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## UTI LONG TERM EQUITY FUND (TAX SAVING)

UTI Long Term Equity Fund (tax saving) is an open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit.  
\*On investment of ₹1,50,000 per annum for the highest tax bracket of 30% U/S 80C of the Income Tax Act, 1961. (As per prevailing tax laws).

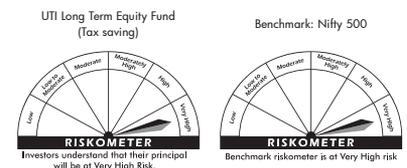
### UTI Long Term Equity Fund (Tax Saving)

This product is suitable for investors who are seeking:

- Long term capital growth
- Investment in equity instruments of companies that are believed to have growth potential

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

Risk-o-meter for the fund is based on the portfolio ending February 28, 2022. The Risk-o-meter of the fund/s is/are evaluated on monthly basis and any changes to Risk-o-meter are disclosed vide addendum on monthly basis, to view the latest addendum on Risk-o-meter, please visit addenda section on <https://utimf.com/forms-and-downloads/>



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• Portfolio

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

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

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Attention : Unit Holders

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

\* Proposed category



## Your Outcomes As An Investor Will Depend On How You React To Events

**Vetri Subramaniam**

Chief Investment Officer

**“When I had all the answers, the questions changed.”**

– Paul Coelho, Author

This is the fate of every investor — just when you think you've finally understood the market, the issue of concern changes. If having to cope with the raging pandemic or the trajectory of inflation and Central Bank policies were not enough, investors had to shift focus to the military conflict in Ukraine this last month.

With questions of humanitarian crisis looming large, investors are now having to ponder over the implications of this exogenous shock or the shock caused by outside influences. But, as before, there can be no easy answers. The military conflict and subsequent economic sanctions have added yet another dimension to the supply chain disruption, thereby providing a further impetus to inflationary pressures. This shock is likely to dampen both global growth and output. The repercussions, on the Indian and the global economy, will depend on how long the conflict drags on.

For investors, it is important to understand that Russia and Ukraine are significant suppliers in global supply chains, spanning natural gas, crude oil, coal, steel, nickel and agricultural products such as wheat, corn and edible oil. In this interconnected world, a critical link in the chain has now been broken and there are likely to be further surprises as the situation unfurls.

The weaponisation of the financial system and how sanctions and restrictions are being used during this conflict will be the subject matter of much analysis, since these will have repercussions on how sovereign nations view the safety provided by their Foreign Exchange reserves.

Central bank reserves, not held in gold in the vaults of central banks, are claims on balances held with other participants of the global financial system. However, a central bank that has been disconnected from the financial system can no longer access those reserves. Think of it like having money in your bank account, which you access through your mobile phone. And, suddenly you no longer have a mobile network signal or the app does not let you log in. Although the money is still in your bank account, you can no longer access it or use it for transactions. The Foreign Exchange reserves that you built, for days of crisis, are no longer available to you.

As of March 2 of this year, the Bloomberg commodity index had already spiked higher by 22.6% YTD, while Brent crude oil prices spiked higher by 45% YTD. Current prices are higher by nearly US \$40 per barrel, compared to the price during the Oct-Dec 21 quarter.

In the last 12 months, India's net imports amount to 1.25 billion barrels of crude oil. At current prices that would add US \$50 billion to India's import bill over the course of the next 12 months if prices remain at this elevated level. Further higher cost for gas, coal, edible oil and fertiliser could potentially add another US \$35 billion to India's import bill as per estimates (Credit Suisse).

However, these numbers come to bear only if prices remain unchanged for a full year. In other words, the longer the conflict persists the more pain it would inflict economically. If, on the other hand, the disruption is resolved within a few weeks, then the negative impact would be significantly lower.

**... because as we know, there are known knowns; there are things we know we know. We also know there are known unknowns; that is to say there are some things we do not know. But there are also unknown unknowns — the ones we don't know we don't know.**

– Donald Rumsfeld, US Secretary of Defense

As an investor, the playing field is almost always full of unexpected events. Risks arise from occurrences that are beyond one's vision or expectation. And, the risks that one can see and estimate are discounted by markets quite efficiently. It is the unknown unknowns that create both 'upside risk and downside risk'.

Since they are not discounted in market prices, unforeseen developments can change perceptions and modify the assumed trajectory of the economy and associated variables. The risk is even higher when valuations are rich, because rich valuations imply a benign and cheery view of the future. Cheaper valuations, on the other hand, suggest that the implied expectations of the market price are muted, ensuring these valuations are less vulnerable to shocks and that they do not discount potential positive surprises in the future.

The correction in the market has finally pulled large cap valuation on a Trailing P/E & Forward P/E basis into the fair value territory (March 7, 2022). In this case, fair value being considered as the zone of valuations within one standard deviation of the long-term average. However, mid and small cap indices are yet to do the same.

Most investors may recollect the 2013 taper tantrum, when India was significantly negatively impacted. Back, then, India's macro-economic variables were vulnerable even before the event. This time around, India's macro-economic variables are in a healthy condition. Real long-term yields in India, adjusted for inflation, compare favorably to yields in the US, which suggests that the degree of normalisation required in the US is higher than that required in India.

The trajectory of the current account deficit in India was well within the comfort zone of the RBI as of the quarter ended December 21. Further, bank balance sheets (Net NPAs) are in their best health in more than a decade, as is corporate leverage. The realistic budget math provides a degree of flexibility for the government to use tax cuts to offset the pressure from the increase in crude oil prices. However, if the conflict in Ukraine persists, the stress will increase. For both fiscal and monetary policies, this requires a delicate balancing act and calls for flexibility and agility in responses from policy makers.

**It's not what happens to you but how you react to it that matters.**

– Epictetus, Greek philosopher

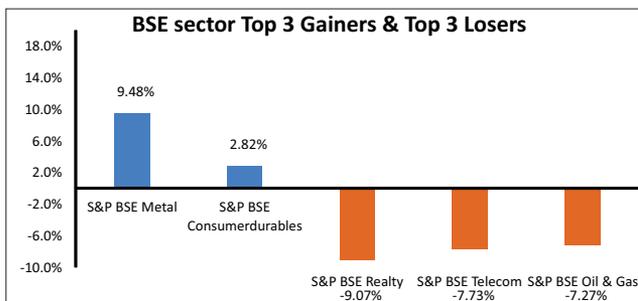
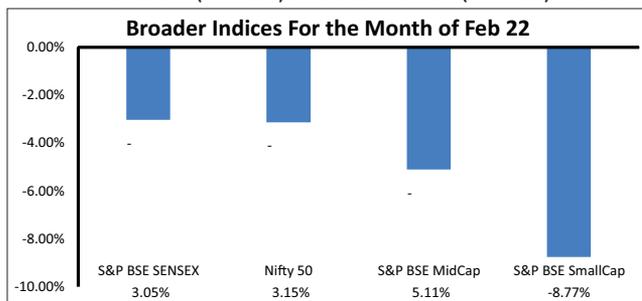
The Greek stoic philosopher may not have had investment in mind when he made his statement over 2000 years ago, but investors would do well to follow his guidance.

Stick to your asset allocation plan, since it was designed to meet your financial goals keeping in mind there would be bumps in the road. Systematic investment was designed to help you navigate the volatility inherent in equities — buying more units when prices are lower and less units when prices are higher. Your outcomes as an investor will be determined not by events but by how you react to such events.

## Equity Market

Global market sentiment was impacted in February 2022 owing to tensions between Russia and Ukraine resulting in a sell-off. FIIs remained net sellers with DIIs compensating for the sell-off. The bellwether indices S&P BSE Sensex and Nifty 50 slipped by 3.05% and 3.15% respectively, while S&P BSE Mid-Cap and S&P BSE Small-Cap plunged by 5.11% and 8.77% respectively.

On the BSE sectorial front, S&P BSE Metal (up 9.48%) and S&P BSE Consumerdurables (2.82%) were the gainers, while S&P BSE Realty (-9.07%), S&P BSE Telecom (-7.73%) and S&P BSE Oil (-7.27%) were the losers.

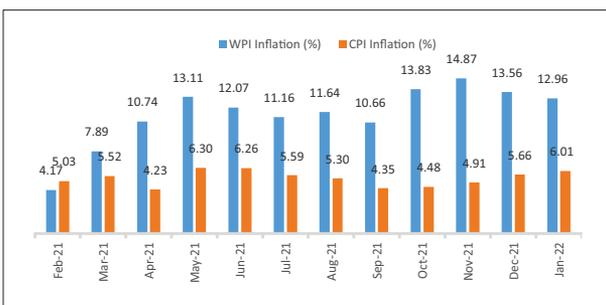


Source for numbers: BSE and NSE and leading business dailies. (February 2022)

## Debt Market

Retail inflation (CPI) trended to a seven-month high of 6.01% per cent in February 2022, piercing the medium-term inflation target of 4%+/-2% set by the RBI. CPI trended higher owing to hardening of food prices, which surged to a 14-month high of 5.43%, as also an unfavourable base.

Wholesale price-based inflation (WPI), in February 2022 was 12.96% from 13.56% a month earlier. WPI has remained in double digits for the tenth consecutive month. January WPI remained high owing to (YoY) rise in prices of mineral oils, crude petroleum & natural gas, basic metals, chemicals and chemical products and food articles, among other items.



Growth rate of eight core industries came in at 3.7% in February 2022 (4.1% in December 2021), vis-à-vis the same period last year. For the nine-month period of April 2021 -February 2022, the core industries growth rate was 11.6%. Decline in core industries output is of some concern and shows that the economy by some measures is still grappling with pandemic related concerns.

Industrial output fell to a 10-month low of 0.4% in December 2021, dragged down by manufacturing, capital goods, and consumer durables output, combined with an unfavourable base. In absolute terms, the general index level of the Index of Industrial Production (IIP) was higher than pre-pandemic levels seen in December 2019, but the impact of the Omicron restrictions may get reflected in the industrial

output data later.

Increase in credit offtake is a positive sign for economic growth - non-food bank credit surged 8.3% YoY in January 2021, rising discernibly from 5.9% a year ago. Size-wise, credit to medium industries posted double-digit growth of 74.7%, against 21.8% a year ago. However, economic output growth is likely to be sluggish from the third wave of the pandemic and related restrictions. Also, ongoing geopolitical tensions, constraints in supply bottlenecks, coal, power, and semiconductor shortages continue to hurt manufacturing output. Amidst the gloom from recent events, the results season provides much relief with the earnings performance of key benchmark companies for the latest quarter. Many companies reported robust numbers in revenue and earnings.

Source for numbers: Leading business dailies (February 2022)

BIZZ BUZZ



Amit Premchandani, senior vice-president & fund manager (equity), UTI AMC

# 'India's economic activity strengthening, but recovery remains uneven'

Low credit growth, low cement demand, high unemployment rates reflecting that economic recovery still remains patchy

The third wave driven by Omicron variant is less lethal as compared to previous waves with low mortality, but high transmission. The lockdowns have been partial, impacting limited economic activity. Service sector, which was trailing in terms of recovery specially, travel/ tourism/ entertainment sector remain impacted, while most of the other sectors are expected to see low impact.

"Robust GST and direct tax collections, export growth, PMI in 54-55 range suggest economic expansion is gaining traction. However, low credit growth, low cement demand, high unemployment rates is reflecting that economic recovery still remain uneven," says **Amit Premchandani**, senior vice-president & fund manager (equity), UTI AMC, in an exclusive interview with Bizz Buzz

**KUMUD DAS**

2022 has started on a cautious note like Omicron cases, rate hikes, liquidity, and partial lockdown, How do you view the situation?

Thankfully, the third wave driven by Omicron variant is less lethal as compared to previous waves with low mortality, but high transmission. Hence the lockdowns have been partial, impacting limited economic activity. Service sector, which was trailing in terms of recovery specially, travel/ tourism/ entertainment sector remain impacted, while most of the other sectors are expected to see low impact.

Monetary policy normalization and fiscal support tempering down across the globe will be the key events for global markets in CY22. Both are likely to act as headwinds, however, normalization of services sector and opening up of restrictions will act as tailwinds.

RBI has been following an accommodative policy and is likely to remain cautious on sharp changes in policy until the recovery gains further ground, however, US fed is likely to follow faster normalization given inflation has been trending significantly above expectations accompanied by low unemployment while real rates still remain significantly negative.

Valuation of the broader markets is at the upper end of long-term ranges. NIFTY50, post the recent correction, is trading at close to 20x Fwd. PE, which is still expensive, on the positive side, earnings growth has revived and is expected to be over 30 per cent in FY22. A small correction in the markets post the sharp rally over last 18 months is part and parcel of the cycle.

Given that the starting point of val-

uation is high, investors should temper the expectations of return in the short term.

What do you think about the shape of economic recovery? What indicators are you using to make that judgement?

Robust GST and direct tax collections, export growth, PMI in 54-55 range suggest economic expansion is gaining traction. However, low credit growth, low cement demand, high unemployment rates are reflecting that economic recovery still remains uneven.

some companies, steel price have started correcting over the last few months hence profitability is likely to trend down from all time high levels. Valuations are at higher end of historical ranges.

Are your planning to make any changes in the allocation of UTI banking and financial services fund in view of the recent measures taken by RBI?

As far as Banking, financial services and insurance (BFSI) fund is concerned our views are as follows:

- Corporate credit cycle has peaked

should go up and lending models will be driven by ability to source stable funding.

- Growth runway for insurance and asset management is long, capital requirement is low, profitability of large players is robust
- Disintermediation of saving as well as lending will continue
- Portfolio allocation will remain tilted to private banks and non-lending business like insurance.

How is the hike in US inflation likely to impact Indian equity markets?

Inflation in US has been on multi decade high, it appears some part of it is driven by supply side factors which may be transitory in nature, while some of it is driven by goods demand recovering much faster than expected. As the fed fund rates are now at close to zero, real rates in US as well as large part of the developed world are sharply negative which

across the world including India which have been beneficiary of Fed monetary policy through FII channel. Some of these flows are likely to reverse and we have already seen that in the form of net FII outflows over last few months. Increasingly we have seen DII flows act as a balancing force to FII outflows specially, if outflows are driven by external factors.

Valuations seem to be rich which has resulted in selloffs by FIIs. At what PE will the Indian markets be interesting to the FIIs

Earnings growth and multiple are interlinked, multiple expansion over last 18 month have been largely driven by sharp increase in earnings growth. Even now earnings are expected to be up 18-20 per cent in FY23 after likely growth of over 30 per cent in FY22. Such sharp earning growth is on the back of almost a decade of muted corporate profitability. As long as

earning growth is robust, multiple compression will be limited. On the other hand, as rates move up driven by inflation scare in developed markets, cost of equity

Valuation of the broader markets is at the upper end of long-term ranges. Nifty-50, post the recent correction, is trading at close to 20x Fwd. PE, which is still expensive, on the positive side, earnings growth has revived and is expected to be over 30 per cent in FY22. A small correction in the markets post the sharp rally over last 18 months is part and parcel of the cycle. Given that the starting point of valuation is high, investors should temper the expectations of return in the short term

Power and metals, which include some major PSU brands, were some of the industries that performed significantly in 2021. Do you believe these industries will continue to be a priority in 2022?

Our assessment of sector or companies is largely ownership neutral. Power sector is seeing climate change driven moves towards renewables, thermal power is low growth sector, while distribution may see privatisation driven reforms. Auction-based tariffs for renewable power are low and outsized returns from new capacity addition are unlikely. Ferrous as well as non-ferrous metal prices have seen a dream run in H1CY21 which have led to robust profitability of the sector, with steel sector EBITDA/tonne at all-time highs for

- Slippages run rates in corporate expected to fall sharply
- Corporate credit cost are trending at multi year lows
- NCLT resolution process need to be streamlined
- Credit growth muted, expected to pick up
- Largely driven by retail, which in turn seeing greater penetration of unsecured loans and demand for mortgages.
- Corporate credit will pick up from low base driven by working capital demand
- Private banks and select NBFC likely to gain market share while PSBs may see profitability improving as corporate credit cost are at multi year lows.
- Retail deposit franchise value

Inflation in US has been on multi decade high, it appears some part of it is driven by supply side factors which may be transitory in nature, while some of it is driven by goods demand recovering much faster than expected. As the fed fund rates are now at close to zero, real rates in US as well as large part of the developed world are sharply negative which need to normalise

need to normalise. US fed is now guiding for withdrawal of ultra-loose monetary policy initiated during the pandemic. This will have implication on asset price throughout the world as cost of money is likely to normalise from very low levels currently. This should lead to cost of equity moving up

moves up which has inverse relation with PE multiple, hence it will act as headwind. Finally current yield difference between 10 year bond and earning yields is 1.9 per cent suggesting equities are much more expensive as compared to bonds. Hence, investors need to adjust the return expectation accordingly.

03/02/2022 03:00 PM KUD



VETRI  
SUBRAMANIAM

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Respond to this content at  
vetricha@vetri.com

## BUDGET'S FOCUS IS ON DISCIPLINED SPENDING

In the run-up to the budget, discussions centered around the swift V-shaped recovery in the growth trajectory of India and the need to convert this into a self-sustaining growth upcycle. Below the surface of the V-shaped recovery lies the unevenness of the recovery which has been aptly described as a 'K-shaped' recovery.

We must separate the intention and tenor of the budget from execution. India's ability to address the imbalance can be served by growing the size of the pie rather than sole focus on correcting the imbalance. In that context, the budget's focus is on disciplined spending, with a focus on capital expenditure which has a multiplier effect to support growth.

The finance minister has announced an increase in the capital expenditure for FY23 by a sharp 35.4% to a record 17.50 trillion from 12.94 trillion in FY22. The capex in FY23 is 2.2 times the amount spent during the pre-pandemic levels (2019-20). However, effective capex, as per our calculations, including the spend through extra budgetary resources, is likely to grow in low teens, less than the headline but a healthy outcome all the same.

This 'C'—i.e. capex—is the government's choice of policy measure to tackle the unevenness of the recovery by targeting growth. This linkage is also visible in the FM's speech which says the PLI scheme and vision of an AtmaNirbhar Bharat have the potential to create six million jobs and additional production of ₹30 trillion in the next five years. This is being carried forward in this budget—the intention is to address problems faced by domestic industry and help create production capacity and widen the domestic industrial base. In a similar manner, the government has furthered its support to domestic industry by targeting 68% of the defence procurement expenditure to domestic industry, up from 58% last year. Enhanced capital spending on housing and water through the government's flagship programmes also bring about welcome social benefits.

The other option with the government was to increase social security programmes and spending via employment schemes and food programmes. The government has chosen to retain support to such programmes but not expand their scope or introduce new programmes. Any new government scheme has significant design issues and invariably involves long lag time to implement. There is a logic and soundness to the government increasing capex rather than designing and implementing a new programme. The MSME sector and high-contact sectors, particularly hospitality, are among the areas which are in the vulnerable part of the K-shaped recovery. To address the needs of these areas, the government has chosen to extend the timeline for the Emergency Credit Line Guarantee Scheme (ECLGS) scheme to March 2023 and expand the support by a further ₹ 50,000 crore to ₹ 1 trillion. This fiscal programme supports businesses via increased credit availability to enable them to overcome the challenges posed by the pandemic.

A budget must balance income and expenditure, and the gap must be financed by borrowings. Here, we find ourselves more challenged. Fiscal consolidation in FY23 is lower than what the market was hoping for. The deficit is estimated at 6.4% for FY23 against a revised 6.9% for FY22. The good news is that the mathematics appears credible, but the size of the government borrowing programme was a negative surprise—the effective borrowing programme of ₹ 11.3 trillion is significantly higher than last year. This has caused the bond market to worry, with yields on the benchmark 10-year sovereign bond spiking higher by nearly 16 basis points. The budget is an annual exercise, but should follow a medium-term plan and minimize disruptions to citizens and businesses on account of frequent tax changes and fiddles. This stability in tax policies that we have witnessed recently is a very welcome development. The government has taken a calculated risk and gone for growth over fiscal consolidation. If we can execute as well as we have our covid-19 vaccine programme, then the upturn in growth may well prove to be self-sustaining and address the imbalances.

*Views are personal.*

Key Features	UTI MASTERSHARE UNIT SCHEME			UTI CORE EQUITY FUND			UTI FLEXI CAP FUND			UTI VALUE OPPORTUNITIES FUND		
<b>Fund Category</b>	Large Cap Fund			Large & Mid Cap Fund			UTI Flexi Cap Fund			Value Fund		
<b>Type of Scheme</b>	An open ended equity scheme predominantly investing in large cap stocks			An open ended equity scheme investing in both large cap and mid cap stocks			An open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks			An open ended equity scheme following a value investment strategy		
<b>Investment Objective</b>	The objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of large cap companies. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.			The objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of large cap and mid cap companies. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.			The primary objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of companies in a flexible manner across the market capitalization spectrum. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.			The primary objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of companies across market capitalization spectrum. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.		
<b>Entry Load/ Exit Load</b>	<b>Entry Load</b>	<b>Holding Period</b>	<b>Exit Load</b>	<b>Entry Load</b>	<b>Holding Period</b>	<b>Exit Load</b>	<b>Entry Load</b>	<b>Holding Period</b>	<b>Exit Load</b>	<b>Entry Load</b>	<b>Holding Period</b>	<b>Exit Load</b>
	Please refer to pg. 10			Please refer to pg. 11			Please refer to pg. 12			Please refer to pg. 13		
<b>Plans/Options(Regular/Direct)</b>	Growth option IDCW option with Payout and Reinvestment CanServe facility available			Growth option IDCW option with Payout and Reinvestment			Growth option IDCW option with Payout and Reinvestment			Growth option IDCW option with Payout and Reinvestment		
<b>SIP/SWP/STRIP</b>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<b>Fund Size ~</b>	9600.05 Cr			1235.05 Cr			24406.76 Cr			6597.17 Cr		
<b>Expense Ratio@ (%)</b>	Regular: 1.78, Direct : 1.13			Regular: 2.63, Direct : 1.96			Regular: 1.55, Direct : 0.93			Regular: 1.86, Direct :1.25		
<b>Benchmark Index</b>	S&P BSE 100			Nifty Large Midcap 250			Nifty 500			Nifty 500		

Key Features	UTI MID CAP FUND			UTI DIVIDEND YIELD FUND			UTI MNC FUND			UTI INDIA CONSUMER FUND		
<b>Fund Category</b>	Mid Cap			Dividend Yield Fund			Thematic - MNC			Thematic – Consumption		
<b>Type of Scheme</b>	An open ended equity scheme predominantly investing in mid cap stocks			An open ended equity scheme predominantly investing in Dividend Yielding stocks			An open ended equity scheme following the theme of investing predominantly in equity and equity related securities of Multi-National Companies			An open ended equity scheme following the theme of changing consumer aspirations, changing lifestyle and growth of consumption		
<b>Investment Objective</b>	The objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of mid cap companies. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.			The objective of the scheme is to generate long term capital appreciation and income by investing predominantly in Dividend yielding equity and equity related securities. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.			The primary objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of multinational companies. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.			The objective of the scheme is to generate long term capital appreciation by investing predominantly in companies that are expected to benefit from the growth of consumption, changing demographics, consumer aspirations and lifestyle. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.		
<b>Entry Load/ Exit Load</b>	<b>Entry Load</b>	<b>Holding Period</b>	<b>Exit Load</b>	<b>Entry Load</b>	<b>Holding Period</b>	<b>Exit Load</b>	<b>Entry Load</b>	<b>Holding Period</b>	<b>Exit Load</b>	<b>Entry Load</b>	<b>Holding Period</b>	<b>Exit Load</b>
	Please refer to pg. 14			Please refer to pg. 17			Please refer to pg. 18			Please refer to pg. 19		
<b>Plans/Options(Regular/Direct)</b>	Growth option IDCW option with Payout and Reinvestment			Growth option IDCW option with Payout and Reinvestment			Growth option IDCW option with Payout and Reinvestment			Growth option IDCW option with Payout and Reinvestment		
<b>SIP/SWP/STRIP</b>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<b>Fund Size ~</b>	6626.32 Cr			2961.65 Cr			2452.70 Cr			374.83 Cr		
<b>Expense Ratio@ (%)</b>	Regular: 1.78, Direct : 0.97			Regular: 2.04, Direct : 1.49			Regular: 2.06, Direct : 1.25			Regular: 2.91, Direct : 2.37		
<b>Benchmark Index</b>	Nifty Midcap 150			Nifty 500			Nifty MNC			Nifty India Consumption		

Key Features	UTI INFRASTRUCTURE FUND			UTI BANKING AND FINANCIAL SERVICES FUND			UTI HEALTHCARE FUND			UTI TRANSPORTATION & LOGISTICS FUND		
<b>Fund Category</b>	Thematic – Infrastructure			Sectoral – Banking & Financial Services			Sectoral – Healthcare			Sectoral – Transportation & Logistics		
<b>Type of Scheme</b>	An open ended equity scheme following the Infrastructure theme			An open ended equity scheme investing in Banking and Financial Services Sector			An open ended equity scheme investing in the Healthcare Services Sector			An open ended equity scheme investing in transportation and logistics sector		
<b>Investment Objective</b>	The investment objective of the Scheme is to provide long term capital appreciation by investing predominantly in equity and equity related securities of companies engaged either directly or indirectly in the infrastructure areas of the Indian economy. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.			The objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of companies/ institutions engaged in the banking and financial services activities. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.			The primary objective of the scheme is to generate long term capital appreciation by investing predominantly in equities and equity related securities of companies/ institutions engaged in the Healthcare Services Sector. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.			The objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of companies engaged in the transportation and logistics sector. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.		
<b>Entry Load/ Exit Load</b>	<b>Entry Load</b>	<b>Holding Period</b>	<b>Exit Load</b>	<b>Entry Load</b>	<b>Holding Period</b>	<b>Exit Load</b>	<b>Entry Load</b>	<b>Holding Period</b>	<b>Exit Load</b>	<b>Entry Load</b>	<b>Holding Period</b>	<b>Exit Load</b>
	Please refer to pg. 20			Please refer to pg. 21			Please refer to pg. 22			Please refer to pg. 23		
<b>Plans/Options(Regular/Direct)</b>	Growth option IDCW option with Payout and Reinvestment			Growth option IDCW option with Payout and Reinvestment			Growth option IDCW Option with Payout and Reinvestment			Growth option IDCW Option with Payout and Reinvestment		
<b>SIP/SWP/STRIP</b>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<b>Fund Size ~</b>	1456.82 Cr			742.68 Cr			770.24 Cr			1628.17 Cr		
<b>Expense Ratio@ (%)</b>	Regular: 2.25, Direct : 1.90			Regular: 2.20, Direct : 1.43			Regular: 2.29, Direct : 1.17			Regular: 2.13, Direct : 1.09		
<b>Benchmark Index</b>	Nifty Infrastructure			Nifty Financial Services			S&P BSE Healthcare			UTI Transportation & Logistics Fund Index		

~(Monthly Average as on 28<sup>th</sup> February 2022)

Minimum Investment Amount refer page No. 62

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

# FUNDS AT A GLANCE



Haq, ek behtar zindagi ka.

