.00
7 Y	840,000	1,221,268	1,424,146	1,419,266	10.52	14.83	14.74
10 Y	1,200,000	2,143,160	2,705,645	2,465,994	11.17	15.53	13.80
15 Y	1,800,000	4,709,053	6,673,097	5,280,332	11.88	15.91	13.21
SI	2,230,000	8,058,328	12,072,553	8,456,182	12.44	16.04	12.87

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

Top Sectors

Financial Services	98%
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Investment Objective

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

Date of inception/allotment

28th June, 1999

Fund Manager

Mr. Kamal Gada B.Com, CA, CS,CFA
Managing the scheme since May 2022

Fund AUM

Fund Size Monthly Average : ₹ 706.04 Crore
Closing AUM : ₹ 733.06 Crore

High/Low NAV in the month

High Growth Option : ₹ 165.1173
Low Growth Option : ₹ 152.7551

Total Expense Ratio

Regular : 2.40
Direct : 1.45

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW: ₹ 5000/-

Load Structure

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

NAV per unit as on 30th June, 2023

Regular Growth Option : ₹ 165.1173
Regular IDCW Option : ₹ 127.6125
Direct Growth Option : ₹ 182.4528
Direct IDCW Option : ₹ 141.0240

Portfolio Details

% of Top 10 Stocks	60.06
Median Market Cap (₹ Cr)	48,706
Weighted Average Market Cap	70,210
Number of Securities	32

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	44	27	30
Benchmark	49	30	21

Portfolio as on 30th June, 2023

Equity	% to NAV	Equity	% to NAV
Sun Pharmaceuticals Industries Ltd.	12.92	Poly Medicure Ltd.	1.85
Cipla Ltd.	8.03	Proctor & Gamble Health Ltd	1.83
Dr Reddy's Laboratories Ltd.	7.30	Abbott India Ltd.	1.79
Apollo Hospitals Enterprise Ltd.	6.26	Ami Organics Ltd	1.74
Ajanta Pharma Ltd.	4.84	Mankind Pharma Ltd	1.68
Aurobindo Pharma Ltd.	4.73	Syngene International Ltd.	1.53
Fortis Healthcare Ltd.	4.50	Indoco Remedies Ltd.	1.35
Krishna Institute Of Medical Science Ltd	4.27	Rainbow Childrens Medicare Ltd	1.31
Zydus Lifesciences Ltd	3.74	Biocon Ltd.	1.16
Eris Lifesciences Ltd	3.48	Pfizer Ltd.	1.06
Divis Laboratories Ltd.	3.40	Alembic Pharmaceuticals Ltd.	1.04
Torrent Pharmaceuticals Ltd.	3.38	Windlas Biotec Ltd	0.88
Suven Pharmaceuticals Ltd	3.21	Sequent Scientific Ltd	0.80
IPCA Laboratories Ltd.	2.87	Others	1.37
Alkem Laboratories Ltd	2.06	Net Current Assets	1.58
Gland Pharma Ltd	2.03	TOTAL	100.00
Metropolis Healthcare Ltd	2.02		

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Ajanta Pharma Ltd	4.1	Max Healthcare Institute Ltd	-6.2
Krishna Institute Of Medical Science Ltd	3.4	Sun Pharmaceuticals Industries Ltd.	-3.1
Eris Lifesciences Ltd	3.2	Lupin Ltd.	-3.1
Suven Pharmaceuticals Ltd	2.5	Divis Laboratories Ltd.	-3.0
Fortis Healthcare Ltd.	2.2	Laurus Labs Ltd.	-2.0

Quantitative Indicators Fund Benchmark

Quantitative Indicators	Fund	Benchmark
Beta	0.91	1
Standard Deviation (Annual)	14.79%	15.86%
Sharpe Ratio	0.64%	
Portfolio Turnover Ratio (Annual)	0.18	
P/B	5.79	5.86
P/E	39.14	42.44
ROE	15.55	14.91

Fund Performance Vs Benchmark (CAGR) as on 30th June, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	S&P BSE Healthcare TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	S&P BSE Healthcare TRI(₹)	Nifty 50 TRI (₹)
1 Y	18.02	20.34	22.91	11,802	12,034	12,291
3 Y	16.43	17.37	24.54	15,783	16,169	19,316
5 Y	14.88	13.80	13.71	20,016	19,093	19,017
SI*	13.70	14.02	NA	218,511	233,772	NA

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

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

For SIP calculation monthly investment of ₹10000 is taken. The Scheme is currently managed by Mr. Kamal Gada since Apr 2023. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement.

SIP Returns as on 30th June, 2023

Period	Investment Amount (₹)	Fund Value (₹)	S&P BSE Healthcare TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) S&P BSE Healthcare TRI	Yield (%) Nifty 50 TRI
1 Y	120,000	133,794	135,630	131,535	22.15	25.19	18.43
3 Y	360,000	406,833	416,256	454,311	8.13	9.69	15.75
5 Y	600,000	872,774	876,591	894,567	15.00	15.18	16.00
7 Y	840,000	1,327,061	1,316,767	1,419,266	12.85	12.63	14.74
10 Y	1,200,000	2,124,375	2,072,938	2,465,994	11.01	10.54	13.80
15 Y	1,800,000	5,272,189	5,393,906	5,280,332	13.19	13.46	13.21
SI	2,230,000	8,788,517	9,127,013	8,456,182	13.22	13.56	12.87

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

Top Sectors

Healthcare	98%
Financial Services	1%

UTI TRANSPORTATION & LOGISTICS FUND

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

Category
Sectoral

Investment Objective

The objective of the scheme is 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 : ₹ 2225.54 Crore
Closing AUM : ₹ 2293.33 Crore

High/Low NAV in the month

High Growth Option : ₹ 173.9047
Low Growth Option : ₹ 164.4671

Total Expense Ratio

Regular : 2.04
Direct : 0.97

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW: ₹ 5000/-

Load Structure

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

NAV per unit as on 30th June, 2023

Regular Growth Option : ₹ 173.9047
Regular IDCW Option : ₹ 80.1891
Direct Growth Option : ₹ 194.7904
Direct IDCW Option : ₹ 90.0902

Portfolio Details

% of Top 10 Stocks	71.89
Median Market Cap (₹ Cr)	135,669
Weighted Average Market Cap	133,241
Number of Securities	33

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	74	19	7
Benchmark	76	23	1

Portfolio as on 30th June, 2023

Equity	% to NAV	Equity	% to NAV
Mahindra & Mahindra Ltd.	13.14	Bharat Forge Ltd.	1.50
Maruti Suzuki India Ltd.	12.92	Container Corporation Of India Ltd	1.48
Tata Motors Ltd.	11.22	Motherson Sumi Wiring India Ltd	1.48
Eicher Motors Ltd	9.10	Schaeffler India Ltd	1.36
Bajaj Auto Ltd.	6.39	CIE Automotive India Ltd	1.24
Adani Ports And Special Economic Zone Ltd	5.01	Subros Ltd.	1.13
Ashok Leyland Ltd.	4.11	VRL Logistics Ltd	1.08
Hero Motocorp Ltd.	4.03	Mahindra Logistics Ltd	0.81
Interglobe Aviation Ltd	3.43	Sandhar Technologies Ltd	0.71
TVS Motor Company Ltd	2.54	Jamna Auto Industries Ltd.	0.65
Apollo Tyres Ltd.	2.39	Escorts Kubota Ltd	0.53
Samvardhana Motherson International Ltd	1.96	Gujarat Pipavav Port Ltd.	0.36
Sundram Fasteners Ltd.	1.79	Radiant Cash Management Services Ltd	0.26
Mahindra & Mahindra Fin.Ser.Ltd.	1.71	Minda Corporation Ltd	0.16
Endurance Technologies Ltd.	1.56	Others	0.37
Bosch Ltd.	1.56	Net Current Assets	4.03
		TOTAL	100.00

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Eicher Motors Ltd	4.2	Tube Investments Of India Ltd	-3.3
Ashok Leyland Ltd.	1.7	Mahindra & Mahindra Fin.Ser.Ltd.	-3.0
Mahindra & Mahindra Fin.Ser.Ltd.	1.7	Sona Blw Precision Forging Ltd	-2.0
Endurance Technologies Ltd.	1.6	MRF Ltd.	-1.9
Motherson Sumi Wiring India Ltd	1.5	Indian Railway Catering & Tourism Ltd	-1.9

Quantitative Indicators Fund Benchmark

Quantitative Indicators	Fund	Benchmark
Beta	1.00	1
Standard Deviation (Annual)	19.64%	19.34%
Sharpe Ratio	1.24%	
Portfolio Turnover Ratio (Annual)	0.13	
P/B	5.02	4.26
P/E	39.52	39.19
ROE	15.41	14.27

Fund Performance Vs Benchmark (CAGR) as on 30th June, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty Transportation & Logistics TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty Transportation & Logistics TRI (₹)	Nifty 50 TRI (₹)
1 Y	26.75	31.63	22.91	12,675	13,163	12,291
3 Y	31.28	34.02	24.54	22,625	24,072	19,316
5 Y	8.32	11.21	13.71	14,915	17,015	19,017
SI*	17.75	17.07	10.89	120,379	110,217	48,261

B - Benchmark, AB - Additional Benchmark, TRI - Total Return Index; Nifty T&L TRI - Nifty Transportation & Logistics TRI

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

SIP Returns as on 30th June, 2023

Period	Investment Amount (₹)	Fund Value (₹)	Nifty Transportation & Logistics TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty Transportation & Logistics TRI	Yield (%) Nifty 50 TRI
1 Y	120,000	138,486	140,099	131,535	29.98	32.70	18.43
3 Y	360,000	511,637	522,836	454,311	24.28	25.87	15.75
5 Y	600,000	976,030	1,034,506	894,567	19.58	21.98	16.00
7 Y	840,000	1,361,144	1,464,875	1,419,266	13.56	15.62	14.74
10 Y	1,200,000	2,436,813	2,562,170	2,465,994	13.58	14.52	13.80
15 Y	1,800,000	7,480,615	7,375,181	5,280,332	17.22	17.06	13.21
SI	1,820,000	7,716,073	7,585,986	5,372,974	17.24	17.05	13.13

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

Top Sectors

Automobile and Auto Components	75%
Services	13%
Capital Goods	6%
Financial Services	2%
Consumer Services	0%

UTI NIFTY 50 INDEX FUND

An open ended scheme replicating/ tracking Nifty 50 index.

Category
Index Fund

Investment Objective

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

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

Date of inception/allotment

6th March, 2000

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 11270.44 Crore
Closing AUM : ₹ 11585.85 Crore

High/Low NAV in the month

High Growth Option : ₹ 129.4471
Low Growth Option : ₹ 124.5604

Total Expense Ratio

Regular : 0.30
Direct : 0.20

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW: ₹ 5000/-

Load Structure

Entry Load: Nil
Exit Load : Nil

NAV per unit as on 30th June, 2023

Regular Growth Option : ₹ 129.4471
Regular IDCW Option : ₹ 65.2153
Direct Growth Option : ₹ 130.9311
Direct IDCW Option : ₹ 65.9650

Portfolio Details

% of Top 10 Stocks	57.14
Median Market Cap (₹ Cr)	523,231
Weighted Average Market Cap	598,377

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	100	-	-

Tracking error as on 30th June, 2023

Tracking Error	Non Annualised	Annualised
Over last 1 year	0.0013	0.0198
Over last 3 year	0.0018	0.0280
Over last 5 year	0.0057	0.0901
Since Inception	0.0964	1.5244

Past performance may or may not be sustained in future.

Portfolio as on 30th June, 2023

Equity	% to NAV	Equity	% to NAV
Reliance Industries Ltd.	10.19	Maruti Suzuki India Ltd.	1.54
HDFC Bank Ltd.	8.88	Titan Company Ltd.	1.50
ICICI Bank Ltd	7.72	HCL Technologies Ltd.	1.48
HDFC Ltd.	6.09	Sun Pharmaceuticals Industries Ltd.	1.34
Infosys Ltd.	5.63	Tata Motors Ltd.	1.24
ITC Ltd.	4.71	Ultratech Cement Ltd.	1.13
Tata Consultancy Services Ltd.	4.00	Tata Steel Ltd.	1.07
Larsen & Toubro Ltd.	3.53	NTPC Ltd.	1.06
Kotak Mahindra Bank Ltd.	3.21	IndusInd Bank Ltd.	1.06
Axis Bank Ltd.	3.20	Power Grid Corporation Of India Ltd	1.03
Hindustan Unilever Ltd.	2.82	Bajaj Finserv Ltd.	0.98
Bharti Airtel Ltd.	2.61	Nestle India Ltd.	0.96
State Bank Of India	2.60	Adani Enterprises Ltd.	0.87
Bajaj Finance Ltd.	2.25	JSW Steel Ltd.	0.85
Asian Paints Ltd.	1.79	Others	12.91
Mahindra & Mahindra Ltd.	1.54	Net Current Assets	0.23
		TOTAL	100.00

Quantitative Indicators

Quantitative Indicators	Fund	Benchmark
Beta	1.00	1
Standard Deviation (Annual)	15.38%	15.40%
Sharpe Ratio	1.12%	
Portfolio Turnover Ratio (Annual)	0.05	

Fund Performance Vs Benchmark (CAGR) as on 30th June, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 50 TRI (%)	S&P BSE Sensex TRI (%)	NAV Growth (₹)	Nifty 50 TRI (₹)	S&P BSE Sensex TRI (₹)
1 Y	22.47	22.91	23.67	12,247	12,291	12,367
3 Y	24.14	24.54	24.43	19,131	19,316	19,265
5 Y	13.31	13.71	14.17	18,685	19,017	19,405
SI*	11.60	12.52	12.84	129,443	156,771	167,511

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 99 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, 2023

Period	Investment Amount (₹)	Fund Value (₹)	Nifty 50 TRI (₹)	S&P BSE Sensex TRI (₹)	Yield (%) Fund	Yield (%) Nifty 50 TRI	Yield (%) S&P BSE Sensex TRI
1 Y	120,000	131,276	131,535	131,870	18.00	18.43	18.98
3 Y	360,000	451,740	454,311	455,405	15.35	15.75	15.92
5 Y	600,000	885,658	894,567	898,286	15.60	16.00	16.17
7 Y	840,000	1,399,085	1,419,266	1,443,972	14.33	14.74	15.22
10 Y	1,200,000	2,411,527	2,465,994	2,509,168	13.39	13.80	14.13
15 Y	1,800,000	5,011,079	5,280,332	5,424,578	12.60	13.21	13.52
SI	2,230,000	7,751,130	8,456,182	8,726,248	12.09	12.87	13.15

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.*Since inception for above mentioned schemes is taken for the period December 2004 to June 2023 (Since SIP facility was introduced in November 2004. **Past performance may or may not be sustained in future.**

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

Top 5 Sectors

Financial Services	37%
Information Technology	13%
Oil, Gas & Consumable Fuels	12%
Fast Moving Consumer Goods	10%
Automobile and Auto Components	6%
Others	17%

UTI NIFTY NEXT 50 INDEX FUND

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

Category
Index Fund

Investment Objective

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

Date of inception/allotment

28th June, 2018

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 2341.55 Crore
Closing AUM : ₹ 2388.30 Crore

High/Low NAV in the month

High Growth Option : ₹ 15.6404
Low Growth Option : ₹ 15.0076

Total Expense Ratio

Regular : 0.79
Direct : 0.34

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, 2023

Regular Growth Option : ₹ 15.5760
Direct Growth Option : ₹ 15.9968

Portfolio Details

% of Top 10 Stocks	31.77
Median Market Cap (₹ Cr)	85,396
Weighted Average Market Cap	91,880

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	88	12	-

Portfolio as on 30th June, 2023

Equity	% to NAV	Equity	% to NAV
LTIMindtree Ltd	3.86	Havells India Ltd.	2.61
Cholamandalam Investment & Finance Company Ltd	3.65	Tata Power Company Ltd.	2.59
Bharat Electronics Ltd.	3.65	Shree Cement Ltd.	2.59
Godrej Consumer Products Ltd	3.32	P I Industries Ltd.	2.56
Pidilite Industries Ltd.	3.21	Ambuja Cements Ltd.	2.54
Hindustan Aeronautics Ltd	2.88	DLF Ltd.	2.46
Bank Of Baroda	2.87	GAIL (India) Ltd.	2.30
Info-Edge (India) Ltd.	2.82	Marico Ltd.	2.23
ICICI Lombard General Insurance Company Ltd	2.78	United Spirits Ltd.	2.15
Siemens India Ltd.	2.72	SBI Cards And Payment Services Pvt Ltd.	2.01
Indian Oil Corporation Ltd.	2.72	Avenue Supermarts Ltd.	1.94
Dabur India Ltd.	2.72	ABB India Ltd.	1.90
SRF Ltd.	2.70	Page Industries Ltd	1.84
Vedanta Ltd	2.68	Colgate Palmolive India Ltd.	1.82
Interglobe Aviation Ltd	2.63	ICICI Prudential Life Insurance Company Ltd.	1.80
		Others	21.38
		Net Current Assets	0.09
		TOTAL	100.00

Quantitative Indicators Fund Benchmark

Beta	1.00	1
Standard Deviation (Annual)	16.68%	16.71%
Sharpe Ratio	0.74%	
Portfolio Turnover Ratio (Annual)	0.41	

Fund Performance Vs Benchmark (CAGR) as on 30th June, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty Next 50 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty Next 50 TRI (₹)	Nifty 50 TRI (₹)
1 Y	19.63	20.64	22.91	11,963	12,064	12,291
3 Y	19.25	20.36	24.54	16,958	17,436	19,316
5 Y	9.20	10.17	13.71	15,532	16,234	19,017
SI*	9.25	10.57	13.96	15,575	16,540	19,241

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 99 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, 2023

Period	Investment Amount (₹)	Fund Value (₹)	Nifty Next 50 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty Next 50 TRI	Yield (%) Nifty 50 TRI
1 Y	120,000	129,146	129,706	131,535	14.54	15.44	18.43
3 Y	360,000	428,366	434,551	454,311	11.66	12.65	15.75
5 Y	600,000	818,750	838,765	894,567	12.41	13.38	16.00
SI	600,000	818,750	838,765	894,567	12.41	13.38	16.00

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

Top 5 Sectors

Financial Services	19%
Fast Moving Consumer Goods	14%
Capital Goods	11%
Chemicals	8%
Consumer Services	8%
Others	24%

UTI NIFTY200 MOMENTUM 30 INDEX FUND

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

Category
Index Fund

Investment Objective

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

Date of inception/allotment

10th Mar, 2021

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 2222.72 Crore
Closing AUM : ₹ 2272.53 Crore

High/Low NAV in the month

High Growth Option : ₹ 14.3832
Low Growth Option : ₹ 13.7577

Total Expense Ratio

Regular : 0.92
Direct : 0.41

Minimum Investment Amount

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

Load Structure

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

NAV per unit as on 30th June, 2023

Regular Growth Option : ₹ 14.3832
Direct Growth Option : ₹ 14.5534

Portfolio Details

% of Top 10 Stocks	47.73
Median Market Cap (₹ Cr)	65,643
Weighted Average Market Cap	112,036

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	61	39	0

Portfolio as on 30th June, 2023

Equity	% to NAV	Equity	% to NAV
Cholamandalam Investment & Finance Company Ltd	5.11	Trent Ltd	3.15
Bajaj Auto Ltd.	5.07	REC Ltd	3.08
Godrej Consumer Products Ltd	5.00	Astral Ltd.	2.73
Axis Bank Ltd.	4.96	Aurobindo Pharma Ltd.	2.49
TVS Motor Company Ltd	4.91	Mahindra & Mahindra Fin.Ser.Ltd.	2.39
ITC Ltd.	4.89	Polycab India Ltd	2.29
Indian Hotels Company Ltd.	4.78	Apollo Tyres Ltd.	1.91
Siemens India Ltd.	4.69	Torrent Pharmaceuticals Ltd.	1.91
Cummins India Ltd.	4.21	Dalmia Bharat Ltd	1.89
Bank Of Baroda	4.12	Zydus Lifesciences Ltd	1.77
Hindustan Aeronautics Ltd	3.99	Syngene International Ltd.	1.42
Power Finance Corporation Ltd.	3.94	Ramco Cements Ltd.	1.41
Bharat Electronics Ltd.	3.91	Punjab National Bank	1.29
ABB India Ltd.	3.89	Aditya Birla Capital Ltd	1.25
IDFC First Bank Ltd	3.73	Others	0.00
Interglobe Aviation Ltd	3.48	Net Current Assets	0.35
		TOTAL	100.00

Fund Performance Vs Benchmark (CAGR) as on 30th June, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty200 Momentum 30 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty200 Momentum 30 Index TRI (₹)	Nifty 50 TRI (₹)
1 Y	30.56	31.44	22.91	13,056	13,144	12,291
SJ*	17.07	18.35	12.09	14,384	14,750	13,012

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 99 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, 2023

Period	Investment Amount (₹)	Fund Value (₹)	Nifty200 Momentum 30 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty200 Momentum 30 TRI	Yield (%) Nifty 50 TRI
1 Y	120,000	135,606	135,520	131,535	25.15	25.01	18.43
SI	270,000	306,542	305,787	308,948	11.32	11.09	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.**

Top 5 Sectors

Financial Services	30%
Capital Goods	26%
Automobile and Auto Components	12%
Fast Moving Consumer Goods	10%
Consumer Services	8%
Others	14%

UTI S&P BSE SENSEX INDEX FUND

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

Category
Index Fund

Investment Objective

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

Date of inception/allotment

31st Jan, 2022

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 154.14 Crore
Closing AUM : ₹ 154.65 Crore

High/Low NAV in the month

High Growth Option : ₹ 11.3403
Low Growth Option : ₹ 10.9192

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, 2023

Regular Growth Option : ₹ 11.3403
Direct Growth Option : ₹ 11.3563

Portfolio Details

% of Top 10 Stocks	65.67
Median Market Cap (₹ Cr)	555,098
Weighted Average Market Cap	670,895

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	100	-	-

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

Portfolio as on 30th June, 2023

Equity	% to NAV	Equity	% to NAV
Reliance Industries Ltd.	11.90	Maruti Suzuki India Ltd.	1.76
HDFC Bank Ltd.	10.16	Titan Company Ltd.	1.72
ICICI Bank Ltd	8.83	HCL Technologies Ltd.	1.70
HDFC Ltd.	7.00	Sun Pharmaceuticals Industries Ltd.	1.53
Infosys Ltd.	6.52	Tata Motors Ltd.	1.42
ITC Ltd.	5.39	Ultratech Cement Ltd.	1.29
Tata Consultancy Services Ltd.	4.57	Bajaj Finserv Ltd.	1.28
Larsen & Toubro Ltd.	4.04	Tata Steel Ltd.	1.22
Axis Bank Ltd.	3.70	NTPC Ltd.	1.21
Kotak Mahindra Bank Ltd.	3.57	IndusInd Bank Ltd.	1.21
Hindustan Unilever Ltd.	3.23	Power Grid Corporation Of India Ltd	1.18
Bharti Airtel Ltd.	2.91	Nestle India Ltd.	1.10
State Bank Of India	2.90	Tech Mahindra Ltd	0.97
Bajaj Finance Ltd.	2.58	Wipro Ltd.	0.78
Asian Paints Ltd.	2.05	Net Current Assets	0.39
Mahindra & Mahindra Ltd.	1.88	TOTAL	100.00

Fund Performance Vs Benchmark (CAGR) as on 30th June, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	S&P BSE Sensex TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	S&P BSE Sensex TRI (₹)	Nifty 50 TRI (₹)
1 Y	23.09	23.67	22.91	12,309	12,367	12,291
SI*	9.32	9.66	8.85	11,340	11,390	11,271

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 99 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, 2023

Period	Investment Amount (₹)	Fund Value (₹)	S&P BSE Sensex TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) S&P BSE Sensex TRI	Yield (%) Nifty 50 TRI
1 Y	120,000	131,514	131,870	131,535	18.39	18.98	18.43
SI	170,000	188,956	189,555	188,628	15.01	15.49	14.75

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

Top 5 Sectors

Financial Services	41%
Information Technology	15%
Oil, Gas & Consumable Fuels	12%
Fast Moving Consumer Goods	10%
Automobile and Auto Components	5%
Others	15%

UTI NIFTY MID CAP 150 QUALITY 50 INDEX FUND

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

Category
Index Fund

Investment Objective

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

Date of inception/allotment

11th Apr, 2022

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 129.91 Crore
Closing AUM : ₹ 141.75 Crore

High/Low NAV in the month

High Growth Option : ₹ 10.1255
Low Growth Option : ₹ 9.7736

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, 2023

Regular Growth Option : ₹ 10.1255
Direct Growth Option : ₹ 10.1838

Portfolio Details

% of Top 10 Stocks	30.45
Median Market Cap (₹ Cr)	30,728
Weighted Average Market Cap	34,481

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	6	82	12

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

Portfolio as on 30th June, 2023

Equity	% to NAV	Equity	% to NAV
Tata Elxsi Ltd.	4.21	Emami Ltd.	2.17
Tube Investments Of India Ltd	3.63	SKF India Ltd.	2.17
ICICI Securities Ltd.	3.09	Polycab India Ltd	2.16
Persistent Systems Ltd.	3.03	Oracle Financial Services Software Ltd.	2.14
APL Apollo Tubes Ltd	2.92	Grindwell Norton Ltd.	2.12
Astral Ltd.	2.91	L&T Technology Services Ltd	2.09
Supreme Industries Ltd.	2.77	Voltas Ltd.	2.07
AU Small Finance Bank Ltd	2.69	Hindustan Zinc Ltd.	1.98
Abbott India Ltd.	2.61	CRISIL Ltd	1.96
Petronet LNG Ltd.	2.59	Schaeffler India Ltd	1.92
Coforge Ltd	2.40	Kajaria Ceramics Ltd.	1.86
Balkrishna Industries Ltd.	2.38	Navin Fluorine International Ltd.	1.86
Indraprastha Gas Ltd	2.29	Atul Ltd.	1.73
Deepak Nitrite Ltd.	2.26	Others	27.04
Mphasis Ltd	2.25	Net Current Assets	0.25
Coromandel International Ltd.	2.24	TOTAL	100.00
Crompton Greaves Consumer Electricals Ltd.	2.22		

Fund Performance Vs Benchmark (CAGR) as on 30th June, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty Mid Cap150 Quality 50 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty Mid Cap150 Quality 50 TRI (₹)	Nifty 50 TRI (₹)
1 Y	16.24	17.09	22.91	11,624	11,709	12,291
SI*	1.03	1.71	8.43	10,126	10,209	11,037

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 99 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, 2023

Period	Investment Amount (₹)	Fund Value (₹)	NIFTY Midcap 150 Quality 50 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) NIFTY Midcap 150 Quality 50 TRI	Yield (%) Nifty 50 TRI
1 Y	120,000	128,988	129,574	131,535	14.28	15.23	18.43
SI	140,000	150,617	151,375	154,718	12.39	13.29	17.25

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

Top 5 Sectors

Capital Goods	18%
Information Technology	16%
Chemicals	15%
Healthcare	10%
Consumer Durables	9%
Others	27%

UTI S&P BSE LOW VOLATILITY INDEX FUND

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

Category
Index Fund

Investment Objective

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

Date of inception/allotment

03rd Mar, 2022

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 155.41 Crore
Closing AUM : ₹ 167.22 Crore

High/Low NAV in the month

High Growth Option : ₹ 12.0944
Low Growth Option : ₹ 11.6228

Total Expense Ratio

Regular : 0.91
Direct : 0.45

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, 2023

Regular Growth Option : ₹ 12.0944
Direct Growth Option : ₹ 12.1700

Portfolio Details

% of Top 10 Stocks	37.48
Median Market Cap (₹ Cr)	117,233
Weighted Average Market Cap	230,291

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	66	31	3

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

Portfolio as on 30th June, 2023

Equity	% to NAV	Equity	% to NAV
Nestle India Ltd.	4.27	ICICI Bank Ltd	3.23
Glaxosmithkline Pharmaceuticals Ltd.	3.93	Larsen & Toubro Ltd	3.23
Colgate Palmolive India Ltd.	3.87	Kotak Mahindra Bank Ltd.	3.13
Torrent Pharmaceuticals Ltd.	3.84	Pidilite Industries Ltd.	3.12
Alkem Laboratories Ltd	3.72	Whirlpool Of India Ltd.	3.08
ITC Ltd.	3.67	Dabur India Ltd.	3.06
Relaxo Footwears Ltd	3.64	HCL Technologies Ltd.	2.99
Bajaj Auto Ltd.	3.60	Marico Ltd.	2.99
Cipla Ltd.	3.53	Hindustan Unilever Ltd.	2.97
Oracle Financial Services Software Ltd.	3.41	Bayer Cropscience Ltd.	2.94
Bharti Airtel Ltd.	3.41	Tata Consultancy Services Ltd.	2.85
Sun Pharmaceuticals Industries Ltd.	3.40	HDFC Bank Ltd.	2.81
Dr Reddy's Laboratories Ltd.	3.37	IPCA Laboratories Ltd.	2.59
Britannia Industries Ltd.	3.33	Others	0.00
Indian Oil Corporation Ltd.	3.29	Net Current Assets	0.20
Abbott India Ltd.	3.27	TOTAL	100.00
Castrol India Ltd.	3.25		

Top 5 Sectors

Healthcare	28%
Fast Moving Consumer Goods	24%
Information Technology	9%
Financial Services	9%
Consumer Durables	7%
Others	23%

Fund Performance Vs Benchmark (CAGR) as on 30th June, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	S&P BSE Low Volatility TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	S&P BSE Low Volatility TRI (₹)	Nifty 50 TRI (₹)
1 Y	23.76	25.11	22.91	12,376	12,511	12,291
SI*	15.42	16.70	13.48	12,094	12,273	11,826

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 99 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.

HYBRID READY RECKONER JULY 2023

Parameters	UTI Hybrid Equity Fund	UTI Equity Savings Fund	UTI Multi Asset Fund	UTI Arbitrage Fund	UTI Regular Savings Fund	UTI Children's Career Fund - Investment Plan	UTI Children's Career Fund - Savings Plan	UTI Retirement Benefit Pension Fund	UTI Unit Linked Insurance Plan
Product Category	Hybrid - Aggressive	Hybrid - Equity Savings	Hybrid - Multi Asset	Hybrid - Arbitrage	Hybrid - Conservative	Solution oriented-Children's Fund	Solution oriented-Children's Fund	Solution Oriented-Retirement Fund	Hybrid - Dynamic Asset Allocation
Inception Date	2-Jan-95	30-Aug-18	19-Nov-08	22-Jun-06	16-Dec-03	30-Jan-08	12-Jul-93	26-Dec-94	1-Oct-71
Month-end AUM (₹ Cr)	4,699	274	922	3,150	1,587	801	4,211	3,942	5,319
Fund Manager	V Srivatsa (Equity) Sunil Patil (Debt)	V Srivatsa (Equity) Sunil Patil (Debt)	Sharwan Kumar Goyal (Equity/Gold) Sunil Patil (Debt)	Sharwan Goyal (Equity) Amit Sharma (Debt)	Jaydeep Bhowal (Debt) Amit Prenchandani (Equity)	Vishal Chopda	Sunil Patil (Debt) Vishal Chopda (Equity)	Sunil Patil (Debt) V Srivatsa (Equity)	Sunil Patil (Debt) Ajay Tyagi (Equity)
Ideal Investment Horizon	3 years & above	3 years & above	3 years & above	6 months & above	3 years & above	5 years & above	5 years & above	5 years & above	10 years / 15 years
Benchmark	CRISIL Hybrid 35+65 Aggressive Index	CRISIL Equity Savings TRI	65% S&P BSE 200 TRI, 25% CRISIL Composite Bond Index, 10% Price of Gold	Nifty 50 Arbitrage TRI Index	Nifty 50 Hybrid Composite Debt 15:85 Index	Nifty 500 TRI	CRISIL Short Term Debt Hybrid 60+40 Index	CRISIL Short Term Debt Hybrid 60+40 Index	NIFTY 50 Hybrid Composite Debt 50:50 Index
Investment Purpose	Wealth Creation	Wealth Creation & Income Generation	Wealth Creation	Income Generation	Income Generation	Wealth Creation for Child	Wealth Creation for Child	Retirement Corpus	Insurance, Tax Saving & Wealth Creation
PORTFOLIO ASSET ALLOCATION									
PORTFOLIO BY MARKET CAPITALIZATION									
Equity - Gross	72.37	69.00	66.30	70.34	24.95	97.88	39.52	40.04	40.14
Large Cap	67.73	96.65	59.07	66.27	68.41	69.05	69.11	67.72	63.72
Mid Cap	21.99	3.41	28.45	16.89	16.12	19.01	18.98	21.90	25.67
Small Cap	10.28	-	16.83	12.49	15.47	11.93	11.92	10.38	10.61
Arbitrage/Derivatives	-	31.82	3.39	70.66	-	-	-	-	-
OPERATING CASH FLOW (OCF) - EQUITY PORTFOLIO (%)									
C1	79	80	73	95	89	93	93	80	94
C2	19	20	24	5	9	7	7	18	2
C3	2	-	3	-	2	-	-	2	5
RETURN ON CAPITAL EMPLOYED (ROCE) - EQUITY PORTFOLIO (%)									
R1	52	46	29	32	55	58	58	52	84
R2	30	37	40	39	23	28	28	30	15
R3	18	18	31	29	21	14	14	18	2
TOP-5 SECTOR HOLDINGS - EQUITY PORTFOLIO (%)									
FINANCIAL SERVICES: 35.36	FINANCIAL SERVICES: 18.23	FINANCIAL SERVICES: 29.84	FINANCIAL SERVICES: 18.23	FINANCIAL SERVICES: 35.40	FINANCIAL SERVICES: 33.89	FINANCIAL SERVICES: 33.42	FINANCIAL SERVICES: 33.33	FINANCIAL SERVICES: 35.48	FINANCIAL SERVICES: 26.43
IT: 11.83	AUTOMOBILE: 11.96	CAPITAL GOODS: 15.62	OIL & GAS: 12.13	OIL & GAS: 12.13	IT: 11.85	AUTOMOBILE: 10.39	AUTOMOBILE: 10.33	AUTOMOBILE: 11.74	IT: 14.51
AUTOMOBILE: 11.43	IT: 11.73	FMCG: 14.46	FMCG: 14.46	HEALTHCARE: 10.96	HEALTHCARE: 10.10	IT: 9.11	IT: 9.17	IT: 11.35	CONSUMER SERVICES: 11.94
HEALTHCARE: 7.66	OIL & GAS: 10.05	AUTOMOBILE: 13.09	FMCG: 5.52	FMCG: 5.52	AUTOMOBILE: 9.09	FMCG: 8.07	FMCG: 8.07	HEALTHCARE: 7.53	HEALTHCARE: 11.70
FMCG: 6.15	HEALTHCARE: 7.25	OIL & GAS: 7.71	POWER: 5.05	POWER: 5.05	CONSUMER DURABLES: 4.81	CONSUMER SERVICES: 5.79	CONSUMER SERVICES: 5.84	FMCG: 6.03	CONSUMER DURABLES: 10.07
ASSET ALLOCATION - FIXED INCOME PORTFOLIO (%)									
Fixed Income	27.61	31.00	18.97	29.70	74.98	2.12	60.47	59.99	59.80
CP/CD	-	-	41.52	-	-	-	-	-	-
Corporate Bonds	51.49	5.94	11.44	-	58.51	-	44.80	43.21	42.82
GSEC/SDLT-Bills	38.42	77.42	75.45	7.48	31.26	4.71	45.71	46.89	47.76
PTC	-	-	-	-	-	-	0.63	-	1.32
TREPS/Repo/Cash	10.08	16.65	13.11	51.00	10.23	95.29	8.86	9.90	8.09
AAA/AA+/Sov/Eq	90	100	100	100	88	100	96	94	94
AA+/AA	10	-	-	-	12	-	4	6	8
Below AA	-	-	-	-	-	-	-	-	-
Gold	-	-	14.76	-	-	-	-	-	-
KEY PORTFOLIO QUANTITATIVE INDICATORS									
Standard Deviation (%)	10.08	5.48	10.04	1.62	3.01	15.14	6.25	6.25	7.84
Beta^A	1.11	1.03	0.74	0.29	1.15	0.94	0.92	0.96	0.69
Sharpe Ratio (%)^A	1.47	1.13	0.93	-2.88	1.24	1.09	1.05	1.35	0.86
Portfolio Turnover Ratio^A	0.27	3.88	1.76	11.29	0.18	0.20	0.23	0.30	0.04
Yield to Maturity (%)[*]	7.49	7.13	7.00	7.27	7.52	6.73	7.43	7.44	7.44
Average Maturity (Years)	10.79	4.55	4.26	0.37	8.82	9.10	9.29	9.29	9.73
Modified Duration (Years)	5.07	3.44	2.89	0.37	4.21	5.33	5.22	5.22	5.24
Macaulay Duration (Years)	5.35	3.57	3.00	0.37	4.46	5.60	5.49	5.49	5.51
Expense Ratio (%)	Regular: 1.94 Direct: 1.32	Regular: 1.50 Direct: 0.68	Regular: 1.85 Direct: 1.03	Regular: 0.92 Direct: 0.34	Regular: 1.80 Direct: 1.20	Regular: 2.39 Direct: 1.44	Regular: 1.74 Direct: 1.53	Regular: 1.68 Direct: 1.05	Regular: 1.63 Direct: 0.95

Data as of June 30, 2023
^AComputed on 3 years monthly rolling period. Risk free rate - 6.90% (FBIIL Overnight Mibor). ^{*}Annualized Portfolio YTM - Yields of all securities are annualized
 Gross Equity includes Cash, Equity & Arbitrage, UTI Hybrid Equity Fund: Equity exposure includes 0.22% InvIT exposure. OCF & ROCE are calculated on Net Equity Exposure for Multi Asset Fund & Equity Savings Fund. Top-5 allocation (Sector) - rebased values.
 Fixed Income portfolio details calculated based on rebased values.
 Average Equity holding in UTI Arbitrage Fund is 68.93% for the past 12 months against the requirement of minimum 65% for equity taxation eligibility.
 For detailed portfolio, please check www.utimf.com

UTI HYBRID EQUITY FUND

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

Category
Aggressive
Hybrid Fund

Investment Objective

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

Date of inception/allotment

2nd January, 1995

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 4596.14 Crore
Closing AUM : ₹ 4699.01 Crore

High/Low NAV in the month

High Growth Option : ₹ 285.9053
Low Growth Option : ₹ 274.6399

Total Expense Ratio

Regular : 1.94
Direct : 1.32

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, 2023

Regular Growth Option ₹ 285.9053
Regular IDCW Option ₹ 35.1667
Direct Growth Option ₹ 303.5224
Direct IDCW Option ₹ 38.2857

Portfolio Details

Median Market Cap (₹ Cr)	212,640
Weighted Average Market Cap	320,117
Number of Securities	63

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	68	22	10

Portfolio as on 30th June, 2023

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Equity			7.26% GSEC 22/08/2032	1.61	SOV
ICICI Bank Ltd	5.58		07.72% GUJARAT SDL 15/03/2035	0.76	SOV
HDFC Bank Ltd.	5.24		07.71% GUJARAT SDL 2026-08/03/2034	0.54	SOV
Infosys Ltd.	4.31		INVIT		
ITC Ltd.	3.72		INVIT - Powergrid Infra Invst Trust	0.22	
Larsen & Toubro Ltd.	3.39		Long Term Debt		
HDFC Ltd.	2.90		Power Finance Corporation Ltd.	2.24	CRISIL AAA/A1+
HCL Technologies Ltd.	2.32		REC Ltd	2.14	CRISIL AAA/A1+
State Bank Of India	2.31		Mahindra & Mahindra Fin.Ser.Ltd.	1.17	CRISIL AAA/A1+
Mahindra & Mahindra Ltd.	2.30		HDFC Ltd.	1.08	CRISIL AAA/A1+
IndusInd Bank Ltd.	2.30		Jamnagar Utilities & Power Pvt Ltd. ^	1.02	CRISIL AAA/A1+
Axis Bank Ltd.	1.89		Canara Bank Basel3At1	0.86	CRISIL AA+
Bharti Airtel Ltd.	1.75		Summit Digital Infrastructure Ltd	0.63	CRISIL AAA/A1+
Tata Motors Ltd.	1.75		Indian Railways Fin Corpn Ltd.	0.54	CRISIL AAA/A1+
Hindalco Industries Ltd.	1.55		HDFC Bank Ltd. Basel3T2	0.53	CRISIL AAA/A1+
Hero Motocorp Ltd.	1.16		Housing And Urban Development Corpn	0.53	CARE AAA/A1+
Others	29.68		Others	3.46	
Govt Securities			Net Current assets	2.78	
Others	0.70		Total	100.00	
7.26% GSEC MAT - 06/02/2033	4.30	SOV			
7.41% GS MAT - 19/12/2036	2.70	SOV			

^ Mukesh Ambani promoter Group company

Fund Performance Vs Benchmark (CAGR) as on 30th June, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Hybrid 35+65 Aggressive Index (%)	Nifty 50 TRI (%)	NAV Growth (₹)	CRISIL Hybrid 35+65 Aggressive Index (₹)	Nifty 50 TRI (₹)
1 Y	22.25	18.06	22.91	12,225	11,806	12,291
3 Y	23.92	18.13	24.54	19,029	16,485	19,316
5 Y	11.52	12.28	13.71	17,254	17,850	19,017
SI*	14.55	NA	NA	480,758	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 99 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, 2023

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Hybrid 35+65 Aggressive Index (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) CRISIL Hybrid 35+65 Aggressive Index	Yield (%) Nifty 50 TRI
1 Y	120,000	132,620	129,380	131,535	20.21	14.91	18.43
3 Y	360,000	461,637	432,447	454,311	16.88	12.31	15.75
5 Y	600,000	888,807	838,847	894,567	15.74	13.39	16.00
7 Y	840,000	1,330,782	1,309,820	1,419,266	12.93	12.48	14.74
10 Y	1,200,000	2,263,486	2,279,465	2,465,994	12.20	12.33	13.80
15 Y	1,800,000	4,756,243	4,787,764	5,280,332	11.99	12.07	13.21
SI	2,230,000	7,271,695	7,463,565	8,456,182	11.51	11.74	12.87

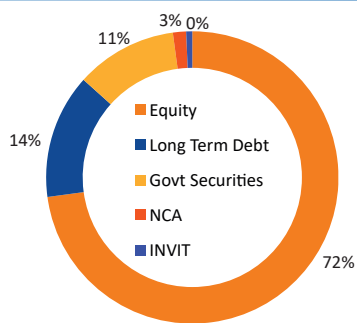
Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account.*Since inception for above mentioned schemes is taken for the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

UTI HYBRID EQUITY FUND

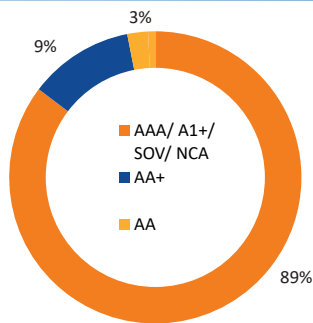
An open ended hybrid scheme investing predominantly in equity and equity related instruments.

Category
Aggressive
Hybrid Fund

Asset Allocation as on 30th June, 2023



Credit Profile as on 30th June, 2023



Top 5 Sectors

Financial Services	35%
Information Technology	12%
Automobile and Auto Components	11%
Healthcare	8%
Fast Moving Consumer Goods	6%
Others	18%

Quantitative Indicators Fund Benchmark

Quantitative Indicators	Fund	Benchmark
Beta	1.11	1
Standard Deviation (Annual)	11.56%	10.08%
Sharpe Ratio	1.47%	
Portfolio Turnover Ratio (Annual)	0.27	

Portfolio Parameters

Weighted Average Maturity	10.79 Yrs
Yield to Maturity*	7.49%
Modified Duration	5.07Yrs
Macaulay Duration	5.35Yrs

*Annualized Portfolio YTM – Yields of all securities are annualized

UTI MULTI ASSET FUND

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

Category
Multi Asset Allocation

Investment Objective

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

Date of inception/allotment

19th November, 2008

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 926.80 Crore
Closing AUM : ₹ 921.53 Crore

High/Low NAV in the month

High Growth Option : ₹ 50.3832
Low Growth Option : ₹ 48.7940

Total Expense Ratio

Regular : 1.85
Direct : 1.03

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, 2023

Regular Growth Option : ₹ 50.3832
Regular IDCW Option : ₹ 21.2985
Direct Growth Option : ₹ 54.7204
Direct IDCW Option : ₹ 23.8972

Portfolio Details

% of Top 10 Stocks	27.17
Median Market Cap (₹ Cr)	91,602
Weighted Average Market Cap	139,968

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	59	28	12
Benchmark	87	13	-

Portfolio as on 30th June, 2023

Portfolio	% to NAV	Rating/Futures	Portfolio	% to NAV	Rating/Futures
Equity			Indian Bank	0.93	
ITC Ltd.	4.35	-0.53	Dalmia Bharat Ltd	0.92	
Larsen & Toubro Ltd.	4.13	-0.41	Abbott India Ltd.	0.90	-0.10
Axis Bank Ltd.	4.05	-0.31	Great Eastern Shipping Co. Ltd.	0.87	
NTPC Ltd.	2.83	-0.38	Federal Bank Ltd.	0.84	
Ultratech Cement Ltd.	2.61		Canara Bank	0.76	
Mahindra & Mahindra Ltd.	2.59		Oil India Ltd.	0.75	
Britannia Industries Ltd.	2.54	-0.31	Radico Khaitan Ltd.	0.72	
Varun Beverages Ltd	2.31		CIE Automotive India Ltd	0.71	
Hindustan Aeronautics Ltd	2.08	-0.26	Triveni Turbine Ltd	0.57	
Cummins India Ltd.	2.03	-0.24	Mahanagar Gas Ltd.	0.57	-0.06
Max Healthcare Institute Ltd	1.88		Gujarat Pipavav Port Ltd.	0.53	
Siemens India Ltd.	1.73	-0.03	JK Lakshmi Cement Ltd.	0.47	
Coal India Ltd.	1.70	-0.20	DCB Bank Ltd	0.37	
TVS Motor Company Ltd	1.64		GHCL Textiles Ltd	0.06	
Bank Of Baroda	1.60		Indian Hotels Company Ltd.	0.00	
CG Power And Industrial Solutions Ltd	1.52		Govt Securities		
ABB India Ltd.	1.43	-0.16	7.41% GS MAT - 19/12/2036	7.17	SOV
Zydus Lifesciences Ltd	1.37	-0.15	7.38% GSEC 20/06/2027	4.39	SOV
GAIL (India) Ltd.	1.32	-0.16	6.54% GSEC MAT - 17/01/2032	2.61	SOV
Tube Investments Of India Ltd	1.25		364 DAYS T - BILL- 07/03/2024	0.14	SOV
AIA Engineering Ltd.	1.15		Long Term Debt		
Mahindra & Mahindra Fin.Ser.Ltd.	1.14		Small Indst. Dev. Bank Of India	1.09	CRISIL AAA/A1+
Karur Vysya Bank Ltd.	1.11		HDB Financial Services Ltd.	1.08	CRISIL AAA/A1+
Bosch Ltd.	1.09	-0.09	Mutual Fund Units		
Apollo Tyres Ltd.	1.04		UTI MF- Gold Exchange		
KPIT Technologies Ltd	1.04		Traded Fund ETF	14.76	
Aditya Birla Capital Ltd	0.99		Net Current assets		
Blue Star Ltd	0.97		Total	100.00	
NCC Ltd.	0.97				
NHPC Ltd.	0.94				
Petronet LNG Ltd.	0.93				

Fund Performance Vs Benchmark (CAGR) as on 30th June, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	Benchmark@ (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Benchmark@ (₹)	Nifty 50 TRI (₹)
1 Y	23.62	17.37	22.91	12,362	11,737	12,291
3 Y	14.59	17.97	24.54	15,047	16,418	19,316
5 Y	8.69	12.62	13.71	15,172	18,122	19,017
SI*	11.70	14.42	15.93	50,408	71,656	86,794

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

@S&P BSE 200 TRI (65%), CRISIL Composite Bond Index (25%) & Price of Gold (10%) *Compounded annualized Growth Rate. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 99 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, 2023

Period	Investment Amount (₹)	Fund Value (₹)	Benchmark@ (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Benchmark@	Yield (%) Nifty 50 TRI
1 Y	120,000	133,647	129,093	131,535	21.90	14.45	18.43
3 Y	360,000	432,701	429,930	454,311	12.35	11.91	15.75
5 Y	600,000	795,764	840,486	894,567	11.26	13.47	16.00
7 Y	840,000	1,180,046	1,317,184	1,419,266	9.56	12.64	14.74
10 Y	1,200,000	1,886,568	2,281,936	2,465,994	8.76	12.35	13.80
SI	1,740,000	3,409,887	4,447,697	4,898,269	8.75	12.03	13.20

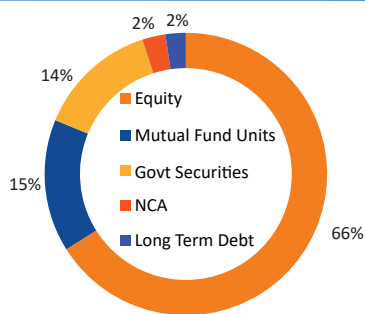
Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. **Past performance may or may not be sustained in future.**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

UTI MULTI ASSET FUND

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

Category
Multi Asset Allocation

Asset Allocation as on 30th June, 2023



Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Varun Beverages Ltd	2.0	Reliance Industries Ltd.	-7.7
Ultratech Cement Ltd.	1.8	HDFC Bank Ltd.	-6.6
Britannia Industries Ltd.	1.7	ICICI Bank Ltd	-5.7
NTPC Ltd.	1.7	HDFC Ltd.	-4.5
Cummins India Ltd.	1.6	Infosys Ltd.	-4.2

Top 5 Sectors

Mutual Fund Units	18%
Financial Services	15%
Capital Goods	13%
Fast Moving Consumer Goods	12%
Automobile and Auto Components	10%
Others	27%

WBINDX4 Returns

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

Portfolio Parameters

Weighted Average Maturity	4.26 Yrs
Yield to Maturity*	7.00%
Modified Duration	2.89 Yrs
Macaulay Duration	3.00 Yrs

*Annualized Portfolio YTM – Yields of all securities are annualized

Quantitative Indicators

	Fund	Benchmark
Beta	0.74	1
Standard Deviation (Annual)	8.27%	10.04%
Sharpe Ratio	0.93%	
Portfolio Turnover Ratio (Annual)	1.76	

UTI ARBITRAGE FUND

An open ended scheme investing in arbitrage opportunities.

Category
Arbitrage

Investment Objective

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

Date of inception/allotment

22nd June, 2006

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 3282.13 Crore
Closing AUM : ₹ 3149.50 Crore

High/Low NAV in the month

High Growth Option : ₹ 30.3404
Low Growth Option : ₹ 30.1614

Total Expense Ratio

Regular : 0.92
Direct : 0.34

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW: ₹ 5000/-

Load Structure

Entry Load: Nil

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

- (i) upto 10% of the allotted Units - NIL
- (ii) beyond 10% of the allotted Units - 0.25%
- (B) Redemption / Switch out after 21 days from the date of allotment - NIL

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

NAV per unit as on 30th June, 2023

Regular Growth Option : ₹ 30.3404
Regular IDCW Option : ₹ 17.1401
Direct Growth Option : ₹ 31.9582
Direct IDCW Option : ₹ 18.6942

Portfolio Details

Median Market Cap (₹ Cr)	79,596
Weighted Average Market Cap	392,570

All figures given are provisional and unaudited.

Portfolio Parameters

Weighted Average Maturity : 0.37 Yrs
Yield to Maturity* : 7.27%
Modified Duration : 0.37 Yrs
Macaulay Duration : 0.37 Yrs

*Annualized Portfolio YTM - Yields of all securities are annualized

July 2023 | For Product Label, Refer Page no. 100-105.

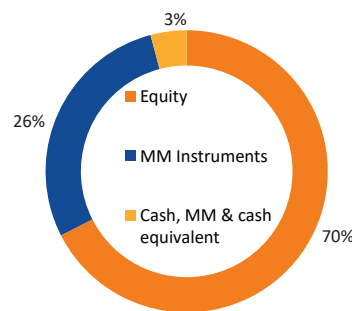
Portfolio as on 30th June, 2023

Equity	% to NAV	Hedged
Equity	70.31	
MM Instruments	25.95	
Cash, MM & cash equivalent	3.42	
STD	0.31	
Debt	0.00	
Total	100.00	

All figures given are provisional and unaudited.

Average Equity holding in UTI Arbitrage Fund is 68.93% for the past 12 months against the requirement of minimum 65% for equity taxation eligibility. (Annual average of the monthly average opening and closing figures)

Asset Allocation as on 30th June, 2023



Quantitative Indicators Fund Benchmark

Beta	0.29	1
Standard Deviation (Annual)	0.91%	1.62%
Sharpe Ratio	-2.88%	
Portfolio Turnover Ratio (Annual)	11.29	

Fund Performance Vs Benchmark (CAGR) as on 30th June, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 50 Arbitrage TRI (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	Nifty 50 Arbitrage TRI (₹)	CRISIL 1 Year T-Bill Index (₹)
1 Y	5.67	6.10	6.45	10,567	10,610	10,645
3 Y	4.28	4.40	4.33	11,340	11,379	11,356
5 Y	4.99	4.75	5.71	12,758	12,613	13,202
SI*	6.73	6.14	6.12	30,325	27,593	27,504

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 99 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, 2023

Period	Investment Amount (₹)	Fund Value (₹)	Nifty 50 Arbitrage TRI (₹)	CRISIL 1 Year T-Bill Index (₹)	Yield (%) Fund	Yield (%) Nifty 50 Arbitrage TRI	Yield (%) CRISIL 1 Year T-Bill Index
1 Y	120,000	124,203	124,566	124,411	6.60	7.18	6.93
3 Y	360,000	387,836	389,635	387,866	4.91	5.22	4.92
5 Y	600,000	676,861	676,048	682,692	4.77	4.73	5.11
7 Y	840,000	1,002,363	992,579	1,018,777	4.98	4.70	5.44
10 Y	1,200,000	1,578,736	1,551,078	1,622,821	5.36	5.02	5.89
15 Y	1,800,000	2,875,452	2,322,015	2,924,351	5.97	5.51	6.18
SI	2,030,000	3,518,686	2,322,015	3,523,400	6.16	5.51	6.17

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

UTI REGULAR SAVINGS FUND

(Number of Segregated portfolio in the scheme 1)

An open ended hybrid scheme investing predominantly in debt instruments.

Category
Conservative
Hybrid Fund

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. Amit Premchandani, PGDM (IIM Indore), CA, CFA (Equity Portfolio) Managing the scheme since Jan 2022
Mr. Jaydeep Bhowal Debt Portfolio) Managing the scheme since Apr 2023

Fund AUM

Fund Size Monthly Average : ₹ 1579.36 Crore
Closing AUM : ₹ 1587.22 Crore

High/Low NAV in the month

High Growth Option : ₹ 55.9602
Low Growth Option : ₹ 55.3650

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, 2023

Regular Growth Option ₹ 55.9602
Regular IDCW Option ₹ 15.9443
Direct Growth Option ₹ 59.8098
Direct IDCW Option ₹ 17.5074

Portfolio Details

Median Market Cap (₹ Cr)	109,154
Weighted Average Market Cap	268,147
Number of Securities	54

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	68	16	15

Portfolio as on 30th June, 2023 (Main Portfolio)

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Equity			National Bank For Agriculture & Rural Development	3.15	CRISIL AAA/A1+
HDFC Bank Ltd.	2.29		Indian Railways Fin Corpn Ltd.	3.15	CRISIL AAA/A1+
ICICI Bank Ltd	1.62		Jamnagar Utilities & Power Pvt Ltd. ^	3.10	CRISIL AAA/A1+
Infosys Ltd.	1.53		State Bank Of India Basel3At1	1.89	CRISIL AA+
Axis Bank Ltd.	1.24		Summit Digital Infrastructure Ltd	1.85	CRISIL AAA/A1+
Bharti Airtel Ltd.	0.91		Mahindra & Mahindra Fin.Ser.Ltd.	1.59	CRISIL AAA/A1+
State Bank Of India	0.81		Tata Capital Financial Services Ltd	1.59	ICRA AAA/A1+
IndusInd Bank Ltd.	0.66		LIC Housing Finance Ltd.	1.58	CRISIL AAA/A1+
Tata Steel Ltd.	0.60		HDFC Bank Ltd. Basel3T2	1.58	CRISIL AAA/A1+
Hindalco Industries Ltd.	0.56		Bajaj Finance Ltd.	1.57	CRISIL AAA/A1+
Tech Mahindra Ltd	0.52		HDB Financial Services Ltd.	1.57	CRISIL AAA/A1+
Others	14.23		Union Bank Of India Basel3T2	1.56	CRISIL AA+
Govt Securities			Cholamandalam Investment & Finance Company Ltd	1.56	ICRA AA+
7.38% GSEC 20/06/2027	7.96	SOV	Tata Motors Finance Ltd.	1.56	CRISIL AA
7.26% GSEC 22/08/2032	4.76	SOV	Canfin Homes Ltd.	1.54	ICRA AA+
7.70% MH SDL MAT - 19/10/2030	3.21	SOV	ICICI Bank Ltd	1.16	CRISIL AAA/A1+
07.78% RAJASTHAN			Canara Bank Basel3At1	0.63	CRISIL AA+
SDL 29/03/2033	1.61	SOV	Piramal Capital & Housing Finance Ltd	0.56	ICRA AA
7.74% MH SDL MAT - 01/03/2033	1.61	SOV	Net Current assets	7.68	
7.41% GS MAT - 19/12/2036	1.60	SOV	Total	100.00	
7.26% GSEC MAT - 06/02/2033	1.59	SOV			
7.26% GSEC 14/01/29	0.95	SOV			
364 DAYS T - BILL- 07/03/2024	0.15	SOV			
Long Term Debt					
Power Finance Corporation Ltd.	4.77	CRISIL AAA/A1+			
REC Ltd	4.76	CRISIL AAA/A1+			
HDFC Ltd.	3.16	CRISIL AAA/A1+			

^ Mukesh Ambani promoter Group company

Fund Performance Vs Benchmark (CAGR) as on 30th June, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	NIFTY 50 Hybrid Composite Debt 15:85 TRI (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	NIFTY 50 Hybrid Composite Debt 15:85 TRI (₹)	CRISIL 10 Year Gilt Index (₹)
1 Y	11.34	10.58	9.28	11,134	11,058	10,928
3 Y	11.88	7.98	3.10	14,004	12,590	10,959
5 Y	7.09	9.08	6.76	14,087	15,446	13,871
SI*	9.21	8.39	5.56	55,983	48,313	28,802

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

*Compounded annualized Growth Rate.

The current fund manager is managing the scheme since Jan 2022 & Co-Fund Manager managing Scheme since Apr 2023. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 99 in 'Fund Manager Summary'. Schemes Managed by Mr. Amit Premchandani & Mr. Jaydeep Bhowal. *The Scheme returns are inclusive of the impact of segregation of the portfolio Debt instruments of Vodafone Idea Ltd. have been segregated from the Main Portfolio on 17th Feb, 2020.

SIP Returns as on 30th June, 2023

Period	Investment Amount (₹)	Fund Value (₹)	NIFTY 50 Hybrid Composite Debt 15:85 TRI (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) NIFTY 50 Hybrid Composite Debt 15:85 TRI	Yield (%) CRISIL 10 Year Gilt Index
1 Y	120,000	126,310	126,168	125,916	9.96	9.74	9.33
3 Y	360,000	410,795	399,120	383,300	8.79	6.84	4.13
5 Y	600,000	743,749	736,964	680,357	8.54	8.17	4.98
7 Y	840,000	1,107,100	1,125,309	1,011,146	7.77	8.23	5.23
10 Y	1,200,000	1,820,870	1,868,433	1,632,337	8.09	8.58	6.00
15 Y	1,800,000	3,574,062	3,615,291	2,929,590	8.61	8.75	6.20
SI	2,230,000	5,395,965	5,376,680	4,141,132	8.76	8.73	6.26

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

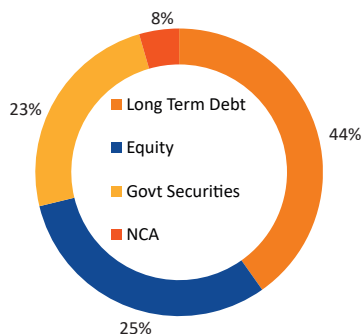
UTI REGULAR SAVINGS FUND

(Number of Segregated portfolio in the scheme 1)

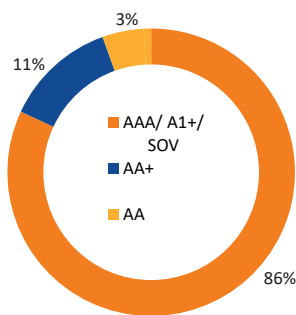
An open ended hybrid scheme investing predominantly in debt instruments.

Category
Conservative
Hybrid Fund

Asset Allocation as on 30th June, 2023



Credit Profile as on 30th June, 2023



Excluding Net Current Assets

Top 5 Sectors

Financial Services	34%
Information Technology	12%
Healthcare	10%
Automobile and Auto Components	9%
Consumer Durables	5%
Others	21%

Quantitative Indicators Fund Benchmark

Beta	1.15	1
Standard Deviation (Annual)	4.03%	3.01%
Sharpe Ratio	1.24%	
Portfolio Turnover Ratio (Annual)	0.20	

Portfolio Parameters

Weighted Average Maturity	8.82 Yrs
Yield to Maturity*	7.52%
Modified Duration	4.21 Yrs
Macaulay Duration	4.46 Yrs

*Annualized Portfolio YTM – Yields of all securities are annualized

Segregated AUM & NAV

Segregated Fund Size Monthly Average :	₹ 0.0 Crore
Closing AUM:	₹ 0.0 Crore
Segregated NAV per unit as on	₹ 0.0
30 th June, 2023 Growth :	

UTI Regular Savings Fund (Segregated - 17022020) Segregated Portfolio as on 30th June, 2023

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

* Percentage to NAV Less Than 0.01

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

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

UTI UNIT LINKED INSURANCE PLAN*

An open ended tax saving cum insurance scheme.

Investment Objective

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

Date of inception/allotment

1st October, 1971

Fund Manager

Mr. Sunil Madhukar Patil, M.com., MFM (Debt portion) Managing the scheme since Dec 2021
Mr. Ajay Tyagi - Master in Finance, CFA Charterholder (Equity Portfolio) Managing the scheme since Dec 2014

Fund AUM

Fund Size Monthly Average : ₹ 5288.37 Crore
Closing AUM : ₹ 5319.03 Crore

High/Low NAV in the month

High Growth Option : ₹ 34.1648
Low Growth Option : ₹ 33.6418

Total Expense Ratio

Existing : 1.63
Direct : 0.95

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, 2023

Existing Growth Option : ₹ 34.1648
Direct Growth Option : ₹ 36.4350

Portfolio Details

Median Market Cap (₹ Cr)	100,597
Weighted Average Market Cap	231,019
Number of Securities	56

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	64	26	11

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

Portfolio as on 30th June, 2023

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Equity			6.91% MH SDL MAT - 15/09/2033	1.36	SOV
LTIMindtree Ltd.	2.84		Long Term Debt		
ICICI Bank Ltd	2.33		HDFC Ltd.	4.16	CRISIL AAA/A1+
Bajaj Finance Ltd.	2.32		Power Finance Corporation Ltd.	3.05	CRISIL AAA/A1+
HDFC Bank Ltd.	1.69		REC Ltd	2.39	CRISIL AAA/A1+
Infosys Ltd.	1.56		Indian Railways Fin Corpn Ltd.	2.39	CRISIL AAA/A1+
Kotak Mahindra Bank Ltd.	1.54		Housing And Urban Development Corpn	1.89	CARE AAA/A1+
Avenue Supermarts Ltd.	1.53		State Bank Of India Basel3At1	1.41	CRISIL AA+
Info-Edge (India) Ltd.	1.46		Jamnagar Utilities & Power Pvt Ltd. ^	1.36	CRISIL AAA/A1+
Astral Ltd.	1.38		Small Indst. Dev. Bank Of India	1.01	CRISIL AAA/A1+
Coforge Ltd	1.28		HDFC Bank Ltd. Basel3T2	0.94	CRISIL AAA/A1+
HDFC Ltd.	1.27		LIC Housing Finance Ltd.	0.94	CRISIL AAA/A1+
Titan Company Ltd.	1.16		Others	6.08	
Maruti Suzuki India Ltd.	0.93		Mutual Fund Units		
AU Small Finance Bank Ltd	0.88		UTI Nifty Bank Exchange Traded Fund ETF	0.04	
P I Industries Ltd.	0.76		Securitized Debt		
Others	17.18		First Business Receivable Trust\$	0.80	IND AAA/A1+
Govt Securities			Net Current assets	4.85	
Others	4.35		Total	100.00	
7.26% GSEC 22/08/2032	8.24	SOV			
7.41% GS MAT - 19/12/2036	7.16	SOV			
7.26% GSEC MAT - 06/02/2033	4.75	SOV			
7.38% GSEC 20/06/2027	2.75	SOV			

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

Fund Performance Vs Benchmark (CAGR) as on 30th June, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	NIFTY 50 Hybrid Composite Debt 50:50 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	NIFTY 50 Hybrid Composite Debt 50:50 TRI (₹)	Nifty 50 TRI (₹)
1 Y	11.33	15.66	22.91	11,133	11,566	12,291
3 Y	12.08	14.72	24.54	14,079	15,098	19,316
5 Y	6.27	11.40	13.71	13,556	17,161	19,017
SI*	10.41	NA	NA	1,686,591	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 99 in 'Fund Manager Summary'. N.A - Not Available. Schemes Managed by Mr. Sunil Madhukar Patil & Mr. Ajay Tyagi.

SIP Returns as on 30th June, 2023

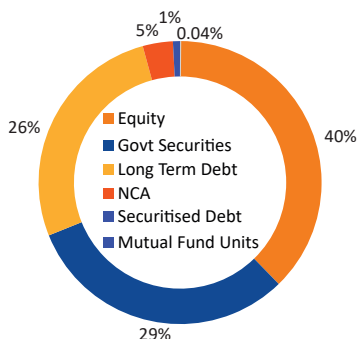
Period	Investment Amount (₹)	Fund Value (₹)	NIFTY 50 Hybrid Composite Debt 50:50 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) NIFTY 50 Hybrid Composite Debt 50:50 TRI	Yield (%) Nifty 50 TRI
1 Y	120,000	126,569	128,401	131,535	10.38	13.33	18.43
3 Y	360,000	402,955	421,198	454,311	7.48	10.50	15.75
5 Y	600,000	733,333	803,810	894,567	7.97	11.66	16.00
7 Y	840,000	1,090,547	1,252,638	1,419,266	7.35	11.23	14.74
10 Y	1,200,000	1,793,283	2,129,380	2,465,994	7.80	11.05	13.80
15 Y	1,800,000	3,566,535	4,328,941	5,280,332	8.58	10.89	13.21
SI	2,230,000	5,519,733	6,725,579	8,456,182	8.97	10.80	12.87

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

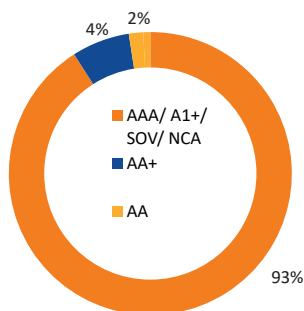
UTI UNIT LINKED INSURANCE PLAN*

An open ended tax saving cum insurance scheme.

Asset Allocation as on 30th June, 2023



Credit Profile as on 30th June, 2023



Top 5 Sectors

Financial Services	26%
Information Technology	15%
Consumer Services	12%
Healthcare	12%
Consumer Durables	10%
Others	22%

Quantitative Indicators Fund Benchmark

Quantitative Indicators	Fund	Benchmark
Beta	0.69	1
Standard Deviation (Annual)	6.03%	7.84%
Sharpe Ratio	0.86%	
Portfolio Turnover Ratio (Annual)	0.04	

Portfolio Parameters

Weighted Average Maturity	9.73 Yrs
Yield to Maturity*	7.44%
Modified Duration	5.24 Yrs
Macaulay Duration	5.51 Yrs
Securitized Debt Average Maturity	0.52 Yrs

*Annualized Portfolio YTM – Yields of all securities are annualized

UTI EQUITY SAVINGS FUND

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

Category
Equity Savings

Investment Objective

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

Date of inception/allotment

30th August, 2018

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 278.53 Crore
Closing AUM : ₹ 273.56 Crore

High/Low NAV in the month

High Growth Option : ₹ 14.7496
Low Growth Option : ₹ 14.4407

Total Expense Ratio

Regular : 1.50
Direct : 0.68

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW: ₹ 5000/-

Load Structure

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

NAV per unit as on 30th June, 2023

Regular Growth Option : ₹ 14.7496
Regular IDCW Option : ₹ 14.7496
Direct Growth Option : ₹ 15.4003
Direct IDCW Option : ₹ 15.4003

Portfolio Details

% of Top 10 Stocks	20.59
Median Market Cap (₹ Cr)	329,181
Weighted Average Market Cap	416,254
Number of Securities	32

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	97	3	-

Portfolio as on 30th June, 2023

Portfolio	% to NAV	Rating/Futures	Portfolio	% to NAV	Rating/Futures
Equity			NTPC Ltd.	1.12	
Infosys Ltd.	6.84	-3.95	Mahindra & Mahindra Ltd.	1.06	
HDFC Ltd.	6.18	-5.40	Hero Motocorp Ltd.	1.02	
Grasim Industries Ltd.	5.41	-4.85	State Bank Of India	0.98	
Reliance Industries Ltd.	5.35	-3.45	Cipla Ltd.	0.81	
ICICI Bank Ltd	4.04	-1.64	Bajaj Auto Ltd.	0.80	
Axis Bank Ltd.	3.41	-2.53	GAIL (India) Ltd.	0.67	
HDFC Bank Ltd.	3.13		Dr Reddy's Laboratories Ltd.	0.62	
JSW Steel Ltd.	2.83	-2.83	DLF Ltd.	0.62	
SBI Life Insurance Company Ltd.	2.36	-2.38	Power Grid Corporation Of India Ltd	0.62	
Larsen & Toubro Ltd.	2.10		Tech Mahindra Ltd	0.30	
Hindalco Industries Ltd.	2.03	-1.13	Dabur India Ltd.	0.24	-0.24
ITC Ltd.	1.95		Govt Securities		
Bharti Airtel Ltd.	1.86		7.38% GSEC 20/06/2027	11.08	SOV
IndusInd Bank Ltd.	1.73		7.26% GSEC 22/08/2032	5.52	SOV
Maruti Suzuki India Ltd.	1.63	-1.41	7.26% GSEC MAT - 06/02/2033	3.69	SOV
Hindustan Unilever Ltd.	1.59	-1.60	364 D TBILL MAT 12/10/2023	1.79	SOV
Oil & Natural Gas Corporation Ltd.	1.57	-0.41	364 D TBILL MAT 19/10/2023	1.79	SOV
Tata Motors Ltd.	1.34		364 DAYS T - BILL- 07/03/2024	0.13	SOV
Aurobindo Pharma Ltd.	1.27		Long Term Debt		
ICICI Lombard General Insurance Company Ltd	1.22		LIC Housing Finance Ltd.	1.84	CRISIL AAA/A1+
HCL Technologies Ltd.	1.17		Net Current assets	5.15	
Interglobe Aviation Ltd	1.13		Total	100.00	

Fund Performance Vs Benchmark (CAGR) as on 30th June, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Equity Savings Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Equity Savings Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Y	14.49	13.07	9.28	11,449	11,307	10,928
3 Y	13.61	12.47	3.10	14,664	14,227	10,959
SI*	8.37	9.35	6.76	14,750	15,407	13,721

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

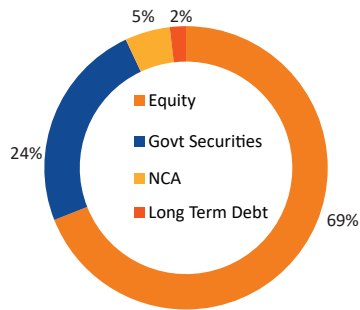
The performance of the benchmark is calculated using total return index variant of the benchmark index. The above scheme is in existence for less than 5 years.