Key Features	UTI LONG TERM EQUITY FUND (TAX SAVING)			UTI SMALL CAP FUND			UTI NIFTY200 MOMENTUM 30 INDEX FUND			UTI NIFTY INDEX FUND		
<b>Fund Category</b>	ELSS			Small Cap Fund			Index Fund			Index Fund		
<b>Type of Scheme</b>	An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit			An open-ended equity scheme predominantly investing in small cap stocks			UTI Nifty 200 Momentum 30 Index Fund is an open-ended scheme replicating/tracking the Nifty200 Momentum 30 Index			An open ended scheme replicating/ tracking Nifty 50 index		
<b>Investment Objective</b>	The primary objective of the scheme is to invest predominantly in equity and equity related securities of companies across the market capitalization spectrum. securities shall also include fully/partly convertible debentures/bonds.			The objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of small cap companies. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.			The investment objective of the scheme is to provide returns that, before expenses, closely correspond to the total returns of the securities as represented by the underlying index, subject to tracking error. However, there is no guarantee or assurance that the investment objective of the scheme will be achieved.			The principal investment objective of the scheme is to invest in stocks of companies comprising Nifty 50 index and endeavour to achieve return equivalent to Nifty 50 Index by "passive" investment. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.		
<b>Entry Load/ Exit Load</b>	<b>Entry Load</b>	<b>Holding Period</b>	<b>Exit Load</b>	<b>Entry Load</b>	<b>Holding Period</b>	<b>Exit Load</b>	<b>Entry Load</b>	<b>Holding Period</b>	<b>Exit Load</b>	<b>Entry Load</b>	<b>Holding Period</b>	<b>Exit Load</b>
	Please refer to pg. 24			Please refer to pg. 15			Please refer to pg. 27			Please refer to pg. 25		
<b>Plans/Options(Regular/Direct)</b>	Growth option IDCW Option with Payout			Growth option IDCW option with Payout			Growth option			Growth option IDCW option with Payout and Reinvestment		
<b>SIP/SWP/STRIP</b>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<b>Fund Size ~</b>	2931.98 Cr			1986.88 Cr			1126.99 Cr			6137.71 Cr		
<b>Expense Ratio@ (%)</b>	Regular: 2.26, Direct : 1.22			Regular: 2.27, Direct : 0.37			Regular: 0.92, Direct : 0.40			Regular: 0.31, Direct : 0.21		
<b>Benchmark Index</b>	Nifty 500			Nifty Small Cap 250			Nifty 200 Momentum 30 Index			NIFTY 50		

Key Features	UTI NIFTY NEXT 50 INDEX FUND			UTI HYBRID EQUITY FUND			UTI MULTI ASSET FUND			UTI ARBITRAGE FUND		
<b>Fund Category</b>	Index Fund			Aggressive Hybrid Fund			Multi Asset Allocation			Arbitrage		
<b>Type of Scheme</b>	An open ended scheme replicating / tracking Nifty Next 50 Index.			An open ended hybrid scheme investing predominantly in equity and equity related instruments			An open ended scheme investing in equity, debt and Gold ETFs			An open ended scheme investing in arbitrage opportunities		
<b>Investment Objective</b>	The investment objective of the scheme is to provide returns that, before expenses, closely correspond to the total returns of the securities as represented by the underlying index, subject to tracking error. However there is no guarantee or assurance that the investment objective of the scheme will be achieved.			The primary objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of companies across the market capitalization spectrum. The fund also invests in debt and money market instruments with a view to generate regular income. However, there is no assurance or guarantee that the investment objective of the Scheme would be achieved.			The objective of the Scheme is to achieve long term capital appreciation by investing predominantly in a diversified portfolio of equity and equity related instruments. The fund also invests in debt and money market instruments with a view to generate regular income. The fund also invests in Gold ETFs. The portfolio allocation is managed dynamically. However, there is no assurance or guarantee that the investment objective of the Scheme would be achieved.			The objective of the scheme is to generate capital appreciation through arbitrage opportunities between cash and derivatives market and arbitrage opportunities within the derivative segment and by deployment of surplus cash in debt securities and money market instruments. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.		
<b>Entry Load/ Exit Load</b>	<b>Entry Load</b>	<b>Holding Period</b>	<b>Exit Load</b>	<b>Entry Load</b>	<b>Holding Period</b>	<b>Exit Load</b>	<b>Entry Load</b>	<b>Holding Period</b>	<b>Exit Load</b>	<b>Entry Load</b>	<b>Holding Period</b>	<b>Exit Load</b>
	Please refer to pg. 26			Please refer to pg. 29			Please refer to pg. 30			Please refer to pg. 31		
<b>Plans/Options(Regular/Direct)</b>	Growth option			Growth option IDCW option with Payout and Reinvestment Can Serve facility available			Growth option IDCW option with Payout and Reinvestment			Growth option IDCW option with Payout and Reinvestment CanServe facility available		
<b>SIP/SWP/STRIP</b>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<b>Fund Size ~</b>	1535.81 Cr			4303.00 Cr			870.25 Cr			5837.47 Cr		
<b>Expense Ratio@ (%)</b>	Regular: 0.79, Direct : 0.33			Regular: 1.96, Direct : 1.48			Regular: 1.88, Direct : 0.93			Regular: 0.93, Direct : 0.34		
<b>Benchmark Index</b>	Nifty Next 50			CRISIL Hybrid 35+65 Aggressive Index			65% S&P BSE 200 25% CRISIL Composite Bond Fund 10% Prices of Gold			Nifty 50 Arbitrage		

Key Features	UTI REGULAR SAVINGS FUND			UTI UNIT LINKED INSURANCE PLAN			UTI EQUITY SAVINGS FUND			UTI CHILDREN'S CAREER FUND - SAVINGS PLAN		
<b>Fund Category</b>	Conservative Hybrid Fund			Dynamic Asset Allocation*			Equity Savings			Children's Fund		
<b>Type of Scheme</b>	An open ended hybrid scheme investing predominantly in debt instruments			An open ended tax saving cum insurance scheme.			An open ended scheme investing in equity, arbitrage and debt			An open ended fund for investment for children having a lock-in for at least 5 years or till the child attains age of majority (whichever is earlier)		
<b>Investment Objective</b>	The primary objective of the scheme is to invest predominantly in debt and money market instruments and part of the portfolio into equity/equity related securities with a view to generating income and aim for capital appreciation. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.			Investment objective of the scheme is primarily to provide return through growth in the NAV or through dividend distribution (IDCW) and reinvestment thereof. Amounts collected under the scheme shall generally be invested as follows: (a) Not less than 60% of the funds in debt instruments with low to medium risk profile. (b) Not more than 40% of the funds in equities and equity related instruments.			The investment objective of the Scheme is to provide capital appreciation and income distribution to the investors using arbitrage opportunities, investment in equity / equity related instruments and debt / money market instruments. However, there is no assurance or guarantee that the investment objective of the Scheme would be achieved.			The primary objective of the scheme is to invest predominantly in debt and money market instruments and part of the portfolio into equity & equity related securities with a view to generating income and aim for capital appreciation. However, there is no assurance or guarantee that the investment objective of the Scheme would be achieved.		
<b>Entry Load/ Exit Load</b>	<b>Entry Load</b>	<b>Holding Period</b>	<b>Exit Load</b>	<b>Entry Load</b>	<b>Holding Period</b>	<b>Exit Load</b>	<b>Entry Load</b>	<b>Holding Period</b>	<b>Exit Load</b>	<b>Entry Load</b>	<b>Holding Period</b>	<b>Exit Load</b>
	Please refer to pg. 32			Please refer to pg. 33			Please refer to pg. 34			Please refer to pg. 35		
<b>Plans/Options(Regular/Direct)</b>	Monthly IDCW Option, Flexi IDCW Option, Monthly Payment Plan, Growth Plan Default Plan Growth Plan			10 year Plan / 15 year Plan			(i) Growth Option (ii) IDCW Option with Payout & Reinvestment Facility (iii) Monthly IDCW Option with Payout Facility (iv) Monthly IDCW Option with Reinvestment Facility (v) Quarterly IDCW Option with Payout Facility (vi) Quarterly IDCW Option with Reinvestment Facility			(i) Scholarship Option (ii) Growth Option		
<b>SIP/SWP/STRIP</b>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<b>Fund Size ~</b>	1609.13 Cr			5279.36 Cr			259.85 Cr			4207.14 Cr		
<b>Expense Ratio@ (%)</b>	Regular: 1.82, Direct : 1.27			Regular: 1.62, Direct : 0.88			Regular: 1.53, Direct : 0.70			Regular: 1.77, Direct : 1.61		
<b>Benchmark Index</b>	NIFTY 50 Hybrid Composite Debt 15:85 Index			NIFTY 50 Hybrid Composite Debt 50:50 Index			Crisil Equity Savings Index			CRISIL Short Term Debt Hybrid 60+40 Fund Index		

~(Monthly Average as on 28<sup>th</sup> February 2022)  
Minimum Investment Amount refer page No. 62  
Asset Allocation refer page no. 58-61 \*Proposed Category

# FUNDS AT A GLANCE



Haq, ek behtar zindagi ka.

Low Duration Fund	UTI RETIREMENT BENEFIT PENSION FUND			UTI CHILDREN'S CAREER FUND - INVESTMENT PLAN			UTI OVERNIGHT FUND			UTI LIQUID CASH PLAN		
<b>Fund Category</b>	Retirement Fund			Children's Fund			Overnight Fund			Liquid Fund		
<b>Type of Scheme</b>	An open ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier)			An open ended fund for investment for children having a lock-in for at least 5 years or till the child attains age of majority (whichever is earlier)			An open ended debt scheme investing in overnight securities. Relatively low interest rate risk and Relatively low credit risk.			An open ended liquid scheme. Relatively low interest rate risk and Moderate credit risk.		
<b>Investment Objective</b>	The investment objective of the scheme is primarily to generate a corpus to provide for pension in the form of periodical income / cash flow to the unit holders to the extent of redemption value of their holding after the age of 58 years by investing in a mix of securities comprising of debt & money market instruments and equity & equity related instruments. However, there is no assurance or guarantee that the investment objective of the Scheme would be achieved.			The primary objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of companies across the market capitalization spectrum. However, there is no assurance or guarantee that the investment objective of the Scheme would be achieved.			The investment objective of the scheme is to generate reasonable income, with low risk and high level of liquidity from a portfolio of overnight securities having a maturity of one day. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee /indicate any returns.			The investment objective of the scheme is to generate steady and reasonable income, with low risk and high level of liquidity from a portfolio of debt & money market instruments. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee /indicate any returns.		
<b>Entry Load/ Exit Load</b>	<b>Entry Load</b>	<b>Holding Period</b>	<b>Exit Load</b>	<b>Entry Load</b>	<b>Holding Period</b>	<b>Exit Load</b>	<b>Entry Load</b>	<b>Holding Period</b>	<b>Exit Load</b>	<b>Entry Load</b>	<b>Holding Period</b>	<b>Exit Load</b>
	Please refer to pg. 36			Please refer to pg. 37			Please refer to pg. 39			Please refer to pg. 40		
<b>Plans/Options(Regular/Direct)</b>	Growth Option			Growth option IDCW option Scholarship Option			Growth Option, Periodic Option with payout & reinvestment of IDCW Daily Reinvestment of IDCW Option			Growth option IDCW option		
<b>SIP/SWP/STRIP</b>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<b>Fund Size ~</b>	3596.49 Cr			609.31 Cr			9123.50 Cr			28382.11 Cr		
<b>Expense Ratio@ (%)</b>	Regular: 1.70, Direct : 1.02			Regular: 2.49, Direct : 1.61			Regular: 0.12, Direct : 0.06			Regular: 0.24, Direct : 0.14		
<b>Benchmark Index</b>	CRISIL Short Term Debt Hybrid 60+40 Fund Index			Nifty 500			CRISIL Overnight Index			CRISIL Liquid Fund Index		
<b>Key Features</b>	UTI MONEY MARKET FUND			UTI ULTRA SHORT TERM FUND			UTI TREASURY ADVANTAGE FUND			UTI FLOATER FUND		
<b>Fund Category</b>	Money Market Fund			Ultra Short Duration Fund			Low Duration Fund			Floater		
<b>Type of Scheme</b>	An open ended debt scheme investing in money market instruments. Relatively low interest rate risk and Moderate credit risk.			An open ended ultra-short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 months and 6 months. Moderate interest rate risk and Moderate credit risk.			An open ended low duration debt scheme investing in instruments such that the Macaulay duration of the portfolios is between 6 months and 12 months. Moderate interest rate risk and Moderate credit risk.			UTI Floater Fund is an open ended debt scheme predominantly investing in floating rate instruments (including fixed rate instruments converted to floating rate exposures using swaps/derivatives). Relatively high interest rate risk and Moderate credit risk.		
<b>Investment Objective</b>	The investment objective of the scheme is to generate reasonable income with high level of liquidity in a portfolio of money market instruments. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.			The investment objective of the scheme is to generate reasonable income with low volatility through investment in a portfolio comprising of debt & money market instruments. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.			The investment objective is to generate reasonable income for its investors consistent with high liquidity by investing in a portfolio of debt & money market instruments. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee /indicate any returns.			The investment objective of the scheme is to generate reasonable returns and reduce interest rate risk by investing in a portfolio comprising predominantly of floating rate instruments and fixed rate instruments swapped for floating rate returns. The Scheme may also invest a portion of its net assets in fixed rate debt securities and money market instruments. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.		
<b>Entry Load/ Exit Load</b>	<b>Entry Load</b>	<b>Holding Period</b>	<b>Exit Load</b>	<b>Entry Load</b>	<b>Holding Period</b>	<b>Exit Load</b>	<b>Entry Load</b>	<b>Holding Period</b>	<b>Exit Load</b>	<b>Entry Load</b>	<b>Holding Period</b>	<b>Exit Load</b>
	Please refer to pg. 41			Please refer to pg. 42			Please refer to pg. 43			Please refer to pg. 44		
<b>Plans/Options(Regular/Direct)</b>	Growth option IDCW option			Growth Option Daily IDCW Reinvestment Option Weekly IDCW Reinvestment Option Flexi IDCW Option Fortnightly/Monthly/Quarterly/Half Yearly/Annual Payout & Reinvestment IDCW Option			(Daily/Weekly/Fortnightly/ Monthly/Quarterly/Half-Yearly/ Annual/Flexi) and Growth Option			Growth Option Quarterly IDCW Option Half Yearly IDCW Option Annual IDCW Option Flexi IDCW Option both payout & reinvestment facilities		
<b>SIP/SWP/STRIP</b>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<b>Fund Size ~</b>	8129.72 Cr			2107.29 Cr			3568.72 Cr			2880.58 Cr		
<b>Expense Ratio@ (%)</b>	Regular: 0.28, Direct : 0.19			Regular: 0.95, Direct : 0.37			Regular: 0.43, Direct : 0.28			Regular: 0.86, Direct : 0.36		
<b>Benchmark Index</b>	CRISIL Money Market Index			CRISIL Ultra Short Term Debt Index			CRISIL Low Duration Debt Index			CRISIL Low Duration Debt Index		
<b>Key Features</b>	UTI SHORT TERM INCOME FUND			UTI BANKING AND PSU DEBT FUND			UTI CORPORATE BOND FUND			UTI CREDIT RISK FUND		
<b>Fund Category</b>	Short Duration Fund			Banking and PSU Fund			Corporate Bond Fund			Credit Risk Fund		
<b>Type of Scheme</b>	UTI Short Term Income Fund is an open ended short term debt scheme investing in instruments such that the Macaulay duration of portfolio is between 1 year and 3 years. Relatively high interest rate risk and Moderate credit risk.			An open ended debt scheme predominantly investing in debt instruments of Banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds. A 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. A Relatively High interest rate risk and Relatively Low Credit Risk.			UTI Credit Risk Fund is an open ended debt scheme predominantly investing in AA and below rated corporate bonds (excluding AA+ rated corporate bonds). A Relatively High interest rate risk and Relatively High Credit Risk.		
<b>Investment Objective</b>	The investment objective of the scheme is to generate reasonable income, with low risk and high level of liquidity from a portfolio of debt & money market instruments. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.			The investment objective of the scheme is to generate reasonable income, with low risk and high level of liquidity from a portfolio of predominantly debt & money market securities issued by Banks, Public Sector Undertakings (PSUs), Public Financial Institutions (PFIs) and Municipal Bonds. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.			The investment objective of the scheme is to generate optimal returns by investing predominantly in AA+ and above rated corporate bonds. However, there can be no assurance that the investment objective of the scheme will be realized. The Scheme does not guarantee / indicate any returns.			The investment objective of the scheme is to generate reasonable income and capital appreciation by investing minimum of 65% of total assets in AA and below rated corporate bonds (excluding AA+ rated corporate bonds). However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.		
<b>Entry Load/ Exit Load</b>	<b>Entry Load</b>	<b>Holding Period</b>	<b>Exit Load</b>	<b>Entry Load</b>	<b>Holding Period</b>	<b>Exit Load</b>	<b>Entry Load</b>	<b>Holding Period</b>	<b>Exit Load</b>	<b>Entry Load</b>	<b>Holding Period</b>	<b>Exit Load</b>
	Please refer to pg. 45			Please refer to pg. 46			Please refer to pg. 47			Please refer to pg. 48		
<b>Plans/Options(Regular/Direct)</b>	Growth Option, Monthly IDCW Option, Quarterly IDCW Option, Half Yearly IDCW Option, Annual IDCW Option Flexi IDCW Option			Growth option Mthly/Qty/HalfYearly/Annual/Flexi Payout & Reinvestment IDCW Option			Growth Option Quarterly IDCW Option Half Yearly IDCW Option Annual IDCW Option Flexi IDCW Option both payout & reinvestment facilities			Growth Option IDCW Option (with Payout and Reinvestment Facilities) Default Option - Growth Option		
<b>SIP/SWP/STRIP</b>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<b>Fund Size ~</b>	3696.82 Cr			288.94 Cr			4003.66 Cr			535.99 Cr		
<b>Expense Ratio@ (%)</b>	Regular: 0.95, Direct : 0.35			Regular: 0.32, Direct : 0.18			Regular: 0.58, Direct : 0.23			Regular: 1.64, Direct : 0.88		
<b>Benchmark Index</b>	CRISIL Short Term Bond Fund Index			CRISIL Banking and PSU Debt Index			CRISIL Corporate Bond Composite Index			CRISIL Short Term Credit Risk Index		

~(Monthly Average as on 28<sup>th</sup> February 2022)  
Minimum Investment Amount refer page No. 62  
Asset Allocation refer page no. 58-61

Key Features	UTI MEDIUM TERM FUND			UTI DYNAMIC BOND FUND			UTI BOND FUND			UTI GILT FUND		
<b>Fund Category</b>	Medium Duration Fund			Dynamic Bond			Medium to Long Duration Fund			Gilt Fund		
<b>Type of Scheme</b>	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. A Relatively High interest rate risk and Relatively High Credit Risk.			An open ended dynamic debt scheme investing across duration. Relatively High interest rate risk and moderate Credit Risk.			An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 4 years and 7 years. Relatively high interest rate risk and Moderate credit risk.			UTI Gilt Fund is an open ended debt scheme investing in government securities across maturities. Relatively high interest rate risk and Relatively low credit risk.		
<b>Investment Objective</b>	The investment objective of the scheme is to generate reasonable income by investing in debt & money market securities such that the Macaulay duration of the portfolio is between 3 to 4 years. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns			The investment objective of the scheme is to generate optimal returns with adequate liquidity through active management of the portfolio, by investing in debt and money market instruments across duration. However, there can be no assurance that the investment objective of the scheme will be realized. The Scheme does not guarantee / indicate any returns.			The investment objective of the scheme is to generate optimal returns with adequate liquidity by investing in debt and money market instruments such that the Macaulay duration of the portfolio is between 4 years and 7 years. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.			The investment objective of the scheme is to generate credit risk-free return through investment in sovereign securities issued by the Central Government and/ora State Government and / or any security unconditionally guaranteed by the Central Government and / or a State Government for repayment of principal and interest. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.		
<b>Entry Load/ Exit Load</b>	<b>Entry Load</b>	<b>Holding Period</b>	<b>Exit Load</b>	<b>Entry Load</b>	<b>Holding Period</b>	<b>Exit Load</b>	<b>Entry Load</b>	<b>Holding Period</b>	<b>Exit Load</b>	<b>Entry Load</b>	<b>Holding Period</b>	<b>Exit Load</b>
	Please refer to pg. 49			Please refer to pg. 50			Please refer to pg. 51			Please refer to pg. 52		
<b>Plans/Options(Regular/Direct)</b>	Options: (a)Growth Option (b) Monthly IDCW Option (c) Quarterly IDCW Option (d) Half Yearly IDCW Option (e) Annual IDCW Option (f) Flexi IDCW Option with both payout and reinvestment facilities			Growth option IDCW option with Payout and Reinvestment Qrtly/Half Yearly/Annual/Flexi IDCW with Payout and Re-investment			(a) Quarterly IDCW Option (b) Half Yearly IDCW Option (c) Annual IDCW Option (d) Flexi IDCW Option with both payout an reinvestment facilities.			Growth Plan - IDCW (with payout & reinvestment facilities)		
<b>SIP/SWP/STRIP</b>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<b>Fund Size ~</b>	63.53 Cr			345.51 Cr			289.54 Cr			599.55 Cr		
<b>Expense Ratio@ (%)</b>	Regular: 1.63, Direct : 1.00			Regular: 1.60, Direct : 0.99			Regular: 1.65, Direct : 1.36			Regular: 0.94, Direct : 0.66		
<b>Benchmark Index</b>	CRISIL Medium Term Debt Index			CRISIL Composite Bond Fund Index			NIFTY Medium to Long Duration Debt Index			CRISIL Dynamic Gilt Index		
<b>Key Features</b>	UTI FOCUSED EQUITY FUND											
<b>Fund Category</b>	Focused Fund											
<b>Type of Scheme</b>	An open-ended equity scheme investing in maximum 30 stocks across market caps											
<b>Investment Objective</b>	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.											
<b>Entry Load/ Exit Load</b>	<b>Entry Load</b>	<b>Holding Period</b>	<b>Exit Load</b>									
	Please refer to pg. 16											
<b>Plans/Options(Regular/Direct)</b>	(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											
<b>SIP/SWP/STRIP</b>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>									
<b>Fund Size ~</b>	2745.95 Cr											
<b>Expense Ratio@ (%)</b>	Regular: 2.00, Direct : 0.30											
<b>Benchmark Index</b>	Nifty 500 Index (TRI)											

~(Monthly Average as on 28<sup>th</sup> February 2022)

Minimum Investment Amount refer page No. 62

Asset Allocation refer page no. 58-61

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

'Expense Ratio' represents the Total Expenses (TER) as on 28<sup>th</sup> February 2022.





### Investment Objective

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

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

### Date of inception/allotment

15th October, 1986

### Fund Manager

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

### Fund AUM

Fund Size Monthly Average : ₹ 9600.05 Crore  
Closing AUM : ₹ 9371.44 Crore

### High/Low NAV in the month

High Growth Option : ₹ 199.9952  
Low Growth Option : ₹ 181.0617

### Total Expense Ratio

Regular : 1.78  
Direct : 1.13

### Minimum Investment Amount

Growth: ₹ 100/-  
IDCW: ₹ 5000/-

### No. of Unit Holding Accounts

6,95,814

### 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

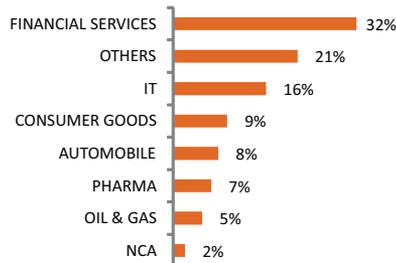
### NAV per unit as on 28<sup>th</sup> February, 2022

Regular Growth Option : ₹ 187.2109  
Regular IDCW Option : ₹ 41.0539  
Direct Growth Option : ₹ 199.2425  
Direct IDCW Option : ₹ 46.4315

### Portfolio as on 28<sup>th</sup> February, 2022

Equity	% to NAV	Equity	% to NAV
Infosys Ltd.	8.98	Tata Motors Ltd.	1.89
ICICI Bank Ltd	8.76	Sun Pharmaceuticals Industries Ltd.	1.82
HDFC Bank Ltd.	7.18	Eicher Motors Ltd	1.79
Bharti Airtel Ltd.	4.91	Shree Cement Ltd.	1.76
Reliance Industries Ltd.	4.33	Aditya Birla Fashion & Retail Ltd.	1.51
Tata Consultancy Services Ltd.	4.20	Pidilite Industries Ltd.	1.50
HDFC Ltd.	3.84	Jubilant Food Works Ltd	1.43
Larsen & Toubro Ltd.	2.48	Dr Reddy's Laboratories Ltd.	1.37
Axis Bank Ltd.	2.44	Divis Laboratories Ltd.	1.35
State Bank Of India	2.37	Tata Steel Ltd.	1.34
SKF India Ltd.	2.28	Cipla Ltd.	1.24
Tech Mahindra Ltd	2.11	Balkrishna Industries Ltd.	1.19
Maruti Suzuki India Ltd.	2.08	Indian Energy Exchange Ltd	1.16
Asian Paints Ltd.	2.02	Others	14.76
Titan Company Ltd.	1.99	Net Current Assets	2.06
Bajaj Finance Ltd.	1.95	<b>TOTAL</b>	<b>100.00</b>
Kotak Mahindra Bank Ltd.	1.91		

### Sectoral Breakdown



### Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Bharti Airtel Ltd.	3.0	Reliance Industries Ltd.	-5.0
ICICI Bank Ltd	2.8	Hindustan Unilever Ltd.	-2.2
SKF India Ltd.	2.3	HCL Technologies Ltd.	-1.4
Infosys Ltd.	1.7	Bajaj Finserv Ltd.	-1.1
Aditya Birla Fashion & Retail Ltd.	1.5	HDFC Ltd.	-1.1

### Market Capitalisation (%)

	Large	Mid	Small
Fund	88	7	5
Benchmark	95	5	0

### Quantitative Indicators

	Fund	Benchmark
Beta	0.93	1
Standard Deviation (Annual)	20.58%	21.88%
Sharpe Ratio	0.69%	
Portfolio Turnover Ratio (Annual)	0.34	
P/B	7.98	8.27
P/E	37.13	35.45
ROE	15.93	17.47

As on 28<sup>th</sup> February, 2022

### Portfolio Details

% of Top 10 Stocks	49.47
Median Market Cap (₹ Cr)	3,44,132
Weighted Average Market Cap	4,20,285
Number of Securities	50

All figures given are provisional and unaudited.

### Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> February, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	S&P BSE 100 (%)	S&P BSE Sensex (%)	NAV Growth (₹)	S&P BSE 100 (₹)	S&P BSE Sensex (₹)
1 Year	18.35	17.17	15.74	11,835	11,717	11,574
3 Years	17.64	17.21	17.49	16,288	16,110	16,225
5 Years	13.88	14.62	15.73	19,160	19,791	20,768
Since inception*	15.79	14.32	15.06	17,93,828	11,40,831	14,32,854

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

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

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

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

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

Schemes Managed by Mrs. Swati Kulkarni.

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

### SIP Returns as on 28<sup>th</sup> February, 2022

Period	Investment Amount (₹)	Value-Fund (₹)	S&P BSE 100 (₹)	S&P BSE Sensex (₹)	Yield (%) Fund	Yield (%) S&P BSE 100	Yield (%) S&P BSE Sensex
1 Year	1,20,000	1,23,956	1,24,551	1,24,482	6.22	7.17	7.06
3 Years	3,60,000	4,92,657	4,91,863	4,85,259	21.53	21.42	20.44
5 Years	6,00,000	8,92,922	8,96,075	9,05,544	15.93	16.07	16.50
7 Years	8,40,000	13,90,516	14,24,650	14,45,343	14.16	14.84	15.25
10 Years	12,00,000	24,97,082	25,33,190	25,44,606	14.04	14.31	14.39
15 Years	18,00,000	51,37,215	51,59,170	51,57,431	12.89	12.94	12.94
Since inception*	20,70,000	71,21,726	72,43,848	72,86,989	12.98	13.14	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. \*Since inception for above mentioned schemes is taken for the period December 2004 to February 2022 (Since SIP facility was introduced in November 2004. Past performance may or may not be sustained in future.

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

**Investment Objective**

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

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

**Date of inception/allotment**

20th May, 2009

**Fund Manager**

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

**Fund AUM**

Fund Size Monthly Average : ₹ 1235.05 Crore  
Closing AUM : ₹ 1202.72 Crore

**High/Low NAV in the month**

High Growth Option : ₹ 101.0312  
Low Growth Option : ₹ 89.8807

**Total Expense Ratio**

Regular : 2.63  
Direct : 1.96

**Minimum Investment Amount**

Growth: ₹ 5000/-  
IDCW:

**No. of Unit Holding Accounts**

1,73,767

**Load Structure**

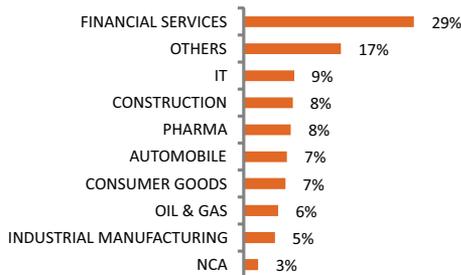
Entry Load	Nil	
Holding Period	< 1 Year	>= 1 Year
Exit Load	1%	Nil

**NAV per unit as on 28<sup>th</sup> February, 2022**

Regular Growth Option	₹ 92.8690
Regular IDCW Option	₹ 45.2415
Direct Growth Option	₹ 96.8992
Direct IDCW Option	₹ 47.6170

**Portfolio as on 28<sup>th</sup> February, 2022**

Equity	% to NAV	Equity	% to NAV
ICICI Bank Ltd	5.14	Max Financial Services Ltd.	2.06
HDFC Bank Ltd.	5.00	Oberoi Realty Ltd.	1.87
State Bank Of India	4.02	Oracle Financial Services Software Ltd.	1.84
ITC Ltd.	3.65	Mahindra & Mahindra Ltd.	1.68
HDFC Ltd.	3.44	Aditya Birla Fashion & Retail Ltd.	1.68
Federal Bank Ltd.	3.38	Gujarat State Petronet Ltd.	1.62
Axis Bank Ltd.	2.94	Lupin Ltd.	1.56
Larsen & Toubro Ltd.	2.83	Tata Motors Ltd.	1.49
Bharti Airtel Ltd.	2.65	Aurobindo Pharma Ltd.	1.49
Emami Ltd.	2.60	Bharat Forge Ltd.	1.48
Fortis Healthcare Ltd.	2.46	Ashok Leyland Ltd.	1.33
Infosys Ltd.	2.45	Bajaj Auto Ltd.	1.28
Coromandel International Ltd.	2.26	Hindalco Industries Ltd.	1.26
Cummins India Ltd.	2.22	Others	25.46
HCL Technologies Ltd.	2.12	Net Current Assets	2.54
Ajanta Pharma Ltd.	2.11	<b>TOTAL</b>	<b>100.00</b>
Hindustan Petroleum Corporation Ltd.	2.09		

**Sectoral Breakdown****Active Stock positions**

Overweight (Top 5)	%	Underweight (Top 5)	%
State Bank Of India	2.9	Reliance Industries Ltd.	-3.6
Federal Bank Ltd.	2.8	Tata Consultancy Services Ltd.	-2.2
ITC Ltd.	2.5	Kotak Mahindra Bank Ltd.	-1.6
Emami Ltd.	2.3	Infosys Ltd.	-1.3
Fortis Healthcare Ltd.	2.1	Adani Total Gas Ltd	-1.3

**Market Capitalisation (%)**

	Large	Mid	Small
Fund	50	37	13
Benchmark	57	39	4

**Quantitative Indicators**

	Fund	Benchmark
Beta	0.97	1
Standard Deviation (Annual)	20.83%	20.93%
Sharpe Ratio	0.64%	
Portfolio Turnover Ratio (Annual)	0.56	
P/B	3.82	8.79
P/E	24.61	37.89
ROE	13.77	17.06

As on 28<sup>th</sup> February, 2022**Portfolio Details**

% of Top 10 Stocks	35.64
Median Market Cap (₹ Cr)	47,861
Weighted Average Market Cap	2,06,025
Number of Securities	62

All figures given are provisional and unaudited.

**Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> February, 2022 Growth of ₹ 10000**

Period	NAV Growth (%)	Nifty Large Mid 250 (%)	Nifty 50 (%)	NAV Growth (₹)	Nifty Large Mid 250 (₹)	Nifty 50 (₹)
1 Year	18.70	19.62	16.99	11,870	11,962	11,699
3 Years	16.70	19.72	17.25	15,900	17,168	16,126
5 Years	11.58	15.14	15.03	17,301	20,244	20,148
Since inception*	12.08	15.28	12.66	42,981	61,603	45,914

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

\*Compounded annualized Growth Rate.

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

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

**SIP Returns as on 28<sup>th</sup> February, 2022**

Period	Investment Amount (₹)	Value-Fund (₹)	Nifty Large Mid 250 (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) Nifty Large Mid 250	Yield (%) Nifty 50
1 Year	1,20,000	1,22,012	1,24,012	1,24,656	3.15	6.31	7.33
3 Years	3,60,000	5,06,161	5,18,380	4,89,577	23.50	25.24	21.08
5 Years	6,00,000	8,71,151	9,28,691	9,00,429	14.92	17.54	16.27
7 Years	8,40,000	13,26,275	14,93,280	14,29,416	12.83	16.16	14.93
10 Years	12,00,000	23,41,600	28,41,852	25,13,768	12.84	16.45	14.16
15 Years	NA	NA	NA	NA	NA	NA	NA
Since inception	15,30,000	34,85,919	43,36,083	37,36,695	12.16	15.23	13.14

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.

**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 : ₹ 24406.76 Crore  
Closing AUM : ₹ 24042.75 Crore

**High/Low NAV in the month**

High Growth Option : ₹ 260.1197  
Low Growth Option : ₹ 233.4458

**Total Expense Ratio**

Regular : 1.55  
Direct : 0.93

**Minimum Investment Amount**

Growth: ₹ 5000/-  
IDCW:

**No. of Unit Holding Accounts**

17,99,751

**Load Structure**

Entry Load : Nil

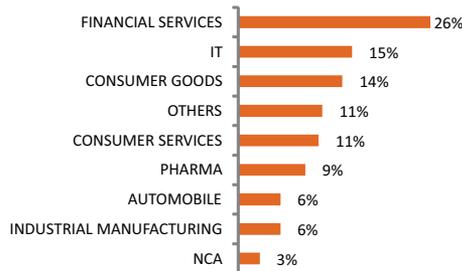
Exit Load : (A) Redemption / Switch out within 1 year from the date of allotment –  
(i) upto 10% of the allotted Units – NIL  
(ii) beyond 10% of the allotted Units - 1.00%  
(B) Redemption / Switch out after 1 year from the date of allotment – NIL

**NAV per unit as on 28<sup>th</sup> February, 2022**

Regular Growth Option : ₹ 241.2746  
Regular IDCW Option : ₹ 163.8805  
Direct Growth Option : ₹ 252.3482  
Direct IDCW Option : ₹ 172.2796

**Portfolio as on 28<sup>th</sup> February, 2022**

Equity	% to NAV	Equity	% to NAV
Bajaj Finance Ltd.	5.74	Divis Laboratories Ltd.	1.60
Larsen & Toubro Infotech Ltd	5.06	IPCA Laboratories Ltd.	1.57
HDFC Bank Ltd.	4.82	Grindwell Norton Ltd.	1.57
Infosys Ltd.	4.34	Marico Ltd.	1.48
Kotak Mahindra Bank Ltd.	4.12	Schaeffler India Ltd	1.46
ICICI Bank Ltd	3.85	Crompton Greaves Consumer Electricals Ltd.	1.45
Avenue Supermarts Ltd.	3.51	Suven Pharmaceuticals Ltd	1.40
HDFC Ltd.	3.41	Pidilite Industries Ltd.	1.36
Mindtree Ltd.	3.04	Endurance Technologies Ltd.	1.35
Coforge Ltd	2.79	Sheela Foam Ltd.	1.35
Info-Edge (India) Ltd.	2.76	Motherson Sumi System Ltd.	1.33
Astral Ltd.	2.62	Jubilant Food Works Ltd	1.31
Maruti Suzuki India Ltd.	2.15	Berger Paints India Ltd.	1.30
AU Small Finance Bank Ltd	2.13	Others	22.97
Titan Company Ltd.	1.90	Net Current Assets	2.87
Shree Cement Ltd.	1.77	<b>TOTAL</b>	<b>100.00</b>
Aavas Financiers Ltd	1.62		

**Sectoral Breakdown****Active Stock positions**

Overweight (Top 5)	%	Underweight (Top 5)	%
Larsen & Toubro	4.8	Reliance Industries Ltd.	-7.4
Infotech Ltd	4.8	Tata Consultancy Services Ltd.	-3.3
Bajaj Finance Ltd.	4.0	Larsen & Toubro Ltd.	-2.0
Avenue Supermarts Ltd.	2.9	Hindustan Unilever Ltd.	-1.8
Mindtree Ltd.	2.8	Axis Bank Ltd.	-1.7
Coforge Ltd	2.7		

**Market Capitalisation (%)**

	Large	Mid	Small
Fund	66	25	9
Benchmark	78	15	8

**Quantitative Indicators**

Quantitative Indicators	Fund	Benchmark
Beta	0.89	1
Standard Deviation (Annual)	19.64%	21.26%
Sharpe Ratio	0.92%	
Portfolio Turnover Ratio (Annual)	0.11	
P/B	12.36	8.16
P/E	50.52	35.68
ROE	21.74	16.95

As on 28<sup>th</sup> February, 2022**Portfolio Details**

% of Top 10 Stocks	40.67
Median Market Cap (₹ Cr)	76,761
Weighted Average Market Cap	2,05,406
Number of Securities	56

All figures given are provisional and unaudited.

**Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> February, 2022 Growth of ₹ 10000**

Period	NAV Growth (%)	Nifty 500 (%)	Nifty 50 (%)	NAV Growth (₹)	Nifty 500 (₹)	Nifty 50 (₹)
1 Year	16.86	18.77	16.99	11,686	11,877	11,699
3 Years	21.41	18.20	17.25	17,906	16,522	16,126
5 Years	16.97	14.50	15.03	21,906	19,687	20,148
Since inception*	12.86	11.80	NA	3,67,991	2,78,048	NA

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

\*Compounded annualized Growth Rate. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 63 in "Fund Manager Summary". N.A - Not Available. Schemes Managed by Mr. Ajay Tyagi.

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

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

**SIP Returns as on 28<sup>th</sup> February, 2022**

Period	Investment Amount (₹)	Value-Fund (₹)	Nifty 500 (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) Nifty 500	Yield (%) Nifty 50
1 Year	1,20,000	1,20,215	1,24,456	1,24,656	0.34	7.02	7.33
3 Years	3,60,000	5,14,292	5,02,737	4,89,577	24.66	23.00	21.08
5 Years	6,00,000	9,64,705	9,04,747	9,00,429	19.10	16.47	16.27
7 Years	8,40,000	15,29,903	14,38,384	14,29,416	16.84	15.11	14.93
10 Years	12,00,000	28,41,883	26,01,611	25,13,768	16.45	14.80	14.16
15 Years	18,00,000	64,10,029	52,79,527	50,70,154	15.45	13.21	12.74
Since inception*	20,70,000	90,69,787	73,11,376	71,26,065	15.34	13.23	12.98

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

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

An open ended equity scheme following a value investment strategy.

### Investment Objective

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

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

### Date of inception/allotment

20th July, 2005

### Fund Manager

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

### Fund AUM

Fund Size Monthly Average : ₹ 6597.17 Crore  
Closing AUM : ₹ 6383.77 Crore

### High/Low NAV in the month

High Growth Option : ₹ 103.0662  
Low Growth Option : ₹ 92.9051

### Total Expense Ratio

Regular : 1.86  
Direct : 1.25

### Minimum Investment Amount

Growth: ₹ 5000/-  
IDCW:

### No. of Unit Holding Accounts

4,68,890

### 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

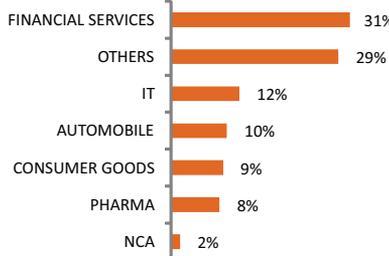
### NAV per unit as on 28<sup>th</sup> February, 2022

Regular Growth Option : ₹ 95.7733  
Regular IDCW Option : ₹ 27.9109  
Direct Growth Option : ₹ 102.3308  
Direct IDCW Option : ₹ 33.3738

### Portfolio as on 28<sup>th</sup> February, 2022

Equity	% to NAV	Equity	% to NAV
Infosys Ltd.	8.47	KEC International Ltd.	1.53
HDFC Bank Ltd.	8.15	Brigade Enterprises Ltd.	1.40
ICICI Bank Ltd	8.14	Coromandel International Ltd.	1.36
Axis Bank Ltd.	5.00	Crompton Greaves Consumer Electricals Ltd.	1.34
Bharti Airtel Ltd.	4.56	Larsen & Toubro Infotech Ltd	1.33
State Bank Of India	3.63	Phoenix Mills Ltd	1.24
ITC Ltd.	2.34	Tata Steel Ltd.	1.24
Bajaj Auto Ltd.	2.21	CESC Ltd	1.23
Escorts Ltd.	2.03	Oberoi Realty Ltd.	1.21
Tech Mahindra Ltd	1.99	Cholamandalam Investment & Finance Company Ltd	1.19
Eicher Motors Ltd	1.93	Ajanta Pharma Ltd.	1.17
Aditya Birla Fashion & Retail Ltd.	1.93	V.I.P. Industries Ltd.	1.15
Cipla Ltd.	1.87	AIA Engineering Ltd.	1.14
Maruti Suzuki India Ltd.	1.81	Others	22.94
Sun Pharmaceuticals Industries Ltd.	1.69	Net Current Assets	1.58
Bharat Forge Ltd.	1.65	<b>TOTAL</b>	<b>100.00</b>
Jubilant Food Works Ltd	1.55		

### Sectoral Breakdown



### Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
ICICI Bank Ltd.	3.5	Reliance Industries Ltd.	-7.4
Axis Bank Ltd.	3.3	HDFC Ltd.	-3.9
Bharti Airtel Ltd.	3.1	Tata Consultancy Services Ltd.	-3.3
Infosys Ltd.	2.7	Kotak Mahindra Bank Ltd.	-2.5
HDFC Bank Ltd.	2.5	Larsen & Toubro Ltd.	-2.0

### Market Capitalisation (%)

	Large	Mid	Small
Fund	64	21	15
Benchmark	78	15	8

### Quantitative Indicators Fund Benchmark

Indicator	Fund	Benchmark
Beta	0.95	1
Standard Deviation (Annual)	20.52%	21.26%
Sharpe Ratio	0.74%	
Portfolio Turnover Ratio (Annual)	0.17	
P/B	5.90	8.16
P/E	30.13	35.68
ROE	14.94	16.95

As on 28<sup>th</sup> February, 2022

### Portfolio Details

% of Top 10 Stocks	46.53
Median Market Cap (₹ Cr)	1,02,354
Weighted Average Market Cap	2,53,551
Number of Securities	60

All figures given are provisional and unaudited.

### Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> February, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 500 (%)	Nifty 50 (%)	NAV Growth (₹)	Nifty 500 (₹)	Nifty 50 (₹)
1 Year	16.86	18.77	23.52	11,686	11,877	12,352
3 Years	18.69	18.20	14.89	16,728	16,522	15,171
5 Years	13.79	14.50	12.48	19,084	19,687	18,010
Since inception*	14.56	13.98	16.00	95,773	88,024	1,17,873

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

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

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

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

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

### SIP Returns as on 28<sup>th</sup> February, 2022

Period	Investment Amount (₹)	Value-Fund (₹)	Nifty 500 (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) Nifty 500	Yield (%) Nifty 50
1 Year	1,20,000	1,23,138	1,24,456	1,24,656	4.92	7.02	7.33
3 Years	3,60,000	5,00,003	5,02,737	4,89,577	22.61	23.00	21.08
5 Years	6,00,000	9,02,543	9,04,747	9,00,429	16.37	16.47	16.27
7 Years	8,40,000	13,91,279	14,38,384	14,29,416	14.18	15.11	14.93
10 Years	12,00,000	24,15,122	26,01,611	25,13,768	13.41	14.80	14.16
15 Years	18,00,000	53,68,961	52,79,527	50,70,154	13.41	13.21	12.74
Since inception	19,90,000	67,77,564	65,22,287	63,20,162	13.43	13.03	12.71

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

## Investment Objective

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

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

## Date of inception/allotment

7th April, 2004

## Fund Manager

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

## Fund AUM

Fund Size Monthly Average : ₹ 6626.32 Crore  
Closing AUM : ₹ 6441.11 Crore

## High/Low NAV in the month

High Growth Option : ₹ 190.9509  
Low Growth Option : ₹ 170.1942

## Total Expense Ratio

Regular : 1.78  
Direct : 0.97

## Minimum Investment Amount

Growth: ₹ 5000/-  
IDCW:

## No. of Unit Holding Accounts

4,10,952

## Load Structure

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

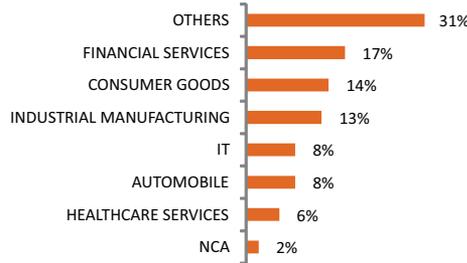
NAV per unit as on 28<sup>th</sup> February, 2022

Regular Growth Option : ₹ 176.7033  
Regular IDCW Option : ₹ 83.6176  
Direct Growth Option : ₹ 190.7652  
Direct IDCW Option : ₹ 93.8760

Portfolio as on 28<sup>th</sup> February, 2022

Equity	% to NAV	Equity	% to NAV
Cholamandalam Investment & Finance Company Ltd	4.03	APL Apollo Tubes Ltd	1.79
SRF Ltd.	3.32	Max Financial Services Ltd.	1.77
Mphasis Ltd	3.13	Polycab India Ltd	1.77
Tube Investments Of India Ltd	2.96	Page Industries Ltd	1.60
P I Industries Ltd.	2.62	Gujarat Gas Ltd	1.59
L&T Technology Services Ltd	2.50	City Union Bank Ltd	1.59
Federal Bank Ltd.	2.48	Creditaccess Grameen Ltd	1.58
Jubilant Food Works Ltd	2.33	Coforge Ltd	1.57
Volta Ltd.	2.19	Prestige Estates Projects Ltd	1.53
Shriram Transport Finance Co.Ltd.	2.12	Kajaria Ceramics Ltd.	1.53
Crompton Greaves Consumer Electricals Ltd.	2.03	Praj Industries Ltd.	1.51
Alkem Laboratories Ltd	2.01	V.I.P.Industries Ltd.	1.50
Bharat Forge Ltd.	1.98	Ashok Leyland Ltd.	1.48
Astral Ltd.	1.98	J.K.Cement Ltd.	1.46
Schaeffler India Ltd	1.85	Others	36.19
Escorts Ltd.	1.85	Net Current Assets	2.16
		<b>TOTAL</b>	<b>100.00</b>

## Sectoral Breakdown



## Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Cholamandalam Investment & Finance Company Ltd	4.0	Adani Total Gas Ltd	-2.6
P I Industries Ltd.	2.6	Tata Power Company Ltd.	-2.3
Jubilant Food Works Ltd	2.3	AU Small Finance Bank Ltd	-1.6
Tube Investments Of India Ltd	2.1	Bharat Electronics Ltd.	-1.5
L&T Technology Serv Ltd	1.7	Mindtree Ltd.	-1.5

## Market Capitalisation (%)

	Large	Mid	Small
Fund	14	68	18
Benchmark	16	76	8

## Quantitative Indicators

	Fund	Benchmark
Beta	0.92	1
Standard Deviation (Annual)	20.11%	21.26%
Sharpe Ratio	0.99%	
Portfolio Turnover Ratio (Annual)	0.20	
P/B	9.60	9.54
P/E	46.63	41.62
ROE	15.73	16.56

As on 28<sup>th</sup> February, 2022

## Portfolio Details

% of Top 10 Stocks	27.69
Median Market Cap (₹ Cr)	29,346
Weighted Average Market Cap	32,494
Number of Securities	69

All figures given are provisional and unaudited.

Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> February, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty Midcap 150 (%)	Nifty 50 (%)	NAV Growth (₹)	Nifty Midcap 150 (₹)	Nifty 50 (₹)
1 Year	22.58	21.71	16.99	12,258	12,171	11,699
3 Years	23.30	22.17	17.25	18,756	18,245	16,126
5 Years	14.09	15.49	15.03	19,337	20,554	20,148
Since inception*	18.00	17.49	14.59	1,93,723	1,79,313	1,14,586

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

\*Compounded annualized Growth Rate.

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

Schemes Managed by Mr Ankit Agarwal.

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

SIP Returns as on 28<sup>th</sup> February, 2022

Period	Investment Amount (₹)	Value-Fund (₹)	Nifty Midcap 150 (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) Nifty Midcap 150	Yield (%) Nifty 50
1 Year	1,20,000	1,24,709	1,23,288	1,24,656	7.42	5.16	7.33
3 Years	3,60,000	5,50,889	5,47,593	4,89,577	29.76	29.31	21.08
5 Years	6,00,000	9,60,098	9,62,483	9,00,429	18.90	19.00	16.27
7 Years	8,40,000	14,78,749	15,59,429	14,29,416	15.89	17.38	14.93
10 Years	12,00,000	31,36,490	31,51,424	25,13,768	18.28	18.37	14.16
15 Years	18,00,000	76,88,523	70,05,034	50,70,154	17.53	16.47	12.74
Since inception*	20,70,000	1,04,21,528	91,56,301	71,26,065	16.68	15.95	12.98

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

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

### Investment Objective

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

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

### Date of inception/allotment

23rd December, 2020

### Fund Manager

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

### Fund AUM

Fund Size Monthly Average : ₹ 1986.88 Crore  
Closing AUM : ₹ 1947.57 Crore

### High/Low NAV in the month

High Growth Option : ₹ 16.0031  
Low Growth Option : ₹ 14.0445

### Total Expense Ratio

Regular : 2.27  
Direct : 0.37

### Minimum Investment Amount

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

### No. of Unit Holding Accounts

1,81,062

### 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 28<sup>th</sup> February, 2022

Regular Growth Option	₹ 14.7185
Regular IDCW Option	₹ 14.7184
Direct Growth Option	₹ 15.0722
Direct IDCW Option	₹ 15.0719

### Portfolio as on 28<sup>th</sup> February, 2022

Equity	% to NAV	Equity	% to NAV
Brigade Enterprises Ltd.	2.74	MTAR Technologies Ltd	1.61
Greenpanel Industries Ltd	2.60	Fine Organic Ind Ltd	1.60
Timken India Ltd.	2.32	Affle India Ltd	1.60
Creditaccess Grameen Ltd	2.29	Navin Fluorine International Ltd	1.59
V.I.P.Industries Ltd.	2.14	Prince Pipes And Fittings Ltd	1.59
Canfin Homes Ltd.	2.00	APL Apollo Tubes Ltd	1.57
Computer Age Management Services Ltd	1.94	Orient Electric Ltd	1.53
Tube Investments Of India Ltd	1.84	Persistent Systems Ltd.	1.52
Coforge Ltd	1.82	Grindwell Norton Ltd.	1.51
KEC International Ltd.	1.70	Carborandum Universal Ltd.	1.49
IIFL Wealth Management Ltd	1.69	KNR Constructions Ltd	1.47
Teamlease Services Ltd.	1.65	V-Mart Retail Ltd	1.47
J.B.Chemicals & Pharmaceuticals Ltd	1.65	Narayana Hrudayalaya Ltd	1.47
Aarti Industries Limited	1.64	Others	44.64
Birlasoft Ltd	1.64	Net Current Assets	2.44
Eclerx Services Ltd.	1.62	<b>TOTAL</b>	<b>100.00</b>
Chalet Hotels Ltd	1.62		

### Sectoral Breakdown



### Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Greenpanel Industries Ltd	2.6	Indian Energy Exchange Ltd	-2.1
Brigade Enterprises Ltd.	1.9	Tanla Platforms Ltd	-1.5
Creditaccess Grameen Ltd	1.9	Central Depository Services (India) Ltd	-1.5
Tube Investments Of India Ltd	1.8	CG Power And Industrial Solutions Ltd	-1.4
Coforge Ltd	1.8	Gujarat Flurochemicals Ltd	-1.2

### Market Capitalisation (%)

	Large	Mid	Small
Fund	-	19	81
Benchmark	0	8	92

### Portfolio Details

% of Top 10 Stocks	21.37
Median Market Cap (₹ Cr)	11,394
Weighted Average Market Cap	12,024
Number of Securities	76

All figures given are provisional and unaudited.  
As on 28<sup>th</sup> February, 2022

### Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> February, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty Small Cap 250 (%)	Nifty 50 (%)	NAV Growth (₹)	Nifty Small Cap 250 (₹)	Nifty 50 (₹)
1 Year	36.85	30.07	16.99	13,685	13,007	11,699
Since inception*	38.52	46.29	21.87	14,719	15,703	12,644

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

### SIP Returns as on 28<sup>th</sup> February, 2022

Period	Investment Amount (₹)	Value-Fund (₹)	Nifty Smallcap 250 (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) Nifty Smallcap 250	Yield (%) Nifty 50
1 Year	1,20,000	1,32,329	1,25,513	1,24,656	19.76	8.70	7.33
Since inception	1,40,000	1,61,433	1,54,460	1,48,722	25.34	16.98	10.18

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.

### 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. Vetri Subramaniam, B.Com, PGDM

### Fund AUM

Fund Size Monthly Average : ₹ 2745.95 Crore  
Closing AUM : ₹ 2645.91 Crore

### High/Low NAV in the month

High Growth Option : ₹ 10.2717  
Low Growth Option : ₹ 9.2266

### Total Expense Ratio

Regular : 2.00  
Direct : 0.30

### Minimum Investment Amount

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

### No. of Unit Holding Accounts

1,85,855

### Load Structure

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

### NAV per unit as on 28<sup>th</sup> February, 2022

Regular Growth Option	₹ 9.5452
Regular IDCW Option	₹ 9.5450
Direct Growth Option	₹ 9.6340
Direct IDCW Option	₹ 9.6340

### Portfolio as on 28<sup>th</sup> February, 2022

Equity	% to NAV	Equity	% to NAV
ICICI Bank Ltd	6.15	Phoenix Mills Ltd	2.90
HDFC Bank Ltd.	6.04	Sundram Fasteners Ltd.	2.81
Tata Consultancy Services Ltd.	5.80	Divis Laboratories Ltd.	2.77
Cipla Ltd.	5.01	IndusInd Bank Ltd.	2.76
ABB India Ltd.	4.68	Havells India Ltd.	2.72
Larsen & Toubro Infotech Ltd	4.60	United Breweries Ltd.	2.70
Bharti Airtel Ltd.	3.94	Bajaj Finance Ltd.	2.64
Ambuja Cements Ltd.	3.82	ICICI Lombard General Insurance Company Ltd	2.56
Marico Ltd.	3.80	Bharat Forge Ltd.	2.39
Tata Motors Ltd.	3.66	Godrej Consumer Products Ltd	2.34
Trent Ltd.	3.20	3M India Ltd.	1.82
Aavas Financiers Ltd	3.11	V-Guard Industries Ltd	1.46
Max Financial Services Ltd.	3.01	Proctor & Gamble Health Ltd	1.21
Ashok Leyland Ltd.	2.99	Net Current Assets	3.28
Dabur India Ltd.	2.92	<b>TOTAL</b>	<b>100.00</b>
Jubilant Food Works Ltd	2.91		

### Sectoral Breakdown



### Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
ABB India Ltd.	4.6	Reliance Industries Ltd.	-7.4
Cipla Ltd.	4.6	Infosys Ltd.	-5.8
Larsen & Toubro		HDFC Ltd.	-3.9
Infotech Ltd	4.4	Kotak Mahindra Bank Ltd.	-2.5
Ambuja Cements Ltd.	3.6	Larsen & Toubro Ltd.	-2.0
Marico Ltd.	3.6		

### Market Capitalisation (%)

	Large	Mid	Small
Fund	66	28	6
Benchmark	78	15	8

### Portfolio Details

% of Top 10 Stocks	47.50
Median Market Cap (₹ Cr)	74,276
Weighted Average Market Cap	2,32,771
Number of Securities	29

All figures given are provisional and unaudited.  
As on 28<sup>th</sup> February, 2022

### Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> February, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 50 (%)	Nifty 50 (%)	NAV Growth (₹)	Nifty 50 (₹)	Nifty 50 (₹)
Since inception*	-4.55	2.01	1.43	9,545	10,201	10,143

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

### Investment Objective

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

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

### Date of inception/allotment

3rd May, 2005

### Fund Manager

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

### Fund AUM

Fund Size Monthly Average : ₹ 2961.65 Crore  
Closing AUM : ₹ 2914.21 Crore

### High/Low NAV in the month

High Growth Option : ₹ 106.2642  
Low Growth Option : ₹ 97.0916

### Total Expense Ratio

Regular : 2.04  
Direct : 1.49

### Minimum Investment Amount

Growth: ₹ 5000/-  
IDCW:

### No. of Unit Holding Accounts

2,20,351

### Load Structure

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

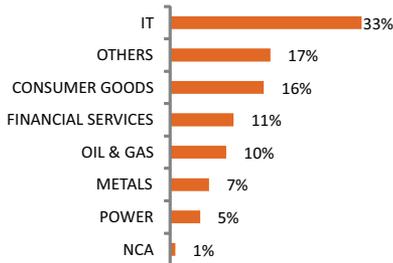
### NAV per unit as on 28<sup>th</sup> February, 2022

Regular Growth Option	₹ 101.5287
Regular IDCW Option	₹ 21.1591
Direct Growth Option	₹ 107.3559
Direct IDCW Option	₹ 24.5582

### Portfolio as on 28<sup>th</sup> February, 2022

Equity	% to NAV	Equity	% to NAV
Infosys Ltd.	9.22	Cummins India Ltd.	1.71
Tech Mahindra Ltd	7.49	Sanofi India Ltd.	1.70
Mphasis Ltd	7.01	Hindustan Zinc Ltd.	1.69
ITC Ltd.	5.85	Procter & Gamble Hygiene & Hel Care Ltd.	1.67
NTPC Ltd.	4.51	Bajaj Auto Ltd.	1.64
Tata Consultancy Services Ltd.	4.17	Oil & Natural Gas Corporation Ltd.	1.54
Larsen & Toubro Infotech Ltd	3.92	Bharat Electronics Ltd.	1.51
Hindustan Unilever Ltd.	3.76	Coromandel International Ltd.	1.51
Tata Steel Ltd.	3.47	Ambuja Cements Ltd.	1.25
Marico Ltd.	3.01	ICICI Prudential Life Insurance Company Ltd.	1.15
ICICI Bank Ltd	2.73	Indian Energy Exchange Ltd	1.06
Torrent Pharmaceuticals Ltd.	2.55	Coal India Ltd.	1.06
Bharat Petroleum Corporation Ltd.	2.52	Computer Age Management Services Ltd	1.06
GAIL (India) Ltd.	2.24	Others	12.10
Hindustan Petroleum Corporation Ltd.	2.13	Net Current Assets	0.93
Great Eastern Shipping Co. Ltd.	2.01	<b>TOTAL</b>	<b>100.00</b>
ICICI Securities Ltd.	1.83		

### Sectoral Breakdown



### Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Mphasis Ltd	6.8	Reliance Industries Ltd.	-7.4
Tech Mahindra Ltd	6.7	HDFC Bank Ltd.	-5.1
ITC Ltd.	4.1	HDFC Ltd.	-2.9
NTPC Ltd.	3.9	Kotak Mahindra Bank Ltd.	-2.5
Larsen & Toubro Infotech Ltd	3.7	Larsen & Toubro Ltd.	-2.0

### Market Capitalisation (%)

	Large	Mid	Small
Fund	77	15	8
Benchmark	78	15	8

### Quantitative Indicators Fund Benchmark

Indicator	Fund	Benchmark
Beta	0.81	1
Standard Deviation (Annual)	18.62%	21.26%
Sharpe Ratio	0.75%	
Portfolio Turnover Ratio (Annual)	0.16	
P/B	7.97	8.16
P/E	29.83	35.68
ROE	24.46	16.95

As on 28<sup>th</sup> February, 2022

### Portfolio Details

% of Top 10 Stocks	52.40
Median Market Cap (₹ Cr)	1,03,194
Weighted Average Market Cap	2,33,156
Number of Securities	47

All figures given are provisional and unaudited.

### Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> February, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 500 (%)	Nifty 50 (%)	NAV Growth (₹)	Nifty 500 (₹)	Nifty 50 (₹)
1 Year	24.73	18.77	23.52	12,473	11,877	12,352
3 Years	17.31	18.20	14.91	16,151	16,522	15,172
5 Years	13.75	14.50	12.49	19,051	19,687	18,012
Since inception*	14.76	14.91	16.92	1,01,534	1,03,791	1,39,012

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 63 in 'Fund Manager Summary'.

Schemes Managed by Mrs. Swati Kulkarni.

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

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

### SIP Returns as on 28<sup>th</sup> February, 2022

Period	Investment Amount (₹)	Value-Fund (₹)	Nifty 500 (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) Nifty 500	Yield (%) Nifty 50
1 Year	1,20,000	1,24,873	1,24,456	1,26,929	7.68	7.02	10.97
3 Years	3,60,000	5,04,623	5,02,737	4,94,500	23.28	23.00	21.80
5 Years	6,00,000	9,02,919	9,04,747	8,71,552	16.38	16.47	14.94
7 Years	8,40,000	14,11,699	14,38,384	13,82,961	14.58	15.11	14.01
10 Years	12,00,000	24,47,283	26,01,611	23,44,881	13.66	14.80	12.86
15 Years	18,00,000	51,47,241	52,79,527	52,81,711	12.92	13.21	13.22
Since inception	20,10,000	67,89,922	67,09,732	71,61,793	13.20	13.08	13.74

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

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

### Investment Objective

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

### Date of inception/allotment

29th May, 1998

### Fund Manager

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

### Fund AUM

Fund Size Monthly Average : ₹ 2452.70 Crore  
Closing AUM : ₹ 2393.73 Crore

### High/Low NAV in the month

High Growth Option : ₹ 275.6298  
Low Growth Option : ₹ 251.6965

### Total Expense Ratio

Regular : 2.06  
Direct : 1.25

### Minimum Investment Amount

Growth: ₹ 5000/-  
IDCW:

### No. of Unit Holding Accounts

1,62,482

### Load Structure

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

### NAV per unit as on 28<sup>th</sup> February, 2022

Regular Growth Option	₹ 258.5727
Regular IDCW Option	₹ 133.3161
Direct Growth Option	₹ 279.7176
Direct IDCW Option	₹ 145.0988

### Portfolio as on 28<sup>th</sup> February, 2022

Equity	% to NAV	Equity	% to NAV
Maruti Suzuki India Ltd.	8.19	Sanofi India Ltd.	2.44
Mphasis Ltd	7.71	Bosch Ltd.	2.37
Nestle India Ltd.	6.50	Bayer Cropscience Ltd.	1.99
Hindustan Unilever Ltd.	6.04	Oracle Financial Services Software Ltd.	1.96
Honeywell Automation India Ltd.	5.10	3M India Ltd.	1.84
Ambuja Cements Ltd.	4.94	Gland Pharma Ltd	1.79
United Spirits Ltd.	4.86	CRISIL Ltd	1.30
Procter & Gamble Hygiene & Hel Care Ltd.	4.31	Aavas Financiers Ltd	1.26
Britannia Industries Ltd.	3.61	HDFC Asset Management Company Ltd	1.25
United Breweries Ltd.	3.53	Timken India Ltd.	1.07
Grindwell Norton Ltd.	3.47	Nippon Life India Asset Management Ltd	1.04
Schaeffler India Ltd	3.39	ICICI Prudential Life Insurance Company Ltd	0.99
Whirlpool Of India Ltd.	3.33	Mahindra CIE Automotive Ltd	0.81
SKF India Ltd.	3.23	Others	2.55
Cummins India Ltd.	3.17	Net Current Assets	0.79
Abbott India Ltd.	2.65	<b>TOTAL</b>	<b>100.00</b>
Siemens India Ltd.	2.52		

### Sectoral Breakdown



### Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Honeywell Automation India Ltd.	3.5	Vedanta Ltd	-8.5
Grindwell Norton Ltd.	3.5	Hindustan Unilever Ltd.	-3.7
Schaeffler India Ltd	3.4	Maruti Suzuki India Ltd.	-3.6
Mphasis Ltd	3.3	Britannia Industries Ltd.	-3.3
SKF India Ltd.	3.2	Colgate Palmolive India Ltd.	-3.3

### Market Capitalisation (%)

	Large	Mid	Small
Fund	49	44	7
Benchmark	66	33	1

### Quantitative Indicators

	Fund	Benchmark
Beta	0.88	1
Standard Deviation (Annual)	17.24%	19.08%
Sharpe Ratio	0.41%	
Portfolio Turnover Ratio (Annual)	0.02	
P/B	17.13	18.43
P/E	58.34	53.30
ROE	25.11	29.25

As on 28<sup>th</sup> February, 2022

### Portfolio Details

% of Top 10 Stocks	54.78
Median Market Cap (₹ Cr)	51,720
Weighted Average Market Cap	95,467
Number of Securities	37

All figures given are provisional and unaudited.

### Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> February, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty MNC (%)	Nifty 50 (%)	NAV Growth (₹)	Nifty MNC (₹)	Nifty 50 (₹)
1 Year	14.87	18.20	16.99	11,487	11,820	11,699
3 Years	10.56	13.59	17.25	13,518	14,661	16,126
5 Years	10.59	13.36	15.03	16,546	18,726	20,148
Since inception*	15.94	13.40	NA	3,36,370	1,98,676	NA

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

\* Compounded annualized Growth Rate.