SIP Returns as on 30th June, 2023

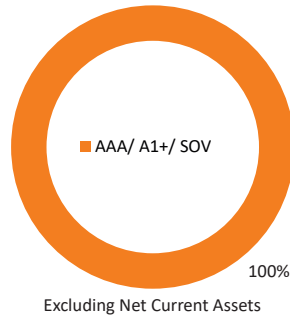
Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Equity Savings Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Equity Savings Index	Yield (%) CRISIL 10 Year Gilt Index
1 Y	120,000	128,617	127,373	125,916	13.68	11.67	9.33
3 Y	360,000	423,462	416,130	383,277	10.86	11.53	4.12
SI	580,000	746,868	745,100	652,808	10.43	10.96	4.85

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

Asset Allocation as on 30th June, 2023



Credit Profile as on 30th June, 2023



Top 5 Sectors

Financial Services	33%
Information Technology	12%
Oil, Gas & Consumable Fuels	11%
Automobile and Auto Components	8%
Construction Materials	8%
Others	22%

Quantitative Indicators Fund Benchmark

Beta	1.03	1
Standard Deviation (Annual)	5.94%	5.48%
Sharpe Ratio	1.13%	
Portfolio Turnover Ratio (Annual)	3.88	

Portfolio Parameters

Weighted Average Maturity	4.55 Yrs
Yield to Maturity*	7.13%
Modified Duration	3.44 Yrs
Macaulay Duration	3.57 Yrs

*Annualized Portfolio YTM – Yields of all securities are annualized

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
HDFC Bank Ltd.	3.1	SBI Life Insurance Company Ltd.	0.0
Infosys Ltd.	2.9	Hindustan Unilever Ltd.	0.0
ICICI Bank Ltd	2.4	Dabur India Ltd.	0.0
Larsen & Toubro Ltd	2.1	JSW Steel Ltd.	0.0
ITC Ltd.	1.9	Maruti Suzuki India Ltd.	0.2

UTI CHILDREN'S CAREER FUND - SAVINGS PLAN

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

Category
Children's Fund

Investment Objective

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

Date of inception/allotment

12th July, 1993

Fund Manager

Mr. Vishal Chopda, CFA, BE, PGDM (Equity Portfolio)
Managing the scheme since Aug 2019
Mr. Sunil Madhukar Patil, M.com., MFM (Debt portion)
Managing the scheme since Dec 2021

Fund AUM

Fund Size Monthly Average : ₹ 4184.31 Crore
Closing AUM : ₹ 4210.60 Crore

High/Low NAV in the month

High Growth Option : ₹ 32.6312
Low Growth Option : ₹ 32.0869

Total Expense Ratio

Regular : 1.74
Direct : 1.53

Minimum Investment Amount

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

Lock In Period

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

Load Structure

Entry Load: Nil
Exit Load : Nil

NAV per unit as on 30th June, 2023

Regular Growth Option : ₹ 32.6312
Direct Growth Option : ₹ 33.2253

Portfolio Details

Median Market Cap (₹ Cr)	110,306
Weighted Average Market Cap	268,003

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	69	19	12

Portfolio as on 30th June, 2023

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Equity			7.26% GSEC MAT - 06/02/2033	6.00	SOV
HDFC Bank Ltd.	3.40		7.26% GSEC 22/08/2032	5.74	SOV
ICICI Bank Ltd	3.09		7.38% GSEC 20/06/2027	1.80	SOV
Infosys Ltd.	2.30		07.89% WESTBENGAL		
Axis Bank Ltd.	1.95		SDL 29/03/2040	1.23	SOV
Bharti Airtel Ltd.	1.43		Long Term Debt		
Maruti Suzuki India Ltd.	1.07		HDFC Ltd.	5.37	CRISIL AAA/A1+
Bajaj Finance Ltd.	1.06		REC Ltd	4.01	CRISIL AAA/A1+
IndusInd Bank Ltd.	1.03		Power Finance Corporation Ltd.	3.83	CRISIL AAA/A1+
Cholamandalam Investment & Finance Company Ltd	1.00		Housing And Urban Development Corpn	1.79	CARE AAA/A1+
Godrej Consumer Products Ltd	0.98		Indian Railways Fin Corpn Ltd.	1.51	CRISIL AAA/A1+
Avenue Supermarts Ltd.	0.89		HDFC Bank Ltd. Basel3T2	1.19	CRISIL AAA/A1+
Tata Motors Ltd.	0.87		Small Indst. Dev. Bank Of India	1.19	CRISIL AAA/A1+
LTIMindtree Ltd.	0.86		HDB Financial Services Ltd.	1.19	CRISIL AAA/A1+
Ultratech Cement Ltd.	0.82		NTPC Ltd.	1.18	CRISIL AAA/A1+
ICICI Lombard General Insurance Company Ltd	0.76		Jamnagar Utilities & Power Pvt Ltd. ^	1.14	CRISIL AAA/A1+
Others	18.00		Others	4.68	
Govt Securities			Securitized Debt		
Others	3.35		First Business Receivable Trust\$	0.38	IND AAA/A1+
7.41% GS MAT - 19/12/2036	9.53	SOV	Net Current assets	5.36	
			Total	100.00	

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

Fund Performance Vs Benchmark (CAGR) as on 30th June, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Short Term Debt Hybrid 60+40 Index (%)	Nifty 50 TRI (%)	NAV Growth (₹)	CRISIL Short Term Debt Hybrid 60+40 Index (₹)	Nifty 50 TRI (₹)
1 Y	12.51	13.59	22.91	11,251	11,359	12,291
3 Y	13.24	13.23	24.54	14,521	14,517	19,316
5 Y	7.52	10.42	13.71	14,372	16,419	19,017
SI*	10.82	NA	NA	217,737	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 99 in 'Fund Manager Summary'. N.A - Not Available. Schemes Managed by Mr. Sunil Madhukar Patil & Mr Vishal Chopda

SIP Returns as on 30th June, 2023

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Short Term Debt Hybrid 60+40 Index (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) CRISIL Short Term Debt Hybrid 60+40 Index	Yield (%) Nifty 50 TRI
1 Y	120,000	126,984	127,492	131,535	11.05	11.86	18.43
3 Y	360,000	414,580	416,105	454,311	9.41	9.66	15.75
5 Y	600,000	760,904	785,808	894,567	9.45	10.75	16.00
7 Y	840,000	1,128,180	1,214,721	1,419,266	8.30	10.37	14.74
10 Y	1,200,000	1,890,370	2,060,071	2,465,994	8.80	10.43	13.80
15 Y	1,800,000	3,899,942	4,172,702	5,280,332	9.65	10.45	13.21
SI	2,230,000	5,904,441	6,399,261	8,456,182	9.60	10.34	12.87

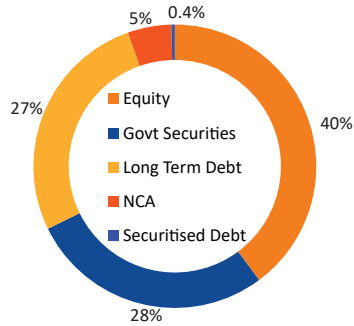
Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. Past performance may or may not be sustained in future.

UTI CHILDREN'S CAREER FUND - SAVINGS PLAN

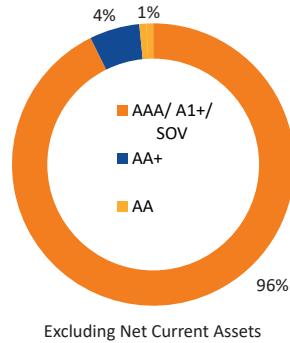
An open ended fund for investment for children having a lock-in for at least 5 years or till the child attains age of majority (whichever is earlier).

Category
Children's Fund

Asset Allocation as on 30th June, 2023



Credit Profile as on 30th June, 2023



Top 5 Sectors

Financial Services	33%
Automobile and Auto Components	10%
Information Technology	9%
Fast Moving Consumer Goods	8%
Consumer Services	6%
Others	22%

Quantitative Indicators Fund Benchmark

Quantitative Indicators	Fund	Benchmark
Beta	0.92	1
Standard Deviation (Annual)	6.06%	6.25%
Sharpe Ratio	1.05%	
Portfolio Turnover Ratio (Annual)	0.23	

Portfolio Parameters

Weighted Average Maturity	9.10 Yrs
Yield to Maturity*	7.43%
Modified Duration	5.33 Yrs
Macaulay Duration	5.60 Yrs
Securitized Debt Average Maturity	
First Business Receivable Trust	1.51 Yrs

*Annualized Portfolio YTM – Yields of all securities are annualized

UTI RETIREMENT BENEFIT PENSION FUND

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

Category
Retirement Fund

Investment Objective

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

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

Date of inception/allotment

26th December, 1994

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 3893.66 Crore
Closing AUM : ₹ 3941.60 Crore

High/Low NAV in the month

High Growth Option : ₹ 38.3679
Low Growth Option : ₹ 37.5726

Total Expense Ratio

Regular : 1.67
Direct : 1.04

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, 2023

Regular Growth Option : ₹ 38.3679
Direct Growth Option : ₹ 40.8648

Portfolio Details

Median Market Cap (₹ Cr)	226,530
Weighted Average Market Cap	322,090
Number of Securities	63

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	68	22	10

Portfolio as on 30th June, 2023

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Equity			7.26% GSEC MAT - 06/02/2033	6.41	SOV
ICICI Bank Ltd	3.01		7.38% GSEC 20/06/2027	2.56	SOV
HDFC Bank Ltd.	2.85		07.89% WESTBENGAL		
Infosys Ltd.	2.25		SDL 29/03/2040	1.32	SOV
ITC Ltd.	2.02		Long Term Debt		
Larsen & Toubro Ltd.	1.84		HDFC Ltd.	4.48	CRISIL AAA/A1+
HDFC Ltd.	1.83		Power Finance Corporation Ltd.	3.81	CRISIL AAA/A1+
State Bank Of India	1.33		REC Ltd	2.52	CRISIL AAA/A1+
HCL Technologies Ltd.	1.30		Housing And Urban		
Mahindra & Mahindra Ltd.	1.25		Development Corpn	1.91	CARE AAA/A1+
Axis Bank Ltd.	1.15		Indian Railways Fin Corpn Ltd.	1.61	CRISIL AAA/A1+
IndusInd Bank Ltd.	1.14		HDFC Bank Ltd. Basel3T2	1.27	CRISIL AAA/A1+
Bharti Airtel Ltd.	1.04		LIC Housing Finance Ltd.	1.27	CRISIL AAA/A1+
Tata Motors Ltd.	1.03		HDB Financial Services Ltd.	1.27	CRISIL AAA/A1+
Hindalco Industries Ltd.	0.79		Jamnagar Utilities &		
Reliance Industries Ltd.	0.68		Power Pvt Ltd. ^	1.22	CRISIL AAA/A1+
Others	16.50		Tata Motors Finance Ltd.	0.75	CRISIL AA
Govt Securities			Others	5.82	
Others	2.71		Net Current assets	5.94	
7.26% GSEC 22/08/2032	8.69	SOV	Total	100.00	
7.41% GS MAT - 19/12/2036	6.44	SOV			

^ Mukesh Ambani promoter Group company

Fund Performance Vs Benchmark (CAGR) as on 30th June, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Short Term Debt Hybrid 60+40 Index (%)	Nifty 50 TRI (%)	NAV Growth (₹)	CRISIL Short Term Debt Hybrid 60+40 Index (₹)	Nifty 50 TRI (₹)
1 Y	15.09	13.59	22.91	11,509	11,359	12,291
3 Y	15.37	13.23	24.54	15,356	14,517	19,316
5 Y	8.36	10.42	13.71	14,943	16,419	19,017
SI*	10.46	NA	NA	170,839	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 99 in 'Fund Manager Summary'. N.A - Not Available. Schemes Managed by Mr. Sunil Madhukar Patil & Mr V. Srivatsa

SIP Returns as on 30th June, 2023

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Short Term Debt Hybrid 60+40 Index (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) CRISIL Short Term Debt Hybrid 60+40 Index	Yield (%) Nifty 50 TRI
1 Y	120,000	129,005	127,492	131,535	14.31	11.86	18.43
3 Y	360,000	429,301	416,105	454,311	11.81	9.66	15.75
5 Y	600,000	792,912	785,808	894,567	11.11	10.75	16.00
7 Y	840,000	1,173,898	1,214,721	1,419,266	9.41	10.37	14.74
10 Y	1,200,000	1,940,192	2,060,071	2,465,994	9.29	10.43	13.80
15 Y	1,800,000	3,803,073	4,172,702	5,280,332	9.35	10.45	13.21
SI	2,230,000	5,685,903	6,399,261	8,456,182	9.25	10.34	12.87

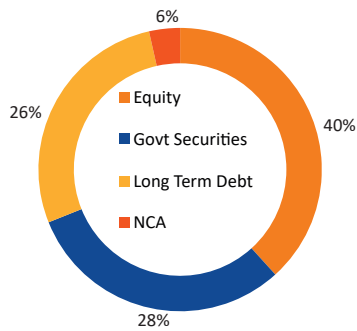
Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. Past performance may or may not be sustained in future.

UTI RETIREMENT BENEFIT PENSION FUND

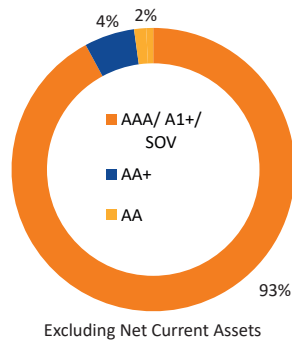
An open ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age(whichever is earlier).

Category
Retirement Fund

Asset Allocation as on 30th June, 2023



Credit Profile as on 30th June, 2023



Top 5 Sectors

Financial Services	35%
Automobile and Auto Components	12%
Information Technology	11%
Healthcare	8%
Fast Moving Consumer Goods	6%
Others	19%

Quantitative Indicators Fund Benchmark

Quantitative Indicators	Fund	Benchmark
Beta	0.96	1
Standard Deviation (Annual)	6.26%	6.25%
Sharpe Ratio	1.35%	
Portfolio Turnover Ratio (Annual)	0.30	

Portfolio Parameters

Weighted Average Maturity	9.29 Yrs
Yield to Maturity*	7.44%
Modified Duration	5.22 Yrs
Macaulay Duration	5.49 Yrs

*Annualized Portfolio YTM – Yields of all securities are annualized

UTI CHILDREN'S CAREER FUND - INVESTMENT PLAN

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

Category
Children's Fund

Investment Objective

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

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

Date of inception/allotment

30th January, 2008

Fund Manager

Mr. Vishal Chopda, CFA, BE, PGDM (Equity Portfolio)
Managing the scheme since Aug 2019

Fund AUM

Fund Size Monthly Average : ₹ 778.74 Crore
Closing AUM : ₹ 800.69 Crore

High/Low NAV in the month

High Growth Option : ₹ 63.0146
Low Growth Option : ₹ 60.2820

Total Expense Ratio

Regular : 2.39
Direct : 1.44

Minimum Investment Amount

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

Load Structure

Entry Load: Nil
Exit Load : Nil

Lock In Period

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

NAV per unit as on 30th June, 2023

Regular Growth Option : ₹ 63.0146
Regular IDCW Option : ₹ 63.0184
Direct Growth Option : ₹ 68.4504
Direct IDCW Option : ₹ 68.5687

Portfolio Details

Median Market Cap (₹ Cr)	110,313
Weighted Average Market Cap	268,165

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	69	19	12
Benchmark	76	16	8

Portfolio as on 30th June, 2023

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Equity			Ultratech Cement Ltd.	2.00	
HDFC Bank Ltd.	8.39		ICICI Lombard General Insurance Company Ltd	1.89	
ICICI Bank Ltd	7.72		Crompton Greaves Consumer Electricals Ltd.	1.84	
Infosys Ltd.	5.68		Phoenix Mills Ltd	1.83	
Axis Bank Ltd.	4.89		Eicher Motors Ltd	1.80	
Bharti Airtel Ltd.	3.55		Nestle India Ltd.	1.79	
Maruti Suzuki India Ltd.	2.70		Hindalco Industries Ltd.	1.63	
Bajaj Finance Ltd.	2.62		Others	35.66	
IndusInd Bank Ltd.	2.53		Govt Securities		
Cholamandalam Investment & Finance Company Ltd	2.48		364 DAYS T - BILL- 07/03/2024	0.10	SOV
Godrej Consumer Products Ltd	2.42		Net Current assets	2.02	
Tata Motors Ltd.	2.16		Total	100.00	
LTIMindtree Ltd.	2.15				
Avenue Supermarts Ltd.	2.15				

Fund Performance Vs Benchmark (CAGR) as on 30th June, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)
1 Y	20.35	23.90	22.91	12,035	12,390	12,291
3 Y	22.88	26.06	24.54	18,554	20,032	19,316
5 Y	11.16	13.64	13.71	16,977	18,959	19,017
SI*	11.46	10.21	10.19	53,309	44,797	44,672

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

The current fund manager is managing the scheme since 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 99 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, 2023

Period	Investment Amount (₹)	Fund Value (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty 500 TRI	Yield (%) Nifty 50 TRI
1 Y	120,000	130,170	132,123	131,535	16.20	19.39	18.43
3 Y	360,000	436,739	459,729	454,311	13.00	16.59	15.75
5 Y	600,000	859,515	913,508	894,567	14.38	16.86	16.00
7 Y	840,000	1,322,550	1,426,551	1,419,266	12.76	14.88	14.74
10 Y	1,200,000	2,335,267	2,532,489	2,465,994	12.78	14.30	13.80
15 Y	1,800,000	4,969,809	5,522,267	5,280,332	12.51	13.73	13.21
SI	1,850,000	5,235,948	5,761,709	5,511,563	12.43	13.51	13.01

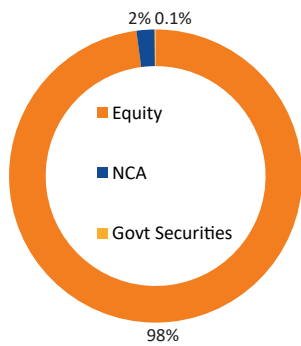
Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. **Past performance may or may not be sustained in future.**

UTI CHILDREN'S CAREER FUND - INVESTMENT PLAN

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

Category
Children's Fund

Asset Allocation as on 30th June, 2023



Credit Profile as on 30th June, 2023



Top 5 Sectors



Financial Services	33%
Automobile and Auto Components	10%
Information Technology	9%
Fast Moving Consumer Goods	8%
Consumer Services	6%
Others	23%

Quantitative Indicators Fund Benchmark



Quantitative Indicators	Fund	Benchmark
Beta	0.94	1
Standard Deviation (Annual)	14.65%	15.14%
Sharpe Ratio	1.09%	
Portfolio Turnover Ratio (Annual)	0.18	

Portfolio Parameters



Weighted Average Maturity	0.04 Yrs
Yield to Maturity*	6.73%
Modified Duration	0.04 Yrs
Macaulay Duration	0.04 Yrs

*Annualized Portfolio YTM – Yields of all securities are annualized

FIXED INCOME PRODUCTS JULY 2023

Fund Name	AUM (Rs Cr)	Portfolio Parameters			Asset Allocation (%)				Credit Rating Profile (%)				TER		Exit Load					
		YTM*	Average Maturity	Modified Duration	Macaulay Duration	CD	CP	T-Bills	GSEC/SDL	Corporate Bonds	TREPS/Repo/ Cash	NBFC (%)	HFC (%)	AAA/AA+/ Sov/Cash		AA	Below AA	LT AAA/Eq ^a	Direct	Regular
UTI Overnight Fund	5,209	6.74%	3 days	3 days	3 days	-	-	5.27	-	-	94.73	-	-	-	-	-	100.00	0.07%	0.12%	Nil
UTI Liquid Cash Plan	26,718	7.00%	56 days	56 days	56 days	20.91	59.36	27.51	0.37	2.32	-10.47	15.45	3.37	-	-	-	64.38	0.16%	0.25%	\$\$\$
UTI Money Market Fund	9,055	7.36%	193 days	192 days	193 days	44.50	38.22	13.40	6.00	-	-2.12	14.72	14.70	-	-	-	69.84	0.20%	0.27%	Nil
UTI Ultra Short Term Fund	2,216	7.49%	168 days	161 days	166 days	24.03	25.07	5.34	-	38.89	6.67	16.29	11.62	7.10	7.10	-	61.66	0.42%	0.95%	Nil
UTI Treasury Advantage Fund	3,397	7.47%	0.99 yrs	0.89 yrs	0.93 yrs	27.47	13.56	10.53	5.91	38.81	3.72	13.02	9.57	2.20	2.20	-	80.06	0.34%	0.44%	Nil
UTI Short Term Income Fund	2,375	7.29%	2.51 yrs	2.14 yrs	2.25 yrs	17.12	5.18	0.62	20.16	37.41	19.51	11.38	9.78	4.58	4.58	-	87.74	0.34%	0.96%	Nil
UTI Medium Term Fund	45	7.69%	3.98 yrs	2.97 yrs	3.09 yrs	-	4.15	10.86	35.44	44.98	4.57	8.56	7.35	6.53	23.84	2.21	63.27	0.96%	1.59%	\$
UTI Bond Fund	320	7.52%	8.05 yrs	5.48 yrs	5.72 yrs	-	-	-	61.78	34.46	3.76	15.63	9.37	-	1.52	-	98.48	1.29%	1.63%	Nil
UTI Long Duration Fund	60	7.33%	15.21 yrs	8.41 yrs	8.72 yrs	-	-	-	92.47	-	7.53	-	-	-	-	-	100.00	0.45%	1.50%	\$
UTI Floater Fund	1,532	7.44%	1.16 yrs	0.92 yrs	0.97 yrs	39.15	4.65	1.60	0.97	39.51	14.12	10.18	7.10	-	-	-	100.00	0.35%	0.85%	Nil
UTI Banking & PSU Debt Fund	975	7.43%	3.75 yrs	3.09 yrs	3.28 yrs	-	-	-	26.38	70.49	3.13	-	-	-	-	-	100.00	0.23%	0.56%	Nil
UTI Corporate Bond Fund	3,224	7.48%	2.54 yrs	1.93 yrs	2.05 yrs	6.80	-	3.04	8.09	72.25	9.82	4.13	9.25	-	-	-	100.00	0.27%	0.58%	Nil
UTI Dynamic Bond Fund	522	6.93%	4.75 yrs	4.34 yrs	4.58 yrs	-	14.15	12.32	10.85	34.79	27.89	-	10.60	3.76	-	-	96.24	0.80%	1.56%	Nil
UTI Credit Risk Fund	428	8.17%	2.50 yrs	1.85 yrs	1.95 yrs	-	1.76	-	9.44	82.56	6.24	13.81	10.83	9.26	45.23	12.92	30.83	0.83%	1.63%	\$
UTI Gift Fund	535	6.93%	4.69 yrs	3.97 yrs	4.13 yrs	-	-	21.30	58.12	-	20.58	-	-	-	-	-	100.00	0.67%	0.93%	Nil
UTI Gift Fund with 10 year Constant Duration	170	7.20%	9.23 yrs	6.43 yrs	6.65 yrs	-	-	-	94.85	-	5.15	-	-	-	-	-	100.00	0.21%	0.70%	Nil
UTI CRISIL SDL June 2027 Index Fund	93	7.38%	3.74 yrs	3.15 yrs	3.26 yrs	-	-	-	97.71	-	2.29	-	-	-	-	-	100.00	0.15%	0.41%	Nil
UTI CRISIL SDL April 2033 Index Fund	276	7.55%	9.47 yrs	6.54 yrs	6.78 yrs	-	-	-	97.37	-	2.63	-	-	-	-	-	100.00	0.14%	0.41%	Nil
UTI NIFTY SDL Plus AAA PSU Bond Apr 2026 75:25 Index Fund	175	7.45%	2.69 yrs	2.31 yrs	2.41 yrs	-	-	-	73.18	23.93	2.89	-	-	-	-	-	100.00	0.13%	0.41%	Nil
UTI NIFTY SDL Plus AAA PSU Bond Apr 2028- 75:25 Index Fund	43	7.47%	4.68 yrs	3.77 yrs	3.93 yrs	-	-	-	72.74	24.26	3.00	-	-	-	-	-	100.00	0.16%	0.41%	Nil

* Annualised Portfolio YTM - Yields of all securities are mapped to the long term rating of the issuers.
 \$ Exit load applicable if investor exits: (A) Within 12 months from the date of allotment: (i) upto 10% of the allotted units - Nil (ii) beyond 10% of the allotted units - 1.00%; (B) After 12 months from the date of allotment - Nil
 \$\$\$ Exit load applicable if exit from the date of allotment within: 1 day - 0.0070%, 2 days - 0.0065%, 3 days - 0.0060%, 4 days - 0.0055%, 5 days - 0.0050%, 6 days - 0.0045%, Nil thereafter

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

UTI OVERNIGHT FUND

(Maturity of 1 day)

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

Category
Overnight Fund

Investment Objective

The investment objective of the scheme is to generate reasonable income, with low risk and high level of liquidity from a portfolio of overnight securities having a maturity of one day.

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

Date of inception/allotment

24th November, 2003

Fund Manager

Mr. Amit Sharma (B.Com, CA, FRM)
Managing the scheme since May 2018

Fund AUM

Fund Size Monthly Average : ₹ 6431.54 Crore
Closing AUM : ₹ 5209.49 Crore

High/Low NAV in the month

High Growth Option : ₹ 3088.0199
Low Growth Option : ₹ 3072.4011

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, 2023

Regular Growth Option : ₹ 3088.0199
Regular IDCW Option : ₹ 1370.8617
Direct Growth Option : ₹ 3118.3970
Direct IDCW Option : ₹ 1371.6621

Portfolio Parameters

Weighted Average Maturity : 3 days
Yield to Maturity* : 6.74%
Modified Duration : 3 days
Macaulay Duration : 3 days

*Annualized Portfolio YTM – Yields of all securities are annualized

Portfolio as on 30th June, 2023

Portfolio	% to NAV	Rating
Govt Securities		
91 DAYS T BILL - 13/07/2023	3.35	SOV
364 D TBILL MAT - 06/07/2023	1.92	SOV
Net Current assets	94.73	
Total	100.00	

Fund Performance Vs Benchmark (CAGR) as on 30th June, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Liquid Overnight Index (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	CRISIL Liquid Overnight Index (₹)	CRISIL 1 Year T-Bill Index (₹)
1 Y	6.05	6.18	6.45	10,605	10,618	10,645
3 Y	4.17	4.30	4.33	11,304	11,346	11,356
5 Y	4.64	4.74	5.71	12,547	12,607	13,202
SI*	5.92	5.86	5.87	30,892	30,550	30,607

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.

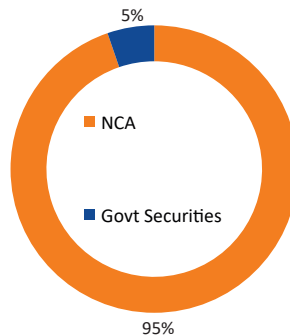
For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 99 in 'Fund Manager Summary'. N.A - Not Available. Schemes Managed by Mr. Amit Sharma.

SIP Returns as on 30th June, 2023

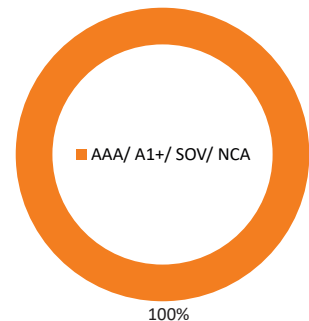
Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Liquid Overnight Index (₹)	CRISIL 1 Year T-Bill Index (₹)	Yield (%) Fund	Yield (%) CRISIL Liquid Overnight Index	Yield (%) CRISIL 1 Year T-Bill Index
1 Y	120,000	124,045	124,115	124,411	6.34	6.45	6.92
3 Y	360,000	387,535	388,303	387,866	4.85	4.99	4.91
5 Y	600,000	672,339	674,391	682,692	4.50	4.63	5.11
7 Y	840,000	990,344	995,826	1,018,766	4.64	4.79	5.43
10 Y	1,200,000	1,567,658	1,567,330	1,622,785	5.22	5.22	5.89
15 Y	1,800,000	2,854,827	2,839,831	2,924,225	5.88	5.81	6.18
SI	2,230,000	4,025,047	3,989,070	4,092,978	5.98	5.90	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.

Asset Allocation as on 30th June, 2023



Credit Profile as on 30th June, 2023



POTENTIAL RISK CLASS MATRIX

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

Relatively Low interest rate risk and Relatively Low Credit Risk.

UTI LIQUID CASH PLAN

(Maturity of upto 91 days)

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

Category
Liquid Fund

Investment Objective

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

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

Date of inception/allotment

23rd June, 2003

Fund Manager

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

Managing the scheme since July 2017

Fund AUM

Fund Size Monthly Average : ₹ 34434.46 Crore

Closing AUM : ₹ 26717.77 Crore

High/Low NAV in the month

High Growth Option : ₹ 3726.0231

Low Growth Option : ₹ 3706.7749

Total Expense Ratio

Regular : 0.25

Direct : 0.16

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, 2023

Regular Growth Option : ₹ 3726.0231

Regular IDCW Option : ₹ 1080.7671

Direct Growth Option : ₹ 3753.2016

Direct IDCW Option : ₹ 1062.4224

Portfolio Parameters

Weighted Average Maturity : 56 days

Yield to Maturity* : 7.00%

Modified Duration : 56 days

Macaulay Duration : 56 days

*Annualized Portfolio YTM – Yields of all securities are annualized

Portfolio as on 30th June, 2023

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
CP / CDs			ONGC Petro-Additions Ltd.	0.56	CRISIL AAA/A1+
Small Indst. Dev. Bank Of India	12.01	CARE AAA/A1+	Kotak Mahindra Investment Ltd.	0.37	CRISIL AAA/A1+
Indian Bank	8.31	CRISIL AAA/A1+	Shree Cement Ltd.	0.37	CRISIL AAA/A1+
National Bank For Agriculture & Rural Development	6.47	ICRA AAA/A1+	Aditya Birla Money Ltd	0.28	CRISIL AAA/A1+
Reliance Retail Ventures Ltd.	6.11	CRISIL AAA/A1+	Piramal Capital & Housing Finance Ltd	0.28	CRISIL AAA/A1+
Canara Bank	5.28	CRISIL AAA/A1+	Infina Finance Pvt Ltd.	0.22	ICRA AAA/A1+
Bank Of Maharashtra	3.51	CRISIL AAA/A1+	Aditya Birla Fashion & Retail Ltd.	0.19	CRISIL AAA/A1+
NTPC Ltd.	2.78	CRISIL AAA/A1+	Kotak Mahindra Bank Ltd.	0.09	CRISIL AAA/A1+
Punjab & Sind Bank Ltd.	2.22	ICRA AAA/A1+	Mahindra & Mahindra Fin.Ser.Ltd.	0.09	CRISIL AAA/A1+
Canfin Homes Ltd.	1.85	CARE AAA/A1+	Govt Securities		
ICICI Securities Primary Dealership Ltd.	1.85	CRISIL AAA/A1+	91 DAYS T BILL - 27/07/2023	4.66	SOV
Bajaj Finance Ltd.	1.85	ICRA AAA/A1+	91 DAYS T BILL - 31/08/2023	4.26	SOV
Tata Steel Ltd.	1.84	ICRA AAA/A1+	91 DAYS T BILL - 10/08/2023	3.72	SOV
HDFC Securities Ltd	1.84	CRISIL AAA/A1+	91 DAYS T BILL - 20/07/2023	2.80	SOV
Steel Authority Of India Ltd.	1.84	CARE AAA/A1+	91 DAYS T BILL - 24/08/2023	2.78	SOV
Tata Capital Financial Services Ltd	1.84	CRISIL AAA/A1+	182 DAYS T BILL - 20/07/2023	2.24	SOV
IndusInd Bank Ltd.	1.49	CRISIL AAA/A1+	91 DAYS T BILL - 03/08/2023	1.86	SOV
ICICI Securities Ltd.	1.49	CRISIL AAA/A1+	91 DAYS T BILL - 14/09/2023	1.85	SOV
Godrej & Boyce Manufacture Ltd.	1.48	CRISIL AAA/A1+	182 DAYS T BILL - 10/08/2023	0.93	SOV
TVS Credit Services Ltd.	1.48	CRISIL AAA/A1+	182 DAYS T BILL - 31/08/2023	0.93	SOV
EXIM Bank	1.47	ICRA AAA/A1+	182 DAYS T BILL - 24/08/2023	0.74	SOV
Godrej Industries Ltd.	0.98	CRISIL AAA/A1+	06.83% RAJASTHAN		
Motilal Oswal Financial Services Ltd.	0.93	ICRA AAA/A1+	SDL 25/09/2023	0.37	SOV
Birla Group Holdings Private Ltd.	0.92	CRISIL AAA/A1+	364 DAYS T - BILL - 27/07/2023	0.37	SOV
Cholamandalam Investment & Finance Company Ltd	0.75	CRISIL AAA/A1+	182 DAYS T BILL - 14/09/2023	0.37	SOV
Tata Motors Finance Ltd.	0.75	ICRA AAA/A1+	NCDs		
HDB Financial Services Ltd.	0.74	CRISIL AAA/A1+	HDB Financial Services Ltd.	0.49	CRISIL AAA/A1+
JM Financial Services Ltd.	0.74	CRISIL AAA/A1+	Tata Capital Ltd.	0.37	CRISIL AAA/A1+
Motilal Oswal Finvest Ltd	0.74	CRISIL AAA/A1+	Bajaj Housing Finance Ltd	0.37	CRISIL AAA/A1+
Bharti Telecom Ltd.	0.74	CRISIL AAA/A1+	LIC Housing Finance Ltd.	0.37	CARE AAA/A1+
Poonawalla Fincorp Ltd.	0.74	CARE AAA/A1+	Tata Capital Housing Finance Ltd	0.28	CRISIL AAA/A1+
Tata Power Company Ltd.	0.74	CRISIL AAA/A1+	Bajaj Housing Finance Ltd.	0.22	CRISIL AAA/A1+
JSW Energy Ltd.	0.74	ICRA AAA/A1+	HDFC Ltd.	0.22	CRISIL AAA/A1+
Shriram Finance Ltd	0.74	CRISIL AAA/A1+	Net Current assets	-10.48	
Hinduja Leyland Finance Ltd.	0.56	CRISIL AAA/A1+	Total	100.00	

Fund Performance Vs Benchmark (CAGR) as on 30th June, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Liquid Debt A-I Index (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	CRISIL Liquid Debt A-I Index (₹)	CRISIL 1 Year T-Bill Index (₹)
1 Y	6.43	6.51	6.45	10,643	10,651	10,645
3 Y	4.39	4.55	4.33	11,376	11,428	11,356
5 Y	5.23	5.28	5.71	12,905	12,936	13,202
SI*	6.95	6.52	5.87	37,238	34,415	30,531

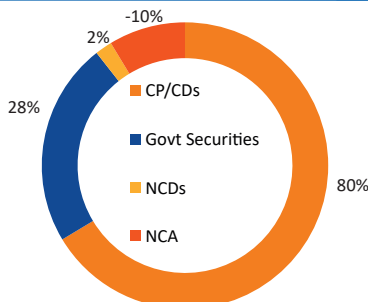
Different plans have a different expense structure. The performance details provided herein are of regular plan.