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

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

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

### SIP Returns as on 28<sup>th</sup> February, 2022

Period	Investment Amount (₹)	Value-Fund (₹)	Nifty MNC (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) Nifty MNC	Yield (%) Nifty 50
1 Year	1,20,000	1,21,025	1,24,525	1,24,656	1.60	7.12	7.33
3 Years	3,60,000	4,42,199	4,63,834	4,89,577	13.86	17.22	21.08
5 Years	6,00,000	7,73,937	8,15,675	9,00,429	10.14	12.25	16.27
7 Years	8,40,000	11,85,129	13,13,208	14,29,416	9.68	12.56	14.93
10 Years	12,00,000	23,47,289	25,30,892	25,13,768	12.88	14.29	14.16
15 Years	18,00,000	60,93,175	59,57,921	50,70,154	14.87	14.61	12.74
Since inception*	20,70,000	86,58,809	85,29,258	71,26,065	14.89	14.74	12.98

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

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

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

**Investment Objective**

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

**Date of inception/allotment**

30th July, 2007

**Fund Manager**

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

**Fund AUM**

Fund Size Monthly Average : ₹ 374.83 Crore  
Closing AUM : ₹ 369.81 Crore

**High/Low NAV in the month**

High Growth Option : ₹ 39.4805  
Low Growth Option : ₹ 36.0496

**Total Expense Ratio**

Regular : 2.91  
Direct : 2.37

**Minimum Investment Amount**

Growth: ₹ 5000/-  
IDCW:

**No. of Unit Holding Accounts**

47,919

**Load Structure**

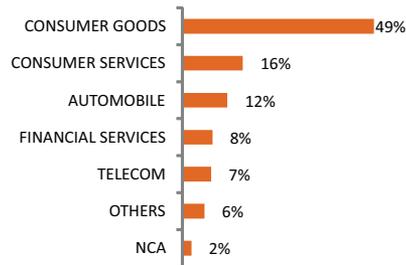
Entry Load : Nil  
Exit Load : < 30 days – 1%; ≥ 30 days – Nil

**NAV per unit as on 28<sup>th</sup> February, 2022**

Regular Growth Option : ₹ 37.0582  
Regular IDCW Option : ₹ 32.3940  
Direct Growth Option : ₹ 38.9849  
Direct IDCW Option : ₹ 34.2243

**Portfolio as on 28<sup>th</sup> February, 2022**

Equity	% to NAV	Equity	% to NAV
Bharti Airtel Ltd.	7.47	HDFC Bank Ltd.	2.31
Maruti Suzuki India Ltd.	7.19	Aditya Birla Fashion & Retail Ltd.	2.25
Asian Paints Ltd.	6.52	Sheela Foam Ltd.	2.22
ITC Ltd.	5.02	Bajaj Finance Ltd.	1.89
Hindustan Unilever Ltd.	4.35	Phoenix Mills Ltd	1.82
Avenue Supermarkets Ltd.	4.23	Page Industries Ltd	1.71
Nestle India Ltd.	3.96	Procter & Gamble Hygiene & Hel Care Ltd.	1.68
Titan Company Ltd.	3.31	FSN E-Commerce Ventures (Nykaa) Ltd	1.68
Godrej Consumer Products Ltd	3.26	Relaxo Footwears Ltd	1.48
Dabur India Ltd.	3.05	Tata Motors Ltd.	1.47
Eicher Motors Ltd	2.94	Whirlpool Of India Ltd.	1.45
Metro Brands Ltd	2.94	V-Mart Retail Ltd	1.38
Marico Ltd.	2.78	Orient Electric Ltd	1.34
Crompton Greaves Consumer Electricals Ltd.	2.72	Others	7.85
Jubilant Food Works Ltd	2.52	Net Current Assets	2.35
ICICI Bank Ltd	2.51	<b>TOTAL</b>	<b>100.00</b>
United Breweries Ltd.	2.35		

**Sectoral Breakdown****Active Stock positions**

Overweight (Top 5)	%	Underweight (Top 5)	%
Metro Brands Ltd	2.9	Hindustan Unilever Ltd.	-5.3
ICICI Bank Ltd	2.5	ITC Ltd.	-5.0
United Breweries Ltd.	2.4	Mahindra & Mahindra Ltd.	-4.5
HDFC Bank Ltd.	2.3	Titan Company Ltd.	-3.0
Aditya Birla Fashion & Retail Ltd.	2.3	Apollo Hospitals Enterprise Ltd.	-2.9

**Market Capitalisation (%)**

	Large	Mid	Small
Fund	69	15	16
Benchmark	91	9	-

**Quantitative Indicators**

	Fund	Benchmark
Beta	0.92	1
Standard Deviation (Annual)	18.51%	19.34%
Sharpe Ratio	0.64%	
Portfolio Turnover Ratio (Annual)	0.28	
P/B	16.98	15.69
P/E	53.65	53.98
ROE	21.04	21.73

As on 28<sup>th</sup> February, 2022**Portfolio Details**

% of Top 10 Stocks	48.36
Median Market Cap (₹ Cr)	1,64,226
Weighted Average Market Cap	1,90,259
Number of Securities	37

All figures given are provisional and unaudited.

**Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> February, 2022 Growth of ₹ 10000**

Period	NAV Growth (%)	Nifty India Consumption (%)	Nifty 50 (%)	NAV Growth (₹)	Nifty India Consumption (₹)	Nifty 50 (₹)
1 Year	18.94	18.69	16.99	11,894	11,869	11,699
3 Years	15.33	14.32	17.25	15,346	14,946	16,126
5 Years	11.26	12.96	15.03	17,054	18,398	20,148
Since inception*	9.39	12.66	10.84	37,056	56,958	44,908

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

\*Compounded annualized Growth Rate.

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

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

**SIP Returns as on 28<sup>th</sup> February, 2022**

Period	Investment Amount (₹)	Value-Fund (₹)	Nifty India Consumption (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) Nifty India Consumption	Yield (%) Nifty 50
1 Year	1,20,000	1,23,907	1,25,088	1,24,656	6.14	8.02	7.33
3 Years	3,60,000	4,68,348	4,66,289	4,89,577	17.91	17.59	21.08
5 Years	6,00,000	8,25,851	8,30,719	9,00,429	12.76	12.99	16.27
7 Years	8,40,000	12,74,895	13,20,109	14,29,416	11.73	12.70	14.93
10 Years	12,00,000	21,96,797	24,34,788	25,13,768	11.64	13.57	14.16
15 Years	NA	NA	NA	NA	NA	NA	NA
Since inception	17,40,000	43,41,880	52,55,042	47,75,371	11.73	14.05	12.89

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

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

### Investment Objective

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

### Date of inception/allotment

7th April, 2004

### Fund Manager

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

### Fund AUM

Fund Size Monthly Average : ₹ 1456.82 Crore  
Closing AUM : ₹ 1407.97 Crore

### High/Low NAV in the month

High Growth Option : ₹ 80.2830  
Low Growth Option : ₹ 71.6147

### Total Expense Ratio

Regular : 2.25  
Direct : 1.90

### Minimum Investment Amount

Growth: ₹ 5000/-  
IDCW:

### No. of Unit Holding Accounts

2,90,116

### Load Structure

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

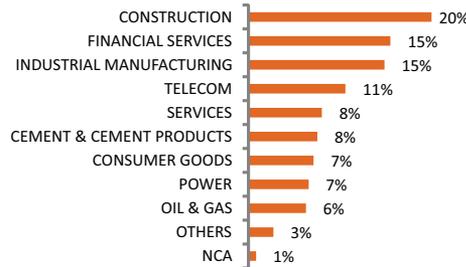
### NAV per unit as on 28<sup>th</sup> February, 2022

Regular Growth Option	₹ 74.6007
Regular IDCW Option	₹ 38.9896
Direct Growth Option	₹ 77.4429
Direct IDCW Option	₹ 40.5260

### Portfolio as on 28<sup>th</sup> February, 2022

Equity	% to NAV	Equity	% to NAV
Bharti Airtel Ltd.	9.59	Blue Star Ltd.	2.13
Larsen & Toubro Ltd.	9.12	Siemens India Ltd.	2.12
ICICI Bank Ltd	5.52	H G Infra Engineering Ltd.	2.02
State Bank Of India	5.36	Cummins India Ltd.	1.90
NTPC Ltd.	4.80	Brigade Enterprises Ltd.	1.90
Ultratech Cement Ltd.	4.66	PNC Infratech Ltd	1.88
Axis Bank Ltd.	4.61	Torrent Power Ltd.	1.79
Adani Ports And Special Economic Zone Ltd	3.99	ABB India Ltd.	1.71
Gujarat Gas Ltd	3.15	Crompton Greaves Consumer Electricals Ltd.	1.66
Shree Cement Ltd.	2.86	Indraprastha Gas Ltd	1.46
KEC International Ltd.	2.73	Oberoi Realty Ltd	1.46
Container Corporation Of India Ltd	2.47	Mahindra Logistics Ltd	1.35
KNR Constructions Ltd	2.46	Gujarat State Petronet Ltd.	1.13
Voltas Ltd.	2.40	Others	6.30
SKF India Ltd.	2.28	Net Current Assets	0.80
Bharat Forge Ltd.	2.22	<b>TOTAL</b>	<b>100.00</b>
Bharat Electronics Ltd.	2.17		

### Sectoral Breakdown



### Active Stock positions

Overweight (Top 5)	Weight	Underweight (Top 5)	Weight
ICICI Bank Ltd	5.5	Reliance Industries Ltd.	-20.3
State Bank Of India	5.4	Larsen & Toubro Ltd.	-5.2
Axis Bank Ltd.	4.6	Power Grid Corporation Of India Ltd	-4.7
Gujarat Gas Ltd	3.2	Grasim Industries Ltd.	-3.9
KEC International Ltd.	2.7	Oil & Natural Gas Corporation Ltd.	-3.8

### Market Capitalisation (%)

	Large	Mid	Small
Fund	56	25	19
Benchmark	91	9	-

### Quantitative Indicators

	Fund	Benchmark
Beta	0.90	1
Standard Deviation (Annual)	22.38%	22.79%
Sharpe Ratio	0.55%	
Portfolio Turnover Ratio (Annual)	0.08	
P/B	4.85	3.63
P/E	38.48	47.82
ROE	13.77	12.51

As on 28<sup>th</sup> February, 2022

### Portfolio Details

% of Top 10 Stocks	53.66
Median Market Cap (₹ Cr)	96,819
Weighted Average Market Cap	1,59,367
Number of Securities	40

All figures given are provisional and unaudited.

### Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> February, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty Infrastructure (%)	Nifty 50 (%)	NAV Growth (₹)	Nifty Infrastructure (₹)	Nifty 50 (₹)
1 Year	14.78	18.73	16.99	11,478	11,873	11,699
3 Years	15.77	20.19	17.25	15,523	17,371	16,126
5 Years	9.64	11.82	15.03	15,847	17,488	20,148
Since inception*	12.44	9.59	14.59	81,627	51,543	1,14,586

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

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 63 in 'Fund Manager Summary'. Schemes Managed by Mr Sachin Trivedi. As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of S&P BSE 100. PRI values from 7th April 2004 to 31st July 2006. TRI Value From 1st August 2006. The performance of the benchmark is calculated using total return index variant of the benchmark index.

### SIP Returns as on 28<sup>th</sup> February, 2022

Period	Investment Amount (₹)	Value-Fund (₹)	Nifty Infrastructure (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) Nifty Infrastructure	Yield (%) Nifty 50
1 Year	1,20,000	1,23,144	1,26,681	1,24,656	4.93	10.57	7.33
3 Years	3,60,000	4,89,160	5,09,536	4,89,577	21.02	23.98	21.08
5 Years	6,00,000	8,30,230	8,89,850	9,00,429	12.97	15.79	16.27
7 Years	8,40,000	12,57,053	13,34,702	14,29,416	11.33	13.01	14.93
10 Years	12,00,000	21,78,401	21,13,767	25,13,768	11.48	10.91	14.16
15 Years	18,00,000	36,41,207	31,62,611	50,70,154	8.83	7.13	12.74
Since inception*	20,70,000	48,32,709	40,02,586	71,26,065	9.11	7.18	12.98

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

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

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

**Investment Objective**

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

**Date of inception/allotment**

7th April, 2004

**Fund Manager**

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

**Fund AUM**

Fund Size Monthly Average : ₹ 742.68 Crore  
Closing AUM : ₹ 712.61 Crore

**High/Low NAV in the month**

High Growth Option : ₹ 121.0298  
Low Growth Option : ₹ 107.7483

**Total Expense Ratio**

Regular : 2.20  
Direct : 1.43

**Minimum Investment Amount**

Growth: ₹ 5000/-  
IDCW:

**No. of Unit Holding Accounts**

60,860

**Load Structure**

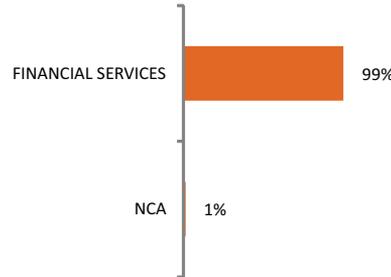
Entry Load : Nil  
Exit Load : < 30 days – 1%; ≥ 30 days – Nil

**NAV per unit as on 28<sup>th</sup> February, 2022**

Regular Growth Option : ₹ 110.8667  
Regular IDCW Option : ₹ 43.1486  
Direct Growth Option : ₹ 121.8308  
Direct IDCW Option : ₹ 47.6824

**Portfolio as on 28<sup>th</sup> February, 2022**

Equity	% to NAV	Equity	% to NAV
HDFC Bank Ltd.	20.81	RBL Bank Ltd.	1.87
ICICI Bank Ltd	17.72	Bajaj Finance Ltd.	1.72
Axis Bank Ltd.	9.84	DCB Bank Ltd	1.53
State Bank Of India	9.49	Karur Vysya Bank Ltd.	1.51
HDFC Ltd.	5.64	PB Fintech Ltd	1.25
Kotak Mahindra Bank Ltd.	5.04	Equitas Holdings Ltd	1.05
SBI Life Insurance Company Ltd.	2.98	Canfin Homes Ltd.	1.02
IndusInd Bank Ltd.	2.45	ICICI Securities Ltd.	0.93
ICICI Prudential Life Insurance Company Ltd.	2.35	Creditaccess Grameen Ltd	0.84
ICICI Lombard General Insurance Company Ltd	2.22	Mahindra & Mahindra Fin.Ser.Ltd.	0.82
Cholamandalam Investment & Finance Company Ltd	2.18	Computer Age Management Services Ltd	0.79
Bajaj Finserv Ltd.	2.02	Aditya Birla Sun Life AMC Ltd	0.71
Federal Bank Ltd.	1.91	Net Current Assets	1.31
		<b>TOTAL</b>	<b>100.00</b>

**Sectoral Breakdown****Active Stock positions**

Overweight (Top 5)	%	Underweight (Top 5)	%
Axis Bank Ltd.	3.0	HDFC Ltd.	-9.7
State Bank Of India	2.8	Bajaj Finance Ltd.	-5.0
IndusInd Bank Ltd.	2.5	Kotak Mahindra Bank Ltd.	-4.7
Federal Bank Ltd.	1.9	HDFC Life Insurance Company Ltd.	-1.8
RBL Bank Ltd.	1.9	HDFC Bank Ltd.	-1.6

**Market Capitalisation (%)**

	Large	Mid	Small
Fund	85	6	9
Benchmark	97	3	-

**Quantitative Indicators**

	Fund	Benchmark
Beta	0.98	1
Standard Deviation (Annual)	29.45%	29.34%
Sharpe Ratio	0.13%	
Portfolio Turnover Ratio (Annual)	0.19	
P/B	3.49	4.13
P/E	25.58	30.94
ROE	13.87	14.32

As on 28<sup>th</sup> February, 2022**Portfolio Details**

% of Top 10 Stocks	78.55
Median Market Cap (₹ Cr)	4,30,573
Weighted Average Market Cap	3,90,308
Number of Securities	25

All figures given are provisional and unaudited.

**Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> February, 2022 Growth of ₹ 10000**

Period	NAV Growth (%)	Nifty Financial Services (%)	Nifty 50 (%)	NAV Growth (₹)	Nifty Financial Services (₹)	Nifty 50 (₹)
1 Year	3.84	5.88	16.99	10,384	10,588	11,699
3 Years	7.32	15.20	17.25	12,363	15,294	16,126
5 Years	6.89	16.02	15.03	13,956	21,030	20,148
Since inception*	14.38	17.97	14.59	1,10,883	1,92,843	1,14,586

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

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

\*Compounded annualized Growth Rate.

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

Schemes Managed by Mr. Amit Premchandani.

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

**SIP Returns as on 28<sup>th</sup> February, 2022**

Period	Investment Amount (₹)	Value-Fund (₹)	Nifty Financial Services (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) Nifty Financial Services	Yield (%) Nifty 50
1 Year	1,20,000	1,18,136	1,19,012	1,24,656	-2.89	-1.53	7.33
3 Years	3,60,000	4,32,665	4,53,314	4,89,577	12.35	15.60	21.08
5 Years	6,00,000	7,19,026	8,53,638	9,00,429	7.18	14.10	16.27
7 Years	8,40,000	11,20,986	14,31,859	14,29,416	8.12	14.98	14.93
10 Years	12,00,000	19,99,842	27,42,299	25,13,768	9.87	15.79	14.16
15 Years	18,00,000	43,63,851	64,43,407	50,70,154	10.98	15.51	12.74
Since inception*	20,70,000	63,75,309	98,87,863	71,26,065	11.88	16.17	12.98

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

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

**Investment Objective**

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

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

**Date of inception/allotment**

28th June, 1999

**Fund Manager**

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

**Fund AUM**

Fund Size Monthly Average : ₹ 770.24 Crore  
Closing AUM : ₹ 741.26 Crore

**High/Low NAV in the month**

High Growth Option : ₹ 161.8594  
Low Growth Option : ₹ 144.8505

**Total Expense Ratio**

Regular : 2.29  
Direct : 1.17

**Minimum Investment Amount**

Growth: ₹ 5000/-  
IDCW:

**No. of Unit Holding Accounts**

50,960

**Load Structure**

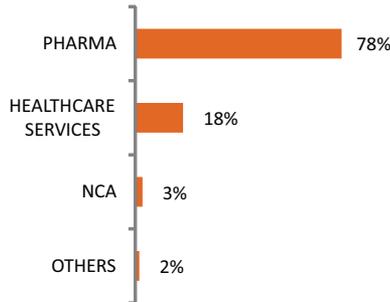
Entry Load : Nil  
Exit Load : < 30 days – 1%; ≥ 30 days – Nil

**NAV per unit as on 28<sup>th</sup> February, 2022**

Regular Growth Option : ₹ 149.7838  
Regular IDCW Option : ₹ 115.7621  
Direct Growth Option : ₹ 163.1402  
Direct IDCW Option : ₹ 126.0965

**Portfolio as on 28<sup>th</sup> February, 2022**

Equity	% to NAV	Equity	% to NAV
Cipla Ltd.	9.62	Narayana Hrudayalaya Ltd	2.17
Sun Pharmaceuticals Industries Ltd.	9.25	Suven Pharmaceuticals Ltd	2.03
Dr Reddy's Laboratories Ltd.	7.73	J.B.Chemicals & Pharmaceuticals Ltd	2.02
Aurobindo Pharma Ltd.	6.85	Torrent Pharmaceuticals Ltd.	1.72
Divis Laboratories Ltd.	5.21	Poly Medicare Ltd.	1.55
Lupin Ltd.	4.99	Advanced Enzyme Technologies Ltd	1.54
Fortis Healthcare Ltd.	4.91	Metropolis Healthcare Ltd	1.44
Krishna Institute Of Medical Science Ltd	4.25	AMI Organics Ltd	1.31
Apollo Hospitals Enterprise Ltd.	3.72	Pfizer Ltd	1.24
IPCA Laboratories Ltd.	3.51	Proctor & Gamble Health Ltd	1.20
Eris Lifesciences Ltd	3.15	Gland Pharma Ltd	1.19
Ajanta Pharma Ltd.	2.93	Sequent Scientific Ltd	1.02
Biocon Ltd.	2.90	Alkem Laboratories Ltd	0.99
Cadila Healthcare Ltd.	2.87	Windlas Biotech Ltd	0.79
Alembic Pharmaceuticals Ltd.	2.76	Net Current Assets	2.74
FDC Ltd.	2.40	<b>TOTAL</b>	<b>100.00</b>

**Sectoral Breakdown****Active Stock positions**

Overweight (Top 5)	%	Underweight (Top 5)	%
Krishna Institute Of Medical Science Ltd	3.9	Sun Pharmaceuticals Industries Ltd.	-5.9
Aurobindo Pharma Ltd.	3.9	Apollo Hospitals Enterprise Ltd.	-4.3
Eris Lifesciences Ltd	2.8	Divis Laboratories Ltd.	-3.8
Fortis Healthcare Ltd.	2.8	Laurus Labs Ltd.	-3.5
Ajanta Pharma Ltd	2.2	Max Healthcare Institute Ltd	-2.3

**Market Capitalisation (%)**

	Large	Mid	Small
Fund	43	29	28
Benchmark	55	30	15

**Quantitative Indicators**

	Fund	Benchmark
Beta	0.89	1
Standard Deviation (Annual)	18.44%	20.10%
Sharpe Ratio	1.00%	
Portfolio Turnover Ratio (Annual)	0.44	
P/B	5.58	6.98
P/E	36.42	43.04
ROE	15.12	15.22

As on 28<sup>th</sup> February, 2022**Portfolio Details**

% of Top 10 Stocks	60.04
Median Market Cap (₹ Cr)	36,766
Weighted Average Market Cap	54,393
Number of Securities	30

All figures given are provisional and unaudited.

**Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> February, 2022 Growth of ₹ 10000**

Period	NAV Growth (%)	S&P BSE Healthcare (%)	Nifty 50 (%)	NAV Growth (₹)	S&P BSE Healthcare (₹)	Nifty 50 (₹)
1 Year	11.05	12.62	16.99	11,105	11,262	11,699
3 Years	21.80	20.13	17.25	18,079	17,345	16,126
5 Years	10.97	9.44	15.03	16,833	15,703	20,148
Since inception*	14.07	14.36	NA	1,98,192	2,09,945	NA

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

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 63 in 'Fund Manager Summary'.  
N.A Not Available. Schemes Managed by Mr. V Srivatsa. As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of Nifty Pharma. PRI values from 28th June 1999 to 3rd April 2006. TRI Value From 4th April 2006.  
The performance of the benchmark is calculated using total return index variant of the benchmark index.

**SIP Returns as on 28<sup>th</sup> February, 2022**

Period	Investment Amount (₹)	Value-Fund (₹)	S&P BSE Healthcare (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) S&P BSE Healthcare	Yield (%) Nifty 50
1 Year	1,20,000	1,12,851	1,14,299	1,24,656	-10.94	-8.76	7.33
3 Years	3,60,000	4,91,925	4,93,084	4,89,577	21.43	21.60	21.08
5 Years	6,00,000	9,11,157	8,97,413	9,00,429	16.76	16.13	16.27
7 Years	8,40,000	12,98,271	12,55,630	14,29,416	12.24	11.30	14.93
10 Years	12,00,000	23,05,321	22,29,254	25,13,768	12.54	11.91	14.16
15 Years	18,00,000	56,96,133	57,61,268	50,70,154	14.09	14.22	12.74
Since inception*	20,70,000	78,11,275	80,30,276	71,26,065	13.88	14.15	12.98

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

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

### Investment Objective

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

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

### Date of inception/allotment

11th April, 2008

### Fund Manager

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

### Fund AUM

Fund Size Monthly Average : ₹ 1628.17 Crore  
Closing AUM : ₹ 1582.24 Crore

### High/Low NAV in the month

High Growth Option : ₹ 137.1860  
Low Growth Option : ₹ 125.2831

### Total Expense Ratio

Regular : 2.13  
Direct : 1.09

### Minimum Investment Amount

Growth: ₹ 5000/-  
IDCW:

### No. of Unit Holding Accounts

1,25,960

### Load Structure

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

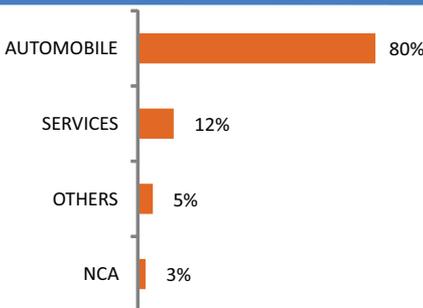
### NAV per unit as on 28<sup>th</sup> February, 2022

Regular Growth Option : ₹ 128.6310  
Regular IDCW Option : ₹ 59.3130  
Direct Growth Option : ₹ 141.7954  
Direct IDCW Option : ₹ 65.5799

### Portfolio as on 28<sup>th</sup> February, 2022

Equity	% to NAV	Equity	% to NAV
Maruti Suzuki India Ltd.	18.02	Motherson Sumi System Ltd.	1.17
Tata Motors Ltd.	12.46	Schaeffler India Ltd	1.16
Mahindra & Mahindra Ltd.	10.39	Mahindra Logistics Ltd	1.09
Bajaj Auto Ltd.	9.81	Mahindra & Mahindra Fin.Ser.Ltd.	1.04
Eicher Motors Ltd	7.19	Subros Ltd.	0.95
Adani Ports And Special Economic Zone Ltd	6.85	Interglobe Aviation Ltd	0.89
Ashok Leyland Ltd.	5.05	TVS Motor Company Ltd	0.87
Hero Motocorp Ltd.	3.33	Mahindra CIE Automotive Ltd	0.59
Bosch Ltd.	2.66	MRF Ltd.	0.42
Apollo Tyres Ltd.	1.74	Sandhar Technologies Ltd	0.41
Minda Corporation Ltd	1.73	Motherson Sumi Wiring India Ltd	0.37
VRL Logistics Ltd	1.54	Zomato Ltd	0.23
Container Corporation Of India Ltd	1.46	Rane Holdings Ltd.	0.19
Bharat Forge Ltd.	1.44	Others	0.28
Escorts Ltd.	1.42	Net Current Assets	2.69
Sundram Fasteners Ltd.	1.32	<b>TOTAL</b>	<b>100.00</b>
Jamna Auto Industries Ltd.	1.24		

### Sectoral Breakdown



### Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Ashok Leyland Ltd.	2.0	Mahindra & Mahindra Ltd.	-3.0
Minda Corporation Ltd	1.7	Hero Motocorp Ltd.	-2.5
Bajaj Auto Ltd.	1.7	Adani Ports & Special Economic Zone Ltd	-2.3
VRL Logistics Ltd	1.5	Interglobe Aviation Ltd	-2.3
Sundram Fasteners Ltd.	1.3	MRF Ltd.	-2.0

### Market Capitalisation (%)

	Large	Mid	Small
Fund	72	17	11
Benchmark	80	16	4

### Quantitative Indicators

	Fund	Benchmark
Beta	0.93	1
Standard Deviation (Annual)	25.97%	27.65%
Sharpe Ratio	0.31%	
Portfolio Turnover Ratio (Annual)	0.17	
P/B	4.12	3.83
P/E	38.01	32.98
ROE	5.93	5.65

As on 28<sup>th</sup> February, 2022

### Portfolio Details

% of Top 10 Stocks	77.50
Median Market Cap (₹ Cr)	1,01,297
Weighted Average Market Cap	1,11,421
Number of Securities	33

All figures given are provisional and unaudited.

### Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> February, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	UTI Transportation & Logistics Index (%)	Nifty 50 (%)	NAV Growth (₹)	UTI Transportation & Logistics Index (₹)	Nifty 50 (₹)
1 Year	9.12	7.70	16.99	10,912	10,770	11,699
3 Years	11.38	12.57	17.25	13,821	14,270	16,126
5 Years	5.47	5.47	15.03	13,053	13,053	20,148
Since inception*	17.04	13.61	10.79	88,998	58,872	41,520

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

\*Compounded annualized Growth Rate.

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

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

### SIP Returns as on 28<sup>th</sup> February, 2022

Period	Investment Amount (₹)	Value-Fund (₹)	UTI Transportation & Logistics Index (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) UTI Transportation & Logistics Index	Yield (%) Nifty 50
1 Year	1,20,000	1,24,297	1,23,568	1,24,656	6.76	5.60	7.33
3 Years	3,60,000	4,83,567	4,88,860	4,89,577	20.19	20.98	21.08
5 Years	6,00,000	7,58,281	7,69,755	9,00,429	9.31	9.92	16.27
7 Years	8,40,000	11,04,824	11,20,637	14,29,416	7.71	8.11	14.93
10 Years	12,00,000	23,46,280	19,97,053	25,13,768	12.87	9.84	14.16
15 Years	NA	NA	NA	NA	NA	NA	NA
Since inception	16,60,000	55,65,545	43,21,987	44,72,121	16.09	12.87	13.31

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

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

**Investment Objective**

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

**Date of inception/allotment**

15th December, 1999

**Fund Manager**

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

**Fund AUM**

Fund Size Monthly Average : ₹ 2931.98 Crore  
Closing AUM : ₹ 2796.36 Crore

**High/Low NAV in the month**

High Growth Option : ₹ 149.2883  
Low Growth Option : ₹ 133.6184

**Total Expense Ratio**

Regular : 2.26  
Direct : 1.22

**Minimum Investment Amount**

Growth: ₹ 500/-  
IDCW:

**No. of Unit Holding Accounts**

2,56,670

**Load Structure**

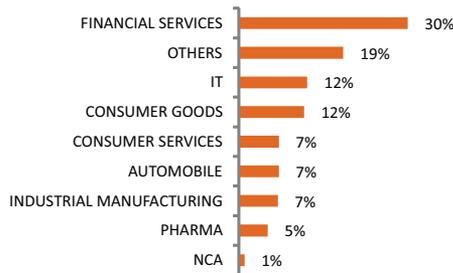
Entry Load : Nil  
Exit Load : Nil (Lock-in-Period of 3 years for each investment)

**NAV per unit as on 28<sup>th</sup> February, 2022**

Regular Growth Option : ₹ 137.7601  
Regular IDCW Option : ₹ 26.3183  
Direct Growth Option : ₹ 149.0224  
Direct IDCW Option : ₹ 35.1192

**Portfolio as on 28<sup>th</sup> February, 2022**

Equity	% to NAV	Equity	% to NAV
ICICI Bank Ltd	7.55	Phoenix Mills Ltd	1.63
Infosys Ltd.	7.52	Carborandum Universal Ltd.	1.51
HDFC Bank Ltd.	7.27	Avenue Supermarts Ltd.	1.45
Axis Bank Ltd.	4.07	Sheela Foam Ltd.	1.39
Bharti Airtel Ltd.	3.74	Gujarat Gas Ltd	1.33
State Bank Of India	2.28	Jubilant Food Works Ltd	1.31
Bajaj Finance Ltd.	2.08	Divis Laboratories Ltd.	1.22
Crompton Greaves Consumer Electricals Ltd.	2.05	Dr Reddy's Laboratories Ltd.	1.20
Larsen & Toubro Infotech Ltd	2.00	Canfin Homes Ltd.	1.20
Aditya Birla Fashion & Retail Ltd.	2.00	Godrej Consumer Products Ltd	1.20
ITC Ltd.	1.86	ABB India Ltd.	1.07
Cholamandalam Investment & Finance Company Ltd	1.84	Tube Investments Of India Ltd	1.07
Hindalco Industries Ltd.	1.80	Barbeque Nation Hospitality Ltd	1.07
Tech Mahindra Ltd	1.78	CESC Ltd	1.04
Maruti Suzuki India Ltd.	1.73	Others	30.08
Eicher Motors Ltd	1.64	Net Current Assets	1.02
		<b>TOTAL</b>	<b>100.00</b>

**Sectoral Breakdown****Active Stock positions**

Overweight (Top 5)	%	Underweight (Top 5)	%
ICICI Bank Ltd	2.9	Reliance Industries Ltd.	-7.4
Axis Bank Ltd.	2.3	HDFC Ltd.	-3.9
Bharti Airtel Ltd.	2.3	Tata Consultancy Services Ltd.	-3.3
Aditya Birla Fashion & Retail Ltd.	1.9	Kotak Mahindra Bank Ltd.	-2.5
Crompton Greaves Consumer Electricals Ltd.	1.8	Larsen & Toubro Ltd.	-2.0

**Market Capitalisation (%)**

	Large	Mid	Small
Fund	61	21	18
Benchmark	78	15	8

**Quantitative Indicators**

	Fund	Benchmark
Beta	0.95	1
Standard Deviation (Annual)	20.50%	21.26%
Sharpe Ratio	0.75%	
Portfolio Turnover Ratio (Annual)	0.25	
P/B	7.51	8.16
P/E	33.42	35.68
ROE	17.05	16.95

As on 28<sup>th</sup> February, 2022**Portfolio Details**

% of Top 10 Stocks	40.57
Median Market Cap (₹ Cr)	78,129
Weighted Average Market Cap	2,35,006

All figures given are provisional and unaudited.

**Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> February, 2022 Growth of ₹ 10000**

Period	NAV Growth (%)	Nifty 500 (%)	Nifty 50 (%)	NAV Growth (₹)	Nifty 500 (₹)	Nifty 50 (₹)
1 Year	17.88	18.77	16.99	11,788	11,877	11,699
3 Years	18.78	18.20	17.25	16,766	16,522	16,126
5 Years	13.31	14.50	15.03	18,685	19,687	20,148
Since inception*	14.84	13.93	13.37	2,16,464	1,81,387	1,62,575

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

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

**SIP Returns as on 28<sup>th</sup> February, 2022**

Period	Investment Amount (₹)	Value-Fund (₹)	Nifty 500 (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) Nifty 500	Yield (%) Nifty 50
1 Year	1,20,000	1,23,113	1,24,456	1,24,656	4.89	7.02	7.33
3 Years	3,60,000	5,02,990	5,02,737	4,89,577	23.04	23.00	21.08
5 Years	6,00,000	9,01,424	9,04,747	9,00,429	16.32	16.47	16.27
7 Years	8,40,000	14,03,302	14,38,384	14,29,416	14.42	15.11	14.93
10 Years	12,00,000	25,23,369	26,01,611	25,13,768	14.23	14.80	14.16
15 Years	18,00,000	50,24,185	52,79,527	50,70,154	12.63	13.21	12.74
Since inception*	20,70,000	66,12,051	73,11,376	71,26,065	12.24	13.23	12.98

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

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

### Investment Objective

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

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

### Date of inception/allotment

6th March, 2000

### Fund Manager

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

### Fund AUM

Fund Size Monthly Average : ₹ 6137.71 Crore  
Closing AUM : ₹ 6134.47 Crore

### High/Low NAV in the month

High Growth Option : ₹ 118.3451  
Low Growth Option : ₹ 108.3206

### Total Expense Ratio

Regular : 0.31  
Direct : 0.21

### Minimum Investment Amount

Growth: ₹ 5000/-  
IDCW: ₹ 5000/-

### No. of Unit Holding Accounts

3,04,898

### Load Structure

Entry Load : Nil  
Exit Load : Nil

### NAV per unit as on 28<sup>th</sup> February, 2022

Regular Growth Option : ₹ 111.9473  
Regular IDCW Option : ₹ 56.3989  
Direct Growth Option : ₹ 113.0797  
Direct IDCW Option : ₹ 56.9712

### Tracking error as on 28<sup>th</sup> February, 2022

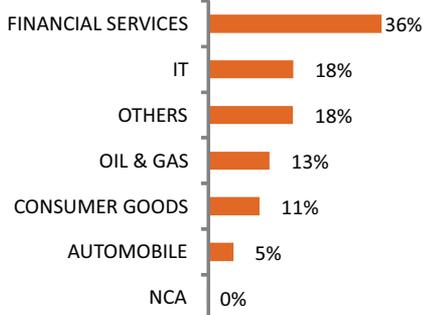
Tracking Error	Non Annualised	Annualised
Over last 1 year	0.0017	0.0265
Over last 3 year	0.0071	0.1120
Over last 5 year	0.0075	0.1178
Since Inception	0.0993	1.5705

Past performance may or may not be sustained in future.

### Portfolio as on 28<sup>th</sup> February, 2022

Equity	% to NAV	Equity	% to NAV
Reliance Industries Ltd.	11.12	Titan Company Ltd.	1.45
Infosys Ltd.	8.69	Bajaj Finserv Ltd.	1.32
HDFC Bank Ltd.	8.53	Tata Steel Ltd.	1.32
ICICI Bank Ltd	7.04	Sun Pharmaceuticals Industries Ltd.	1.24
HDFC Ltd.	5.84	Tech Mahindra Ltd	1.20
Tata Consultancy Services Ltd.	5.03	Hindalco Industries Ltd.	1.14
Kotak Mahindra Bank Ltd.	3.69	Wipro Ltd.	1.12
Larsen & Toubro Ltd.	3.00	Tata Motors Ltd.	1.11
Hindustan Unilever Ltd.	2.65	Ultratech Cement Ltd.	1.04
Axis Bank Ltd.	2.61	Mahindra & Mahindra Ltd.	1.03
ITC Ltd.	2.58	Power Grid Corporation Of India Ltd	0.98
Bajaj Finance Ltd.	2.54	NTPC Ltd.	0.87
State Bank Of India	2.53	Nestle India Ltd.	0.86
Bharti Airtel Ltd.	2.21	Others	12.37
Asian Paints Ltd.	1.95	Net Current Assets	-0.24
HCL Technologies Ltd.	1.67	<b>TOTAL</b>	<b>100.00</b>
Maruti Suzuki India Ltd.	1.51		

### Sectoral Breakdown



### Market Capitalisation (%)

	Large	Mid	Small
Fund	100	-	-

### Portfolio Details

% of Top 10 Stocks	58.20
Median Market Cap (₹ Cr)	4,29,045
Weighted Average Market Cap	5,65,213

All figures given are provisional and unaudited.

### Quantitative Indicators

Quantitative Indicators	Fund	Benchmark
Beta	1.00	1
Standard Deviation (Annual)	22.18%	22.18%
Sharpe Ratio	0.60%	
Portfolio Turnover Ratio (Annual)	0.07	

As on 28<sup>th</sup> February, 2022

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

### Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> February, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 50 (%)	S&P BSE Sensex (%)	NAV Growth (₹)	Nifty 50 (₹)	S&P BSE Sensex (₹)
1 Year	16.59	16.99	15.74	11,659	11,699	11,574
3 Years	16.82	17.25	17.49	15,949	16,126	16,225
5 Years	14.61	15.03	15.73	19,782	20,148	20,768
Since inception*	11.61	12.55	12.85	1,12,031	1,34,729	1,42,853

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

\* Compounded annualized Growth Rate.

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

Schemes Managed by Mr. Sharwan Kumar Goyal.  
The performance of the benchmark is calculated using total return index variant of the benchmark index.

### SIP Returns as on 28<sup>th</sup> February, 2022

Period	Investment Amount (₹)	Value-Fund (₹)	Nifty 50 (₹)	S&P BSE Sensex (₹)	Yield (%) Fund	Yield (%) Nifty 50	Yield (%) S&P BSE Sensex
1 Year	1,20,000	1,24,414	1,24,656	1,24,482	6.95	7.33	7.06
3 Years	3,60,000	4,86,660	4,89,577	4,85,259	20.65	21.08	20.44
5 Years	6,00,000	8,91,707	9,00,429	9,05,544	15.87	16.27	16.50
7 Years	8,40,000	14,08,995	14,29,416	14,45,343	14.53	14.93	15.25
10 Years	12,00,000	24,51,352	25,13,768	25,44,606	13.69	14.16	14.39
15 Years	18,00,000	47,78,144	50,70,154	51,57,431	12.05	12.74	12.94
Since inception*	20,70,000	65,50,144	71,26,065	72,86,989	12.15	12.98	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. \*Since inception for above mentioned schemes is taken for the period December 2004 to February 2022 (Since SIP facility was introduced in November 2004. Past performance may or may not be sustained in future.

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

### Investment Objective

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

### Date of inception/allotment

28th June, 2018

### Fund Manager

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

### Fund AUM

Fund Size Monthly Average : ₹ 1535.81 Crore  
Closing AUM : ₹ 1525.44 Crore

### High/Low NAV in the month

High Growth Option : ₹ 15.0266  
Low Growth Option : ₹ 13.5809

### Total Expense Ratio

Regular : 0.79  
Direct : 0.33

### Minimum Investment Amount

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

### No. of Unit Holding Accounts

84,365

### Load Structure

Entry Load : Nil  
Exit Load : Nil

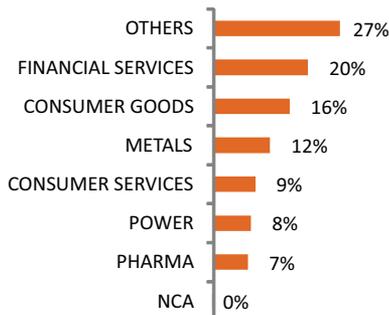
### NAV per unit as on 28<sup>th</sup> February, 2022

Regular Growth Option : ₹ 14.2499  
Direct Growth Option : ₹ 14.5455

### Portfolio as on 28<sup>th</sup> February, 2022

Equity	% to NAV	Equity	% to NAV
Adani Green Energy Ltd	4.26	United Spirits Ltd.	2.24
Vedanta Ltd	4.21	GAIL (India) Ltd.	2.24
Avenue Supermarts Ltd.	4.16	Ambuja Cements Ltd.	1.96
Apollo Hospitals Enterprise Ltd.	4.11	Jubilant Food Works Ltd	1.89
Adani Enterprises Ltd.	3.85	DLF Ltd.	1.85
Adani Transmission Ltd.	3.77	Siemens India Ltd.	1.78
Pidilite Industries Ltd.	3.12	SBI Cards And Payment Services Pvt Ltd.	1.76
Info-Edge (India) Ltd.	2.93	Bandhan Bank Ltd.	1.76
Dabur India Ltd.	2.80	P I Industries Ltd.	1.69
ICICI Lombard General Insurance Company Ltd	2.74	Bank Of Baroda	1.69
Havells India Ltd.	2.53	Bajaj Holdings & Investment Ltd.	1.67
Godrej Consumer Products Ltd	2.47	Colgate Palmolive India Ltd.	1.64
Piramal Enterprises Ltd.	2.35	ICICI Prudential Life Insurance Company Ltd.	1.58
Cholamandalam Investment & Finance Company Ltd	2.32	Interglobe Aviation Ltd	1.54
Larsen & Toubro Infotech Ltd	2.27	Others	24.87
Marico Ltd.	2.26	Net Current Assets	-0.31
		<b>TOTAL</b>	<b>100.00</b>

### Sectoral Breakdown



### Market Capitalisation (%)

	Large	Mid	Small
Fund	76	24	-

### Portfolio Details

% of Top 10 Stocks	35.94
Median Market Cap (₹ Cr)	66,103
Weighted Average Market Cap	94,724

All figures given are provisional and unaudited.

### Quantitative Indicators

Quantitative Indicators	Fund	Benchmark
Beta	1.00	1
Standard Deviation (Annual)	20.77%	20.80%
Sharpe Ratio	0.55%	
Portfolio Turnover Ratio (Annual)	0.43	

As on 28<sup>th</sup> February, 2022

### Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> February, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty Next 50 (%)	Nifty 50 (%)	NAV Growth (₹)	Nifty Next 50 (₹)	Nifty 50 (₹)
1 Year	16.92	18.01	16.99	11,692	11,801	11,699
3 Years	14.85	15.81	17.25	15,155	15,539	16,126
Since inception*	10.12	11.60	14.72	14,250	14,966	16,562

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

\*Compounded annualized Growth Rate.

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

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

### SIP Returns as on 28<sup>th</sup> February, 2022

Period	Investment Amount (₹)	Value-Fund (₹)	Nifty Next 50 (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) Nifty Next 50	Yield (%) Nifty 50
1 Year	1,20,000	1,22,570	1,23,188	1,24,656	4.03	5.00	7.33
3 Years	3,60,000	4,77,349	4,84,540	4,89,577	19.26	20.34	21.08
Since inception	4,40,000	5,91,529	6,02,154	6,17,225	16.35	17.37	18.79

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

### Investment Objective

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

### Date of inception/allotment

12th Mar, 2021

### Fund Manager

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

### Fund AUM

Fund Size Monthly Average : ₹ 1126.99 Crore  
Closing AUM : ₹ 1168.82 Crore

### High/Low NAV in the month

High Growth Option : ₹ 13.6321  
Low Growth Option : ₹ 12.2526

### Total Expense Ratio

Regular : 0.92  
Direct : 0.40

### Minimum Investment Amount

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

### No. of Unit Holding Accounts

34,012

### Load Structure

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

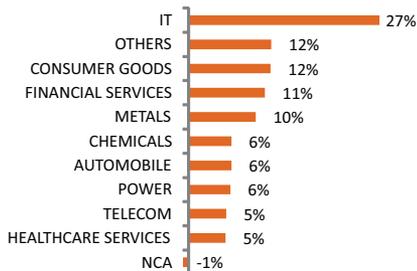
### NAV per unit as on 28<sup>th</sup> February, 2022

Regular Growth Option : ₹ 12.9659  
Direct Growth Option : ₹ 13.0305

### Portfolio as on 28<sup>th</sup> February, 2022

Equity	% to NAV	Equity	% to NAV
Titan Company Ltd.	5.75	Indian Railway Catering & Tourism Ltd	2.89
State Bank Of India	5.63	Mphasis Ltd	2.86
Bharti Airtel Ltd.	5.42	United Spirits Ltd.	2.54
Tata Power Company Ltd.	5.41	Havells India Ltd.	2.19
Bajaj Finserv Ltd.	5.34	Bharat Electronics Ltd.	2.10
Apollo Hospitals Enterprise Ltd.	5.33	L&T Technology Services Ltd	2.02
Tata Motors Ltd.	5.08	Coforge Ltd	1.39
Adani Enterprises Ltd.	5.05	Dixon Technologies (India) Ltd	1.29
Grasim Industries Ltd.	4.95	Deepak Nitrite Ltd.	1.23
Infosys Ltd.	4.88	Polycab India Ltd	1.19
Vedanta Ltd	4.59	Escorts Ltd.	1.09
Mindtree Ltd.	4.47	Tata Chemicals Ltd.	1.06
Wipro Ltd.	4.23	Gujarat Gas Ltd	0.76
Tech Mahindra Ltd	4.19	Torrent Power Ltd.	0.62
SRF Ltd.	3.90	Net Current Assets	-0.80
Larsen & Toubro Infotech Ltd	3.35	<b>TOTAL</b>	<b>100.00</b>

### Sectoral Breakdown



### Portfolio Details

% of Top 10 Stocks	52.84
Median Market Cap (₹ Cr)	1,35,489
Weighted Average Market Cap	1,81,336

All figures given are provisional and unaudited.  
As on 28<sup>th</sup> February, 2022

### Market Capitalisation (%)

	Large	Mid	Small
Fund	89	11	-
Benchmark	89	11	-

### Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> February, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty200 Momentum 30 Index (%)	Nifty 50 (%)	NAV Growth (₹)	Nifty200 Momentum 30 Index (₹)	Nifty 50 (₹)
Since inception*	29.66	32.04	12.00	12,966	13,204	11,200

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



### Investment Objective

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

### Date of inception/allotment

2nd January, 1995

### Fund Manager

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

### Fund AUM

Fund Size Monthly Average : ₹ 4303.00 Crore  
Closing AUM : ₹ 4172.44 Crore

### High/Low NAV in the month

High Growth Option : ₹ 254.9779  
Low Growth Option : ₹ 234.8316

### Total Expense Ratio

Regular : 1.96  
Direct : 1.48

### Minimum Investment Amount

Growth: ₹ 1000/-  
IDCW: ₹ 5000/-

### No. of Unit Holding Accounts

7,53,405

### 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 28<sup>th</sup> February, 2022

Regular Growth Option : ₹ 240.5460  
Regular IDCW Option : ₹ 32.0032  
Direct Growth Option : ₹ 253.2786  
Direct IDCW Option : ₹ 34.3521

### Portfolio Parameters

Weighted Average Maturity : 4.06 Yrs  
Yield to Maturity : 5.80%  
Modified Duration : 2.68 Yrs  
Securitized Debt Average Maturity : 0.21 Yrs.  
First Business Receivable Trust

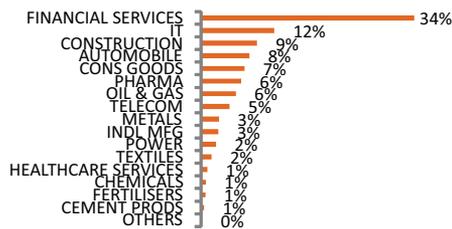
### Portfolio as on 28<sup>th</sup> February, 2022

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
<b>CP / Cds</b>			<b>Govt Securities</b>		
HDFC Bank Ltd.	1.15	CARE A1+	6.45% GSEC MAT - 07/10/2029	1.78	SOV
<b>Equity</b>			GOI FRB - MAT 22/09/2033	1.31	SOV
• ICICI Bank Ltd	5.73		6.45% BIHAR SDL MAT - 02/06/2027	1.20	SOV
• HDFC Bank Ltd.	5.44		8.1% West Bengal SDL 28.01.2025	0.89	SOV
• State Bank Of India	4.15		<b>Long Term Debt</b>		
• Infosys Ltd.	3.99		National Bank For Agriculture & Rural Development	1.22	ICRA AAA
• HDFC Ltd.	3.72		Jamnagar Utilities & Power Pvt Ltd. ^	1.18	CRISIL AAA
• Larsen & Toubro Ltd.	3.71		Canara Bank	0.97	CRISIL AA+
• ITC Ltd.	3.55		Larsen & Toubro Ltd.	0.97	CRISIL AAA
• Axis Bank Ltd.	2.64		Indiabulls Housing Finance Ltd.	0.94	CARE AA
• Bharti Airtel Ltd.	2.56		Jorabat Shillong Expressway Ltd. ~	0.73	IND D
• HCL Technologies Ltd.	2.02		Power Finance Corporation Ltd.	0.62	CRISIL AAA
• Reliance Industries Ltd.	1.64		Shriram Transport Finance Co.Ltd.	0.61	IND AA+
• Mahindra & Mahindra Ltd.	1.53		Union Bank Of India	0.61	CRISIL AA+
• Tata Motors Ltd.	1.17		Bajaj Housing Finance Ltd	0.61	CRISIL AAA
• Bajaj Auto Ltd.	1.17		Others	2.83	
• Hindalco Industries Ltd.	1.14		<b>Securitized Debt</b>		
Others	28.63		First Business Receivable Trust\$	0.57	IND AAA(SO)
<b>Govt Securities</b>			Net Current assets	5.28	
Others	1.78		<b>Total</b>	<b>100.00</b>	
7.26% GSEC 14/01/29	1.98	SOV			

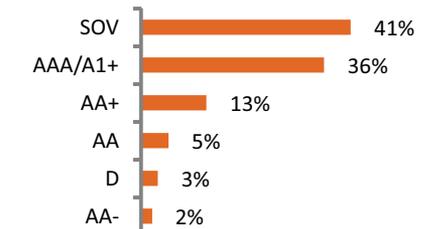
• Top 10 scrips in the portfolio

~ Backed by Annuity from National Highway Authority of India - NHAI \$ Underlying customer - Reliance Group Company ^ Mukesh Ambani promoter Group company

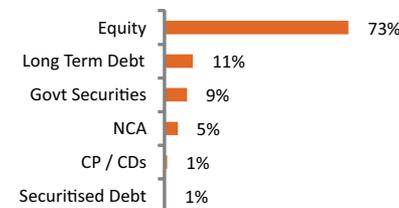
### Sectoral Breakdown



### Credit Profile of Debt as on 28<sup>th</sup> February, 2022



### Asset Allocation of Debt as on 28<sup>th</sup> Feb, 2022



### Market Capitalisation (%)

	Large	Mid	Small
Fund	70	16	14

### Portfolio Details

Median Market Cap (₹ Cr)	2,57,377
Weighted Average Market Cap	3,00,354
Number of Securities	61

All figures given are provisional and unaudited.

### Quantitative Indicators Fund Benchmark

	Fund	Benchmark
Beta	1.12	1
Standard Deviation (Annual)	15.87%	13.86%
Sharpe Ratio	0.69%	
Portfolio Turnover Ratio (Annual)	0.42	

As on 28<sup>th</sup> February, 2022

### Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> February, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Hybrid 35+65 Aggressive Index (%)	Nifty 50 (%)	NAV Growth (₹)	CRISIL Hybrid 35+65 Aggressive Index (₹)	Nifty 50 (₹)
1 Year	17.26	13.74	16.99	11,726	11,374	11,699
3 Years	14.38	15.59	17.25	14,970	15,450	16,126
5 Years	10.18	12.81	15.03	16,242	18,276	20,148
Since inception*	14.58	NA	NA	4,03,927	NA	NA

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

\* Compounded annualized Growth Rate.

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

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

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

### SIP Returns as on 28<sup>th</sup> February, 2022

Period	Investment Amount (₹)	Value-Fund (₹)	CRISIL Hybrid 35+65 Aggressive Index (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) CRISIL Hybrid 35+65 Aggressive Index	Yield (%) Nifty 50
1 Year	1,20,000	1,24,276	1,23,869	1,24,656	6.73	6.08	7.33
3 Years	3,60,000	4,80,516	4,63,694	4,89,577	19.74	17.20	21.08
5 Years	6,00,000	8,31,836	8,50,620	9,00,429	13.05	13.95	16.27
7 Years	8,40,000	12,74,430	13,40,410	14,29,416	11.72	13.13	14.93
10 Years	12,00,000	22,24,109	23,59,865	25,13,768	11.87	12.98	14.16
15 Years	18,00,000	44,71,751	47,44,566	50,70,154	11.27	11.96	12.74
Since inception*	20,70,000	59,66,880	64,39,146	71,26,065	11.23	11.98	12.98

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

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

## Investment Objective

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

## Date of inception/allotment

19th November, 2008

## Fund Manager

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

## Fund AUM

Fund Size Monthly Average : ₹ 870.25 Crore  
Closing AUM : ₹ 862.60 Crore

## High/Low NAV in the month

High Growth Option : ₹ 44.3878  
Low Growth Option : ₹ 42.4000

## Total Expense Ratio

Regular : 1.88  
Direct : 0.93

## Minimum Investment Amount

Growth: ₹ 5000/-  
IDCW:

## No. of Unit Holding Accounts

49,332

## 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 28<sup>th</sup> February, 2022

Regular Growth Option : ₹ 43.1315  
Regular IDCW Option : ₹ 19.4699  
Direct Growth Option : ₹ 46.3095  
Direct IDCW Option : ₹ 21.4538

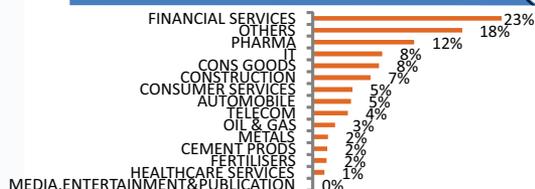
## Portfolio Parameters

Weighted Average Maturity : 0.89 Yrs  
Yield to Maturity : 4.09%  
Modified Duration : 0.61 Yrs

## Portfolio as on 28<sup>th</sup> February, 2022

Portfolio	% to NAV	Rating	Futures	Portfolio	% to NAV	Rating	Futures
<b>Equity</b>				<b>Equity</b>			
ICICI Bank Ltd	5.43			Divis Laboratories Ltd.	1.17		
Infosys Ltd.	3.62			P I Industries Ltd.	1.14		
State Bank Of India	3.30			Dabur India Ltd.	1.12		-1.12
Cipla Ltd.	3.26			Sun Pharmaceuticals Industries Ltd.	1.09		
Bharti Airtel Ltd.	2.90			Dr. Lal Pathlabs Ltd.	0.96		
United Spirits Ltd.	2.51			Brigade Enterprises Ltd.	0.96		
Oberoi Realty Ltd.	2.36			Sundram Fasteners Ltd.	0.94		
HDFC Bank Ltd.	2.27			Berger Paints India Ltd.	0.89		-0.89
Tata Motors Ltd.	2.23			Kotak Mahindra Bank Ltd.	0.73		-0.73
Hero Motocorp Ltd.	2.00		-2.00	Coforge Ltd	0.72		
Aditya Birla Fashion & Retail Ltd.	1.92			Oil & Natural Gas Corporation Ltd.	0.67		-0.67
Axis Bank Ltd.	1.89			Tata Steel Ltd.	0.57		-0.57
Hindustan Unilever Ltd.	1.84		-1.84	SBI Life Insurance Company Ltd.	0.47		-0.47
Tata Consultancy Services Ltd.	1.83		-1.83	HDFC Ltd.	0.41		-0.41
Gujarat Gas Ltd	1.83			<b>CP / Cds</b>			
Lupin Ltd.	1.68			HDFC Bank Ltd.	1.74	CARE A1+	
Crompton Greaves Consumer Electricals Ltd.	1.61			<b>Govt Securities</b>			
Larsen & Toubro Ltd.	1.47			8.15% GSEC 11.06.2022	2.93	SOV	
Zee Entertainment Enterprises Ltd.	1.47		-1.48	5.63% GS MAT - 12/04/26	0.57	SOV	
Tech Mahindra Ltd	1.40			182D T BILL MAT 21/07/2022	0.16	SOV	
Avenue Supermarts Ltd.	1.36			<b>Long Term Debt</b>			
Bajaj Finance Ltd.	1.35			National Highways Authority Of India	1.74	CRISIL AAA	
ICICI Lombard General Insurance Company Ltd	1.34			REC Ltd	1.74	CRISIL AAA	
Titan Company Ltd.	1.34			Union Bank Of India	1.16	IND AA	
Hindalco Industries Ltd.	1.25			HDFC Ltd.	0.46	CRISIL AAA	
Ultratech Cement Ltd.	1.19			UTI MF- Gold Exchange Traded Fund	12.32		
Dr Reddy's Laboratories Ltd.	1.18			Net Current assets	9.53		
				<b>Total</b>	<b>100.00</b>		

## Sectoral Breakdown



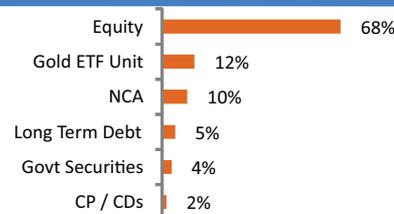
## Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Cipla Ltd.	2.9	Reliance Industries Ltd.	-5.4
United Spirits Ltd.	2.5	HDFC Ltd.	-2.8
UTI MF- Gold Exchange Traded Fund	2.3	Tata Consultancy Services Ltd.	-2.5
HDFC Bank Ltd.	2.3	HDFC Bank Ltd.	-1.9
Oberoi Realty Ltd.	2.3	Kotak Mahindra Bank Ltd.	-1.6
State Bank Of India	2.1		

## Market Capitalisation (%)

	Large	Mid	Small
Fund	74	24	2
Benchmark	87	13	0

## Asset Allocation of Debt as on 28<sup>th</sup> Feb, 2022



## Portfolio Details

% of Top 10 Stocks	29.79
Median Market Cap (₹ Cr)	1,81,206
Weighted Average Market Cap	2,52,775

All figures given are provisional and unaudited.

## Quantitative Indicators Fund Benchmark

Indicator	Fund	Benchmark
Beta	0.83	1
Standard Deviation (Annual)	13.19%	14.35%
Sharpe Ratio	0.46%	
Portfolio Turnover Ratio (Annual)	3.33	

As on 28<sup>th</sup> February, 2022

## Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> February, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	Benchmark@ (%)	Nifty 50 (%)	NAV Growth (₹)	Benchmark@ (₹)	Nifty 50 (%)
1 Year	8.17	14.45	16.99	10,817	11,445	11,699
3 Years	9.44	16.02	17.25	13,111	15,623	16,126
5 Years	7.17	13.03	15.03	14,140	18,455	20,148
Since inception*	11.63	14.82	16.35	43,129	62,709	74,766

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

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

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

N.A - Not Available. Schemes Managed by Mr. Sunil Madhukar Patil, Mr. Vetri Subramaniam &amp; Mr. Sharwan Kumar Goyal.

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

## SIP Returns as on 28<sup>th</sup> February, 2022

Period	Investment Amount (₹)	Value-Fund (₹)	Benchmark@ (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) Benchmark@	Yield (%) Nifty 50
1 Year	1,20,000	1,22,095	1,25,139	1,24,656	3.28	8.10	7.33
3 Years	3,60,000	4,23,606	4,63,690	4,89,577	10.89	17.20	21.08
5 Years	6,00,000	7,38,519	8,56,535	9,00,429	8.25	14.24	16.27
7 Years	8,40,000	11,06,944	13,49,566	14,29,416	7.77	13.32	14.93
10 Years	12,00,000	17,75,444	23,49,483	25,13,768	7.61	12.90	14.16
15 Years	NA	NA	NA	NA	NA	NA	NA
Since inception	15,80,000	27,64,565	37,75,537	40,63,507	8.10	12.40	13.40

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

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

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

## Investment Objective

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

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

## Date of inception/allotment

22nd June, 2006

## Fund Manager

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

## Fund AUM

Fund Size Monthly Average : ₹ 5837.47 Crore  
Closing AUM : ₹ 5783.94 Crore

## High/Low NAV in the month

High Growth Option : ₹ 28.4110  
Low Growth Option : ₹ 28.2924

## Total Expense Ratio

Regular : 0.93  
Direct : 0.34

## Minimum Investment Amount

Growth: ₹ 5000/-  
IDCW: ₹ 5000/-

## No. of Unit Holding Accounts

12,760

## 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 28<sup>th</sup> February, 2022

Regular Growth Option : ₹ 28.4052  
Regular IDCW Option : ₹ 16.0468  
Direct Growth Option : ₹ 29.6898  
Direct IDCW Option : ₹ 17.3673

## Portfolio Parameters

Weighted Average Maturity : 0.30 Yrs  
Yield to Maturity : 4.33%  
Modified Duration : 0.30 Yrs

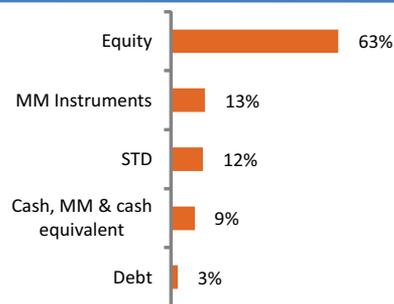
## Portfolio as on 28<sup>th</sup> February, 2022

Portfolio	% to NAV	Hedged	Portfolio	% to NAV	Hedged
Equity	63.34*		Cash, MM & cash equivalent	9.02	
MM Instruments	12.92		Debt	2.60	
STD	12.12		<b>Total</b>	<b>100.00</b>	

All figures given are provisional and unaudited.

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

## Asset Allocation of Debt as on 28<sup>th</sup> Feb, 2022



## Quantitative Indicators Fund Benchmark

Indicator	Fund	Benchmark
Beta	0.18	1
Standard Deviation (Annual)	1.09%	2.78%
Sharpe Ratio	1.20%	
Portfolio Turnover Ratio (Annual)	11.49	

As on 28<sup>th</sup> February, 2022

## Portfolio Details

Median Market Cap (₹ Cr)	1,44,805
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All figures given are provisional and unaudited.

## Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> February, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 50 Arbitrage Index (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	Nifty 50 Arbitrage Index (₹)	CRISIL 1 Year T-Bill Index (₹)
1 Year	4.21	4.32	3.65	10,421	10,432	10,365
3 Years	4.74	4.32	5.36	11,492	11,354	11,697
5 Years	5.24	4.45	5.84	12,911	12,434	13,284
Since inception*	6.88	6.20	6.19	28,421	25,711	25,673

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

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

\*Compounded annualized Growth Rate.

Benchmark for UTI Arbitrage Fund has been changed from CRISIL Arbitrage Index to Nifty 50 Arbitrage Index. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 63 in 'Fund Manager Summary'. Schemes Managed by Mr. Sharwan Kumar Goyal & Mr. Amit Sharma. The performance of the benchmark is calculated using total return index variant of the benchmark index.

## SIP Returns as on 28<sup>th</sup> February, 2022

Period	Investment Amount (₹)	Value-Fund (₹)	Nifty 50 Arbitrage Index (₹)	CRISIL 1 Year T-Bill Index (₹)	Yield (%) Fund	Yield (%) Nifty 50 Arbitrage Index	Yield (%) CRISIL 1 Year T-Bill Index
1 Year	1,20,000	1,22,583	1,22,608	1,22,260	4.05	4.09	3.54
3 Years	3,60,000	3,83,610	3,81,297	3,85,033	4.18	3.78	4.43
5 Years	6,00,000	6,76,776	6,67,561	6,86,836	4.77	4.22	5.36
7 Years	8,40,000	10,07,011	9,84,792	10,29,816	5.11	4.48	5.74
10 Years	12,00,000	16,04,095	15,63,441	16,50,932	5.66	5.17	6.22
15 Years	18,00,000	29,43,796	20,07,377	29,58,932	6.26	5.52	6.32
Since inception	18,70,000	31,38,102	20,07,377	31,35,332	6.32	5.52	6.31

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

# UTI REGULAR SAVINGS FUND (Erstwhile UTI MIS Advantage Plan)

An open ended hybrid scheme investing predominantly in debt instruments.

## Investment Objective

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

## Date of inception/allotment

16th December, 2003

## Fund Manager

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

## Fund AUM

Fund Size Monthly Average : ₹ 1609.13 Crore  
Closing AUM : ₹ 1600.29 Crore

## High/Low NAV in the month

High Growth Option : ₹ 52.0178  
Low Growth Option : ₹ 50.9711

## Total Expense Ratio

Regular : 1.82  
Direct : 1.27

## Minimum Investment Amount

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

## No. of Unit Holding Accounts

53,671

## 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 28<sup>th</sup> February, 2022

Regular Growth Option : ₹ 51.3759  
Regular IDCW Option : ₹ 15.8860  
Direct Growth Option : ₹ 54.4829  
Direct IDCW Option : ₹ 17.1917

## Portfolio Parameters

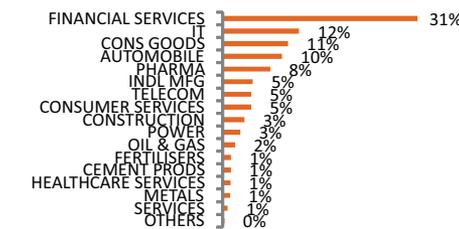
Weighted Average Maturity : 4.19 Yrs  
Yield to Maturity : 5.62%  
Modified Duration : 2.61 Yrs  
Securitized Debt Average Maturity : 0.71 Yrs.  
First Business Receivable Trust

## Portfolio as on 28<sup>th</sup> February, 2022 (Main Portfolio)

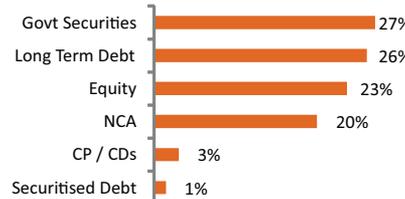
Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
CP / Cds	2.99	CARE A1+	182D T BILL MAT 21/07/2022	0.16	SOV
HDFC Bank Ltd.	2.04		7.17% GSEC 08/01/2028	0.05	SOV
Equity	2.00		Long Term Debt		
ICICI Bank Ltd.	1.96		Jamnagar Utilities & Power Pvt Ltd. ^	3.14	CRISIL AAA
Axis Bank Ltd.	1.28		Cholamandalam Investment & Finance Company Ltd	2.28	CRISIL AAA
Bharti Airtel Ltd.	1.07		Yes Bank Ltd.	1.78	CARE BBB
State Bank Of India	0.91		Shriram Transport Finance Co.Ltd.	1.59	IND AA+
ITC Ltd.	0.53		National Bank For Agriculture & Rural Development	1.59	CRISIL AA+
Bajaj Auto Ltd.	0.51		India Grid Trust	1.57	CRISIL AAA
Tech Mahindra Ltd	0.48		Bajaj Finance Ltd.	1.56	CRISIL AAA
Aditya Birla Fashion & Retail Ltd.	0.48		Power Finance Corporation Ltd.	1.56	CRISIL AAA
Others	12.09		Tata Motors Finance Ltd.	1.55	CRISIL AA-
Govt Securities			Indian Hotels Company Ltd.	1.38	CARE AA
6.45% GSEC MAT - 07/10/2029	6.17	SOV	Primal Capital & Housing Finance Ltd	1.30	ICRA AA
7.26% GSEC 14/01/29	5.17	SOV	HDFC Ltd.	1.28	CRISIL AAA
GOI FRB - MAT 22/09/2033	4.65	SOV	REC Ltd.	1.00	CRISIL AAA
7.12% KA SDL MAT- 29/12/2034	3.13	SOV	L&T Finance Ltd.	0.96	CRISIL AAA
5.63% GS MAT - 12/04/26	3.09	SOV	Hindustan Petroleum Corporation Ltd.	0.78	CRISIL AAA
5.22% GS 15/06/2025	1.55	SOV	Canara Bank	0.63	CRISIL AA+
5.77% GS MAT - 03/08/2030	1.47	SOV	Indiabulls Housing Finance Ltd.	0.22	CARE AA
8.21% W B SDL MAT - 24/06/25	0.67	SOV	Securitized Debt		
8.89% AP SDL MAT - 20/09/2022	0.64	SOV	First Business Receivable Trust\$	1.44	IND AAA(SO)
			Net Current assets	19.74	
			<b>Total</b>	<b>100.00</b>	

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

## Sectoral Breakdown (%)



## Asset Allocation (% to NAV) as on 28<sup>th</sup> Feb, 2022



## Market Capitalisation (%)

	Large	Mid	Small
Fund	66	20	14

## Segregated AUM & NAV

Segregated Fund Size Monthly Average : ₹ 0.0 Crore  
Closing AUM : ₹ 0.0 Crore  
Segregated NAV per unit as on 28<sup>th</sup> February, 2022 Growth : ₹ 0.0

## Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> February, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	NIFTY 50 Hybrid Composite Debt 15:85 Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	NIFTY 50 Hybrid Composite Debt 15:85 Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	12.32	7.73	1.84	11,232	10,773	10,184
3 Years	8.27	10.64	6.59	12,695	13,547	12,112
5 Years	7.56	9.02	5.36	14,399	15,404	12,985
Since inception*	9.40	8.56	5.61	51,376	44,645	27,028

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

\*Compounded annualized Growth Rate.

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

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

## SIP Returns as on 28<sup>th</sup> February, 2022

Period	Investment Amount (₹)	Value-Fund (₹)	NIFTY 50 Hybrid Composite Debt 15:85 Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) NIFTY 50 Hybrid Composite Debt 15:85 Index	Yield (%) CRISIL 10 Year Gilt Index
1 Year	1,20,000	1,25,381	1,23,187	1,19,447	8.50	5.01	-0.86
3 Years	3,60,000	4,24,553	4,13,130	3,78,271	11.05	9.18	3.25
5 Years	6,00,000	7,42,524	7,57,865	6,83,311	8.47	9.29	5.15
7 Years	8,40,000	11,20,460	11,61,932	10,26,936	8.11	9.13	5.66
10 Years	12,00,000	18,83,967	19,39,810	16,63,593	8.74	9.29	6.36
15 Years	18,00,000	36,65,582	37,31,152	29,83,708	8.91	9.12	6.42
Since inception	20,70,000	47,97,995	48,13,143	37,21,513	9.03	9.07	6.42

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

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

# UTI UNIT LINKED INSURANCE PLAN

An open ended tax saving cum insurance scheme.