The current fund manager is managing the scheme since Apr 2023.

*Compounded annualized Growth Rate.

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 99 in 'Fund Manager Summary'. Schemes Managed by Mr. Amit Sharma.

Asset Allocation as on 30th June, 2023



Credit Profile as on 30th June, 2023



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

Relatively Low interest rate risk and Moderate Credit Risk.

UTI MONEY MARKET FUND

(Maturity upto 1 year)

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

Category
Money Market Fund

Investment Objective

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

Date of inception/allotment

23rd April, 1997

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 8692.08 Crore
Closing AUM : ₹ 9054.77 Crore

High/Low NAV in the month

High Growth Option : ₹ 2657.6245
Low Growth Option : ₹ 2642.7590

Total Expense Ratio

Regular : 0.27
Direct : 0.20

Minimum Investment Amount

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

Load Structure

Entry Load: Nil
Exit Load : Nil

NAV per unit as on 30th June, 2023

Regular Growth Option : ₹ 2657.6245
Regular IDCW Option : ₹ 1111.4538
Direct Growth Option : ₹ 2685.2947
Direct IDCW Option : ₹ 1030.9531

Portfolio Parameters

Weighted Average Maturity : 193 days
Yield to Maturity* : 7.36%
Modified Duration : 192 days
Macaulay Duration : 193 days

*Annualized Portfolio YTM – Yields of all securities are annualized

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

Relatively Low interest rate risk and Moderate Credit Risk.

Portfolio as on 30th June, 2023

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
CP / CDs			Finance Company Ltd	1.08	CRISIL AAA/A1+
National Bank For Agriculture & Rural Development	8.43	CRISIL AAA/A1+	Indian Bank	1.05	CRISIL AAA/A1+
Small Indst. Dev. Bank Of India	7.74	CARE AAA/A1+	Hinduja Leyland Finance Ltd.	0.54	CRISIL AAA/A1+
ICICI Bank Ltd	7.42	ICRA AAA/A1+	Muthoot Finance Ltd	0.53	CRISIL AAA/A1+
Canara Bank	6.96	CRISIL AAA/A1+	GIC Housing Finance Ltd.	0.44	CRISIL AAA/A1+
HDFC Ltd.	6.87	CRISIL AAA/A1+	Govt Securities		
Kotak Mahindra Bank Ltd.	4.26	CRISIL AAA/A1+	182 DAYS T BILL - 21/12/2023	7.49	SOV
Shriram Finance Ltd	4.18	CRISIL AAA/A1+	7.97% ORISSA SDL		
Piramal Capital & Housing Finance Ltd	3.73	CRISIL AAA/A1+	MAT - 17/01/2024	3.88	SOV
Federal Bank Ltd.	3.20	CRISIL AAA/A1+	182 DAYS T BILL - 30/11/2023	2.15	SOV
IndusInd Bank Ltd.	3.18	CRISIL AAA/A1+	182 DAYS T BILL - 14/12/2023	2.14	SOV
EXIM Bank	3.15	CRISIL AAA/A1+	182 DAYS T BILL - 23/11/2023	1.08	SOV
HDFC Bank Ltd.	2.36	CARE AAA/A1+	9.39% GUJARAT SDL 20.11.2023	0.84	SOV
Panatone Finvest Ltd.	2.22	CRISIL AAA/A1+	182 DAYS T BILL - 29/09/2023	0.54	SOV
Union Bank Of India	2.11	ICRA AAA/A1+	9.37% TAMIL NADU		
Mahindra Rural Housing Finance Ltd	2.10	CRISIL AAA/A1+	SDL-06/11/2023	0.28	SOV
Fedbank Financial Services Ltd.	1.89	CRISIL AAA/A1+	9.33% MH SDL MAT - 23/10/23	0.28	SOV
Tata Projects Ltd	1.88	CRISIL AAA/A1+	IGB- CPN STRIPS-MAT-12/12/2023	0.27	SOV
Standard Chartered Capital Ltd.	1.62	CRISIL AAA/A1+	9.39% MH SDL 2023 - 20.11.23	0.17	SOV
IDFC First Bank Ltd	1.59	CRISIL AAA/A1+	9.39% KARNATAKA SDL		
Tata Capital Housing Finance Ltd	1.57	CRISIL AAA/A1+	MAT - 23/10/23	0.11	SOV
Tata Motors Finance Ltd.	1.57	CRISIL AAA/A1+	9.25% KERALA SDL		
Infina Finance Pvt Ltd.	1.09	ICRA AAA/A1+	MAT - 09/10/2023	0.11	SOV
Cholamandalam Investment &			09.39% TAMILNADU SDL		
			MAT - 20/11/2023	0.06	SOV
			Net Current assets		
			Total	100.00	

Fund Performance Vs Benchmark (CAGR) as on 30th June, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Money Market A-I Index (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	CRISIL Money Market A-I Index (₹)	CRISIL 1 Year T-Bill Index (₹)
1 Y	6.84	6.78	6.45	10,684	10,678	10,645
3 Y	4.93	4.81	4.33	11,553	11,514	11,356
5 Y	6.12	5.79	5.71	13,460	13,252	13,202
SI*	7.24	7.02	6.08	26,571	25,819	22,823

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.

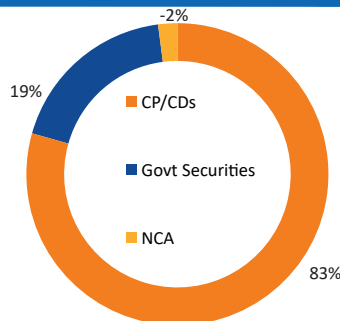
For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 99 in 'Fund Manager Summary'. No of Schemes Managed by Mr. Anurag Mittal & Mr. Amit Sharma. **The Institution plan (Growth Option) launch on 10th July 2009.

SIP Returns as on 30th June, 2023

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Money Market A-I Index (₹)	CRISIL 1 Year T-Bill Index (₹)	Yield (%) Fund	Yield (%) CRISIL Money Market A-I Index	Yield (%) CRISIL 1 Year T-Bill Index
1 Y	120,000	124,690	124,584	124,411	7.38	7.21	6.93
3 Y	360,000	391,307	391,119	387,852	5.51	5.48	4.91
5 Y	600,000	691,100	687,582	682,671	5.60	5.40	5.11
7 Y	840,000	1,037,703	1,028,622	1,018,755	5.95	5.71	5.44
10 Y	1,200,000	1,667,448	1,649,530	1,622,799	6.41	6.20	5.89
SI	1,670,000	2,772,047	2,732,711	2,616,009	6.95	6.76	6.18

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

Asset Allocation as on 30th June, 2023



Credit Profile as on 30th June, 2023



UTI ULTRA SHORT TERM FUND

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

Category
Ultra Short
Duration Fund

Investment Objective

The investment objective of the scheme is to generate reasonable income with low volatility through investment in a portfolio comprising of debt & money market instruments.

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

Date of inception/allotment

29th August, 2003

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 2379.98 Crore
Closing AUM : ₹ 2215.97 Crore

High/Low NAV in the month

High Growth Option : ₹ 3695.4968
Low Growth Option : ₹ 3677.0618

Total Expense Ratio

Regular : 0.95
Direct : 0.42

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, 2023

Regular Growth Option ₹ 3695.4968
Regular IDCW Option ₹ 1046.1477
Direct Growth Option ₹ 3919.4445
Direct IDCW Option ₹ 1303.9338

Portfolio Parameters

Weighted Average Maturity 168 days
Yield to Maturity* 7.49%
Modified Duration 161 days
Macaulay Duration 166 days

*Annualized Portfolio YTM – Yields of all securities are annualized

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

Moderate interest rate risk and Moderate Credit Risk.

Portfolio as on 30th June, 2023

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
CP / CDs			Hinduja Leyland Finance Ltd.	2.24	CARE AA
Small Indst. Dev. Bank Of India	8.73	CARE AAA/A1+	Torrent Power Ltd.	2.23	CRISIL AA+
Canara Bank	5.60	CRISIL AAA/A1+	Godrej Properties Ltd.	2.21	ICRA AA+
HDFC Bank Ltd.	5.42	CARE AAA/A1+	National Housing Bank	2.04	CRISIL AAA/A1+
HDFC Ltd.	4.39	CRISIL AAA/A1+	Tata Motors Finance Solutions Ltd	1.76	CARE AA
Motilal Oswal Finvest Ltd	3.48	CRISIL AAA/A1+	Jamnagar Utilities & Power Pvt Ltd. ^	1.15	CRISIL AAA/A1+
Piramal Capital & Housing Finance Ltd	3.27	CRISIL AAA/A1+	Shriram Finance Ltd	1.13	CRISIL AA+
National Bank For Agriculture & Rural Development	3.24	ICRA AAA/A1+	Tata Power Company Ltd.	1.13	CARE AA
Tata Projects Ltd	3.08	CRISIL AAA/A1+	GIC Housing Finance Ltd.	1.13	ICRA AA
ICICI Bank Ltd	2.18	ICRA AAA/A1+	Muthoot Finance Ltd	1.12	CRISIL AA+
Kotak Mahindra Bank Ltd.	2.17	CRISIL AAA/A1+	Mindspace Business Parks REIT	1.12	CRISIL AAA/A1+
EXIM Bank	2.14	CRISIL AAA/A1+	Apollo Tyres Ltd.	0.90	CRISIL AA+
Shriram Finance Ltd	2.13	CRISIL AAA/A1+	Kotak Mahindra Prime Ltd.	0.67	CRISIL AAA/A1+
IndusInd Bank Ltd.	1.11	CRISIL AAA/A1+	Canfin Homes Ltd.	0.57	ICRA AA+
IDFC First Bank Ltd	1.08	CRISIL AAA/A1+	G R Infraprojects Ltd	0.40	CARE AA
Fedbank Financial Services Ltd.	1.07	CRISIL AAA/A1+	Godrej Industries Ltd.	0.31	CRISIL AA
NCDs			Tata Motors Ltd.	0.13	CRISIL AA
Embassy Office Parks REIT	4.49	CRISIL AAA/A1+	Govt Securities		
National Bank For Agriculture & Rural Development	3.56	ICRA AAA/A1+	182 DAYS T BILL - 14/09/2023	4.45	SOV
Bharti Hexacom Ltd	2.90	CRISIL AA+	182 DAYS T BILL - 29/09/2023	0.89	SOV
Reliance Industries Ltd.	2.76	CRISIL AAA/A1+	Net Current assets	6.65	
Bharti Telecom Ltd.	2.69	CRISIL AA+	Total	100.00	
Mahindra Rural Housing Finance Ltd	2.26	IND AA+			

^ Mukesh Ambani promoter Group company

Fund Performance Vs Benchmark (CAGR) as on 30th June, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Ultra Short Duration Debt B-I Index (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	CRISIL Ultra Short Duration Debt B-I Index (₹)	CRISIL 1 Year T-Bill Index (₹)
1 Y	6.12	7.16	6.45	10,612	10,716	10,645
3 Y	5.35	5.27	4.33	11,692	11,666	11,356
5 Y	5.20	6.26	5.71	12,887	13,549	13,202
SI*	6.81	7.25	5.86	36,977	40,120	30,968

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.

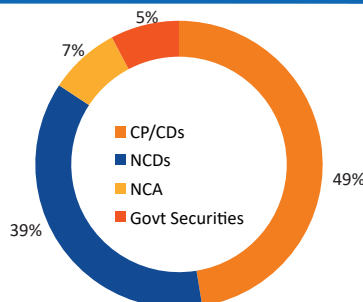
For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 99 in 'Fund Manager Summary'. Schemes Managed by Mr. Ritesh Nambiar.

SIP Returns as on 30th June, 2023

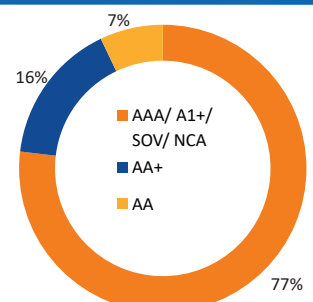
Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Ultra Short Duration Debt B-I Index (₹)	CRISIL 1 Year T-Bill Index (₹)	Yield (%) Fund	Yield (%) CRISIL Ultra Short Duration Debt B-I Index	Yield (%) CRISIL 1 Year T-Bill Index
1 Y	120,000	124,196	124,815	124,411	6.59	7.58	6.93
3 Y	360,000	392,128	393,237	387,852	5.65	5.84	4.91
5 Y	600,000	686,779	695,553	682,671	5.35	5.86	5.11
7 Y	840,000	1,017,286	1,044,726	1,018,745	5.40	6.14	5.44
10 Y	1,200,000	1,624,551	1,682,831	1,622,764	5.91	6.58	5.89
15 Y	1,800,000	3,028,844	3,174,080	2,924,203	6.61	7.18	6.18
SI	2,230,000	4,383,679	4,633,939	4,093,097	6.80	7.33	6.15

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

Asset Allocation as on 30th June, 2023



Credit Profile as on 30th June, 2023



UTI TREASURY ADVANTAGE FUND

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

Category
Low Duration Fund

Investment Objective

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

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

Date of inception/allotment

12th July, 1999

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 3434.49 Crore
Closing AUM : ₹ 3397.31 Crore

High/Low NAV in the month

High Growth Option : ₹ 3062.1941
Low Growth Option : ₹ 3046.8704

Total Expense Ratio

Regular : 0.44
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, 2023

Regular Growth Option : ₹ 3062.1941
Regular IDCW Option : ₹ 1180.2366
Direct Growth Option : ₹ 3105.2608
Direct IDCW Option : ₹ 1185.5732

Portfolio Parameters

Weighted Average Maturity : 0.99 yrs
Yield to Maturity* : 7.47%
Modified Duration : 0.89 yrs
Macaulay Duration : 0.93 yrs

*Annualized Portfolio YTM – Yields of all securities are annualized

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

Moderate interest rate risk and Moderate Credit Risk.

Portfolio as on 30th June, 2023

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
CP / CDs			GS - C STRIP MAT- 16/06/2025	0.64	SOV
Kotak Mahindra Bank Ltd.	7.75	CRISIL AAA/A1+	8.15% TN SDL MAT - 09/05/28	0.46	SOV
Small Indst. Dev. Bank Of India	5.66	CARE AAA/A1+	GS - C - STRIP MAT-16/12/2025	0.25	SOV
National Bank For Agriculture & Rural Development	5.62	CRISIL AAA/A1+	IGB- CPN STRIPS-MAT-12/03/2024	0.14	SOV
EXIM Bank	4.19	CRISIL AAA/A1+	GS - C STRIP MAT- 16/06/2027	0.11	SOV
Canara Bank	2.85	CRISIL AAA/A1+	NCDs		
Indian Bank	2.82	CRISIL AAA/A1+	HDFC Ltd.	5.13	CRISIL AAA/A1+
Tata Projects Ltd	2.30	CRISIL AAA/A1+	Power Finance Corporation Ltd.	4.40	CRISIL AAA/A1+
HDFC Bank Ltd.	2.10	CARE AAA/A1+	National Bank For Agriculture & Rural Development	3.60	CRISIL AAA/A1+
Godrej Properties Ltd.	1.42	CRISIL AAA/A1+	National Housing Bank	2.95	CRISIL AAA/A1+
AU Small Finance Bank Ltd	1.42	CARE AAA/A1+	REC Ltd	2.93	CRISIL AAA/A1+
Panatone Finvest Ltd.	1.41	CRISIL AAA/A1+	Cholamandalam Investment & Finance Company Ltd	2.92	ICRA AA+
ICICI Bank Ltd	1.40	ICRA AAA/A1+	Shriram Finance Ltd	2.33	CRISIL AA+
HDFC Ltd.	1.38	CRISIL AAA/A1+	Mahindra Rural Housing Finance Ltd	2.32	CRISIL AA+
Federal Bank Ltd.	0.72	CRISIL AAA/A1+	Embassy Office Parks REIT	2.19	CRISIL AAA/A1+
FRBs			Bharti Telecom Ltd.	1.48	CRISIL AA+
Axis Finance Ltd	3.41	CRISIL AAA/A1+	Indian Railways Fin Corpn Ltd.	1.47	CRISIL AAA/A1+
Govt Securities			Tata Power Company Ltd.	1.47	IND AA
182 DAYS T BILL - 21/12/2023	4.28	SOV	LIC Housing Finance Ltd.	0.74	CRISIL AAA/A1+
182 DAYS T BILL - 31/08/2023	2.18	SOV	Kotak Mahindra Prime Ltd.	0.73	CRISIL AAA/A1+
182 DAYS T BILL - 24/08/2023	1.89	SOV	Hinduja Leyland Finance Ltd.	0.73	CRISIL AA
182 DAYS T BILL - 14/09/2023	1.45	SOV	Net Current assets	3.71	
5.63% GS MAT - 12/04/26	1.28	SOV	Total	100.00	
IGB- CPN STRIPS-MAT-19/03/2024	1.27	SOV			
IGB- CPN STRIPS-MAT-19/09/2023	1.03	SOV			
182 DAYS T BILL - 07/09/2023	0.73	SOV			
IGB- CPN STRIPS-MAT-12/09/2023	0.73	SOV			

Fund Performance Vs Benchmark (CAGR) as on 30th June, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Low Duration Debt A-I Index (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	CRISIL Low Duration Debt A-I Index (₹)	CRISIL 1 Year T-Bill Index (₹)
1 Y	6.56	6.86	6.45	10,656	10,686	10,645
3 Y	6.60	4.94	4.33	12,114	11,556	11,356
5 Y	4.74	6.38	5.71	12,607	13,626	13,202
SI*	7.15	7.33	6.17	30,599	31,442	26,369

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

*Compounded annualized Growth Rate.

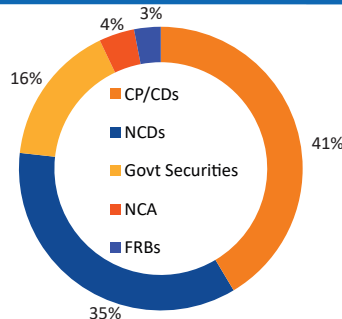
For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 99 in 'Fund Manager Summary'. Schemes Managed by Mr. Anurag Mittal.

SIP Returns as on 30th June, 2023

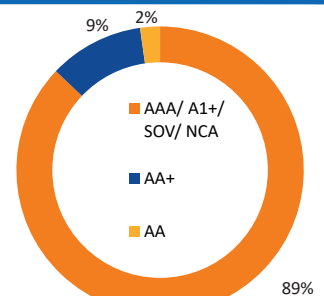
Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Low Duration Debt A-I Index (₹)	CRISIL 1 Year T-Bill Index (₹)	Yield (%) Fund	Yield (%) CRISIL Low Duration Debt A-I Index	Yield (%) CRISIL 1 Year T-Bill Index
1 Y	120,000	124,500	124,631	124,411	7.08	7.29	6.93
3 Y	360,000	398,377	390,566	387,852	6.71	5.38	4.91
5 Y	600,000	696,763	693,148	682,671	5.93	5.72	5.11
7 Y	840,000	1,020,809	1,042,925	1,018,745	5.49	6.10	5.44
10 Y	1,200,000	1,619,396	1,691,206	1,622,764	5.85	6.68	5.89
15 Y	1,800,000	3,023,661	3,175,157	2,924,203	6.59	7.18	6.18
SI	1,940,000	3,433,216	3,591,380	3,281,180	6.68	7.19	6.17

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

Asset Allocation as on 30th June, 2023



Credit Profile as on 30th June, 2023



UTI FLOATER FUND

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

Category
Floater

Investment Objective

The investment objective of the scheme is to generate reasonable returns and reduce interest rate risk by investing in a portfolio comprising predominantly of floating rate instruments and fixed rate instruments swapped for floating rate returns. The Scheme may also invest a portion of its net assets in fixed rate debt securities and money market instruments.

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

Date of inception/allotment

30th October, 2018

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 1558.77 Crore
Closing AUM : ₹ 1531.94 Crore

High/Low NAV in the month

High Growth Option : ₹ 1303.5731
Low Growth Option : ₹ 1296.6825

Total Expense Ratio

Regular : 0.85
Direct : 0.35

Minimum Investment Amount

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

Load Structure

Entry Load: Nil
Exit Load : Nil

NAV per unit as on 30th June, 2023

Regular Growth Option : ₹ 1303.5731
Regular IDCW Option : ₹ 1191.6973
Direct Growth Option : ₹ 1351.6145
Direct IDCW Option : ₹ 1273.3223

Portfolio Parameters

Weighted Average Maturity : 1.16 yrs
Yield to Maturity* : 7.44%
Modified Duration : 0.92 yrs
Macaulay Duration : 0.97 yrs

*Annualized Portfolio YTM – Yields of all securities are annualized

Portfolio as on 30th June, 2023

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
CP / CDs			5.39% GUJARAT SDL MAT - 31/03/2024	0.97	SOV
Kotak Mahindra Bank Ltd.	9.43	CRISIL AAA/A1+	182 DAYS T BILL - 14/09/2023	0.97	SOV
Small Indst. Dev. Bank Of India	9.32	CARE AAA/A1+	364 DAYS T - BILL- 11/01/2024	0.63	SOV
EXIM Bank	9.31	CRISIL AAA/A1+	NCDs		
Canara Bank	6.39	CRISIL AAA/A1+	National Housing Bank	9.81	CRISIL AAA/A1+
National Bank For Agriculture & Rural Development	6.22	CRISIL AAA/A1+	LIC Housing Finance Ltd.	6.45	CRISIL AAA/A1+
HDFC Bank Ltd.	3.13	CARE AAA/A1+	Power Finance Corporation Ltd.	5.93	CRISIL AAA/A1+
FRBs			India Grid Trust	3.24	CRISIL AAA/A1+
Axis Finance Ltd	6.25	CRISIL AAA/A1+	HDFC Ltd.	0.65	CRISIL AAA/A1+
Tata Cleantech Capital Ltd.	3.93	CRISIL AAA/A1+	Net Current assets	14.12	
Power Finance Corporation Ltd.	3.25	CRISIL AAA/A1+	Total	100.00	
Govt Securities					

Fund Performance Vs Benchmark (CAGR) as on 30th June, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Low Duration Debt Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Low Duration Debt Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Y	6.32	7.09	9.28	10,632	10,709	10,928
3 Y	4.34	5.35	3.10	11,359	11,692	10,959
SI*	5.84	6.60	6.57	13,034	13,477	13,459

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.

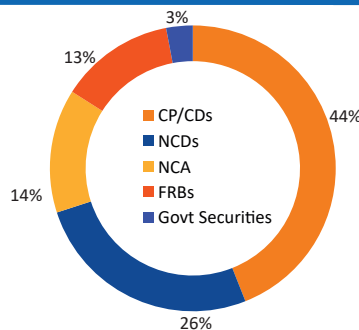
For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 99 in 'Fund Manager Summary'. Schemes Managed by Mr. Sudhir Agrawal. The above scheme is in existence for less than 5 years.

SIP Returns as on 30th June, 2023

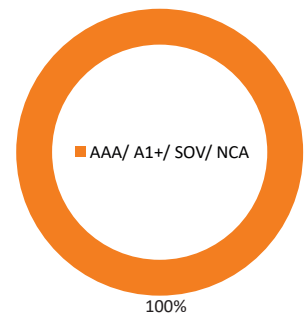
Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Low Duration Debt Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Low Duration Debt Index	Yield (%) CRISIL 10 Year Gilt Index
1 Y	120,000	124,380	124,786	125,916	6.89	7.53	9.33
3 Y	360,000	387,105	392,530	383,300	4.79	5.72	4.13
SI	560,000	632,298	644,157	625,444	5.16	5.95	4.69

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

Asset Allocation as on 30th June, 2023



Credit Profile as on 30th June, 2023



POTENTIAL RISK CLASS MATRIX

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

Relatively High interest rate risk and Moderate Credit Risk.

UTI SHORT TERM INCOME FUND

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

Category
Short Duration Fund

Investment Objective

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

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

Date of inception/allotment

23rd June, 2003

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 2394.34 Crore
Closing AUM : ₹ 2374.57 Crore

High/Low NAV in the month

High Growth Option : ₹ 27.3044
Low Growth Option : ₹ 27.1995

Total Expense Ratio

Regular : 0.96
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, 2023

Regular Growth Option : ₹ 27.2931
Regular IDCW Option : ₹ 15.5845
Direct Growth Option : ₹ 28.7498
Direct IDCW Option : ₹ 15.8796

Portfolio Parameters

Weighted Average Maturity : 2.51 yrs
Yield to Maturity* : 7.29%
Modified Duration : 2.14 yrs
Macaulay Duration : 2.25 yrs

*Annualized Portfolio YTM – Yields of all securities are annualized

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

Relatively High interest rate risk and Moderate Credit Risk.

Portfolio as on 30th June, 2023

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
CP / CDs			8.19% RAJASTHAN SPL SDL -23/06/2026	0.00	SOV
National Bank For Agriculture & Rural Development	7.99	IND AAA/A1+	NCDs		
Small Indst. Dev. Bank Of India	7.04	CARE AAA/A1+	Power Finance Corporation Ltd.	8.50	CRISIL AAA/A1+
EXIM Bank	5.20	CRISIL AAA/A1+	HDFC Ltd.	4.18	CRISIL AAA/A1+
Canara Bank	2.08	CRISIL AAA/A1+	India Grid Trust	3.14	CRISIL AAA/A1+
FRBs			Mahindra Rural Housing Finance Ltd	2.91	CRISIL AA+
Axis Finance Ltd	6.79	CRISIL AAA/A1+	Canfin Homes Ltd.	2.68	ICRA AA+
Govt Securities			Tata Motors Finance Ltd.	2.50	CRISIL AA
7.38% GSEC 20/06/2027	15.74	SOV	Cholamandalam Investment & Finance Company Ltd	2.09	ICRA AA+
7.97% PUNJAB SDL MAT -29/03/2038	1.97	SOV	Kirloskar Ferrous Industries Ltd.	2.08	ICRA AA
5.39% GUJARAT SDL MAT - 31/03/2024	1.04	SOV	EXIM Bank	1.04	CRISIL AAA/A1+
07.89% WESTBENGAL SDL 29/03/2040	0.87	SOV	Summit Digital Infrastructure Ltd	1.03	CRISIL AAA/A1+
182 DAYS T BILL - 14/09/2023	0.62	SOV	REC Ltd	0.47	CRISIL AAA/A1+
7.64% MADHYA PRADESH SDL-08/02/2033	0.43	SOV	Net Current assets	19.49	
05.15 GS 09/11/2025	0.11	SOV	Total	100.00	

Fund Performance Vs Benchmark (CAGR) as on 30th June, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Short Duration Debt A-II Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Short Duration Debt A-II Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Y	6.79	6.97	9.28	10,679	10,697	10,928
3 Y	6.49	4.84	3.10	12,076	11,523	10,959
5 Y	5.10	6.90	6.76	12,825	13,963	13,871
SI*	7.37	7.39	5.74	27,285	27,356	21,986

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

*Compounded annualized Growth Rate.

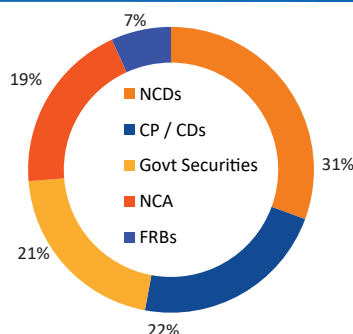
For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 99 in 'Fund Manager Summary'. Schemes Managed by Mr. Sudhir Agrawal.

SIP Returns as on 30th June, 2023

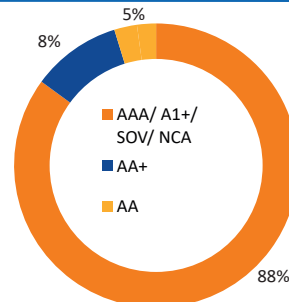
Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Short Duration Debt A-II Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Short Duration Debt A-II Index	Yield (%) CRISIL 10 Year Gilt Index
1 Y	120,000	124,523	124,630	125,916	7.11	7.28	9.33
3 Y	360,000	396,416	388,555	383,300	6.38	5.04	4.13
5 Y	600,000	700,153	696,391	680,357	6.12	5.91	4.98
7 Y	840,000	1,025,530	1,050,887	1,011,146	5.62	6.31	5.23
10 Y	1,200,000	1,631,952	1,710,761	1,632,337	6.00	6.90	6.00
SI	1,750,000	2,941,367	3,097,383	2,824,426	6.73	7.38	6.23

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

Asset Allocation as on 30th June, 2023



Credit Profile as on 30th June, 2023



UTI BANKING AND PSU DEBT FUND*

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

Category
Banking and PSU Fund

Investment Objective

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

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

Date of inception/allotment

27th January, 2014

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹994.84 Crore
Closing AUM : ₹975.13 Crore

High/Low NAV in the month

High Growth Option : ₹ 18.9455
Low Growth Option : ₹ 18.9185

Total Expense Ratio

Regular : 0.56
Direct : 0.23

Minimum Investment Amount

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

Load Structure

Entry Load: Nil
Exit Load : Nil

NAV per unit as on 30th June, 2023

Regular Growth Option : ₹ 18.9287
Regular IDCW Option : ₹ 12.6936
Direct Growth Option : ₹ 19.1514
Direct IDCW Option : ₹ 16.5033

Portfolio Parameters

Weighted Average Maturity : 3.75 yrs
Yield to Maturity* : 7.43%
Modified Duration : 3.09 yrs
Macaulay Duration : 3.28 yrs

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

*Annualized Portfolio YTM – Yields of all securities are annualized

Portfolio as on 30th June, 2023

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Govt Securities			ICICI Bank Ltd	7.40	ICRA AAA/A1+
7.38% GSEC 20/06/2027	20.72	SOV	Small Indst. Dev. Bank Of India	7.14	CRISIL AAA/A1+
7.06% GS MAT - 10/04/2028	3.59	SOV	National Housing Bank	6.67	CRISIL AAA/A1+
7.17% GSEC 08/01/2028	1.03	SOV	Axis Bank Ltd.	5.64	CRISIL AAA/A1+
GS - C STRIP MAT- 15/12/2027	0.52	SOV	Indian Railways Fin Corpn Ltd.	5.16	CRISIL AAA/A1+
7.85% TN SDL MAT - 15/03/2027	0.52	SOV	EXIM Bank	5.13	CRISIL AAA/A1+
Long Term Debt			HDFC Bank Ltd.	4.13	CARE AAA/A1+
Power Finance Corporation Ltd.	8.24	CRISIL AAA/A1+	NHPC Ltd.	2.55	ICRA AAA/A1+
National Bank For Agriculture & Rural Development	8.21	CRISIL AAA/A1+	Indian Oil Corporation Ltd.	2.46	CRISIL AAA/A1+
REC Ltd	7.76	CRISIL AAA/A1+	Net Current Assets	3.14	
			Total	100.00	

Fund Performance Vs Benchmark (CAGR) as on 30th June, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Banking and PSU Debt Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Banking and PSU Debt Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Y	7.06	7.27	9.28	10,706	10,727	10,928
3 Y	6.52	5.05	3.10	12,086	11,593	10,959
5 Y	5.70	7.19	6.76	13,196	14,153	13,871
SI*	7.02	8.06	7.07	18,933	20,736	19,016

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

*Compounded annualized Growth Rate.

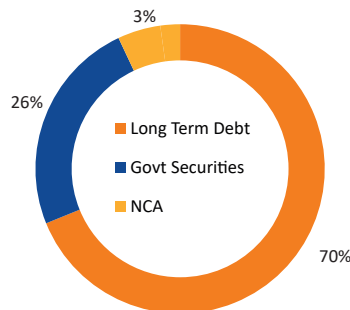
For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 99 in 'Fund Manager Summary'. Schemes Managed by Mr. Anurag Mittal.

SIP Returns as on 30th June, 2023

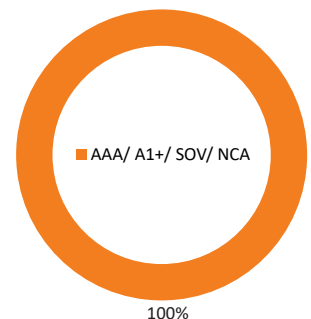
Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Banking and PSU Debt Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Banking and PSU Debt Index	Yield (%) CRISIL 10 Year Gilt Index
1 Y	120,000	124,421	124,768	125,916	6.95	7.50	9.33
3 Y	360,000	403,093	388,429	383,300	7.51	5.01	4.13
5 Y	600,000	711,781	699,046	680,357	6.78	6.06	4.98
7 Y	840,000	1,048,597	1,058,819	1,011,146	6.25	6.52	5.23
SI	1,120,000	1,525,986	1,568,819	1,481,187	6.47	7.04	5.86

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

Asset Allocation as on 30th June, 2023



Credit Profile as on 30th June, 2023



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

Relatively High interest rate risk and Moderate Credit Risk.

UTI CORPORATE BOND FUND

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

Category
Corporate Bond Fund

Investment Objective

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

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

Date of inception/allotment

8th August, 2018

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 3242.94 Crore
Closing AUM : ₹ 3223.73 Crore

High/Low NAV in the month

High Growth Option : ₹ 14.0682
Low Growth Option : ₹ 14.0230

Total Expense Ratio

Regular : 0.58
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, 2023

Regular Growth Option : ₹ 14.0679
Regular IDCW Option : ₹ 12.3875
Direct Growth Option : ₹ 14.2888
Direct IDCW Option : ₹ 12.5939

Portfolio Parameters

Weighted Average Maturity : 2.54 yrs
Yield to Maturity* : 7.48%
Modified Duration : 1.93 yrs
Macaulay Duration : 2.05 yrs

*Annualized Portfolio YTM – Yields of all securities are annualized

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

Relatively High interest rate risk and Relatively Low Credit Risk.

Portfolio as on 30th June, 2023

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
CP / CDs			Power Finance Corporation Ltd.	8.87	CRISIL AAA/A1+
Kotak Mahindra Bank Ltd.	2.28	CRISIL AAA/A1+	National Bank For Agriculture & Rural Development	8.25	CRISIL AAA/A1+
ICICI Bank Ltd	2.24	CRISIL AAA/A1+	HDFC Ltd.	6.94	CRISIL AAA/A1+
Canara Bank	1.53	CRISIL AAA/A1+	National Housing Bank	6.94	CRISIL AAA/A1+
Small Indst. Dev. Bank Of India	0.76	CRISIL AAA/A1+	Small Indst. Dev. Bank Of India	5.69	CARE AAA/A1+
Govt Securities			EXIM Bank	4.39	CRISIL AAA/A1+
07.68% GUJRAT SDL 15/03/2033	1.58	SOV	Larsen & Toubro Ltd.	3.10	CRISIL AAA/A1+
182 DAYS T BILL - 14/09/2023	1.53	SOV	Indian Railways Fin Corpn Ltd.	2.33	CRISIL AAA/A1+
5.63% GS MAT - 12/04/26	1.35	SOV	Bajaj Finance Ltd.	2.30	CRISIL AAA/A1+
7.38% GSEC 20/06/2027	1.25	SOV	LIC Housing Finance Ltd.	2.30	CRISIL AAA/A1+
7.66% HARYANA SDL			Summit Digital Infrastructure Ltd	2.28	CRISIL AAA/A1+
MAT - 23/03/2029	0.93	SOV	HDFC Bank Ltd.	2.21	CRISIL AAA/A1+
182 DAYS T BILL - 31/08/2023	0.77	SOV	ICICI Bank Ltd.	1.70	ICRA AAA/A1+
364 D TBILL MAT 29/02/2024	0.74	SOV	Ultratech Cement Ltd.	1.53	CRISIL AAA/A1+
IGB- CPN STRIPS-MAT-12/09/2024	0.71	SOV	Axis Finance Ltd	1.06	CRISIL AAA/A1+
8.24% G-SEC 15/02/2027	0.64	SOV	NTPC Ltd.	1.04	CRISIL AAA/A1+
GS - C STRIP MAT- 16/06/2027	0.47	SOV	Kotak Mahindra Prime Ltd.	0.77	CRISIL AAA/A1+
8.15% TN SDL MAT - 09/05/28	0.32	SOV	India Grid Trust	0.77	CRISIL AAA/A1+
GS - C STRIP MAT- 15/06/2027	0.25	SOV	NHPC Ltd.	0.34	ICRA AAA/A1+
7.73% MF SDL MAT - 29/03/2032	0.21	SOV	Axis Bank Ltd.	0.16	CRISIL AAA/A1+
GS - C STRIP MAT- 15/12/2027	0.21	SOV	Net Current assets	9.79	
5.74% GS 2026-MAT-15/11/2026	0.15	SOV	Total	100.00	
GOI FRB - MAT 22/09/2033	0.02	SOV			
Long Term Debt					
REC Ltd	9.29	CRISIL AAA/A1+			

Fund Performance Vs Benchmark (CAGR) as on 30th June, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Corporate Bond B-II Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Corporate Bond B-II Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Y	6.54	7.44	9.28	10,654	10,744	10,928
3 Y	4.84	5.95	3.10	11,523	11,893	10,959
SI*	7.22	7.57	6.56	14,068	14,294	13,649

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.

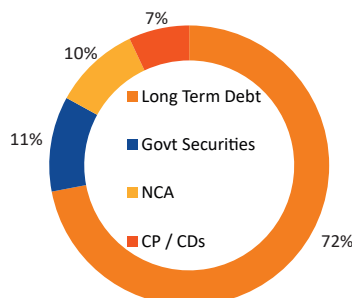
For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 99 in 'Fund Manager Summary'. Schemes Managed by Mr. Anurag Mittal. The above scheme is in existence for less than 5 years.

SIP Returns as on 30th June, 2023

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Corporate Bond B-II Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Corporate Bond B-II Index	Yield (%) CRISIL 10 Year Gilt Index
1 Y	120,000	124,408	125,024	125,916	6.93	7.91	9.33
3 Y	360,000	387,588	393,390	383,300	4.87	5.86	4.13
SI	570,000	658,038	669,325	639,120	6.00	6.71	4.77

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

Asset Allocation as on 30th June, 2023



Credit Profile as on 30th June, 2023



UTI CREDIT RISK FUND

(Number of Segregated portfolio in the scheme 4)

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

Category
Credit Risk Fund

Investment Objective

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

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

Date of inception/allotment

19th November, 2012

Fund Manager

Mr. Ritesh Nambiar (CFA, FRM, MMS [Finance]), BMS (Fin) Managing the scheme since Aug-2014

Fund AUM

Fund Size Monthly Average : ₹ 430.51 Crore
Closing AUM : ₹ 427.91 Crore

High/Low NAV in the month

High Growth Option : ₹ 14.7459
Low Growth Option : ₹ 14.6977

Total Expense Ratio

Regular : 1.63
Direct : 0.83

Minimum Investment Amount

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

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, 2023

Regular Growth Option : ₹ 14.7450
Regular IDCW Option : ₹ 9.5720
Direct Growth Option : ₹ 16.4304
Direct IDCW Option : ₹ 10.4286

Portfolio Parameters

Weighted Average Maturity : 2.50 yrs
Yield to Maturity* : 8.17%
Modified Duration : 1.85 yrs
Macaulay Duration : 1.95 yrs

*Annualized Portfolio YTM – Yields of all securities are annualized

Portfolio as on 30th June, 2023 (Main Portfolio)

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
CP / CDs			India Grid Trust	4.77	CRISIL AAA/A1+
Motilal Oswal Finvest Ltd	1.76	IND AAA/A1+	Steel Authority Of India Ltd.	4.71	CARE AA
Govt Securities			Piramal Pharma Ltd	4.64	CARE AA-
6.54% GSEC MAT - 17/01/2032	2.69	SOV	Aadhar Housing Finance Ltd.	4.61	CARE AA
7.38% GSEC 20/06/2027	2.69	SOV	Tata Projects Ltd	4.58	IND AA
7.10% GS MAT - 18/04/2029	2.33	SOV	Aditya Birla Fashion & Retail Ltd.	4.57	IND AA+
07.78% RAJASTHAN			TMF Holdings Ltd	3.87	CRISIL AA
SDL 29/03/2033	0.96	SOV	Hinduja Leyland Finance Ltd.	3.49	CARE AA
7.79% UTTARPRADESH			G R Infraprojects Ltd	3.43	CARE AA
SDL 29/03/2033	0.53	SOV	Century Textiles & Industries Ltd.	3.26	CRISIL AA
7.26% GSEC 22/08/2032	0.24	SOV	Shriram Finance Ltd	2.35	CRISIL AA+
Long Term Debt			National Housing Bank	2.34	CRISIL AAA/A1+
Piramal Capital & Housing Finance Ltd	6.22	ICRA AA	Avanse Financial Services Ltd	2.34	CARE AA-
Tata Motors Ltd.	5.94	ICRA AA-	Godrej Properties Ltd.	2.34	ICRA AA+
Godrej Industries Ltd.	5.75	CRISIL AA	Small Indst. Dev. Bank Of India	2.31	ICRA AAA/A1+
Summit Digital Infrastructure Ltd	5.73	CRISIL AAA/A1+	Net Current assets	6.26	
Kirloskar Ferrous Industries Ltd.	5.32	ICRA AA	Total	100.00	

Fund Performance Vs Benchmark (CAGR) as on 30th June, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Credit Risk Debt C-II Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Credit Risk Debt C-II Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Y	6.70	9.41	9.28	10,670	10,941	10,928
3 Y	7.02	8.03	3.10	12,257	12,608	10,959
5 Y	-1.51	9.02	6.76	9,267	15,404	13,871
SI*	3.73	9.29	6.49	14,752	25,679	19,495

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

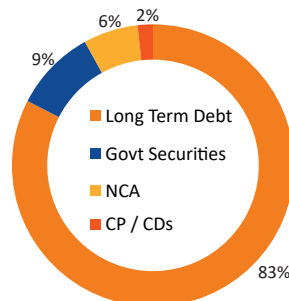
*Compounded annualized Growth Rate. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 99 in 'Fund Manager Summary'. Schemes Managed by Mr. Ritesh Nambiar. *The Scheme returns are inclusive of the impact of segregation of 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, 2023

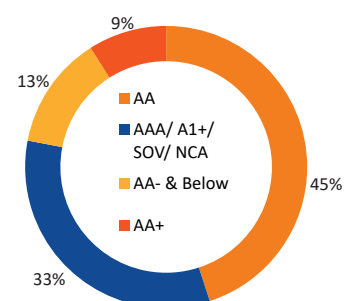
Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Credit Risk Debt C-II Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Credit Risk Debt C-II Index	Yield (%) CRISIL 10 Year Gilt Index
1 Y	120,000	124,363	126,119	125,916	6.86	9.66	9.33
3 Y	360,000	415,544	406,195	383,300	9.57	8.02	4.13
5 Y	600,000	648,114	744,569	680,357	3.05	8.58	4.98
7 Y	840,000	883,838	1,140,595	1,011,146	1.44	8.61	5.23
10 Y	1,200,000	1,327,725	1,900,102	1,632,337	2.00	8.90	6.00
SI	1,270,000	1,427,981	2,075,424	1,763,180	2.18	8.95	6.03

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

Asset Allocation as on 30th June, 2023



Credit Profile as on 30th June, 2023



UTI CREDIT RISK FUND

(Number of Segregated portfolio in the scheme 4)

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

Category
Credit Risk Fund

NAV Per Unit (Regular Plan - Growth Option)

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

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

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

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

Date	Main Portfolio	Segregated Portfolio
14/02/2020	14.0426	NA
17/02/2020	12.6557	1.3979
Reduction in NAV(%)	-9.88%	

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

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

Date	Main Portfolio	Segregated Portfolio
06/07/2020	12.0646	NA
06/07/2020	10.9593	0.5579
Reduction in NAV(%)	-9.16%	

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

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

Segregated AUM & NAV

Segregated Fund Size Monthly Average - 17022020 :	₹ 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 30 th June, 2023 Growth :	₹ 0.0

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)

UTI Credit Risk Fund (Segregated - 17022020) Segregated Portfolio as on 30th June, 2023

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

* Percentage to NAV Less Than 0.01

UTI Credit Risk Fund (Segregated - 06032020) Segregated Portfolio as on 30th June, 2023

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

* Percentage to NAV Less Than 0.01

POTENTIAL RISK CLASS MATRIX

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)			
Relatively High (Class III)			C-III

Relatively High interest rate risk and Relatively High Credit Risk.

UTI MEDIUM TERM FUND

(Number of Segregated portfolio in the scheme 3)

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

Category
Medium Duration Fund

Investment Objective

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

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

Date of inception/allotment

25th March, 2015

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 45.87 Crore
Closing AUM : ₹ 45.30 Crore

High/Low NAV in the month

High Growth Option : ₹ 15.8520
Low Growth Option : ₹ 15.8155

Total Expense Ratio

Regular : 1.59
Direct : 0.96

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, 2023

Regular Growth Option : ₹ 15.8376
Regular IDCW Option : ₹ 11.6984
Direct Growth Option : ₹ 16.7619
Direct IDCW Option : ₹ 13.0338

Portfolio Parameters

Weighted Average Maturity : 3.98 yrs
Yield to Maturity* : 7.69%
Modified Duration : 2.97 yrs
Macaulay Duration : 3.09 yrs

*Annualized Portfolio YTM – Yields of all securities are annualized

Portfolio as on 30th June, 2023 (Main Portfolio)

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
CP / CDs			Canfin Homes Ltd.	4.32	ICRA AA+
Motilal Oswal Finvest Ltd	4.15	IND AAA/A1+	Tata Motors Ltd.	4.28	CRISIL AA
Govt Securities			Power Finance Corporation Ltd.	2.25	ICRA AAA/A1+
7.10% GS MAT - 18/04/2029	11.03	SOV	Avanse Financial Services Ltd.	2.21	CARE AA-
182 DAYS T BILL - 29/09/2023	10.86	SOV	Godrej Properties Ltd.	2.21	ICRA AA+
7.26% GSEC 22/08/2032	8.89	SOV	Tata Motors Finance Solutions Ltd	2.20	CARE AA
7.79% UTTARPRADESH			Century Textiles & Industries Ltd.	2.20	CRISIL AA
SDL 29/03/2033	6.90	SOV	G R Infraprojects Ltd	2.16	CARE AA
6.54% GSEC MAT - 17/01/2032	6.36	SOV	Piramal Capital & Housing Finance Ltd	2.14	ICRA AA
07.78% RAJASTHAN			HDFC Ltd.	0.89	CRISIL AAA/A1+
SDL 29/03/2033	2.26	SOV	EXIM Bank	0.67	CRISIL AAA/A1+
Long Term Debt			Net Current assets	4.59	
India Grid Trust	8.59	CRISIL AAA/A1+	Total	100.00	
Godrej Industries Ltd.	6.49	CRISIL AA			
Kirloskar Ferrous Industries Ltd.	4.37	ICRA AA			

Fund Performance Vs Benchmark (CAGR) as on 30th June, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Medium Duration Debt B-III Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Medium Duration Debt B-III Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Y	6.63	8.08	9.28	10,663	10,808	10,928
3 Y	4.09	6.62	3.10	11,278	12,120	10,959
5 Y	4.30	8.04	6.76	12,344	14,724	13,871
SI*	5.73	8.02	6.21	15,840	18,905	16,443

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

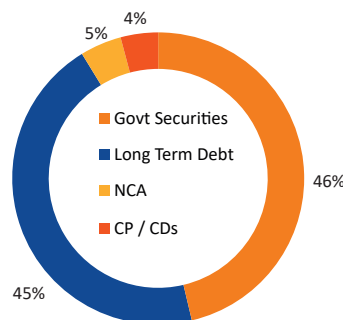
The current fund manager is managing the scheme since Jun 2015 & Co- Fund Manager managing w.e.f Jun 2015.*Compounded annualized Growth Rate. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 99 in 'Fund Manager Summary'. 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, 2023

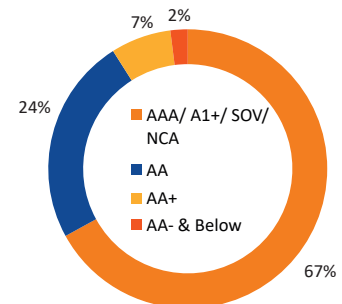
Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Medium Duration Debt B-III Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Medium Duration Debt B-III Index	Yield (%) CRISIL 10 Year Gilt Index
1 Y	120,000	124,322	125,153	125,916	6.79	8.12	9.33
3 Y	360,000	389,350	393,648	383,300	5.17	5.91	4.13
5 Y	600,000	670,119	719,664	680,357	4.38	7.22	4.98
7 Y	840,000	984,175	1,091,026	1,011,146	4.47	7.36	5.23
SI	980,000	1,195,292	1,342,005	1,232,224	4.78	7.54	5.51

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

Asset Allocation as on 30th June, 2023



Credit Profile as on 30th June, 2023



UTI MEDIUM TERM FUND

(Number of Segregated portfolio in the scheme 3)

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

Category
Medium Duration Fund

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

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

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

Yes Bank Segregated (06032020) NAV per unit (Regular Plan - Growth Option)

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

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

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

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

Segregated AUM & NAV

Segregated Fund Size Monthly Average - 17022020 :	₹ 0.0 Crore
Closing AUM:	₹ 0.0 Crore
Segregated Fund Size Monthly Average - 06032020 :	₹ 0.0 Crore
Closing AUM:	₹ 0.66 Crore
Segregated NAV per unit as on 30 th June, 2023 Growth :	₹ 0.0

UTI Medium Term Fund (Segregated - 06032020) Segregated Portfolio as on 30th June, 2023

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

* Percentage to NAV Less Than 0.01

UTI Medium Term Fund (Segregated - 17022020) Segregated Portfolio as on 30th June, 2023

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

* Percentage to NAV Less Than 0.01

POTENTIAL RISK CLASS MATRIX

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)			
Relatively High (Class III)			C-III

Relatively High interest rate risk and Relatively High Credit Risk.

UTI DYNAMIC BOND FUND

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

Category
Dynamic Bond

Investment Objective

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

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

Date of inception/allotment

16th June, 2010

Fund Manager

Mr. Sudhir Agarwal (MCom, PGDBA(Finance), CFA)
Managing the scheme since Dec 2021

Fund AUM

Fund Size Monthly Average : ₹ 530.88 Crore
Closing AUM : ₹ 521.54 Crore

High/Low NAV in the month

High Growth Option : ₹ 26.6492
Low Growth Option : ₹ 26.5999

Total Expense Ratio

Regular : 1.56
Direct : 0.80

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, 2023

Regular Growth Option : ₹ 26.6312
Regular IDCW Option : ₹ 14.1156
Direct Growth Option : ₹ 28.4523
Direct IDCW Option : ₹ 14.2788

Portfolio Parameters

Weighted Average Maturity : 4.75 yrs
Yield to Maturity* : 6.93%
Modified Duration : 4.34 yrs
Macaulay Duration : 4.58 yrs

*Annualized Portfolio YTM – Yields of all securities are annualized

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

Relatively High interest rate risk and Moderate Credit Risk.

Portfolio as on 30th June, 2023 (Main Portfolio)

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
CP / CDs			SDL 29/03/2040	1.99	SOV
EXIM Bank	9.43	ICRA AAA/A1+	NCDs		
Small Indst. Dev. Bank Of India	4.72	CARE AAA/A1+	REC Ltd	8.73	CRISIL AAA/A1+
Govt Securities			HDFC Ltd.	8.73	CRISIL AAA/A1+
182 DAYS T BILL - 31/08/2023	9.48	SOV	Power Finance Corporation Ltd.	8.71	CRISIL AAA/A1+
7.64% MADHYA PRADESH			Indian Railways Fin Corpn Ltd.	4.86	CRISIL AAA/A1+
SDL-08/02/2033	4.87	SOV	Punjab National Bank Basel3T2	1.89	CRISIL AA+
7.97% PUNJAB SDL			Canfin Homes Ltd.	1.87	ICRA AA+
MAT -29/03/2038	3.99	SOV	Net Current Assets	27.89	
182 DAYS T BILL - 14/09/2023	2.84	SOV	Total	100.00	
07.89% WESTBENGAL					

Fund Performance Vs Benchmark (CAGR) as on 30th June, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Dynamic Bond A-III Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Dynamic Bond A-III Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Y	6.12	8.63	9.28	10,612	10,863	10,928
3 Y	8.80	4.67	3.10	12,879	11,467	10,959
5 Y	5.85	7.91	6.76	13,290	14,635	13,871
SI*	7.80	7.96	6.24	26,642	27,162	22,028

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

*Compounded annualized Growth Rate.

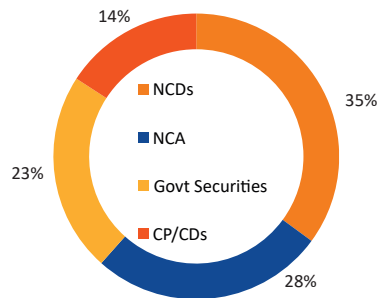
For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 99 in 'Fund Manager Summary'. Schemes Managed by Mr. Sudhir Agrawal. *The Scheme returns are inclusive of the impact of segregation of the portfolio Debt instruments of Vodafone Idea Ltd. have been segregated from the Main Portfolio on 17th Feb, 2020.

SIP Returns as on 30th June, 2023

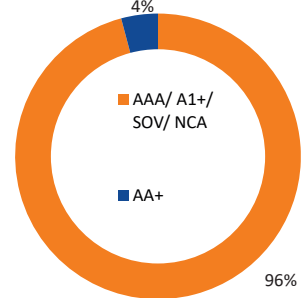
Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Dynamic Bond A-III Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Dynamic Bond A-III Index	Yield (%) CRISIL 10 Year Gilt Index
1 Y	120,000	124,135	125,372	125,916	6.50	8.47	9.33
3 Y	360,000	416,004	388,382	383,300	9.65	5.01	4.13
5 Y	600,000	734,289	705,527	680,357	8.03	6.43	4.98
7 Y	840,000	1,066,830	1,066,611	1,011,146	6.73	6.73	5.23
10 Y	1,200,000	1,709,082	1,759,736	1,632,337	6.88	7.44	6.00
SI	1,560,000	2,560,959	2,649,829	2,376,833	7.30	7.79	6.23

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

Asset Allocation as on 30th June, 2023



Credit Profile as on 30th June, 2023



Segregated AUM & NAV

Segregated Fund Size Monthly Average - 17022020 : ₹ 0.0 Crore
Closing AUM: ₹ 0.0 Crore
Segregated NAV per unit as on 30th June, 2023 Growth : ₹ 0.0

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

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

UTI Dynamic Bond Fund (Segregated - 17022020) Segregated Portfolio as on 30th June, 2023

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

* Percentage to NAV Less Than 0.01

UTI BOND FUND

(Number of Segregated portfolio in the scheme 1)

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

Category
Medium to Long
Duration Fund

Investment Objective

The investment objective of the scheme is to generate optimal returns with adequate liquidity by investing in debt and money market instruments such that the Macaulay duration of the portfolio is between 4 years and 7 years.

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

Date of inception/allotment

4th May, 1998

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 322.13 Crore
Closing AUM : ₹ 319.89 Crore

High/Low NAV in the month

High Growth Option : ₹ 63.6850
Low Growth Option : ₹ 63.4758

Total Expense Ratio

Regular : 1.63
Direct : 1.29

Minimum Investment Amount

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

Load Structure

Entry Load : Nil
Exit Load : Nil

NAV per unit as on 30th June, 2023

Regular Growth Option : ₹ 63.4764
Regular IDCW Option : ₹ 16.3030
Direct Growth Option : ₹ 68.6168
Direct IDCW Option : ₹ 21.6544

Portfolio Parameters

Weighted Average Maturity : 8.05 yrs
Yield to Maturity* : 7.52%
Modified Duration : 5.48 yrs
Macaulay Duration : 5.72 yrs

*Annualized Portfolio YTM – Yields of all securities are annualized

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

Relatively High interest rate risk and Moderate Credit Risk.

Portfolio as on 30th June, 2023 (Main Portfolio)

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Govt Securities			07.78% RAJASTHAN		
7.26% GSEC 22/08/2032	20.46	SOV	SDL 29/03/2033	1.60	SOV
7.41% GS MAT - 19/12/2036	19.06	SOV	Long Term Debt		
7.26% GSEC MAT - 06/02/2033	9.47	SOV	Power Finance Corporation Ltd.	7.88	CRISIL AAA/A1+
7.74% MH SDL MAT - 01/03/2033	4.80	SOV	LIC Housing Finance Ltd.	7.85	CRISIL AAA/A1+
07.71% GUJARAT			Mahindra & Mahindra Fin.Ser.Ltd.	7.82	CRISIL AAA/A1+
SDL 2026- 08/03/2034	3.18	SOV	Bajaj Finance Ltd.	7.81	CRISIL AAA/A1+
7.81% UTTAR PRADESH			REC Ltd	1.58	CRISIL AAA/A1+
SDL 29/03/2034	1.61	SOV	Piramal Capital & Housing		
7.79% UTTAR PRADESH			Finance Ltd	1.52	ICRA AA
SDL 29/03/2033	1.60	SOV	Net Current assets	3.74	
			Total	100.00	

Fund Performance Vs Benchmark (CAGR) as on 30th June, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Medium to Long Duration Debt A-III Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Medium to Long Duration Debt A-III Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Y	7.74	8.49	9.28	10,774	10,849	10,928
3 Y	8.62	4.68	3.10	12,815	11,471	10,959
5 Y	4.20	8.02	6.76	12,285	14,710	13,871
SI*	7.62	9.43	NA	63,508	96,642	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 99 in 'Fund Manager Summary'. N.A - Not Available. Schemes Managed by Mr. Sunil Patil.

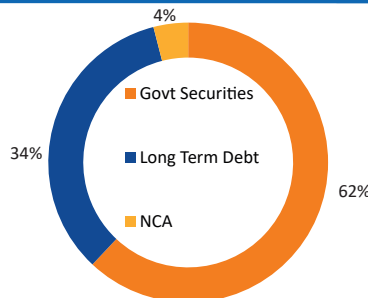
*The Scheme returns are inclusive of the impact of segregation of the portfolio Debt instruments of Vodafone Idea Ltd. have been segregated from the Main Portfolio on 17th Feb, 2020.

SIP Returns as on 30th June, 2023

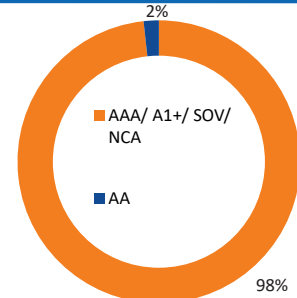
Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Medium to Long Duration Debt A-III Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Medium to Long Duration Debt A-III Index	Yield (%) CRISIL 10 Year Gilt Index
1 Y	120,000	124,988	125,474	125,916	7.85	8.63	9.33
3 Y	360,000	416,271	388,504	383,300	9.69	5.03	4.13
5 Y	600,000	716,954	706,246	680,357	7.07	6.47	4.98
7 Y	840,000	1,021,240	1,069,059	1,011,146	5.50	6.79	5.23
10 Y	1,200,000	1,599,968	1,765,381	1,632,337	5.62	7.50	6.00
15 Y	1,800,000	2,947,004	3,351,891	2,929,330	6.27	7.84	6.20
SI	2,230,000	4,238,146	4,920,954	4,141,082	6.48	7.90	6.26

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

Asset Allocation as on 30th June, 2023



Credit Profile as on 30th June, 2023



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

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

UTI Bond Fund (Segregated - 17022020) Segregated Portfolio as on 30th June, 2023

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

* Percentage to NAV Less Than 0.01

Segregated AUM & NAV

Segregated Fund Size Monthly Average - 17022020 : ₹ 0.0 Crore
Closing AUM: ₹ 0.0 Crore
Segregated NAV per unit as on 30th June, 2023 Growth : ₹ 0.0

UTI GILT FUND

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

Category
Gilt Fund

Investment Objective

The investment objective of the scheme is to generate credit risk-free return through investment in sovereign securities issued by the Central Government and / or a State Government and / or any security unconditionally guaranteed by the Central Government and / or a State Government for repayment of principal and interest. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.

Date of inception/allotment

21st January, 2002

Fund Manager

Mr. Sudhir Agarwal (MCom, PGDBA(Finance), CFA)
Managing the scheme since Dec 2021

Fund AUM

Fund Size Monthly Average : ₹ 533.92 Crore
Closing AUM : ₹ 534.58 Crore

High/Low NAV in the month

High Growth Option : ₹ 54.0225
Low Growth Option : ₹ 53.8937

Total Expense Ratio

Regular : 0.93
Direct : 0.67

Minimum Investment Amount

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

Load Structure

Entry Load: Nil
Exit Load : Nil

NAV per unit as on 30th June, 2023

Regular Growth Option : ₹ 53.9356
Regular IDCW Option : ₹ 33.4562
Direct Growth Option : ₹ 55.5484
Direct IDCW Option : ₹ 26.8246

Portfolio Parameters

Weighted Average Maturity : 4.69 yrs
Yield to Maturity* : 6.93%
Modified Duration : 3.97 yrs
Macaulay Duration : 4.13 yrs

*Annualized Portfolio YTM – Yields of all securities are annualized

Portfolio as on 30th June, 2023

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Govt Securities			7.41% GS MAT - 19/12/2036	4.75	SOV
7.38% GSEC 20/06/2027	33.07	SOV	7.64% MADHYA PRADESH		
182 DAYS T BILL - 13/07/2023	9.33	SOV	SDI-08/02/2033	4.75	SOV
182 DAYS T BILL - 29/09/2023	9.20	SOV	07.89% WESTBENGAL		
7.97% PUNJAB SDL			SDI 29/03/2040	3.88	SOV
MAT -29/03/2038	6.82	SOV	182 DAYS T BILL - 14/09/2023	2.77	SOV
7.94% HR SDL 2034 - 29/06/2034	4.85	SOV	Net Current assets	20.57	
			Total	100.00	

Fund Performance Vs Benchmark (CAGR) as on 30th June, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Dynamic Gilt Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Dynamic Gilt Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Y	7.40	9.20	9.28	10,740	10,920	10,928
3 Y	3.67	4.33	3.10	11,142	11,356	10,959
5 Y	7.17	7.71	6.76	14,140	14,500	13,871
SI*	8.17	7.55	6.49	53,909	47,655	38,533

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

*Compounded annualized Growth Rate.

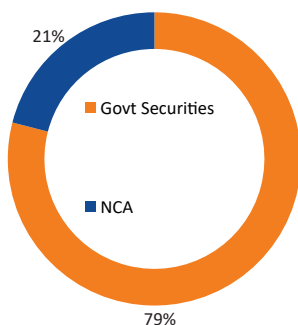
For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 99 in 'Fund Manager Summary'. Schemes Managed by Mr. Sudhir Agrawal.

SIP Returns as on 30th June, 2023

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Dynamic Gilt Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Dynamic Gilt Index	Yield (%) CRISIL 10 Year Gilt Index
1 Y	120,000	124,687	125,456	125,916	7.37	8.60	9.33
3 Y	360,000	385,603	401,595	383,300	4.53	7.25	4.13
5 Y	600,000	692,100	713,501	680,357	5.66	6.88	4.98
7 Y	840,000	1,044,306	1,067,821	1,011,146	6.13	6.76	5.23
10 Y	1,200,000	1,736,317	1,745,521	1,632,337	7.18	7.28	6.00
15 Y	1,800,000	3,337,235	3,266,197	2,929,274	7.78	7.52	6.20
SI	2,230,000	4,898,492	4,728,584	4,141,026	7.86	7.52	6.26

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

Asset Allocation as on 30th June, 2023



Credit Profile as on 30th June, 2023



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

Relatively High interest rate risk and Relatively Low Credit Risk.

UTI GILT FUND WITH 10 YEAR CONSTANT DURATION

(An open ended debt scheme investing in government securities having a constant maturity of 10 years. Relatively High Interest rate risk and Relatively Low Credit Risk)

Category
Gilt Fund

Investment Objective

The investment objective of the scheme is to generate optimal returns with high liquidity by investing in a portfolio of government securities such that weighted average portfolio maturity is around 10 years. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.

Date of inception/allotment

03rd August, 2022

Fund Manager

Mr. Jaydeep Bhowal & Mr. Anurag Mittal Deputy Head-Fixed Income & Fund Manager: C.A., Msc in Accounting & Finance, London School of Economics, UK Managing the scheme since Aug 2022

Fund AUM

Fund Size Monthly Average : ₹ 170.61 Crore
Closing AUM : ₹ 170.25 Crore

High/Low NAV in the month

High Growth Option : ₹ 10.7894
Low Growth Option : ₹ 10.7408

Total Expense Ratio

Regular : 0.70
Direct : 0.21

Minimum Investment Amount

Minimum amount of investment under all plans and options Minimum initial investment is ₹ 5,000/- and in multiples of ₹ 1/- thereafter. Subsequent minimum investment under a folio is ₹ 1,000/- and in multiples of ₹ 1/- thereafter with no upper limit.

Load Structure

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

Exit Load : Nil

Load Structure during New Fund Offer Period and on an Ongoing basis: *In terms of SEBI circular no. SEBI/IMD/CIR No.4/168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009.

NAV per unit as on 30th June, 2023

Regular Growth Option : ₹ 10.7408
Regular IDCW Option : ₹ 10.7404
Direct Growth Option : ₹ 10.7895
Direct IDCW Option : ₹ 10.7897

Portfolio Parameters

Weighted Average Maturity : 9.23 yrs
Yield to Maturity* : 7.20%
Modified Duration : 6.43 yrs
Macaulay Duration : 6.65 yrs

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

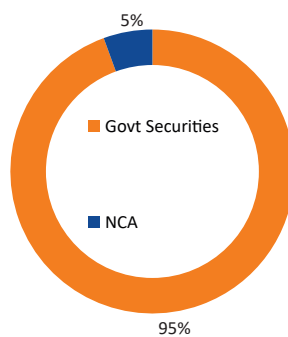
*Annualized Portfolio YTM – Yields of all securities are annualized

July 2023 | For Product Label, Refer Page no. 100-105.

Portfolio as on 30th June, 2023

Portfolio	% to NAV	Rating
Govt Securities		
7.26% GSEC MAT - 06/02/2033	65.27	SOV
7.26% GSEC 22/08/2032	29.58	SOV
Net Current assets	5.16	
Total	100.00	

Asset Allocation as on 30th June, 2023



Credit Profile as on 30th June, 2023



POTENTIAL RISK CLASS MATRIX

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

Relatively High interest rate risk and Relatively Low Credit Risk.

UTI CRISIL SDL MATURITY APRIL 2033 INDEX FUND

An open-ended target maturity debt index fund tracking CRISIL IBX SDL Index – April 2033. A Relatively High Interest Rate Risk and Relatively Low Credit Risk.

Category
Debt Index Fund

Investment Objective

The investment objective of the scheme is to track the Index by investing in securities as represented by CRISIL IBX SDL Index – April 2033, subject to tracking errors. However, there is no guarantee or assurance that the investment objective of the scheme will be achieved.

Date of inception/allotment

21st December, 2022

Fund Manager

Mr. Sunil Patil, M.Com, MFM, CAIIB-I
Managing the scheme since Dec-2022

Fund AUM

Fund Size Monthly Average : ₹ 276.22 Crore
Closing AUM : ₹ 275.72 Crore

High/Low NAV in the month

High Growth Option : ₹ 10.5004
Low Growth Option : ₹ 10.4654

Total Expense Ratio

Regular : 0.41
Direct : 0.14

Minimum Investment Amount

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

Load Structure

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

Exit Load : Nil

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

NAV per unit as on 30th June, 2023

Regular Growth Option : ₹ 10.4764
Direct Growth Option : ₹ 10.4908

Portfolio Parameters

Weighted Average Maturity : 9.47 yrs
Yield to Maturity* : 7.55%
Modified Duration : 6.54 yrs
Macaulay Duration : 6.78 yrs

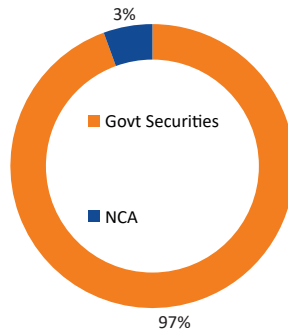
The above scheme is in existence for less than 1 years.

*Annualized Portfolio YTM – Yields of all securities are annualized

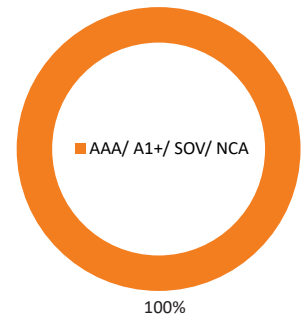
Portfolio as on 30th June, 2023

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Govt Securities			MAT - 04/01/2033	2.96	SOV
7.70% MAHARASHTRA SDL-08/03/2033	14.80	SOV	7.63% KL SDL MAT - 28/12/2032	2.30	SOV
7.77% HARYANA SDL MAT - 29/03/2033	9.29	SOV	07.82% TAMIL NADU SDL - 27/10/2032	1.86	SOV
7.67% KARNATAKA SDL 16/11/2032	7.39	SOV	07.77% RAJASTHAN SDL 23/03/2033	1.85	SOV
7.64% WESTBENGAL SDL 21/12/2032	6.98	SOV	07.62% TAMIL NADU SDL - 04/01/2033	1.84	SOV
07.68% GUJRAT SDL 15/03/2033	6.09	SOV	7.60% KARNATAKA SDL 28/12/2032	1.84	SOV
7.79% UTTARPRADESH SDL 29/03/2033	5.58	SOV	7.62% ASSAM SDL -30/11/2032	1.84	SOV
07.78% RAJASTHAN SDL 29/03/2033	5.57	SOV	7.46% MADHYA PRADESH SDL-14/09/2032	1.82	SOV
7.68% UTTARPRADESH SDL 28/09/2032	5.53	SOV	07.61% RAJASTHAN SDL MAT- 28/12/2032	1.21	SOV
07.64% BIHAR SDL 21/12/2032	5.51	SOV	07.58% ASSAM SDL 12/04/2033	1.03	SOV
07.81% GUJRAT SDL 12/10/2032	3.72	SOV	7.64% MAHARASHTRA SDL-25/01/2033	0.74	SOV
7.63% HARYANA SDL MAT - 21/12/2032	3.67	SOV	7.84% RAJASTHAN SDL MAT- 27/10/2032	0.28	SOV
07.57% TAMIL NADU SDL - 11/01/2033	3.67	SOV	Net Current assets	2.64	
7.63% HARYANA SDL			Total	100.00	

Asset Allocation as on 30th June, 2023



Credit Profile as on 30th June, 2023



POTENTIAL RISK CLASS MATRIX

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

Relatively High interest rate risk and Relatively Low Credit Risk.

UTI CRISIL SDL MATURITY JUNE 2027 INDEX FUND

An open-ended Target Maturity Debt Index Fund tracking CRISIL IBX SDL Index – June 2027. A Relatively High Interest Rate Risk and Relatively Low Credit Risk

Category
Debt Index Fund

Investment Objective

The investment objective of the scheme is to track the Index by investing in securities as represented by CRISIL IBX SDL Index – June 2027, subject to tracking errors. However, there is no guarantee or assurance that the investment objective of the scheme will be achieved.

Date of inception/allotment

11th January, 2023

Fund Manager

Mr. Sunil Patil, M.Com, MFM, CALLB-I

Fund AUM

Fund Size Monthly Average : ₹ 93.93 Crore
Closing AUM : ₹ 93.93 Crore

High/Low NAV in the month

High Growth Option : ₹ 10.3507
Low Growth Option : ₹ 10.3111

Total Expense Ratio

Regular : 0.41
Direct : 0.15

Minimum Investment Amount

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

Load Structure

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

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

NAV per unit as on 30th June, 2023

Regular Growth Option : ₹ 10.3507
Direct Growth Option : ₹ 10.3631

Portfolio Parameters

Weighted Average Maturity : 3.74 yrs
Yield to Maturity* : 7.38%
Modified Duration : 3.15 yrs
Macaulay Duration : 3.26 yrs

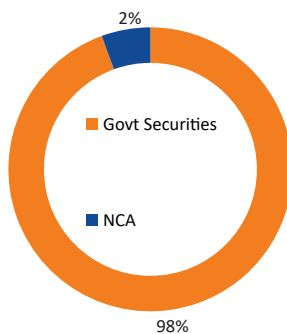
The above scheme is in existence for less than 1 years.

*Annualized Portfolio YTM – Yields of all securities are annualized

Portfolio as on 30th June, 2023

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Govt Securities			7.78% WB SDL MAT - 01/03/2027	5.44	SOV
07.75 KA SDL MAT 01/03/2027	10.88	SOV	7.76% MP SDL MAT - 01/03/2027	5.44	SOV
7.64% UTTARPRADESH			7.53% HARYANA SDL-24/05/2027	5.40	SOV
SDL 29/03/2027	10.83	SOV	6.90% AP SDL MAT - 22/04/27	5.29	SOV
7.59% GJ SDL 15/02/2027	10.82	SOV	6.35% AP SDL MAT - 06/05/2027	5.20	SOV
7.52% GJ SDL 2027- 24/05/2027	10.80	SOV	7.59% KA SDL 29/03/2027	3.25	SOV
7.51 % MH SDL MAT - 24/05/2027	10.26	SOV	Net Current assets	2.29	
7.59% RJ SDL 15/02/2027	8.65	SOV	Total	100.00	
7.85% TN SDL MAT - 15/03/2027	5.45	SOV			

Asset Allocation as on 30th June, 2023



Credit Profile as on 30th June, 2023



POTENTIAL RISK CLASS MATRIX

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

Relatively High interest rate risk and Relatively Low Credit Risk.

UTI NIFTY SDL PLUS AAA PSU BOND APR 2028 75:25 INDEX FUND

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

Category
Debt Index Fund

Investment Objective

The investment objective of the scheme is to track the Nifty SDL Plus AAA PSU Bond Apr 2028 75:25 Index by investing in AAA rated PSU Bonds and SDLs, maturing on or before April 2028, subject to tracking errors.

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

Date of inception/allotment

3rd March, 2023

Fund Manager

Mr. Sunil Patil, M.Com, MFM, CALLB-I

Fund AUM

Fund Size Monthly Average : ₹ 43.17 Crore
Closing AUM : ₹ 42.93 Crore

High/Low NAV in the month

High Growth Option : ₹ 10.3267
Low Growth Option : ₹ 10.3078

Total Expense Ratio

Regular : 0.41
Direct : 0.16

Minimum Investment Amount

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

Load Structure

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

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

NAV per unit as on 30th June, 2023

Regular Growth Option : ₹ 10.3219
Direct Growth Option : ₹ 10.3304

Portfolio Parameters

Weighted Average Maturity : 4.68 yrs
Yield to Maturity* : 7.47%
Modified Duration : 3.77 yrs
Macaulay Duration : 3.93 yrs

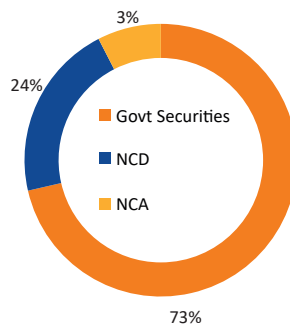
The above scheme is in existence for less than 1 years.

*Annualized Portfolio YTM – Yields of all securities are annualized

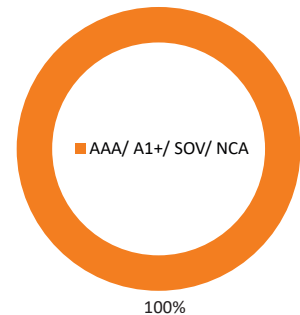
Portfolio as on 30th June, 2023

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Govt Securities			7.62% URNCD NABARD (SR-231)-31/01/2028	7.00	CRISIL AAA/A1+
7.98% UP SDL MAT - 11/04/2028	21.49	SOV	8.01% REC Gol Bond Series-II 24/03/2028	5.98	CRISIL AAA/A1+
6.97% MH SDL MAT - 18/02/2028	18.39	SOV	7.59% URNCD PFC (SR-221B) 17/01/2028	4.66	CRISIL AAA/A1+
8.05% TN SDL MAT - 18/04/2028	16.76	SOV	7.74% URNCD PFC (SR172)-29/01/2028	4.22	CRISIL AAA/A1+
08.09% WESTBENGAL SDL 27/03/2028	11.98	SOV	08.06% REC UNSEC Gol Bond Series-III 27/03/2028	2.40	CRISIL AAA/A1+
8.45% HARYANA SDL MAT - 07/03/2028	2.43	SOV	Net Current Assets	3.02	
08.29% WESTBENGAL SDL 21/02/2028	1.69	SOV	Total	100.00	
NCDs					

Asset Allocation as on 30th June, 2023



Credit Profile as on 30th June, 2023



POTENTIAL RISK CLASS MATRIX

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

Relatively High interest rate risk and Moderate Credit Risk.

UTI NIFTY SDL PLUS AAA PSU BOND APR 2026 75:25 INDEX FUND

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

Category
Debt Index Fund

Investment Objective

The investment objective of the scheme is to track the Nifty SDL Plus AAA PSU Bond Apr 2026 75:25 Index by investing in AAA rated PSU Bonds and SDLs, maturing on or before April 2026, subject to tracking errors. However, there is no guarantee or assurance that the investment objective of the scheme will be achieved.

Date of inception/allotment

10th February, 2023

Fund Manager

Mr. Sunil Patil, M.Com, MFM, CALLB-I

Fund AUM

Fund Size Monthly Average : ₹ 176.20 Crore
Closing AUM : ₹ 175.29 Crore

High/Low NAV in the month

High Growth Option : ₹ 10.2997
Low Growth Option : ₹ 10.2742

Total Expense Ratio

Regular : 0.41
Direct : 0.13

Minimum Investment Amount

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

Load Structure

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

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

NAV per unit as on 30th June, 2023

Regular Growth Option : ₹ 10.2950
Direct Growth Option : ₹ 10.3053

Portfolio Parameters

Weighted Average Maturity : 2.69 yrs
Yield to Maturity* : 7.45%
Modified Duration : 2.31 yrs
Macaulay Duration : 2.41 yrs

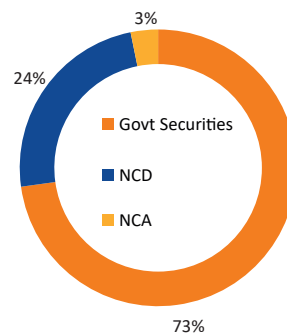
The above scheme is in existence for less than 1 years.

*Annualized Portfolio YTM – Yields of all securities are annualized

Portfolio as on 30th June, 2023

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Govt Securities			7.60% URNCD REC (SR-219)28/02/2026	8.58	CRISIL AAA/A1+
8.57% WB SDL MAT - 09/03/2026	21.15	SOV	7.57% URNCD NABARD (SR-23G)-19/03/2026	7.98	CRISIL AAA/A1+
8.51 MH SDL-09/03/2026	16.59	SOV	7.59% URNCD SIDBI SERIES-IX MAT-10/02/2026	2.85	CRISIL AAA/A1+
8.53% TN SDL MAT - 09/03/2026	11.75	SOV	7.23% URNCD SIDBI SERIES-V MAT-09/03/2026	2.83	ICRA AAA/A1+
8.28% KA SDL MAT - 06/03/2026	11.68	SOV	7.11% URNCD SIDBI SERIES-IV MAT-27/02/2026	1.69	ICRA AAA/A1+
08.65% RAJASTHAN SDL 24/02/2026	3.83	SOV	Net Current Assets	2.89	
8.10% WB SDL 23/03/2026	3.28	SOV	Total	100.00	
6.18% GJ SDL MAT - 31/03/2026	2.78	SOV			
6.58% UP 2026-09/03/26	2.12	SOV			
NCDs					

Asset Allocation as on 30th June, 2023



Credit Profile as on 30th June, 2023



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

Relatively High interest rate risk and Moderate Credit Risk.

UTI LONG DURATION FUND

An open ended debt scheme investing in instruments such that the Macaulay duration of the portfolio is greater than 7 years. Relatively High Interest rate risk and Relatively Low Credit Risk

Category
Long Duration
Debt Fund

Investment Objective

The scheme aims to generate optimal returns with adequate liquidity by investing in a portfolio of debt and money market instruments.

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

Date of inception/allotment

17th March, 2023

Fund Manager

Mr. Sunil Patil, M.Com, MFM, CAIIB-I
Managing the scheme since Mar-2023

Fund AUM

Fund Size Monthly Average : ₹ 60.49 Crore
Closing AUM : ₹ 60.26 Crore

High/Low NAV in the month

High Growth Option : ₹ 10.3993
Low Growth Option : ₹ 10.3014

Total Expense Ratio

Regular : 1.50
Direct : 0.45

Minimum Investment Amount

Minimum initial investment is Rs. 5,000/- and in multiples of Re.1/- thereafter.

Load Structure

Entry Load : Nil*
(Not Applicable as per SEBI guidelines)
Exit Load :
(A) Redemption / Switch out within 3 Years from the date of allotment:
(i) up to 10% of the allotted units - Nil
(ii) beyond 10% of the allotted units - 1.00%
(B) After 3 years from the date of allotment - Nil
* In terms of SEBI circular no. SEBI/IMD/CIR No.4/168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009.

NAV per unit as on 30th June, 2023

Regular Growth Option ₹ 10.3014
Direct Growth Option ₹ 10.3329

Portfolio Parameters

Weighted Average Maturity 15.21 yrs
Yield to Maturity* 7.33%
Modified Duration 8.41 yrs
Macaulay Duration 8.72 yrs

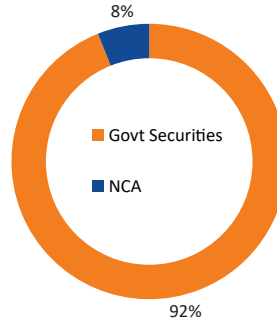
The above scheme is in existence for less than 1 years.

*Annualized Portfolio YTM – Yields of all securities are annualized

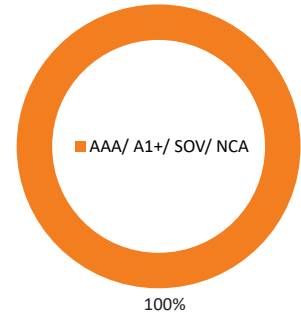
Portfolio as on 30th June, 2023

Portfolio	% to NAV	Rating
Govt Securities		
7.41% GS MAT - 19/12/2036	75.88	SOV
7.36% GSEC 12/09/2052	16.59	SOV
Net Current assets	7.54	
Total	100.00	

Asset Allocation as on 30th June, 2023



Credit Profile as on 30th June, 2023



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

Relatively High interest rate risk and Relatively Low Credit Risk.

DIVIDEND/BONUS HISTORY

UTI Mastershare Unit Scheme - IDCW Declared

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
1989	1:2@Rs.12		17.78	10	10-01-1989	10-01-1989
	18.00%	1.8	29.45	10	30-06-1989	30-06-1989
1990	18.00%	1.8	26.52	10	04-06-1990	04-06-1990
1991	18.00%	1.8	36	10	28-06-1991	28-06-1991
	1:2 bonus	42.09		10	30-07-1991	30-07-1991
1992	18.00%	1.8	50	10	24-06-1992	24-06-1992
1993	1:3 bonus	0.8	32.1	10	13-12-1993	13-12-1993
	1:1 right @15			10	20-12-1993	20-12-1993
	18.00%	1.8	57.6	10	24-11-1993	24-11-1993
1994	20.00%	2	37.97	10	27-07-1994	27-07-1994
1995	16.00%	1.6	29.78	10	14-06-1995	14-06-1995
	1:5 bonus		23.09	10	30-08-1995	30-08-1995
1996	16.00%	1.6	24.16	10	28-08-1996	28-08-1996
1997	16.00%	1.6	24.76	10	20-08-1997	20-08-1997
1998	16.00%	1.6	15.76	10	19-08-1998	19-08-1998
1999	16.00%	1.6	22.62	10	25-08-1999	25-08-1999
2000	16.00%	1.6	17.14	10	17-05-2000	17-05-2000
2001	10.00%	1	10.34	10	03-10-2001	03-10-2001
2002	10.00%	1	11.13	10	11-10-2002	11-10-2002
2003	14.00%	1.4	14.54	10	18-09-2003	18-09-2003
2004	20.00%	2	18.9	10	24-09-2004	24-09-2004
2005	25.00%	2.5	23.47	10	20-10-2005	20-10-2005
2006	30.00%	3	29.77	10	10-11-2006	10-11-2006
2007	35.00%	3.5	42.75	10	07-11-2007	07-11-2007
2008	22.00%	2.2	20.93	10	23-10-2008	23-10-2008
2009	27.00%	2.7	28.65	10	30-10-2009	30-10-2009
2010	30.00%	3	34.04	10	15-11-2010	15-11-2010
2011	22.00%	2.2	28.02	10	31-10-2011	31-10-2011
2012	22.00%	2.2	27.36	10	15-11-2012	15-11-2012
2013	22.50%	2.25	27.33	10	29-10-2013	29-10-2013
2014	27.50%	2.75	35.54	10	05-11-2014	05-11-2014
2015	28.00%	2.8	33.76	10	09-11-2015	16-10-2015
2016	30.00%	3	34.5821	10	01-11-2016	08-11-2016
2017	35.00%	3.5	34.7809	10	09-10-2017	16-10-2017
2018	27.00%	2.7	32.6933	10	05-11-2018	15-11-2018
2019	26.00%	2.6	31.5608	10	10-10-2019	17-10-2019
2020	16.00%	1.6	31.2494	10	29-10-2020	05-11-2020
2021	27.00%	2.7	46.7047	10	25-10-2021	01-11-2021
2022	12.00%	1.20	42.8204	10	27-10-2022	03-11-2022

Pursuant to payment of IDCW-bonus- right, the NAV of the IDCW Option (Existing Plan- Direct Plan) of the scheme would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. Face Value per unit is Rs.10.00. # IDCW declared every year since 1987 till 2022.

*Not Available

NAV at the time of Div. Declaration

§ IDCW % is in regular plan

Cumulative Gross Total
IDCW of 724% Since
1987 till 2022

UTI Flexi Cap Fund (Earlier Known as UTI EQUITY FUND) - IDCW Declared

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2000	15%	1.5	13.14	10	N-A*	02-04-2000
2004	30.00%	3	19.69	10	23-01-2004	13-02-2004
2005	20.00%	2	21.28	10	17-05-2005	09-06-2005
2006	20.00%	2	26.99	10	12-07-2006	19-07-2006
2009	10%	1	25.6	10	08-04-2009	16-04-2009
2013	14.00%	1.4	54.87	10	19-02-2013	26-02-2013
2014	17.50%	1.75	67.6094	10	20-05-2014	27-05-2014
2015	28%	2.8	83.6487	10	13-05-2015	14-05-2015
2016	28.00%	2.8	82.604	10	13-06-2016	20-06-2016
2017	28.00%	2.8	93.6715	10	13-06-2017	20-06-2017
2018	33.00%	3.3	112.6637	10	16-08-2018	23-08-2018
2019	30%	3	99.2097	10	29-07-2019	05-08-2019
2020	30.00%	3	109.9267	10	18-08-2020	25-08-2020
2021	45.00%	4.50	171.6550	10	05-08-2021	12-08-2021

*Not Available

UTI Core Equity Fund (Formerly known as UTI Top 100 Fund) IDCW Declared

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2013	15.00%	1.5	23.77	10	18-09-2013	25-09-2013
2015	30%	3	36.8854	10	19-03-2015	26-03-2015
2016	21.00%	2.1	29.773	10	09-03-2016	16-03-2016
2017	25.00%	2.5	33.8504	10	20-03-2017	27-03-2017
2018	27.00%	2.7	36.235	10	14-03-2018	21-03-2018
2021	35%	3.5	42.1175	10	01-03-2021	08-03-2021

UTI MNC Fund - IDCW Declared

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2005	50%	5.00	29.43	10.00	12-12-2005	19-12-2005
2007	30%	3.00	30.54	10.00	25-05-2007	01-06-2007
2008	25%	2.50	24.34	10.00	28-07-2008	04-08-2008
2010	15%	1.50	37.68	10.00	31-08-2010	07-09-2010
2012	22%	2.20	44.55	10.00	26-09-2012	03-10-2012
2014	25%	2.50	80.13	10.00	18-11-2014	25-11-2014
2015	35%	3.50	91.8144	10.00	19-10-2015	26-10-2015
2016	35%	3.50	91.4860	10.00	13-10-2016	20-10-2016
2017	36%	3.60	105.5565	10.00	29-11-2017	06-12-2017
2020	35%	3.50	106.5713	10.00	30-01-2020	06-02-2020

UTI Infrastructure Fund - IDCW Declared

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2006	30.00%	3	17.88	10	03-07-2006	10-07-2006
2007	35%	3.5	22.62	10	22-06-2007	29-06-2007
2009	15.00%	1.5	19.6	10	31-07-2009	06-08-2009
2016	9.00%	0.9	20.32	10	09-03-2016	16-03-2016
2017	10.00%	1	26.0469	10	20-03-2017	27-03-2017

UTI Dividend Yield Fund - IDCW Declared

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2009	5.00%	0.5	13.2	10	05-11-2009	12-11-2009
2010	5.00%	0.5	14.34	10	17-03-2010	24-03-2010
2010	5.00%	0.5	14.92	10	21-07-2010	27-07-2010
2010	7%	0.7	16.13	10	21-12-2010	28-12-2010
2011	5.00%	0.5	14.33	10	30-05-2011	06-06-2011
2011	4.00%	0.4	12.71	10	23-11-2011	29-11-2011
2012	4%	0.4	12.9	10	19-06-2012	26-06-2012
2012	5.00%	0.5	14.19	10	17-12-2012	24-12-2012
2013	5.00%	0.5	13.05	10	12-06-2013	19-06-2013
2014	4.50%	0.45	13.1011	10	07-01-2014	14-01-2014
2014	6%	0.6	15.6948	10	04-06-2014	11-06-2014
2014	8.00%	0.8	17.4039	10	22-12-2014	29-12-2014
2015	5.50%	0.55	15.9054	10	17-06-2015	24-06-2015
2015	5.50%	0.55	15.2092	10	21-12-2015	28-12-2015
2016	5.50%	0.55	15.3682	10	30-06-2016	01-07-2016
2016	5.50%	0.55	14.875	10	22-12-2016	29-12-2016
2017	7.50%	0.75	16.9767	10	13-06-2017	20-06-2017
2017	7.50%	0.75	17.8696	10	21-12-2017	28-12-2017
2018	7.50%	0.75	17.1894	10	14-03-2018	21-03-2018
2018	7.50%	0.75	16.2769	10	13-12-2018	20-12-2018
2019	6.00%	0.6	16.072	10	20-06-2019	27-06-2019
2019	7.00%	0.7	15.3871	10	16-12-2019	23-12-2019
2020	4.50%	0.45	15.3595	10	14-09-2020	21-09-2020
2021	5.00%	0.5	18.6293	10	15-03-2021	22-03-2021
2021	7.00%	0.70	23.9138	10	15-11-2021	22-11-2021
2022	6.00%	0.60	21.7131	10	16-08-2022	23-08-2022

UTI Value Opportunities Fund (Formerly known as UTI Opportunities) - IDCW Declared

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2007	17.00%	1.7	13.74	10	29-06-2007	06-07-2007
2008	18%	1.8	11.54	10	01-07-2008	08-07-2008
2009	10.00%	1	11.95	10	10-07-2009	17-07-2009
2010	15.00%	1.5	14.05	10	22-01-2010	29-01-2010
2011	8.00%	0.8	14.97	10	24-04-2011	01-05-2011
2012	9%	0.9	14.39	10	12-04-2012	19-04-2012
2013	10.00%	1	15.2	10	07-05-2013	14-05-2013
2014	12.50%	1.25	16.0517	10	15-04-2014	22-04-2014
2015	15%	1.5	20.5752	10	16-04-2015	17-04-2015
2016	10.00%	1	18.6083	10	28-04-2016	05-05-2016
2017	13.00%	1.3	18.6765	10	08-05-2017	15-05-2017
2018	12.00%	1.2	19.5009	10	02-07-2018	09-07-2018
2019	11%	1.1	18.8335	10	17-07-2019	24-07-2019

UTI Healthcare Fund (Formerly known as UTI Pharma & Healthcare Fund) IDCW Declared

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2006	25%	2.50	21.34	10.00	10-01-2006	17-01-2006
2008	15%	1.50	20.91	10.00	26-08-2008	02-09-2008
2010	17%	1.70	32.65	10.00	28-10-2010	04-11-2010

The scheme IDCW details under regular plan.

Disclaimer: Pursuant to payment of Dividend/Bonus, the Nav of the income distribution cum capital withdrawal options of the schemes would fall to the extent of payout and statutory levy (if applicable)

UTI Banking and Financial Fund (Formerly known as UTI Banking Sector Fund) IDCW Declared

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2005	25%	2.50	15.62	10.00	22-09-2005	29-09-2005
2007	35%	3.50	19.02	10.00	23-05-2007	30-05-2007
2009	22%	2.20	19.04	10.00	04-09-2009	11-09-2009
2010	10%	1.00	22.78	10.00	24-06-2010	01-07-2010
2011	25%	2.50	24.20	10.00	27-01-2011	03-02-2011
2011	25%	2.50	21.82	10.00	04-05-2011	09-05-2011
2015	25%	2.50	31.8833	10.00	16-07-2015	23-07-2015
2016	25%	2.50	30.6179	10.00	03-08-2016	10-08-2016

UTI Long Term Equity Fund (Tax Saving) (Formerly known as UTI Equity Tax Saving Plan) IDCW Declared

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2004	40%	4.00	N-A*	10.00	14-01-2004	20-01-2004
2004	20%	2.00	N-A*	10.00	29-10-2004	04-11-2004
2005	40%	4.00	N-A*	10.00	09-09-2005	15-09-2005
2006	60%	6.00	22.93	10.00	23-02-2006	02-03-2006
2007	20%	2.00	19.56	10.00	16-01-2007	23-01-2007
2008	35%	3.50	22.8	10.00	04-02-2008	11-02-2008
2009	15%	1.50	17.07	10.00	29-12-2009	05-01-2010
2011	10%	1.00	16.37	10.00	14-02-2011	21-02-2011
2013	20%	2.00	17.5786	10.00	11-12-2013	18-12-2013
2015	22%	2.20	22.5504	10.00	12-01-2015	19-01-2015
2016	25%	2.50	19.0170	10.00	18-01-2016	25-01-2016
2017	13.5%	1.35	19.1411	10.00	10-01-2017	17-01-2017
2018	27%	2.70	22.5279	10.00	14-02-2018	21-02-2018
2019	15%	1.50	18.8737	10.00	22-01-2019	29-01-2019
2022	25%	2.50	29.8284	10.00	15-02-2022	22-02-2022

UTI Arbitrage Fund (Formerly known as UTI Spread Fund) IDCW Declared - Last 10 Months IDCWs (Recent IDCWs)

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2020	0.80%	0.080	15.9591	10.00	29-06-2020	06-07-2020
2020	0.80%	0.080	15.8805	10.00	29-07-2020	05-08-2020
2020	0.70%	0.070	15.8518	10.00	31-08-2020	07-09-2020
2020	0.70%	0.070	15.8206	10.00	29-10-2020	05-11-2020
2020	0.70%	0.070	15.7670	10.00	27-11-2020	07-12-2020
2021	0.70%	0.070	15.7462	10.00	30-12-2020	06-01-2021
2021	0.60%	0.060	15.7017	10.00	01-02-2021	08-02-2021
2021	0.50%	0.050	15.6864	10.00	01-03-2021	08-03-2021
2021	0.50%	0.050	15.7097	10.00	31-03-2021	07-04-2021
2021	0.50%	0.050	15.7253	10.00	03-05-2021	10-05-2021
2021	0.50%	0.050	15.7461	10.00	31-05-2021	07-06-2021
2021	0.50%	0.050	15.7642	10.00	30-06-2021	07-07-2021
2021	0.50%	0.050	15.7656	10.00	02-08-2021	09-08-2021
2021	0.50%	0.050	15.7694	10.00	01-09-2021	08-09-2021

UTI Retirement Benefit Pension Fund - Bonus Declared

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2007	1:10		19.3365	10.00	30-03-2007	05-04-2007
2009	1:10		21.1539	10.00	19-05-2009	26-05-2009
2010	1:05		22.1851	10.00	31-03-2010	07-04-2010
2011	1:10		19.8899	10.00	25-04-2011	02-05-2011
2012	1:10		18.0822	10.00	13-06-2012	20-06-2012
2013	1:10		18.4373	10.00	23-05-2013	30-05-2013
2014	1:10		19.9371	10.00	25-08-2014	01-09-2014

UTI Regular Saving Fund (Formerly known as UTI MIS Advantage Plan) - IDCW - Regular Plan declared - Last 10 Months IDCW (Recent IDCWs)

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2022	0.80%	0.080	15.9497	10.00	23-02-22	02-03-22
2022	0.80%	0.080	15.9006	10.00	28-03-22	04-04-22
2022	0.80%	0.080	15.7325	10.00	25-04-22	02-05-22
2022	0.80%	0.080	15.3382	10.00	25-05-22	01-06-22
2022	0.80%	0.080	15.1732	10.00	23-06-22	01-07-22
2022	0.80%	0.080	15.5388	10.00	25-07-22	01-08-22
2022	0.80%	0.080	15.7457	10.00	25-08-22	01-09-22
2022	0.80%	0.080	15.5558	10.00	26-09-22	03-10-22
2022	0.80%	0.080	15.7971	10.00	24-11-22	01-12-22
2022	0.80%	0.080	15.6997	10.00	26-12-22	02-01-23

2023	0.80%	0.080	15.6514	10.00	25-01-23	01-02-23
2023	0.80%	0.080	15.5502	10.00	23-02-23	01-03-23
2023	0.80%	0.080	15.3814	10.00	27-03-23	03-04-23
2023	0.80%	0.080	15.5716	10.00	25-04-23	02-05-23
2023	0.80%	0.080	15.8078	10.00	26-05-23	01-06-23
2023	0.80%	0.080	15.8443	10.00	26-06-23	03-07-23

@@ 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	2.00%	0.200	12.6444	10.00	19-12-2018	26-12-2018
2019	2.00%	0.200	12.7240	10.00	18-03-2019	25-03-2019
2020	1.50%	0.150	12.5178	10.00	17-06-2020	24-06-2020
2020	1.50%	0.150	12.6397	10.00	16-09-2020	23-09-2020
2020	1.50%	0.150	12.7588	10.00	14-12-2020	21-12-2020
2021	0.75%	0.075	12.6723	10.00	16-06-2021	23-06-2021
2021	1.25%	0.125	12.7771	10.00	15-09-2021	22-09-2021
2021	1.00%	0.100	13.3287	10.00	16-12-2021	23-12-2021
2022	1.00%	0.100	13.3034	10.00	15-03-2022	22-03-2022

UTI Bond Fund - IDCW Declared - Last 10 Quarterly IDCW

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2018	0.25%	0.025	14.4843	10.00	18-09-2018	25-09-2018
2018	1.00%	0.100	14.8155	10.00	19-12-2018	26-12-2018
2019	0.25%	0.025	14.4932	10.00	18-03-2019	25-03-2019
2020	1.00%	0.100	13.5121	10.00	17-06-2020	24-06-2020
2020	1.00%	0.100	16.9457	10.00	16-09-2020	23-09-2020
2020	1.00%	0.100	13.6925	10.00	14-12-2020	21-12-2020
2021	0.75%	0.075	13.4995	10.00	16-06-2021	23-06-2021
2021	0.75%	0.075	13.5782	10.00	15-09-2021	22-09-2021
2021	0.75%	0.075	14.5804	10.00	16-12-2021	23-12-2021
2022	1.75%	0.175	14.3915	10.00	15-03-2022	22-03-2022
2022	0.50%	0.050	15.1073	10.00	15-06-2022	22-06-2022
2023	2.50%	0.250	11.9791	10.00	15-03-2023	21-03-2023

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 Gilt Fund with 10 year Constant Duration

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2023	1.75%	0.175	10.3954	10.00	15-03-2023	21-03-2023

The scheme IDCW details under regular plan.

Disclaimer: Pursuant to payment of Dividend/Bonus, the Nav of the income distribution cum capital withdrawal options of the schemes would fall to the extent of payout and statutory levy (if applicable)

DIVIDEND/BONUS HISTORY

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%	40.000	1448.7274	1000.00	18-03-2019	25-03-2019
2020	4.00%	40.000	1483.9871	1000.00	19-03-2020	26-03-2020
2022	3.00%	30.000	1513.2932	1000.00	15-03-2022	22-03-2022

UTI 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	0.45%	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
2020	1.00%	10.00	1135.9063	1000.00	17-06-2020	24-06-2020
2020	1.00%	10.00	1144.9093	1000.00	16-09-2020	23-09-2020
2020	1.00%	10.00	1149.8879	1000.00	14-12-2020	21-12-2020
2021	0.50%	5.00	1141.3700	1000.00	16-06-2021	23-06-2021
2021	1.00%	10.00	1151.2855	1000.00	15-09-2021	22-09-2021
2021	1.00%	10.00	1205.2561	1000.00	16-12-2021	23-12-2021
2022	0.50%	5.00	1205.8885	1000.00	15-03-2022	22-03-2022
2022	0.25%	2.50	1208.2190	1000.00	15-06-2022	22-06-2022
2022	0.75%	7.50	1223.3011	1000.00	14-09-2022	21-09-2022
2022	0.75%	7.50	1231.6722	1000.00	14-12-2022	21-12-2022
2023	0.75%	7.50	1243.6322	1000.00	15-03-2023	21-03-2023
2023	1.00%	10.00	1261.8325	1000.00	16-06-2023	22-06-2023

UTI 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	1.50%	0.150	10.9302	10.00	21-06-2017	28-06-2017
2017	1.50%	0.150	10.9452	10.00	18-09-2017	25-09-2017
2017	1.50%	0.150	10.9373	10.00	19-12-2017	26-12-2017
2018	1.50%	0.150	10.9148	10.00	19-03-2018	26-03-2018
2018	0.30%	0.030	10.8702	10.00	19-06-2018	26-06-2018
2018	1.00%	0.100	11.0165	10.00	18-09-2018	25-09-2018
2018	1.20%	0.120	11.2040	10.00	19-12-2018	26-12-2018
2019	1.50%	0.150	11.0514	10.00	18-03-2019	25-03-2019
2020	1.00%	0.100	11.3820	10.00	17-06-2020	24-06-2020
2020	1.00%	0.100	11.4756	10.00	16-09-2020	23-09-2020
2020	1.00%	0.100	11.5779	10.00	14-12-2020	21-12-2020
2021	0.50%	0.050	11.4186	10.00	16-06-2021	23-06-2021

2021	0.75%	0.075	11.4837	10.00	15-09-2021	22-09-2021
2021	0.75%	0.075	11.4779	10.00	16-12-2021	23-12-2021
2022	0.50%	0.050	12.0850	10.00	16-06-2022	22-06-2022

UTI Children's Career Fund - Saving Plan (Formerly known as UTI CCP Advantage Fund) - Bonus Declared

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2007	1:10		14.4895	10.00	30-03-2007	06-04-2007
2009	1:10		13.0344	10.00	26-03-2009	02-04-2009
2010	1:10		15.7857	10.00	31-03-2010	07-04-2010
2011	1:10		15.7041	10.00	25-04-2011	02-05-2011
2012	1:10		14.6295	10.00	13-06-2012	20-06-2012
2013	1:10		15.0686	10.00	23-05-2013	30-05-2013
2014	1:10		16.9392	10.00	25-08-2014	01-09-2014

UTI Mid Cap Fund - IDCW Declared

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	1.00%	0.100	11.3735	10.00	17-06-2020	24-06-2020
2020	1.00%	0.100	11.5203	10.00	16-09-2020	23-09-2020
2020	1.00%	0.100	11.6996	10.00	14-12-2020	21-12-2020
2021	0.75%	0.075	11.4847	10.00	16-06-2021	23-06-2021
2021	1.50%	0.150	11.5750	10.00	15-09-2021	22-09-2021
2021	0.75%	0.075	11.4923	10.00	16-12-2021	23-12-2021
2022	2.50%	0.250	11.4110	10.00	15-03-2022	22-03-2022
2023	2.25%	0.225	12.0865	10.00	15-03-2023	21-03-2023

UTI Credit Risk Fund (Formerly known as UTI Income Opportunities Fund) - IDCW Declared

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2014	1.50%	0.150	10.9267	10.00	22-12-2014	29-12-2014
2015	2.00%	0.200	11.0319	10.00	19-03-2015	26-03-2015
2015	1.25%	0.125	11.0580	10.00	18-06-2015	25-06-2015
2015	1.25%	0.125	11.1633	10.00	21-09-2015	28-09-2015
2015	1.25%	0.125	11.2764	10.00	21-12-2015	28-12-2015
2016	3.25%	0.325	11.3754	10.00	21-03-2016	28-03-2016
2016	1.50%	0.150	11.6493	10.00	20-06-2016	27-06-2016
2016	1.50%	0.150	11.5104	10.00	19-09-2016	26-09-2016
2016	1.50%	0.150	11.6442	10.00	19-12-2016	26-12-2016
2017	2.50%	0.250	11.6698	10.00	15-03-2017	22-03-2017
2017	1.50%	0.150	12.3492	10.00	21-06-2017	28-06-2017
2017	1.50%	0.150	11.7604	10.00	18-09-2017	25-09-2017
2017	1.50%	0.150	11.7444	10.00	19-12-2017	26-12-2017
2018	1.50%	0.150	11.7434	10.00	19-03-2018	26-03-2018
2018	0.30%	0.030	11.6753	10.00	19-06-2018	26-06-2018
2018	0.45%	0.045	11.7932	10.00	18-09-2018	25-09-2018
2018	1.25%	0.125	11.9678	10.00	19-12-2018	26-12-2018
2019	2.00%	0.200	12.0368	10.00	18-03-2019	25-03-2019

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



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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
2019	1.00%	10.00	1078.2792	1000.00	19-12-2019	26-12-2019
2020	0.50%	5.00	1074.4063	1000.00	19-03-2020	26-03-2020
2020	0.75%	7.50	1093.4088	1000.00	17-06-2020	24-06-2020
2020	1.00%	10.00	1098.5559	1000.00	16-09-2020	23-09-2020
2020	0.75%	7.50	1101.2983	1000.00	14-12-2020	21-12-2020
2021	0.25%	2.50	1097.2161	1000.00	16-06-2021	23-06-2021
2021	0.75%	7.50	1104.1735	1000.00	15-09-2021	22-09-2021
2021	1.50%	15.00	1135.0707	1000.00	16-12-2021	23-12-2021
2022	1.50%	15.00	1129.0981	1000.00	15-03-2022	22-03-2022
2022	0.25%	2.50	1121.2537	1000.00	15-06-2022	22-06-2022
2022	0.75%	7.50	1132.6741	1000.00	14-09-2022	21-09-2022
2022	0.75%	7.50	1139.7173	1000.00	14-12-2022	21-12-2022
2023	0.75%	7.50	1149.6406	1000.00	15-03-2023	21-03-2023
2023	1.00%	10.00	1163.6407	1000.00	16-06-2023	22-06-2023

UTI 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
2020	0.85%	0.85	17.6850	10.00	15-01-2020	22-01-2020
2020	0.85%	0.85	17.6864	10.00	17-02-2020	24-02-2020
2020	0.85%	0.85	15.3095	10.00	16-03-2020	23-02-2020
2020	0.85%	0.85	15.9355	10.00	15-06-2020	22-06-2020
2020	0.85%	0.85	16.8188	10.00	15-07-2020	22-07-2020
2020	0.80%	0.80	17.7898	10.00	18-08-2020	25-08-2020
2020	0.85%	0.85	17.7579	10.00	16-09-2020	23-09-2020
2020	0.85%	0.85	17.7479	10.00	19-10-2020	26-10-2020
2020	0.85%	0.85	18.3413	10.00	18-11-2020	25-11-2020
2020	0.85%	0.85	18.6632	10.00	16-12-2020	23-12-2020
2021	0.85%	0.85	18.9348	10.00	18-01-2021	25-01-2021
2021	0.85%	0.85	19.2624	10.00	17-02-2021	24-02-2021
2021	0.85%	0.85	19.0502	10.00	15-03-2021	22-03-2021
2021	0.85%	0.85	18.7674	10.00	19-04-2021	26-04-2021
2021	0.85%	0.85	19.5092	10.00	16-06-2021	23-06-2021
2021	0.85%	0.85	19.6211	10.00	15-07-2021	22-07-2021
2021	0.85%	0.85	19.8140	10.00	16-08-2021	23-08-2021
2021	0.85%	0.85	20.3691	10.00	15-09-2021	22-09-2021
2022	2.55%	0.2550	20.5080	10.00	17-01-2022	24-01-2022
2022	2.55%	0.2550	19.5998	10.00	19-04-2022	26-04-2022
2022	2.55%	0.2550	18.7219	10.00	19-07-2022	26-07-2022
2022	2.55%	0.2550	19.4689	10.00	13-10-2022	20-10-2022
2023	2.55%	0.2550	19.8305	10.00	16-01-2023	20-01-2023
2023	2.55%	0.2550	20.0121	10.00	17-04-2023	21-04-2023

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	0.45%	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
2021	1.00%	10	1106.1437	1000.00	15-09-2021	22-09-2021
2021	0.50%	5	1101.5639	1000.00	16-12-2021	23-12-2021
2022	2.00%	20	1095.5515	1000.00	15-03-2022	22-03-2022
2022	0.25%	2.50	1105.7468	1000.00	15-06-2022	22-06-2022
2022	0.75%	7.50	1118.6223	1000.00	14-09-2022	21-09-2022
2022	0.75%	7.50	1124.2392	1000.00	14-12-2022	21-12-2022
2023	0.75%	7.50	1133.5853	1000.00	15-03-2023	21-03-2023
2023	1.00%	10.00	1149.3266	1000.00	16-06-2023	22-06-2023

UTI Hybrid Equity Fund (Formerly known as UTI Balanced Fund) - IDCW History* (Recent IDCW)						
Year	IDCW	NAV	Face Value	Record Date		
2017	2.70%	30.99	10	16-10-2017		
2017	2.70%	31.47	10	20-11-2017		
2017	3%	31.55	10	18-12-2017		
2018	2.70%	32.43	10	17-01-2018		
2018	4.00%	30.46	10	26-02-2018		
2018	2.70%	32.01	10	07-02-2018		
2018	3%	29.98	10	21-03-2018		
2018	2.70%	29.85	10	19-04-2018		
2018	2.70%	29.64	10	21-05-2018		
2018	2.70%	29.29	10	21-06-2018		
2018	2.30%	29.13	10	23-08-2018		
2018	2.30%	28.96	10	25-09-2018		
2018	2.30%	27.20	10	23-10-2018		
2018	2.30%	27.02	10	22-11-2018		
2018	1.10%	27.25	10	26-12-2018		
2019	1.10%	27.16	10	22-01-2019		
2019	1.10%	25.87	10	21-02-2019		
2019	1.10%	27.29	10	25-03-2019		
2019	2.10%	27.65	10	22-04-2019		
2019	2.10%	26.13	10	22-05-2019		
2019	2.10%	26.46	10	24-06-2019		
2019	2.10%	26.71	10	24-07-2019		
2019	2.10%	25.01	10	27-08-2019		
2019	2.10%	24.82	10	25-09-2019		
2019	1.70%	24.66	10	22-10-2019		
2019	1.70%	25.27	10	25-11-2019		
2019	1.70%	25.28	10	23-12-2019		
2020	1.70%	26.05	10	22-01-2020		
2020	1.70%	25.13	10	24-02-2020		
2020	3.90%	24.11	10	27-08-2020		
2020	3.90%	24.63	10	11-11-2020		
2021	4.70%	30.12	10	15-02-2021		
2021	4.70%	30.65	10	17-05-2021		
2021	6.00%	33.03	10	18-08-2021		
2021	6.00%	35.68	10	22-11-2021		
2022	6.00%	33.65	10	22-02-2022		
2022	6.00%	31.04	10	23-05-2022		
2022	6.00%	33.02	10	17-08-2022		
2022	6.80%	33.44	10	17-11-2022		
2023	6.80%	33.00	10	17-02-2023		

PLANS/OPTIONS

UTI Liquid Cash Plan

- Growth Option
- Daily Reinvestment of IDCW option
- Weekly Payout of IDCW option
- Weekly Reinvestment of IDCW option
- Fortnightly Payout of IDCW option
- Fortnightly Reinvestment of IDCW option
- Monthly Payout of IDCW option
- Monthly Reinvestment of IDCW option
- Quarterly Payout of IDCW option
- Quarterly Reinvestment of IDCW option
- Half Yearly Payout of IDCW option
- Half Yearly Reinvestment of IDCW option
- Annual Payout of IDCW option
- Annual Reinvestment of IDCW option
- Flexi Payout of IDCW option
- Flexi Reinvestment of IDCW option

In case IDCW option is selected and the periodicity for IDCW is not specified, the default IDCW option will be the Monthly Payout of IDCW option

UTI Money Market Fund

- Growth Option
- Daily Reinvestment of IDCW option
- Weekly Payout of IDCW option
- Weekly Reinvestment of IDCW option
- Fortnightly Payout of IDCW option
- Fortnightly Reinvestment of IDCW option
- Monthly Payout of IDCW option
- Monthly Reinvestment of IDCW option
- Quarterly Payout of IDCW option
- Quarterly Reinvestment of IDCW option
- Half Yearly Payout of IDCW option
- Half Yearly Reinvestment of IDCW option
- Annual Payout of IDCW option
- Annual Reinvestment of IDCW option
- Flexi Payout of IDCW option
- Flexi Reinvestment of IDCW option

In case IDCW option is selected and the periodicity for IDCW is not specified, the default IDCW option will be the Monthly Payout of IDCW option

IDCW Means Income Distribution cum capital withdrawal by the scheme of units.

The scheme IDCW details under regular plan.

Disclaimer: Pursuant to payment of Dividend/Bonus, the Nav of the income distribution cum capital withdrawal options of the schemes would fall to the extent of payout and statutory levy (if applicable)

List of the UTI MF schemes where Merger has been effected since March 2003



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Merged Schemes	Merged Into	Month & Year
MEP 93, MEP 94, MEP 95, MEP 96 & MEP 97	UTI MEPUS	March 03
UTI Growing Corpus Growing Income Plan (GCGIP)	UTI Unit Scheme 95	May 04
UTI Grihalakshmi Unit Plan (GUP)	UTI Smart Woman Savings Plan (Name Change)	Nov 04
UTI Grandmaster Unit Scheme, UTI Primary Equity Fund, UTI Unit Scheme 92, UTI Master Equity Plan 98, UTI Master Equity Plan 99	UTI Value Opportunities Fund (New Scheme)	July 05
UTI PSU Fund, UTI Large Cap Fund	UTI Index Select Fund	April 07
UTI GSF- Brand Value Fund	UTI-MNC Fund	April 07
UTI Growth & Value Fund, UTI Dynamic Equity Fund, UTI India Advantage Fund	UTI Mid Cap Fund	April 07
UTI Petro Fund (Sector Fund)	UTI Energy Fund (Thematic Fund, Name Change)	Oct 07
UTI Auto Sector Fund (Sector Fund)	UTI Trans. & Logistics Fund (Thematic Fund, Name Change)	April 08
UTI Software Fund	UTI Service Industries Fund	Sept 08
UTI Index Select Fund, UTI Master Growth Fund	UTI Core Equity Fund	May 09
UTI Infrastructure Advantage Fund Series 1	UTI Infrastructure Fund	Feb 11
UTI Variable Income Scheme - Index Linked Plan	UTI Hybrid Equity Fund	Mar 11
UTI Wealth Builder Fund (Close Ended)	UTI Value Opportunities Fund	Oct 11
UTI Master Index Fund, Sunder	UTI Nifty 50 Index Fund	March 12
UTI G-Sec Fund - Investment Plan	UTI Gilt Advantage Fund-LTP	Aug 12
UTI Master Value Fund	UTI Mid Cap Fund	Mar 14
UTI Masterplus Unit Scheme	UTI Bluechip Flexicap Fund	July 14
UTI Contra Fund & UTI Services Industries Fund	UTI Multi Cap Fund (New scheme)	August 14
UTI Energy Fund	UTI Infrastructure Fund	March 16
UTI Monthly Income Scheme, UTI Smart Woman Savings Plan, UTI Unit Scheme for Charitable & Religious Trusts & Registered Societies	UTI Regular Savings Fund	May 18
UTI Multi Cap Fund	UTI Value Opportunities Fund	May 18
UTI Bluechip Flexicap Fund	UTI Flexi Cap Fund	May 18
UTI Long Term Advantage Fund - Series III, IV, V, VI and VII	UTI Long Term Equity Fund (Tax Saving)	Aug 21
UTI FIIF - Mthly Interval Plan - I & UTI FIIF Qtly Interval Plan - III	UTI FIIF Series II - Qtly Interval Plan - VI	Apr 22
UTI FIIF - Series II - Qtly Interval Plan - IV & VII, UTI FIIF - Half Yrly Plan - I & II	UTI FIIF - Qtly Interval Plan I	Apr 22
UTI FIIF - Mthly Plan II, UTI FIIF - Annual Interval Plan II & IV	UTI FIIF - Annual Interval Plan III	Apr 22
UTI FTIF - Series XXXI-IX (1168 Days), UTI FTIF - Series XXX-XI (1169 Days), UTI FTIF - Series XXX-XII (1148 Days), UTI FTIF - Series XXX-XIII (1127 Days), UTI FTIF - Series XXXI-XIV (1111 Days), UTI FTIF - Series XXXI-XV (1099 Days), UTI FTIF - Series XXXII-I (1126 Days), UTI FTIF - Series XXXII-II (1111 Days)	UTI Corporate Bond Fund	Apr 22

Sr. No.	Old Scheme Name	New Scheme Name	W. E. F
1	UTI Master Gain - 1992(UTI EQUITY FUND)	UTI Flexi Cap Fund	Feb-21
2	UTI Equity Tax Saving Plan	UTI Long Term Equity Fund (Tax Saving)	Dec-15
3	UTI Wealth Builder Fund Series- II	UTI Wealth Builder Fund	Jun-16
4	UTI Wealth Builder Fund	UTI Multi Asset Fund	May-18
5	UTI Mahila Unit Scheme	UTI Smart Woman Saving Plan	Mar-17
6	UTI Credit Opportunities Fund	UTI Income Opportunities Fund	Sep-13
7	UTI Income Opportunities Fund	UTI Credit Risk Fund	May-18
8	UTI MIS Advantage Plan	UTI Regular Savings Fund	May-18
9	UTI Top 100 Fund	UTI Core Equity Fund	May-18
10	UTI Pharma & Healthcare Fund	UTI Healthcare Fund	May-18
11	UTI Banking Sector Fund	UTI Banking and Financial Services Fund	May-18
12	UTI G-SEC STP	UTI Overnight Fund	May-18
13	UTI Floating Rate Fund Stp	UTI Ultra Short Term Fund	May-18
14	UTI Spread Fund	UTI Arbitrage Fund	May-18
15	UTI Opportunities Fund	UTI Value Opportunities Fund	May-18
16	UTI Gilt Advantage Fund	UTI Gilt Fund	May-18
17	UTI Balanced Fund	UTI Hybrid Equity Fund	May-18
18	UTI Children's Career Balanced Plan	UTI Children's Career Fund-Saving Plan	May-18
19	UTI CCP Advantage Fund	UTI Children's Career Fund-Investment Plan	May-18
20	UTI India Lifestyle Fund	UTI India Consumer Fund	May-19
21	UTI Leadership Equity Fund	UTI Bluechip Flexicap Fund	Dec-15
22	UTI Bank ETF	UTI Nifty Bank ETF	Jul-22
23	UTI Nifty ETF	UTI Nifty 50 ETF	Jul-22
24	UTI Sensex ETF	UTI S&P BSE Sensex ETF	Jul-22
25	UTI Nifty Index Fund	UTI Nifty 50 Index Fund	Jul-22
26	UTI Sensex Index Fund	UTI S&P BSE Sensex Index Fund	Jul-22

UTI Flexi Cap Fund (Earlier Known as UTI EQUITY FUND)

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Equity and equity related instruments	65	100	Medium to high
Debt and Money Market instruments including securitized debt#	0	35	Low to medium
Units issued by REITs & InvITs	0	10	Medium to high

UTI 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 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 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 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 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 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 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 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 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 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

UTI Bond Fund

Asset allocation under normal circumstances : The Portfolio Macaulay duration would be between 4 year to 7 years

Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Debt Instruments (including securitised debt)*	50	100	Low to Medium
Money Market Instruments (including Triparty Repo on Government Securities or treasury bill & Repo)	0	50	Low

Asset allocation in light of anticipated adverse situation :
The Portfolio Macaulay duration under anticipated adverse situation is 1 year to 7 years

Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Debt Instruments (including securitised debt)*	50	100	Low to Medium
Money Market Instruments (including Triparty Repo on Government Securities or treasury bill & Repo)	0	50	Low

UTI Dynamic Bond Fund

Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Money Market Instruments, Debentures and Securitised Debt	0	100	Low to Medium
Debt Instruments including Securitised Debt*	0	100	Medium
Units issued by REITs & InvITs	0	10	Medium to High

UTI Credit Risk Fund			
Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Debt instruments (including securitised debt)*	65	100	Low to Medium
Money market instruments (including Triparty Repo on Government Securities or treasury bill & Repo)	0	35	Low
Units issued by REITs & InvITs	0	10	Medium to High

UTI Banking & PSU Debt Fund			
Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Debt and Money Market Securities issued by Banks, Public Financial Institutions (PFIs) and Public Sector Undertakings (PSUs) and Municipal Bonds	80	100	Low to Medium
Debt and Money Market Securities (including Triparty Repo on Government Securities or treasury bill & Repo) issued by entities other than Banks, Public Financial Institutions (PFIs) and Public Sector Undertakings (PSUs) and Municipal Bonds	0	20	Low to Medium

UTI Gilt Fund			
Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Securities issued by the Central Government and / or State Government and / or any security unconditionally guaranteed by the Central Government and / or State Government	80	100	Sovereign
Triparty Repo on Government Securities or treasury bill, Repo, Reverse Repo & instruments of such nature	0	20	Low

UTI Regular Savings Fund			
Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Debt and Money Market instruments (including securitized debt)*	75%	90%	Low to Medium
Equity & equity related instruments	10%	25%	Medium to High
Units issued by REITs & InvITs	0%	10%	Medium to High

UTI Hybrid Equity Fund			
Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Equity & equity related instruments	65%	80%	Medium to High
Debt and Money Market instruments (including securitised debt)*	20%	35%	Low to Medium
Units issued by REITs & InvITs	0%	10%	Medium to High

UTI Multi Asset Fund			
Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Equity & equity related instruments	65%	80%	Medium to High
Debt and Money Market instruments (including securitized debt)*	10%	25%	Low to Medium
Gold ETFs	10%	25%	High
Units issued by REITs & InvITs	0%	10%	Medium to High

UTI Focused Equity Fund			
Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Equity & equity related instruments (Maximum 30 stocks)	65%	100%	High
Debt and Money Market instruments (including securitised debt)*	0%	25%	Low to Medium
Units issued by REITs & InvITs	0%	10%	Medium to High

UTI Arbitrage Fund [#]			
(1) Under normal market circumstances, the investment range would be as follows:			
Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Equity and equity related instruments	65	100	Medium to High
Derivatives including Index Futures, Stock Futures, Index Options and Stock Options*	65	100	Medium to High
Money Market, Debt instruments, Securitized debt# and call money.	0	35	Low to Medium

(2) The asset allocation under defensive circumstances would be as follows:			
Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Equity and equity related instruments	0	65	Medium to High
Derivatives including Index Futures, Stock Futures, Index Options and Stock Options*	0	65	Medium to High
Money Market, Debt instruments, Securitized debt# and call money.	35	100	Low to Medium

UTI Retirement Benefit Pension Fund [#]			
Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Debt and Money Market instruments (including securitised debt)*	60%	100%	Low to Medium
Equity & Equity related instruments	0%	40%	Medium to High
Units issued by REITs & InvITs	0%	10%	Medium to High

UTI Children's Career Fund - Savings Plan [#]			
Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Debt and Money Market instruments (including securitised debt)*	60%	100%	Low to Medium
Equity & equity related instruments	0%	40%	Medium to High
Units issued by REITs & InvITs	0%	10%	Medium to High

UTI Children's Career Fund - Investment Plan [#]			
Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Equity & equity related instruments	70%	100%	Medium to High
Debt and Money Market instruments (including securitized debt)*	0%	30%	Low to Medium
Units issued by REITs & InvITs	0%	10%	Medium to High

UTI Corporate Bond Fund			
Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Corporate Debt rated AA+ and above (including securitized debt*)	80%	100%	Low to Medium
Corporate debt (other than stated above) and Money Market Instruments	0%	20%	Low to Medium
Units issued by REITs & InvITs	0%	10%	Medium to High

*Investments in securitised debt, if undertaken, shall not exceed 50% of the net assets of the scheme.

UTI Nifty200 Momentum 30 Index Fund			
Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Securities covered by Nifty200 Momentum 30 Index	95	100	Medium to High
Debt/ Money Market instruments including Triparty Repo on Government Securities or Treasury Bills and units of Liquid Mutual Fund	0	5	Low

UTI Small Cap Fund			
Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Equity and equity related instruments (minimum 65% of the total assets would be in equity and equity related instruments of small cap companies).	65	100	Medium to High
Debt and Money Market instruments including securitized debt	0	35	Low to Medium
Units issued by REITs & InvITs	0	10	Medium to High

The fund may invest up to 50% of its debt portfolio in securitized debt.

UTI Long Term Equity Fund (Tax Saving)			
Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Equity & Equity related instruments	80%	100%	Medium to High
Money Market instruments and other liquid instruments	0%	20%	Low to Medium

UTI Equity Savings Fund			
Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Equity and equity related instruments Of Which	65%	90%	Medium to High
Cash future arbitrage opportunities	20%	75%	Low to Medium
Net long equity position	20%	50%	Medium to High
Debt and Money Market Securities (including securitized debt & margin for derivatives)*	10%	35%	Low to Medium
Units issued by REITs & InvITS	0%	10%	Medium to High

* The fund may invest up to 50% of its debt portfolio in securitized debt.

UTI S&P BSE Sensex Index Fund			
Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Max	Min	
Securities covered by S&P BSE Sensex Index	100%	95%	Medium to High
Debt/ Money Market instruments including Triparty Repo on Government Securities or treasury bill and units of Liquid Mutual Fund	5%	0%	Low

UTI Nifty Mid cap 150 Quality 50 Index Fund			
Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Max	Min	
Securities covered by Nifty Mid cap 150 Quality 50 Index	100%	95%	Medium to High
Debt/ Money Market instruments including Triparty Repo on Government Securities or treasury bill and units of Liquid Mutual Fund	5%	0%	Low

UTI CRISIL SDL Maturity April 2033 Index Fund			
Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Max	Min	
State Development Loans (SDLs) representing the CRISIL IBX SDL Index – April 2033	95%	100%	Medium to High
Money Market instruments including Triparty Repo, GSec/SDLs [^] , T-Bills and units of Overnight & Liquid Mutual Fund Schemes	0%	5%	Low

UTI Nifty Next 50 Index Fund			
Type of Instruments	Asset Allocation (% of Net Assets)		Risk profile
	Min	Max	
Securities covered by underlying index	95%	100%	Medium to High
Cash/Money Market Instruments including Triparty Repo on Government Securities or treasury bill and Units of Liquid Mutual Fund	0%	5%	Low

UTI Floater Fund			
Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Floating Rate Debt Securities (including Securitised Debt & Fixed Rate Debt Instruments swapped for floating rate returns)	65%	100%	Low to Medium
Debt and Money Market Securities (including Triparty Repo on Government Securities or treasury bill & Repo)	0%	35%	Low to Medium
Units issued by REITs & InvITS	0%	10%	Medium to High

* Investments in securitized debt, if undertaken, shall not exceed 50% of the net assets of the Scheme.

UTI S&P BSE Low Volatility Index Fund			
Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Max	Min	
Securities covered by S&P BSE Low Volatility Index	100%	95%	Medium to High
Debt/ Money Market instruments including Triparty Repo and units of Liquid Mutual Fund	5%	0%	Low

UTI Gilt Fund with 10 Year Constant Duration			
Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Max	Min	
Securities issued by the Central and State Governments	80%	100%	Low to Medium
Triparty Repos on Government Securities or treasury bill, Repo, Reverse Repo on Government Securities & Money Market instruments	0%	20%	Low

UTI CRISIL SDL Maturity June 2027 Index Fund			
Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Max	Min	
State Development Loans (SDLs) representing the CRISIL IBX SDL Index – June 2027	95%	100%	Medium to High
Money Market instruments including Triparty Repo, GSec/SDLs [^] , T-Bills and units of Overnight & Liquid Mutual Fund Schemes	0%	5%	Low

*PSU Bond includes CPSE - Central Public Sector Enterprises; CPSU – Central Public Sector Unit; CFI – Central Public Financial Institution and bonds issued by other government owned entities.

[^] G-sec/SDLs having a residual maturity upto one year.

The Scheme may also take exposure to: Derivatives up to 50% of the net assets of the Scheme. The scheme may take debt derivatives position based on the opportunities available subject to the guidelines issued by SEBI from time to time and in line with the overall investment objective of the scheme. These may be taken to hedge the portfolio, rebalance the same or to undertake any other strategy. The cumulative gross exposure through debt, derivative positions and repo transactions on government securities and such other securities/assets as may be permitted by SEBI from time to time subject to regulatory approvals, if any, shall not exceed 100% of the net assets of the scheme

The net assets of the scheme will be invested in stocks constituting the underlying index. This would be done by investing in the stocks comprising the index. The scheme shall endeavour to maintain the same weightage they represent in the index. The scheme may take exposure in derivative instruments upto 20% of the net assets of the scheme.

UTI NIFTY SDL Plus AAA PSU Bond Apr 2028 75:25 Index Fund			
Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Max	Min	
State Development Loans (SDLs) representing the SDL portion of NIFTY SDL Plus AAA PSU Bond Apr 2028 75:25 Index Bonds issued by PSU* and other Government organizations representing the bonds portion of Nifty SDL Plus AAA PSU Bond Apr 2028 75:25 Index	95%	100%	Medium to High
Money Market instruments including Triparty Repo, GSec/SDLs [^] , T-Bills and units of Overnight & Liquid Mutual Fund Schemes	0%	5%	Low

UTI NIFTY SDL Plus AAA PSU Bond Apr 2026 75:25 Index Fund			
Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Max	Min	
State Development Loans (SDLs) representing the SDL portion of NIFTY SDL Plus AAA PSU Bond Apr 2026 75:25 Index Bonds issued by PSU* and other Government organizations representing the bonds portion of Nifty SDL Plus AAA PSU Bond Apr 2026 75:25 Index	95%	100%	Medium to High
Money Market instruments including Triparty Repo, GSec/SDLs [^] , T-Bills and units of Overnight & Liquid Mutual Fund Schemes	0%	5%	Low

UTI Long Duration Fund			
Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Debt and Money Market Instruments	0%	100%	Low to Medium

*PSU Bond includes CPSE - Central Public Sector Enterprises; CPSU – Central Public Sector Unit; CPFI – Central Public Financial Institution and bonds issued by other government owned entities.

[^] G-sec/SDLs having a residual maturity upto one year.

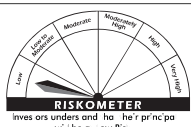
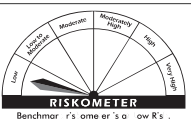
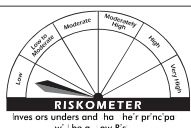
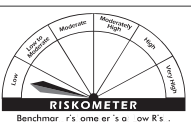




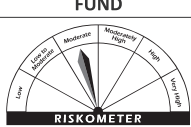


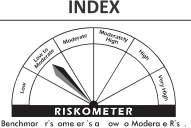

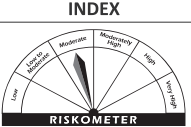




The Scheme may also take exposure to: Derivatives up to 50% of the net assets of the Scheme. The scheme may take debt derivatives position based on the opportunities available subject to the guidelines issued by SEBI from time to time and in line with the overall investment objective of the scheme. These may be taken to hedge the portfolio, rebalance the same or to undertake any other strategy. The cumulative gross exposure through debt, derivative positions and repo transactions on government securities and such other securities/assets as may be permitted by SEBI from time to time subject to regulatory approvals, if any, shall not exceed 100% of the net assets of the scheme

The net assets of the scheme will be invested in stocks constituting the underlying index. This would be done by investing in the stocks comprising the index. The scheme shall endeavour to maintain the same weightage they represent in the index. The scheme may take exposure in derivative instruments upto 20% of the net assets of the scheme.



















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2	Mr. Amit Premchandani	UTI Dividend Yield Fund	34
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3	Mr. Amit Sharma	UTI Arbitrage Fund (along with Mr Sharwan Kumar Goyal)	52
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7	Mr. Karthikraj Lakshmanan	UTI MNC Fund	35
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9	Mr Sachin Trivedi	UTI Infrastructure Fund	37
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		UTI Nifty 500 Value 50 Index Fund*	-
		UTI Nifty 50 Equal Weight Index Fund*	-
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12	Mr. Sunil Madhukar Patil	UTI Children's Career Fund - Savings Plan (Debt Portion)	59
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16	Ms Preethi RS	UTI Banking & Financial Services Fund	38





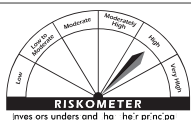
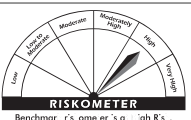






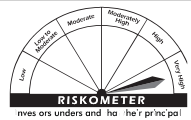
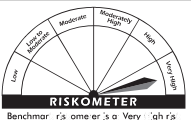


*Assistant Fund Manager is Mr. Ayush Jain

Scheme name	This product is suitable for investors who are seeking*	Riskometer	Benchmark Riskometer
UTI ARBITRAGE FUND Refer Page no 52	<ul style="list-style-type: none"> Capital appreciation over medium to long term Takes advantage of arbitrage opportunities in cash and derivative market without taking any directional/unhedged position in either equity or derivative instruments 	UTI ARBITRAGE FUND 	NIFTY 50 ARBITRAGE INDEX 
UTI OVERNIGHT FUND Refer Page no 66	<ul style="list-style-type: none"> Reasonable income over one day with capital preservation. Investment in overnight securities. 	UTI OVERNIGHT FUND 	CRISIL LIQUID OVERNIGHT INDEX 
UTI FLOATER FUND Refer Page no 71	<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 	CRISIL LOW DURATION DEBT INDEX 
UTI TREASURY ADVANTAGE FUND Refer Page no 70	<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 	CRISIL LOW DURATION DEBT A-I INDEX 
UTI CORPORATE BOND FUND Refer Page no 74	<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 	CRISIL CORPORATE BOND B-II INDEX 
UTI LIQUID CASH PLAN Refer Page no 67	<ul style="list-style-type: none"> Steady and reasonable Income over short-term with capital preservation. Investment in money market securities & high quality debt. 	UTI LIQUID CASH PLAN 	CRISIL LIQUID DEBT A-I INDEX 
UTI DYNAMIC BOND FUND Refer Page no 79	<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 	CRISIL DYNAMIC BOND A-III INDEX 
UTI MONEY MARKET FUND Refer Page no 68	<ul style="list-style-type: none"> Reasonable Income with high level of liquidity over short-term. Investment in money market securities. 	UTI MONEY MARKET FUND 	CRISIL MONEY MARKET A-I INDEX 
UTI SHORT TERM INCOME FUND Refer Page no 72	<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 	CRISIL SHORT DURATION DEBT A-II INDEX 

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

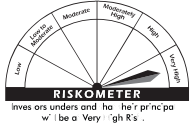

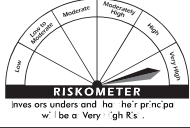
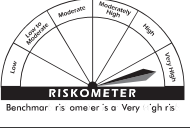
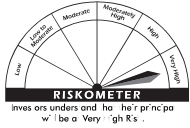

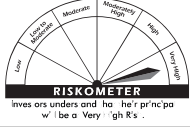

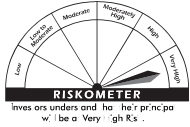



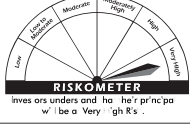

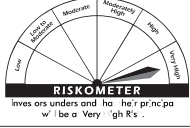
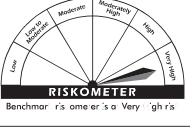


Scheme name	This product is suitable for investors who are seeking*	Riskometer	Benchmark Riskometer
UTI GILT FUND Refer Page no 81	<ul style="list-style-type: none"> Credit risk free return over the medium to long term Investment in sovereign securities issued by the Central Government and / or a State Government and / or any security unconditionally guaranteed by the Central Government and / or a State Government. 	UTI GILT FUND  Investors understand that their principal will be at Moderate Risk.	CRISIL DYNAMIC GILT INDEX  Benchmark riskometer is at Moderate Risk.
UTI ULTRA SHORT TERM FUND Refer Page no 69	<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 DEBT B-I INDEX  Benchmark riskometer is at Moderate Risk.
UTI BANKING AND PSU DEBT FUND Refer Page no 73	<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.
UTI MEDIUM TERM FUND Refer Page no 77	<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 DEBT B-III INDEX  Benchmark riskometer is at Moderate Risk.
UTI BOND FUND Refer Page no 80	<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 DEBT A-III INDEX  Benchmark riskometer is at Moderate Risk.
UTI GILT FUND WITH 10 YEAR CONSTANT DURATION Refer Page no 82	<ul style="list-style-type: none"> Reasonable income over long term Investment in government securities having a constant maturity of 10 years 	UTI GILT FUND WITH 10 YEAR CONSTANT DURATION  Investors understand that their principal will be at Moderate Risk.	CRISIL 10 YEAR GILT INDEX  Benchmark riskometer is at Moderate Risk.
UTI EQUITY SAVINGS FUND Refer Page no 57	<ul style="list-style-type: none"> Long-term capital appreciation and income Investment in equity & equity related instruments, arbitrage opportunities, and investments in debt and money market opportunities. 	UTI EQUITY SAVINGS FUND  Investors understand that their principal will be at Moderately High Risk.	CRISIL EQUITY SAVINGS INDEX  Benchmark riskometer is at Moderately High Risk.
UTI CREDIT RISK FUND Refer Page no 75	<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 DEBT C-II INDEX  Benchmark riskometer is at High Risk.
UTI REGULAR SAVINGS FUND Refer Page no 53	<ul style="list-style-type: none"> Long-term capital appreciation and regular income over medium-term Investment in equity instruments (maximum 25%) and fixed income securities (debt and money market securities) 	UTI REGULAR SAVINGS FUND  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.

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Scheme name	This product is suitable for investors who are seeking*	Riskometer	Benchmark Riskometer
UTI UNIT LINKED INSURANCE PLAN Refer Page no 55	<ul style="list-style-type: none"> Long Term Capital Appreciation Investment in equity instruments (maximum-40%) and debt Instruments 	UTI UNIT LINKED INSURANCE PLAN 	NIFTY 50 HYBRID COMPOSITE DEBT 50:50 INDEX 
UTI RETIREMENT BENEFIT PENSION FUND Refer Page no 61	<ul style="list-style-type: none"> Long Term Capital Appreciation Investment in equity instruments (maximum-40%) and debt/ Money market Instruments 	UTI RETIREMENT BENEFIT PENSION FUND 	CRISIL SHORT TERM DEBT HYBRID 60+40 INDEX 
UTI CHILDREN'S CAREER FUND - SAVINGS PLAN Refer Page no 59	<ul style="list-style-type: none"> Long Term Capital Appreciation Investment in equity instruments (maximum-40%) and debt Instruments 	UTI CHILDREN'S CAREER FUND - SAVINGS PLAN 	CRISIL SHORT TERM DEBT HYBRID 60+40 INDEX 
UTI MULTI ASSET FUND Refer Page no 50	<ul style="list-style-type: none"> Long-term capital appreciation Investment in equity, debt and Gold ETFs with a minimum allocation of 10% in each asset class 	UTI MULTI ASSET FUND 	CUSTOMIZED BENCHMARK[^] 
UTI HYBRID EQUITY FUND Refer Page no 48	<ul style="list-style-type: none"> Long term capital appreciation Investment in equity instruments (maximum-80%) and fixed income securities (debt and money market securities) 	UTI HYBRID EQUITY FUND 	CRISIL HYBRID 35+65 AGGRESSIVE INDEX 
UTI NIFTY 50 INDEX FUND Refer Page no 41	<ul style="list-style-type: none"> Capital growth in tune with the index returns Passive investment in equity instruments comprised in Nifty 50 index 	UTI NIFTY 50 INDEX FUND 	NIFTY 50 TRI 
UTI NIFTY NEXT 50 INDEX FUND Refer Page no 42	<ul style="list-style-type: none"> Capital growth in tune with the index returns Passive investment in equity instruments comprised in Nifty Next 50 index 	UTI NIFTY NEXT 50 INDEX FUND 	NIFTY NEXT 50 TRI 
UTI BANKING AND FINANCIAL SERVICES FUND Refer Page no 38	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in equity and equity related securities of companies engaged in banking and financial services activities. 	UTI BANKING AND FINANCIAL SERVICES FUND 	NIFTY FINANCIAL SERVICES TRI 

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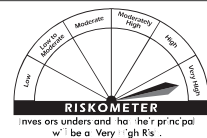
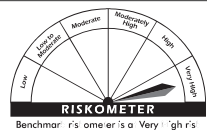
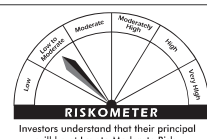
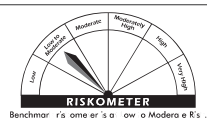
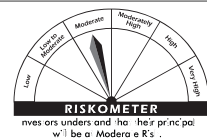

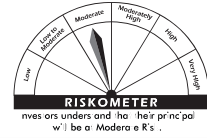



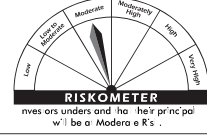
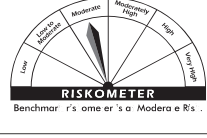
[^]S&P BSE 200 TRI (65%), CRISIL Composite Bond Index (25%) & Price of Gold (10%)

Scheme name	This product is suitable for investors who are seeking*	Riskometer	Benchmark Riskometer
UTI MASTERSHARE UNIT SCHEME Refer Page no 24	<ul style="list-style-type: none"> Long term capital appreciation. Investment predominantly in equity instruments of large cap companies. 	UTI MASTERSHARE UNIT SCHEME 	S&P BSE 100 TRI 
UTI HEALTHCARE FUND Refer Page no 39	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in equity and equity related securities in the Healthcare Services Sector. 	UTI HEALTHCARE FUND 	S&P BSE HEALTHCARE TRI 
UTI TRANSPORTATION AND LOGISTICS FUND Refer Page no 40	<ul style="list-style-type: none"> Long term capital appreciation. Investment predominantly in equity and equity related securities of the companies engaged in the transportation and logistics sector. 	UTI TRANSPORTATION & LOGISTICS FUND 	NIFTY TRANSPORTATION & LOGISTICS TRI 
UTI FLEXI CAP FUND Refer Page no 29	<ul style="list-style-type: none"> Long term capital appreciation Investment in equity instruments of companies with good growth prospects across the market capitalization spectrum. 	UTI FLEXI CAP FUND 	NIFTY 500 TRI 
UTI VALUE OPPORTUNITIES FUND Refer Page no 27	<ul style="list-style-type: none"> Long term capital appreciation Investment in equity instruments following a value investment strategy across the market capitalization spectrum. 	UTI VALUE OPPORTUNITIES FUND 	NIFTY 500 TRI 
UTI INDIA CONSUMER FUND Refer Page no 36	<ul style="list-style-type: none"> Long term capital growth Investment in equity instruments of companies that are expected to benefit from the changing consumer aspirations, changing lifestyle and growth of consumption 	UTI INDIA CONSUMER FUND 	NIFTY INDIA CONSUMPTION TRI 
UTI CHILDREN'S CAREER FUND - INVESTMENT PLAN Refer Page no 63	<ul style="list-style-type: none"> Long term capital appreciation Investment in equity instruments (above 70%) and debt instruments. 	UTI CHILDREN'S CAREER FUND - INVESTMENT PLAN 	NIFTY 500 TRI 
UTI LONG TERM EQUITY FUND (TAX SAVING) Refer Page no 31	<ul style="list-style-type: none"> Long term capital growth. Investment in equity instruments of companies that are believed to have growth potential. 	UTI LONG TERM EQUITY FUND 	NIFTY 500 TRI 
UTI DIVIDEND YIELD FUND Refer Page no 34	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in Dividend Yielding equity and equity related securities 	UTI DIVIDEND YIELD FUND 	NIFTY 500 TRI 

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Scheme name	This product is suitable for investors who are seeking*	Riskometer	Benchmark Riskometer
UTI CORE EQUITY FUND Refer Page no 25	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in equity instruments of both large cap and mid cap companies 	UTI CORE EQUITY FUND 	NIFTY LARGEMID CAP 250 TRI 
UTI MNC FUND Refer Page no 35	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in equity and equity related securities of Multi-National companies 	UTI MNC FUND 	NIFTY MNC TRI 
UTI INFRASTRUCTURE FUND Refer Page no 37	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in equity and equity related securities of companies forming part of the infrastructure sector. 	UTI INFRASTRUCTURE FUND 	NIFTY INFRASTRUCTURE TRI 
UTI MID CAP FUND Refer Page no 28	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in mid cap companies 	UTI MID CAP FUND 	NIFTY MID CAP 150 TRI 
UTI SMALL CAP FUND Refer Page no 29	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly equity and equity related securities of small cap companies 	UTI SMALL CAP FUND 	NIFTY SMALL CAP 250 TRI 
UTI NIFTY200 MOMENTUM 30 INDEX FUND Refer Page no 43	<ul style="list-style-type: none"> Capital growth in tune with the index returns Passive investment in equity instruments comprised in Nifty200 Momentum 30 Index 	UTI NIFTY200 MOMENTUM 30 INDEX FUND 	NIFTY 200 MOMENTUM 30 TRI 
UTI FOCUSED EQUITY FUND Refer Page no 30	<ul style="list-style-type: none"> Long term capital Growth Investment in equity & equity related securities across market capitalization in maximum 30 stocks 	UTI FOCUSED EQUITY FUND 	NIFTY 500 TRI 
UTI S&P BSE SENSEX INDEX FUND Refer Page no 44	<ul style="list-style-type: none"> Capital growth in tune with the index returns Passive investment in equity instruments comprised in S&P BSE Sensex Index 	UTI S&P BSE SENSEX INDEX FUND 	S&P BSE SENSEX TRI 
UTI NIFTY MID CAP 150 QUALITY 50 INDEX FUND Refer Page no 45	<ul style="list-style-type: none"> Capital growth in tune with the index returns Passive investment in equity instruments comprised in Nifty Mid Cap 150 Quality 50 Index 	UTI NIFTY MID CAP 150 QUALITY 50 INDEX FUND 	NIFTY MID CAP 150 QUALITY 50 TRI 

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Scheme name	This product is suitable for investors who are seeking*	Riskometer	Benchmark Riskometer
UTI S&P BSE LOW VOLATILITY INDEX FUND Refer Page no 46	<ul style="list-style-type: none"> Capital growth in tune with the index returns Passive investment in equity instruments comprised in S&P BSE Low Volatility Index 	UTI S&P BSE LOW VOLATILITY INDEX FUND 	S&P BSE LOW VOLATILITY TRI 
UTI NIFTY SDL PLUS AAA PSU BOND APR 2026 75:25 INDEX FUND Refer Page no 86	<ul style="list-style-type: none"> Income over the target maturity period Investments in PSU Bonds & State Development Loans (SDLs), tracking Nifty SDL Plus AAA PSU Bond Apr 2026 75:25 Index, subject to tracking error 	UTI NIFTY SDL PLUS AAA PSU BOND APR 2026 75:25 INDEX FUND 	NIFTY SDL PLUS AAA PSU BOND APR 2026 75:25 INDEX 
UTI CRISIL SDL MATURITY APRIL 2033 INDEX FUND Refer Page no 83	<ul style="list-style-type: none"> Income over the target maturity period Investments in State Development Loans (SDLs), tracking CRISIL IBX SDL Index April 2033, subject to tracking error. 	UTI CRISIL SDL MATURITY APRIL 2033 INDEX FUND 	CRISIL IBX SDL INDEX – APRIL 2033 
UTI CRISIL SDL MATURITY JUNE 2027 INDEX FUND Refer Page no 84	<ul style="list-style-type: none"> Income over the target maturity period Investments in State Development Loans (SDLs), tracking CRISIL IBX SDL Index June 2027, subject to tracking error 	UTI CRISIL SDL MATURITY JUNE 2027 INDEX FUND 	CRISIL IBX SDL INDEX – JUNE 2027 
UTI NIFTY SDL PLUS AAA PSU BOND APR 2028 75:25 INDEX FUND Refer Page no 85	<ul style="list-style-type: none"> Income over the target maturity period Investments in PSU Bonds & State Development Loans (SDLs), tracking Nifty SDL Plus AAA PSU Bond Apr 2028 75:25 Index, subject to tracking error. 	UTI NIFTY SDL PLUS AAA PSU BOND APR 2028 75:25 INDEX FUND 	NIFTY SDL PLUS AAA PSU BOND APR 2028 75:25 INDEX 
UTI LONG DURATION FUND Refer Page no 87	<ul style="list-style-type: none"> long term wealth creation A debt scheme that invests in debt and money market instruments with an aim to maximise income while maintaining an optimum balance of yield, safety and liquidity 	UTI LONG DURATION FUND 	CRISIL LONG DURATION FUND AIII INDEX 

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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	INF789F01XI1
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	INF789F01SR4
18	UTI Contra Fund	Direct IDCW Plan	INF789F01SS2
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	INF789F01XR4
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	INF789FA1K60
30	UTI Liquid Cash Plan- Institutional	Direct Annual IDCW Plan	INF789FA1K71
31	UTI Dynamic Bond Fund	Direct Quarterly IDCW Plan	INF789F01XB8
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	INF789F01TJ9
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	INF789FB18M3
57	UTI LONG TERM ADVANTAGE FUND - SERIES IV	DIRECT PLAN - IDCW	INF789FC1FD7
58	UTI LONG TERM ADVANTAGE FUND - SERIES V	DIRECT PLAN - IDCW	INF789FC1HS1
59	UTI LONG TERM ADVANTAGE FUND - SERIES VI	DIRECT PLAN - IDCW	INF789FC1V74
60	UTI LONG TERM ADVANTAGE FUND - SERIES VII	DIRECT PLAN - IDCW	INF789FC17D4
61	UTI-BLUECHIP FLEXICAP FUND	Direct IDCW PLAN	INF789F01TV4
62	UTI-BLUECHIP FLEXICAP FUND	Direct IDCW PLAN	INF789F01TW2
63	UTI India Consumer Fund	Direct IDCW PLAN	INF789F01VG1
64	UTI India Consumer Fund	Direct IDCW PLAN	INF789F01VH9
65	UTI-Mid Cap Fund	Direct IDCW PLAN	INF789F01TY8
66	UTI-MID CAP FUND	Direct IDCW PLAN	INF789F01TZ5
67	UTI-MNC Fund	Direct IDCW PLAN	INF789F01UB4
68	UTI-MNC Fund	Direct IDCW PLAN	INF789F01UC2
69	UTI CORE EQUITY FUND	Direct IDCW PLAN	INF789F01UE8
70	UTI CORE EQUITY FUND	Direct IDCW PLAN	INF789F01UF5
71	UTI REGULAR SAVINGS FUND	Direct Monthly IDCW PLAN	INF789F01UK5
72	UTI REGULAR SAVINGS FUND	Direct Monthly IDCW PLAN	INF789F01UL3
73	UTI REGULAR SAVINGS FUND	Direct PLAN	INF789F01UM1
74	UTI-Money Market Fund -Institutional Plan	Direct Monthly IDCW PLAN	INF789FA1M46
75	UTI-Money Market Fund -Institutional Plan	Direct Monthly IDCW PLAN	INF789FA1M53
76	UTI-Money Market Fund -Institutional Plan	Direct Quarterly IDCW PLAN	INF789FA1M61
77	UTI-Money Market Fund -Institutional Plan	Direct Quarterly IDCW PLAN	INF789FA1M79
78	UTI-Money Market Fund -Institutional Plan	Direct Annual IDCW PLAN	INF789FA1N03
79	UTI-Money Market Fund -Institutional Plan	Direct Annual IDCW PLAN	INF789FA1N11
80	UTI-Mastershare Unit Scheme	Direct IDCW PLAN	INF789F01UQ2
81	UTI-Mastershare Unit Scheme	Direct IDCW PLAN	INF789F01UR0
82	UTI MEDIUM TERM FUND	Direct Annual IDCW PLAN	INF789FB1KL1
83	UTI MEDIUM TERM FUND	Direct Annual IDCW PLAN	INF789FB1KM9
84	UTI MEDIUM TERM FUND	Direct Monthly IDCW PLAN	INF789FB1KF3
85	UTI MEDIUM TERM FUND	Direct Monthly IDCW PLAN	INF789FB1KG1
86	UTI MEDIUM TERM FUND	Direct Quarterly IDCW PLAN	INF789FB1KH9
87	UTI MEDIUM TERM FUND	Direct Quarterly IDCW PLAN	INF789FB1KI7
88	UTI Nifty 50 Index Fund	Direct IDCW PLAN	INF789F01WY2
89	UTI Nifty 50 Index Fund	Direct IDCW PLAN	INF789F01WZ9
90	UTI VALUE OPPORTUNITIES FUND	Direct IDCW PLAN	INF789F01UZ3
91	UTI VALUE OPPORTUNITIES FUND	Direct IDCW PLAN	INF789F01VA4
92	UTI-Rajiv Gandhi Equity Saving Scheme	Direct IDCW PLAN	INF789F01YS0
93	UTI ARBITRAGE FUND	Direct IDCW PLAN	INF789FB1RE1
94	UTI ARBITRAGE FUND	Direct IDCW PLAN	INF789FB1RF8
95	UTI-Short Term Income Fund- Institutional Option	Direct Quarterly IDCW PLAN	INF789FA1R66
96	UTI-Short Term Income Fund- Institutional Option	Direct Quarterly IDCW PLAN	INF789FA1R74
97	UTI-Short Term Income Fund- Institutional Option	Direct Monthly IDCW PLAN	INF789F01XZ7
98	UTI-Short Term Income Fund- Institutional Option	Direct Monthly IDCW PLAN	INF789F01YA8
99	UTI-Short Term Income Fund- Institutional Option	Direct Annual IDCW PLAN	INF789FA1R33
100	UTI-Short Term Income Fund- Institutional Option	Direct Annual IDCW PLAN	INF789FA1R41
101	UTI Multi Asset Fund	Direct IDCW Plan	INF789F01VC0
102	UTI Multi Asset Fund	Direct IDCW Plan	INF789F01VD8
103	UTI CORPORATE BOND FUND	Direct Plan	INF789F1A546
104	UTI CORPORATE BOND FUND	Direct Plan	INF789F1A553

105	UTI CORPORATE BOND FUND	Direct Plan	INF789F1A561
106	UTI CORPORATE BOND FUND	Direct Plan	INF789F1A579
107	UTI CORPORATE BOND FUND	Direct Plan	INF789F1A587
108	UTI CORPORATE BOND FUND	Direct Plan	INF789F1A595
109	UTI CORPORATE BOND FUND	Direct Plan	INF789F1A603
110	UTI CORPORATE BOND FUND	Direct Plan	INF789F1A611
111	UTI EQUITY SAVINGS FUND	Direct Plan	INF789F1A751
112	UTI EQUITY SAVINGS FUND	Direct Plan	INF789F1A769
113	UTI EQUITY SAVINGS FUND	Direct Plan	INF789F1A801
114	UTI EQUITY SAVINGS FUND	Direct Plan	INF789F1A819
115	UTI EQUITY SAVINGS FUND	Direct Plan	INF789F1A843
116	UTI EQUITY SAVINGS FUND	Direct Plan	INF789F1A850
117	UTI - FLOATER FUND	DIRECT PLAN	INF789F1AC33
118	UTI - FLOATER FUND	DIRECT PLAN	INF789F1AC20
119	UTI - FLOATER FUND	DIRECT PLAN	INF789F1A0A1
120	UTI - FLOATER FUND	DIRECT PLAN	INF789F1A0B9
121	UTI - FLOATER FUND	DIRECT PLAN	INF789F1A0C7
122	UTI - FLOATER FUND	DIRECT PLAN	INF789F1A0D5
123	UTI - FLOATER FUND	DIRECT PLAN	INF789F1A0E3
124	UTI - FLOATER FUND	DIRECT PLAN	INF789F1A0F0

Ser. No.	SCHEMEDESC	PLANDESC	ISIN
1	UTI Transportation & Logistics Fund	Regular IDCW Plan	INF789F01281
2	UTI Hybrid Equity Fund	Regular IDCW Plan	INF789F01315
3	UTI Banking & Financial Services Fund	Regular IDCW Plan	INF789F01356
4	UTI Banking & Financial Services Fund	Regular IDCW Plan	INF789F01364
5	UTI Bond Fund	Regular Quarterly IDCW Plan	INF789F01380
6	UTI Bond Fund	Regular Quarterly IDCW Plan	INF789F01398
7	UTI Banking & PSU Debt Fund	Regular Quarterly IDCW Plan	INF789F01223
8	UTI Banking & PSU Debt Fund	Regular Quarterly IDCW Plan	INF789F01321
9	UTI Banking & PSU Debt Fund	Regular Plan - Annual IDCW	INF789F01U46
10	UTI Contra Fund	Regular IDCW Plan	INF789F01414
11	UTI Contra Fund	Regular IDCW Plan	INF789F01422
12	UTI Credit Risk Fund	Regular Quarterly IDCW Plan	INF789F01RA2
13	UTI Credit Risk Fund	Regular Quarterly IDCW Plan	INF789F01R80
14	UTI Dynamic Bond Fund	Regular Quarterly IDCW Plan	INF789F01I00
15	UTI Dynamic Bond Fund	Regular Quarterly IDCW Plan	INF789F01J7
16	UTI DIVIDEND YIELD FUND	Regular IDCW Plan	INF789F01448
17	UTI DIVIDEND YIELD FUND	Regular IDCW Plan	INF789F01455
18	UTI Energy Fund	Regular IDCW Plan	INF789F01471
19	UTI Energy Fund	Regular IDCW Plan	INF789F01489
20	UTI FLEXI CAP FUND	Regular IDCW Plan	INF189A01053
21	UTI FLEXI CAP FUND	Regular IDCW Plan	INF789F01505
22	UTI Long Term Equity Fund (Tax Saving)	Regular IDCW Plan	INF789F01521
23	UTI ULTRA SHORT TERM FUND	REGULAR - DAILY IDCW PLAN	INF789F01554
24	UTI - GSEC-INVESTMENT PLAN	IDCW PLAN	INF789F01612
25	UTI - GSEC-INVESTMENT PLAN	IDCW PLAN	INF789F01620
26	UTI GIIT FUND	REGULAR IDCW PLAN	INF789F01646
27	UTI GIIT FUND	REGULAR IDCW PLAN	INF789F01653
28	UTI HEALTHCARE FUND	REGULAR IDCW PLAN	INF789F01679
29	UTI HEALTHCARE FUND	REGULAR IDCW PLAN	INF789F01687
30	UTI-Services Industries Fund	IDCW PLAN	INF789F01703
31	UTI-Services Industries Fund	IDCW PLAN	INF789F01711
32	UTI-Infrastructure Fund	IDCW PLAN	INF789F01737
33	UTI-Infrastructure Fund	IDCW PLAN	INF789F01745
34	UTI - LONG TERM ADVANTAGE FUND - SERIES III	REGULAR PLAN - IDCW	INF789F01B7
35	UTI LONG TERM ADVANTAGE FUND - SERIES IV	REGULAR PLAN - IDCW	INF789F01B1
36	UTI LONG TERM ADVANTAGE FUND - SERIES V	REGULAR PLAN - IDCW	INF789F01H05
37	UTI LONG TERM ADVANTAGE FUND - SERIES VI	REGULAR PLAN - IDCW	INF789F01V58
38	UTI LONG TERM ADVANTAGE FUND - SERIES VII	REGULAR PLAN - IDCW	INF789F01S58
39	UTI-BIWECHIP FLEXICAP FUND	IDCW PLAN	INF789F01760
40	UTI-BIWECHIP FLEXICAP FUND	IDCW PLAN	INF789F01778
41	UTI India Consumer Fund	IDCW PLAN	INF789F01CF3
42	UTI India Consumer Fund	IDCW PLAN	INF789F01CG1
43	UTI-Mid Cap Fund	IDCW	INF789F01794
44	UTI-Mid Cap Fund	IDCW	INF789F01802
45	UTI-MNC Fund	IDCW PLAN	INF789F01828
46	UTI-MNC Fund	IDCW PLAN	INF789F01836
47	UTI CORE EQUITY FUND	REGULAR IDCW PLAN	INF189A01046
48	UTI CORE EQUITY FUND	REGULAR IDCW PLAN	INF789F01851
49	UTI-Mastershare Unit Scheme	IDCW PLAN	INF189A01038
50	UTI-Mastershare Unit Scheme	IDCW PLAN	INF789F01950
51	UTI Nifty 50 Index Fund	IDCW PLAN	INF789F01JL6
52	UTI Nifty 50 Index Fund	IDCW PLAN	INF789F01JM4
53	UTI VALUE OPPORTUNITIES FUND	REGULAR IDCW PLAN	INF789F01AE0
54	UTI VALUE OPPORTUNITIES FUND	REGULAR IDCW PLAN	INF789F01AF7
55	UTI-Rajiv Gandhi Equity Saving Scheme	RETAIL IDCW PLAN	INF789F01Y04
56	UTI ARBITRAGE FUND	REGULAR IDCW PLAN	INF789F01RH4
57	UTI ARBITRAGE FUND	REGULAR IDCW PLAN	INF789F01R12
58	UTI Multi Asset Fund	Regular IDCW Plan	INF789F01AN1
59	UTI Multi Asset Fund	Regular IDCW Plan	INF789F01A09
60	UTI CORPORATE BOND FUND	Regular Plan	INF789F1A447
61	UTI CORPORATE BOND FUND	Regular Plan -	INF789F1A454
62	UTI CORPORATE BOND FUND	Regular Plan	INF789F1A462
63	UTI CORPORATE BOND FUND	Regular Plan	INF789F1A470
64	UTI CORPORATE BOND FUND	Regular Plan	INF789F1A488
65	UTI CORPORATE BOND FUND	Regular Plan	INF789F1A496
66	UTI CORPORATE BOND FUND	Regular Plan	INF789F1A504
67	UTI CORPORATE BOND FUND	Regular Plan	INF789F1A512
68	UTI EQUITY SAVINGS FUND	Regular Plan	INF789F1A728
69	UTI EQUITY SAVINGS FUND	Regular Plan	INF789F1A736
70	UTI EQUITY SAVINGS FUND	Regular Plan	INF789F1A785
71	UTI EQUITY SAVINGS FUND	Regular Plan	INF789F1A793
72	UTI EQUITY SAVINGS FUND	Regular Plan	INF789F1A827
73	UTI EQUITY SAVINGS FUND	Regular Plan	INF789F1A835
74	UTI - FLOATER FUND	REGULAR PLAN	INF789F1ACP1
75	UTI - FLOATER FUND	REGULAR PLAN	INF789F1ACQ9
76	UTI - FLOATER FUND	REGULAR PLAN	INF789F1ACR7
77	UTI - FLOATER FUND	REGULAR PLAN	INF789F1ACS5
78	UTI - FLOATER FUND	REGULAR PLAN	INF789F1ACT3
79	UTI - FLOATER FUND	REGULAR PLAN	INF789F1ACU1
80	UTI - FLOATER FUND	REGULAR PLAN	INF789F1ACV9
81	UTI - FLOATER FUND	REGULAR PLAN	INF789F1ACW7

Schemes ISIN - more Plan/options wise available in UTIMF web site as per link

[https://docs.utimf.com/v1/AUTH_5b9dd00b-8132-4a21-a800-](https://docs.utimf.com/v1/AUTH_5b9dd00b-8132-4a21-a800-711111810cee/UTIContainer/Details%20of%20ISIN%20for%20Demat%20Account-Open%20Ended%20Schemes20190821-055050.xlsx)

[711111810cee/UTIContainer/Details%20of%20ISIN%20for%20Demat%20Account-Open%20Ended%20Schemes20190821-055050.xlsx](https://docs.utimf.com/v1/AUTH_5b9dd00b-8132-4a21-a800-711111810cee/UTIContainer/Details%20of%20ISIN%20for%20Demat%20Account-Open%20Ended%20Schemes20190821-055050.xlsx)

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ATTENTION

UTI SCUP Outstanding Unit holding Accounts

Due to closure of the UTI Senior Citizens Unit Plan (UTI-SCUP) as of 18/02/2008 SCUP unitholders who have still not submitted their Membership Certificate for redeeming/switching the outstanding units, may submit the same alongwith the duly filled in Forms to our Registrar & Transfer Agent for UTI-SCUP UTI Infrastructure Technology And Services Limited, Plot No.3, Sector 11, CBD Belapur, Navi Mumbai 400614 or to our nearest UTI Financial Centre.

Members are requested to get their signature attested by their Banker where they are having their Bank account (under their official seal mentioning Name, Designation and Employee no. of the Attesting Authority), as over a period of time the Member's signature might have undergone changes.

For any assistance in this regard you may also directly contact Ms. Chaitali Patil at UTI Corporate Office over phone at 022-267931188 or mail him at chaitali.patil@utiitsl.com

For any assistance in this regard you may also directly contact Mr. Kishor Paunikar, Associate Vice President, Department of Operations at UTI Corporate Office over phone at 022-66786253 or mail him at kishor.paunikar@uti.co.in

Fund Manager : An employee of the asset management company such as a mutual fund or life insurer, who manages investments of the scheme. He is usually part of a larger team of fund managers and research analysts.

Application Amount for Fresh Subscription : This is the minimum investment amount for a new investor in a mutual fund scheme.

Minimum Additional Amount : This is the minimum investment amount for an existing investor in a mutual fund scheme.

Yield to Maturity : The Yield to Maturity or the YTM is the rate of return anticipated on a bond if held until maturity. YTM is expressed as an annual rate. The YTM factors in the bond's current market price, par value, coupon interest rate and time to maturity.

SIP : SIP or systematic investment plan works on the principle of making periodic investments of a fixed sum. It works similar to a recurring bank deposit. For instance, an investor may opt for an SIP that invests ` 500 every 15th of the month in an equity fund for a period of three years.

NAV : The NAV or the net asset value is the total asset value per unit of the mutual fund after deducting all related and permissible expenses. The NAV is calculated at the end of every business day. It is the value at which the investor enters or exits the mutual fund.

Benchmark : A group of securities, usually a market index, whose performance is used as a standard or benchmark to measure investment performance of mutual funds, among other investments. Some typical benchmarks include the Nifty, Sensex, BSE200, BSE500, 10-Year Gsec.

Entry Load : A mutual fund may have a sales charge or load at the time of entry and/or exit to compensate the distributor/agent.

Entry load is charged at the time an investor purchases the units of a mutual fund. The entry load is added to the prevailing NAV at the time of investment. For instance, if the NAV is ` 100 and the entry load is 1%, the investor will enter the fund at ` 101.

Note: SEBI, vide circular dated June 30, 2009 has abolished entry load

Exit Load : Exit load is charged at the time an investor redeems the units of a mutual fund. The exit load is reduced from the prevailing NAV at the time of redemption. The investor will receive redemption proceed at net value of NAV less Exit load. For instance if the NAV is ` 100 and the exit load is 1%, the investor will receive ` 99.

Modified Duration : Modified duration is the price sensitivity and the percentage change in price for a unit change in yield

Standard Deviation : Standard deviation is a statistical measure of the range of an investment's performance. When a mutual fund has a high standard deviation, it means its range of performance is wide, implying greater volatility.

Sharpe Ratio : The Sharpe Ratio, named after its founder, the Nobel Laureate William Sharpe, is a measure of risk-adjusted returns. It is calculated using standard deviation and excess return to determine reward per unit of risk.

Beta : Beta is a measure of an investment's volatility vis-à-vis the market. Beta of less than 1 means that the security will be less volatile than the market. A beta of greater than 1 implies that the security's price will be more volatile than the market.

AUM : AUM or Assets Under Management refers to the recent / updated cumulative market value of investments managed by a mutual fund or any investment firm.

Holdings : The holdings or the portfolio is a mutual fund's latest or updated reported statement of investments/securities. These are usually displayed in terms of percentage to net assets or the rupee value or both. The objective is to give investors an idea of where their money is being invested by the fund manager.

Nature of Scheme : The investment objective and underlying investments determine the nature of the mutual fund scheme. For instance, a mutual fund that aims at generating capital appreciation by investing in stock markets is an equity fund or growth fund. Likewise, a mutual fund that aims at capital preservation by investing in debt markets is a debt fund or income fund. Each of these categories may have sub-categories.

Rating Profile : Mutual funds invest in securities after evaluating their creditworthiness as disclosed by the ratings. A depiction of the mutual fund in various investments based on their ratings becomes the rating profile of the fund. Typically, this is a feature of debt funds.

Enclosed debt exposure for identifying Perpetual Bonds/AT1 Bonds/Tier II Bonds



Haq, ek behtar zindagi ka.

ISIN	Bank	Security	Type
INE028A08083	BANK OF BARODA	8.5% UNCD BOB (T-1) PERP SR-VI.	Basel III Additional Tier I Bond
INE028A08117	BANK OF BARODA	8.65% UNCD BOB (T-1) PERP SR-IX	Basel III Additional Tier I Bond
INE028A08190	BANK OF BARODA	7.44% UNCD BOB (SR-23) 03/01/2030	Basel III Tier 2 Bond
INE028A08208	BANK OF BARODA	7.84% UNNCD BOB (SR-24) 15/01/2035	Basel III Tier 2 Bond
INE040A08393	HDFC BANK LTD.	8.44% URNCD HDFC BANK SR-1-28/12/28	Infrastructure Bond
INE062A08157	STATE BANK OF INDIA	8.15% UNCD SBI-(PERP)TR-I-SR-IV	Basel III Tier 1 bond
INE090A08UC2	ICICI BANK LTD	9.90%UNCD ICICI BANKPERP-28/12/2023	Basel III Tier 1 bond
INE238A08344	AXIS BANK LTD.	9.15% URNCD AXIS BANK-31.12.22	Basel II Lower Tier 2 Bond
INE428A08101	ALLAHABAD BANK	9.53% URNCD ALL BK SR4--27/12/29	Basel III Tier 2 Bond
INE434A08075	UNION BANK OF INDIA	7.98%UNCR BONDS-24/10/2027	Basel III Tier 2 Bond
INE528G08345	YES BANK LTD.	8% URNCD YESBANK LTD 30/09/2026	Infrastructure Bond
INE528G08352	YES BANK LTD.	9.5% UNCD YES BANK(PERP)-23/12/2021	Basel III Additional Tier I Bond
INE528G08394	YES BANK LTD.	9% UNCD YES BANK(PERP)-18/10/2022	Basel III Additional Tier I Bond
INE667A08104	CANARA BANK	9.8%UNCD SYND BK(V)PERP25/07/2022.	Basel III Tier 1 bond
INE692A08086	UNION BANK OF INDIA	9.08% UNCD UNION BANK(PERP)XXIV	Basel III Additional Tier I Bond
INE160A08159	PUNJAB NATIONAL BANK	-	Tier II Bonds (under Basel III)
INE062A08173	STATE BANK OF INDIA	-	Tier I bonds under Basel III -
Perpetual			
INE062A08249	STATE BANK OF INDIA	-	Tier I bonds under Basel III -
Perpetual			
INE084A08151	BANK OF INDIA	-	Tier II Bonds (under Basel III)
INE062A08173	STATE BANK OF INDIA	-	Tier I bonds under Basel III -
Perpetual			
INE692A08094	UNION BANK OF INDIA	-	Tier II Bonds (under Basel III)
INE062A08249	STATE BANK OF INDIA	-	Tier I bonds under Basel III -
Perpetual			
INE084A08151	BANK OF INDIA	-	Tier II Bonds (under Basel III)
INE062A08249	STATE BANK OF INDIA	-	Tier I bonds under Basel III -
Perpetual			
INE476A08100	CANARA BANK	-	Tier I bonds under Basel III -
Perpetual			
INE692A08094	UNION BANK OF INDIA	-	Tier II Bonds (under Basel III)
INE434A08075	UNION BANK OF INDIA	-	Tier II Bonds (under Basel III)
INE476A08100	CANARA BANK	-	Tier I bonds under Basel III -
Perpetual			
INE692A08094	UNION BANK OF INDIA	-	Tier II Bonds (under Basel III)
INE692A08094	UNION BANK OF INDIA	-	Tier II Bonds (under Basel III)
INE476A08100	CANARA BANK	-	Tier I bonds under Basel III -
Perpetual			

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2. Mr. Shiva Kumar
3. Ms. Mukeeta Pramit Jhaveri
4. Mr. Venkatraman Srinivasan

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2. Mr. Flemming Madsen
3. Mr. Deepak Kumar Chatterjee
4. Mr. N Seshadri
5. Mr. Srivatsa Desikamani
6. Mr. Imtaiyazur Rahman
7. Mr. Rajeev Kakar
8. Mrs. Jayashree Vaidhyathanan
9. Mrs. Dipali H Sheth
10. Mr. Kiran Kumar Taranika

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GLOSSARY

Fund Manager: An employee of the asset management company such as a mutual fund or life insurer, who manages investments of the scheme. He is usually part of a larger team of fund managers and research analysts.

Application Amount for Fresh Subscription: This is the minimum investment amount for an existing investor in a mutual fund scheme.

Minimum Addition Amount: This is the minimum investment amount for an existing investor in a mutual fund scheme.

Yield to Maturity: The Yield to Maturity or the YTM is the rate of return anticipated on a bond if held until maturity. YTM is expressed as an annual rate and time to maturity.

SIP: SIP or systematic investment plan works on the principle of making periodic investments of a fixed sum. It works similar to a recurring bank deposit. For instance and investor may opt for a SIP that invests Rs. 500 every 15th of the month in an equity fund for a period of three years.

NAV: The NAV or the net asset value is the total assets value per unit of the mutual fund after deducting all related and permissible expenses. The NAV is calculated at the end of every business day. It is the value at which the investor enters or exits the mutual fund.

Benchmark: A group of securities, usually a market index, whose performance is used as a standard or benchmark to measure investment performance of mutual funds, among other investments. Some typical benchmarks include the Nifty, Sensex, BSE200, BSE500, 10-Year Gsec.

Entry Load: A mutual fund may have a sales charge or load at the time of entry and/or exit to compensate the distributor/agent.

Entry Load is charged at the time an investor purchases the units of a mutual fund. The entry load is added to the prevailing NAV at the time of investment. For instance, if the NAV is Rs. 100 and the entry load is 1% the investor will enter the fund at Rs. 101.

Exit Load: Exit load is charged at the time an investor redeems the units of a mutual fund. The exit load is reduced from the prevailing NAV at the time of redemption. The investor will receive redemption proceeds at net value of NAV less Exit Load. For instance if the NAV is Rs. 100 and the exit load is 1%, the investor will receive Rs.99.

Note: SEBI, vide circular dated June 30, 2009 has abolished entry load and mandated that the upfront commission to distributors will be paid by the investor directly to the distributor, based on his assessment of various factors including the service rendered by the distributor."

Modified Duration: Modified duration is the price sensitivity and the percentage change in price for a unit change in yield

Standard Deviation: A statistical measure of the historical volatility of a Fund or portfolio. More generally, a measure of the extent to which numbers are spread around their average. Lower the measure, lesser the volatility of the returns of the Fund, The Standard Deviation has been computed by taking Daily returns of the Fund over the past three years.

Sharpe Ratio: The Sharpe Ratio, named after its founder, the Nobel Laureate William Sharpe, is a measure of risk-adjusted returns. It is calculated using standard deviation and excess return to determine reward per unit or risk.

Beta: A quantitative measure of the volatility of a given portfolio relative to the respective Benchmark. A Beta above 1 is more volatile than the Benchmark, while a Beta below 1 is less volatile. Beta is computed as "Covariance of NAV returns vs Index Returns" divided by "Variance of index returns" based on daily returns for the past three years.

AUM: AUM or assets under management refers to the recent / updated cumulative market value of investments managed by a mutual fund or any investment firm.

Holdings: The holdings or the portfolio is a mutual fund's latest or updated reported statement or investments/securities. These are usually displayed in terms of percentage to net assets or the rupee value or both. The objective is to give investors an idea of where their money is being invested by the fund manager.

Nature of Scheme: The investment objective and underlying investments determine the nature of the mutual fund scheme. For instance, a mutual fund that aims at generating capital appreciation by investing in preservation by investing in debt markets is a debt fund or income fund. Each of these categories may have subcategories.

Rating Profile: Mutual funds invest in securities after evaluating their creditworthiness as disclosed by the ratings. A depiction of the mutual fund in various investments based on their ratings becomes the rating profile of the fund. Typically, this is a feature of debt funds.

Overweight/Underweight: Indicates the Fund Managers' active decision to hold an overweight/underweight position relative to the benchmark. Fund Managers seek to overweight certain positions they expect to outperform their benchmark and underweight those they believe will underperform.

Macaulay Duration: The Macaulay duration is the weighted average term to maturity of the cash flows from a bond. The weight of each cash flow is determined by dividing the present value of the cash flow by the price. The Macaulay duration calculation takes the weighted average time before a bondholder would receive the bond's cash flows. The Macaulay duration of the portfolio is essentially an average of the duration of bonds within the portfolio, accounting for what percentage of the total portfolio each bond represents. The Macaulay duration of a zero-coupon bond would be equal to the bond's maturity.

Market Capitalizations: As per the SEBI circular SEBI/HO/MD/DF3/CIR/P/2017/114 of Oct 06 2017 a definition has been provided of large cap, mid cap and small cap as follows.

- a) Large Cap: 1st - 100th company in terms of full market capitalization
- b) Mid Cap: 101st - 250th company in terms of full market capitalization
- c) Small Cap: 251st company onwards in terms of full market capitalization.

Median Market Cap vs Weighted Average Market Cap

Median is a denoting the market capitalization value at the mid-point of cumulative weight.

P/B: Price to Book | **P/E:** Price to Earnings | **RoE:** Return on Equity

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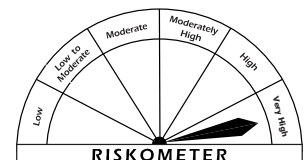
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