MARCH 2022

## Investment Objective

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

## Date of inception/allotment

1st October, 1971

## Fund Manager

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

## Fund AUM

Fund Size Monthly Average : ₹ 5279.36 Crore  
Closing AUM : ₹ 5241.91 Crore

## High/Low NAV in the month

High Growth Option : ₹ 32.9828  
Low Growth Option : ₹ 31.8014

## Total Expense Ratio

Existing : 1.62  
Direct : 0.88

## Minimum Investment Amount

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

## No. of Unit Holding Accounts

2,48,211

## Load Structure

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

## NAV per unit as on 28<sup>th</sup> February, 2022

Existing Growth Option : ₹ 32.2321  
Direct Growth Option : ₹ 34.0291

## Portfolio Parameters

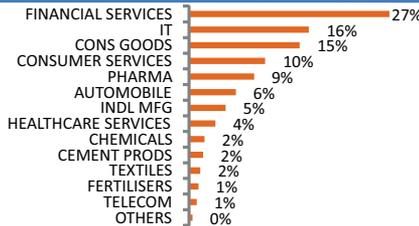
Weighted Average Maturity : 3.98 Yrs  
Yield to Maturity : 5.43%  
Modified Duration : 2.66 Yrs  
Securitized Debt Average Maturity : 1.85 Yrs  
First Business Receivable Trust

## Portfolio as on 28<sup>th</sup> February, 2022

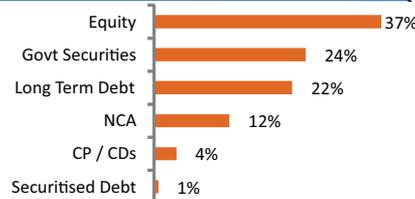
Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
<b>CP / Cds</b>			<b>Govt Securities</b>		
HDFC Bank Ltd.	1.84	CARE A1+	• 6.45% GSEC MAT - 07/10/2029	4.81	SOV
National Bank For Agriculture & Rural Development	1.82	IND A1+	• 5.63% GS MAT - 12/04/26	2.83	SOV
<b>Equity</b>			• GOI FRB - MAT 22/09/2033	2.75	SOV
• Bajaj Finance Ltd.	2.25		• 6.58% GUJARAT SDL MAT - 31/03/2027	1.93	SOV
• HDFC Bank Ltd.	2.11		• 5.22% GS 15/06/2025	1.89	SOV
Infosys Ltd.	1.81		<b>Long Term Debt</b>		
Larsen & Toubro Infotech Ltd	1.80		• National Bank For Agriculture & Rural Development	3.37	ICRA AAA
Kotak Mahindra Bank Ltd.	1.66		• REC Ltd	3.22	CRISIL AAA
ICICI Bank Ltd	1.45		• State Bank Of India	1.98	CRISIL AA+
Avenue Supermarts Ltd.	1.38		Housing And Urban Development Corpn	1.74	ICRA AAA
HDFC Ltd.	1.35		Jamnagar Utilities & Power Pvt Ltd. ^	1.41	CRISIL AAA
Mindtree Ltd.	1.19		National Housing Bank	1.29	CRISIL AAA
Coforge Ltd	1.11		L&T Finance Ltd.	0.98	CRISIL AAA
Info-Edge (India) Ltd.	1.09		Shriram Transport Finance Co.Ltd.	0.97	IND AA+
Astral Ltd.	0.95		Bajaj Finance Ltd.	0.95	CRISIL AAA
Maruti Suzuki India Ltd.	0.90		LIC Housing Finance Ltd.	0.95	CRISIL AAA
AU Small Finance Bank Ltd	0.88		Others	5.44	
Titan Company Ltd.	0.76		<b>Securitized Debt</b>		
Others	15.99		First Business Receivable Trust\$	0.75	IND AAA(SO)
<b>Govt Securities</b>			Net Current assets	12.19	
Others	10.25		<b>Total</b>	<b>100.00</b>	

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

## Sectoral Breakdown (%)



## Asset Allocation (% to NAV) as on 28<sup>th</sup> Feb, 2022



## Market Capitalisation (%)

	Large	Mid	Small
Fund	69	24	7

## Portfolio Details

Median Market Cap (₹ Cr)	97,674
Weighted Average Market Cap	2,19,524
Number of Securities	56

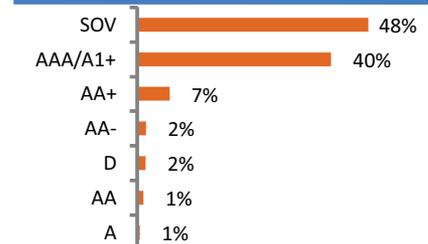
All figures given are provisional and unaudited.

## Quantitative Indicators Fund Benchmark

Beta	0.68	1
Standard Deviation (Annual)	8.33%	10.94%
Sharpe Ratio	0.66%	
Portfolio Turnover Ratio (Annual)	0.20	

As on 28<sup>th</sup> February, 2022

## Credit Profile of Debt as on 28<sup>th</sup> February, 2022



Excluding Net Current Assets

## Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> February, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	NIFTY 50 Hybrid Composite Debt 50:50 Index (%)	Nifty 50 (%)	NAV Growth (₹)	NIFTY 50 Hybrid Composite Debt 50:50 Index (₹)	Nifty 50 (₹)
1 Year	11.47	11.59	16.99	11,147	11,159	11,699
3 Years	8.90	13.95	17.25	12,918	14,801	16,126
5 Years	7.99	11.89	15.03	14,690	17,542	20,148
Since inception*	10.58	NA	NA	15,97,108	NA	NA

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

\* Compounded annualized Growth Rate.

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

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 63 in 'Fund Manager Summary'. N.A - Not Available. Schemes Managed by Mr. Sunil Madhukar Patil & Mr. Ajay Tyagi.

## SIP Returns as on 28<sup>th</sup> February, 2022

Period	Investment Amount (₹)	Value-Fund (₹)	NIFTY 50 Hybrid Composite Debt 50:50 Index (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) NIFTY 50 Hybrid Composite Debt 50:50 Index	Yield (%) Nifty 50
1 Year	1,20,000	1,23,448	1,23,828	1,24,656	5.42	6.02	7.33
3 Years	3,60,000	4,30,159	4,45,433	4,89,577	11.95	14.37	21.08
5 Years	6,00,000	7,48,808	8,22,778	9,00,429	8.81	12.61	16.27
7 Years	8,40,000	11,32,890	12,83,899	14,29,416	8.42	11.92	14.93
10 Years	12,00,000	19,00,383	21,97,434	25,13,768	8.90	11.64	14.16
15 Years	18,00,000	37,85,947	43,60,048	50,70,154	9.30	10.97	12.74
Since inception	20,70,000	50,47,790	58,70,897	71,26,065	9.55	11.06	12.98

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

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

### Investment Objective

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

### Date of inception/allotment

30th August, 2018

### Fund Manager

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

### Fund AUM

Fund Size Monthly Average : ₹ 259.85 Crore  
Closing AUM : ₹ 242.75 Crore

### High/Low NAV in the month

High Growth Option : ₹ 13.3101  
Low Growth Option : ₹ 12.8402

### Total Expense Ratio

Regular : 1.53  
Direct : 0.70

### Minimum Investment Amount

Growth: ₹ 5000/-  
IDCW: ₹ 5000/-

### No. of Unit Holding Accounts

14,206

### 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 28<sup>th</sup> February, 2022

Regular Growth Option : ₹ 13.0126  
Regular IDCW Option : ₹ 13.0127  
Direct Growth Option : ₹ 13.4384  
Direct IDCW Option : ₹ 13.4392

### Portfolio Parameters

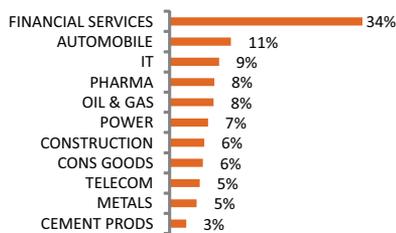
Weighted Average Maturity : 2.11 Yrs  
Yield to Maturity : 4.59%  
Modified Duration : 1.09 Yrs  
Portfolio Turnover Ratio (Annual) : 4.17

### Portfolio as on 28<sup>th</sup> February, 2022

Portfolio	% to NAV	Rating	Futures	Portfolio	% to NAV	Rating	Futures
<b>Equity</b>				Mahindra & Mahindra Ltd.	1.28		
• HDFC Ltd.	7.32		-5.10	Maruti Suzuki India Ltd.	1.27		
• Infosys Ltd.	7.26		-5.69	Cipla Ltd.	1.27		
• Grasim Industries Ltd.	6.14		-5.01	Bajaj Auto Ltd.	1.04		
• Reliance Industries Ltd.	4.66		-3.58	GAIL (India) Ltd.	0.95		
• Axis Bank Ltd.	4.20		-2.13	Indus Towers Ltd.	0.63		
• HDFC Bank Ltd.	3.40			Tata Motors Ltd.	0.59		
• ICICI Bank Ltd.	2.86			Dr Reddy's Laboratories Ltd.	0.59		
• Hindalco Industries Ltd.	2.66		-1.70	Sun Pharmaceuticals Industries Ltd.	0.29		
• State Bank Of India	2.62			Dabur India Ltd.	0.26		-0.26
• Tata Steel Ltd.	2.56		-1.67	<b>CP / Cds</b>			
• JSW Steel Ltd.	2.55		-2.55	•HDFC Bank Ltd.	4.11	CARE A1+	
• Larsen & Toubro Ltd.	2.37			<b>Govt Securities</b>			
• ITC Ltd.	2.28			•5.63% GS MAT - 12/04/26	6.10	SOV	
• SBI Life Insurance Company Ltd.	2.16		-2.17	GOI FRB - MAT 22/09/2033	2.04	SOV	
• Aurobindo Pharma Ltd.	1.95		-1.05	182D T BILL MAT 21/07/2022	0.17	SOV	
• HCL Technologies Ltd.	1.81			<b>Long Term Debt</b>			
• Hindustan Unilever Ltd.	1.45		-1.45	•NTPC Ltd.	2.24	CRISIL AAA	
• Oil & Natural Gas Corporation Ltd.	1.43		-0.45	Indian Hotels Company Ltd.	0.95	CARE AA	
• Bharti Airtel Ltd.	1.43			Jamnagar Utilities & Power Pvt Ltd. ^	0.83	CRISIL AAA	
• NTPC Ltd.	1.32			Net Current assets	11.65		
• Power Grid Corporation Of India Ltd	1.30			<b>Total</b>	<b>100.00</b>		

Top 10 scrips in the portfolio  
\* Mukesh Ambani promoter Group company

### Sectoral Breakdown



### Active Stock positions

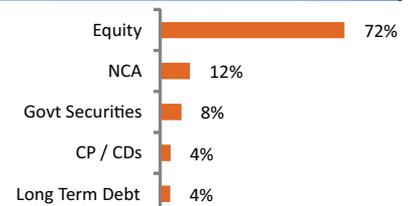
Overweight (Top 5)	%	Underweight (Top 5)	%
HDFC Bank Ltd.	3.4	JSW Steel Ltd.	0.0
ICICI Bank Ltd	2.9	Sun Pharmaceuticals Industries Ltd.	0.3
State Bank Of India	2.6	Dr Reddy's Laboratories Ltd.	0.6
Larsen & Toubro Ltd.	2.4	Tata Motors Ltd.	0.6
ITC Ltd.	2.3	Indus Towers Ltd.	0.6

### Market Capitalisation (%)

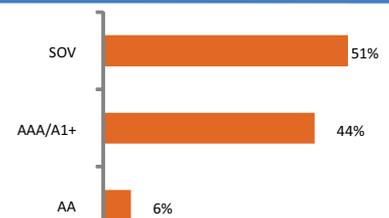
Fund	Large	Mid	Small
	96	2	2

As on 28<sup>th</sup> February, 2022

### Asset Allocation of Debt as on 28<sup>th</sup> Feb, 2022



### Credit Profile of Debt as on 28<sup>th</sup> February, 2022



Excluding Net Current Assets

### Portfolio Details

% of Top 10 Stocks	22.62
Median Market Cap (₹ Cr)	2,63,980
Weighted Average Market Cap	3,49,009
Number of Securities	27

All figures given are provisional and unaudited.

### Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> February, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Equity Savings Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Equity Savings Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	9.60	9.68	1.84	10,960	10,968	10,184
3 Years	9.46	11.34	6.59	13,118	13,806	12,112
Since inception*	7.81	9.63	7.44	13,012	13,798	12,857

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

\*Compounded annualized Growth Rate.

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 63 in 'Fund Manager Summary'. Schemes Managed by Mr. V Srivatsa & Mr. Sunil Madhukar Patil.

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

### SIP Returns as on 28<sup>th</sup> February, 2022

Period	Investment Amount (₹)	Value-Fund (₹)	CRISIL Equity Savings Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Equity Savings Index	Yield (%) CRISIL 10 Year Gilt Index
1 Year	1,20,000	1,23,674	1,23,785	1,19,473	5.77	5.95	-0.82
3 Years	3,60,000	4,27,038	4,29,569	3,78,241	11.44	11.85	3.25
Since inception	4,20,000	5,05,714	5,13,319	4,53,235	10.64	11.51	4.30

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

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

# UTI CHILDREN'S CAREER FUND - SAVINGS PLAN

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

## Investment Objective

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

## Date of inception/allotment

12th July, 1993

## Fund Manager

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

## Fund AUM

Fund Size Monthly Average : ₹ 4207.14 Crore  
Closing AUM : ₹ 4146.66 Crore

## High/Low NAV in the month

High Growth Option : ₹ 30.7408  
Low Growth Option : ₹ 29.5137

## Total Expense Ratio

Regular : 1.77  
Direct : 1.61

## Minimum Investment Amount

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

## No. of Unit Holding Accounts

23,60,735

## Load Structure

Entry Load : Nil  
Exit Load : Nil

## Lock In Period

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

## NAV per unit as on 28<sup>th</sup> February, 2022

Regular Growth Option : ₹ 29.8906  
Direct Growth Option : ₹ 30.3508

## Portfolio Parameters

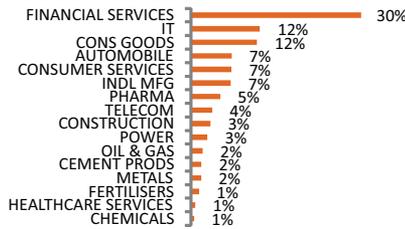
Weighted Average Maturity : 4.18 Yrs  
Yield to Maturity : 5.28%  
Modified Duration : 2.59 Yrs  
Securitized Debt Average Maturity : 2.84 Yrs.  
First Business Receivable Trust

## Portfolio as on 28<sup>th</sup> February, 2022

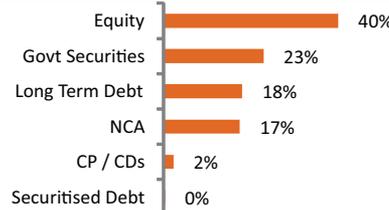
Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
<b>CP / Cds</b>			<b>Govt Securities</b>		
HDFC Bank Ltd.	1.16	CARE A1+	Others	7.00	
National Bank For Agriculture & Rural Development	1.15	IND A1+	6.45% GSEC MAT - 07/10/2029	5.96	SOV
<b>Equity</b>			GOI FRB - MAT 22/09/2033	4.07	SOV
• IICI Bank Ltd	3.01		7.89% GJ SDL MAT - 15/05/2025	2.56	SOV
• Infosys Ltd.	3.00		5.22% GS 15/06/2025	1.79	SOV
• HDFC Bank Ltd.	2.90		8.24% T N SDL MAT-10/06/2025	1.29	SOV
• Axis Bank Ltd.	1.62		<b>Long Term Debt</b>		
Bharti Airtel Ltd.	1.50		• State Bank Of India	2.51	CRISIL AA+
State Bank Of India	0.90		• REC Ltd	2.23	CRISIL AAA
Crompton Greaves Consumer Electricals Ltd.	0.82		NTPC Ltd.	1.24	CRISIL AAA
Bajaj Finance Ltd.	0.82		Shriram Transport Finance Co.Ltd.	1.23	IND AA+
Aditya Birla Fashion & Retail Ltd.	0.81		National Bank For Agriculture & Rural Development	1.23	ICRA AAA
Larsen & Toubro Infotech Ltd	0.80		Housing And Urban Development Corpn	1.22	ICRA AAA
Cholamandalam Investment & Finance Company Ltd	0.74		Bajaj Finance Ltd.	1.20	CRISIL AAA
Hindalco Industries Ltd.	0.72		HDFC Ltd.	1.20	CRISIL AAA
ITC Ltd.	0.72		Jamnagar Utilities & Power Pvt Ltd. ^	1.19	CRISIL AAA
Tech Mahindra Ltd	0.71		Jorabat Shillong Expressway Ltd. ~	1.10	IND D
Maruti Suzuki India Ltd.	0.69		Others	3.48	
Others	19.79		<b>Securitized Debt</b>		
			First Business Receivable Trust\$	0.36	IND AAA(SO)
			Net Current assets	17.29	
			<b>Total</b>	<b>100.00</b>	

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

## Sectoral Breakdown (%)



## Asset Allocation (% to NAV) as on 28<sup>th</sup> Feb, 2022



## Market Capitalisation (%)

	Large	Mid	Small
Fund	60	22	18

## Portfolio Details

Median Market Cap (₹ Cr)	77,095
Weighted Average Market Cap	2,34,103

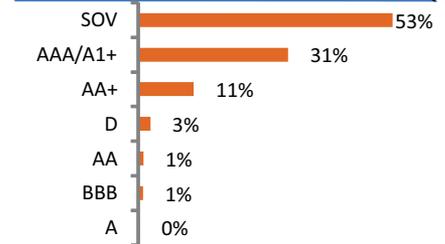
All figures given are provisional and unaudited.

## Quantitative Indicators Fund Benchmark

Beta	0.97	1
Standard Deviation (Annual)	8.64%	8.52%
Sharpe Ratio	0.77%	
Portfolio Turnover Ratio (Annual)	0.34	

As on 28<sup>th</sup> February, 2022

## Credit Profile of Debt as on 28<sup>th</sup> February, 2022



Excluding Net Current Assets

## Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> February, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Short Term Debt Hybrid 60+40 Fund Index (%)	Nifty 50 (%)	NAV Growth (₹)	CRISIL Short Term Debt Hybrid 60+40 Fund Index (₹)	Nifty 50 (₹)
1 Year	12.71	10.62	16.99	11,271	11,062	11,699
3 Years	10.06	12.70	17.25	13,335	14,319	16,126
5 Years	7.80	10.87	15.03	14,561	16,757	20,148
Since inception*	11.01	NA	NA	1,99,396	NA	NA

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

\* Compounded annualized Growth Rate.

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

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 63 in 'Fund Manager Summary'. N.A - Not Available. Schemes Managed by Mr. Sunil Madhukar Patil & Mr Vishal Chopda

## SIP Returns as on 28<sup>th</sup> February, 2022

Period	Investment Amount (₹)	Value-Fund (₹)	CRISIL Short Term Debt Hybrid 60+40 Fund Index (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) CRISIL Short Term Debt Hybrid 60+40 Fund Index	Yield (%) Nifty 50
1 Year	1,20,000	1,24,925	1,23,672	1,24,656	7.76	5.77	7.33
3 Years	3,60,000	4,35,612	4,38,171	4,89,577	12.82	13.22	21.08
5 Years	6,00,000	7,56,995	8,01,652	9,00,429	9.25	11.55	16.27
7 Years	8,40,000	11,46,238	12,46,626	14,29,416	8.74	11.10	14.93
10 Years	12,00,000	19,86,321	21,37,024	25,13,768	9.74	11.12	14.16
15 Years	18,00,000	40,02,433	42,21,163	50,70,154	9.96	10.59	12.74
Since inception	20,70,000	52,52,185	56,16,934	71,26,065	9.95	10.62	12.98

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

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

## Investment Objective

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

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

## Date of inception/allotment

26th December, 1994

## Fund Manager

Mr. V Srivatsa - B.Com., PGDM (IIM-I), CA & ICWA (Equity Portion)  
Mr. Sunil Madhukar Patil, M.com.,MFM (Debt portion)

## Fund AUM

Fund Size Monthly Average : ₹ 3596.49 Crore  
Closing AUM : ₹ 3549.67 Crore

## High/Low NAV in the month

High Growth Option : ₹ 34.7322  
Low Growth Option : ₹ 33.3672

## Total Expense Ratio

Regular : 1.70  
Direct : 1.02

## Minimum Investment Amount

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

## No. of Unit Holding Accounts

21,03,053

## 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 28<sup>th</sup> February, 2022

Regular Growth Option : ₹ 33.7909  
Direct Growth Option : ₹ 35.6648

## Portfolio Parameters

Weighted Average Maturity : 3.79 Yrs  
Yield to Maturity : 5.29%  
Modified Duration : 2.53 Yrs

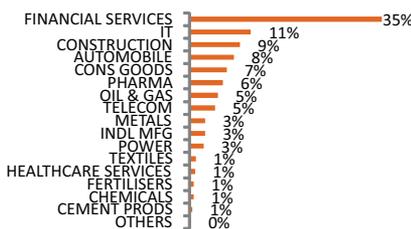
## Portfolio as on 28<sup>th</sup> February, 2022

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
<b>CP / Cds</b>			<b>Govt Securities</b>		
HDFC Bank Ltd.	1.36	CARE A1+	Others	7.60	
National Bank For Agriculture & Rural Development	1.35	IND A1+	6.45% GSEC MAT - 07/10/2029	6.26	SOV
<b>Equity</b>			5.22% GS 15/06/2025	2.79	SOV
• ICICI Bank Ltd	3.04		GOI FRB - MAT 22/09/2033	2.66	SOV
• HDFC Bank Ltd.	2.99		8.25% MH SDL- 13/05/2025	2.26	SOV
• Larsen & Toubro Ltd.	2.03		8.24% T N SDL MAT-10/06/2025	1.51	SOV
• HDFC Ltd.	2.00		<b>Long Term Debt</b>		
• State Bank of India	1.99		• EXIM Bank	2.49	CRISIL AAA
ITC Ltd.	1.89		National Bank For Agriculture & Rural Development	1.43	ICRA AAA
Infosys Ltd.	1.80		Union Bank Of India	1.43	CRISIL AA+
Axis Bank Ltd.	1.64		Housing And Urban Development Corpn	1.42	ICRA AAA
Bharti Airtel Ltd.	1.35		State Bank Of India	1.42	CRISIL AA+
HCL Technologies Ltd.	1.04		Bajaj Finance Ltd.	1.41	CRISIL AAA
Mahindra & Mahindra Ltd.	0.99		Power Finance Corporation Ltd.	1.40	CRISIL AAA
Reliance Industries Ltd.	0.90		Jamnagar Utilities & Power Pvt Ltd. ^	1.38	CRISIL AAA
Power Grid Corporation Of India Ltd	0.62		L&T Finance Ltd.	1.01	CRISIL AAA
Bajaj Auto Ltd.	0.58		Jorabat Shillong Expressway Ltd. ~	0.93	IND D
Tata Motors Ltd.	0.57		Others	5.49	
Others	14.62		Net Current assets	16.35	
			<b>Total</b>	<b>100.00</b>	

• Top 10 scrips in the portfolio

~ Backed by Annuity from National Highway Authority of India - NHAI ^ Mukesh Ambani promoter Group company

## Sectoral Breakdown (%)



## Portfolio Details

Median Market Cap (₹ Cr)	2,57,147
Weighted Average Market Cap	3,01,896
Number of Securities	61

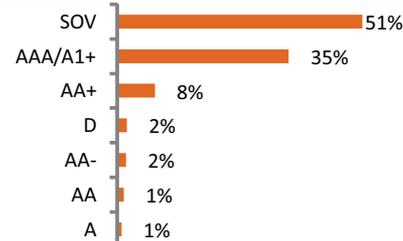
All figures given are provisional and unaudited.

## Quantitative Indicators Fund Benchmark

Beta	0.97	1
Standard Deviation (Annual)	8.72%	8.52%
Sharpe Ratio	0.74%	
Portfolio Turnover Ratio (Annual)	0.50	

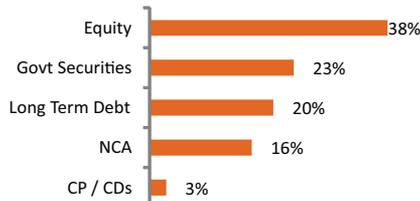
As on 28<sup>th</sup> February, 2022

## Credit Profile of Debt as on 28<sup>th</sup> February, 2022



Excluding Net Current Assets

## Asset Allocation (% to NAV) as on 28<sup>th</sup> Feb, 2022



## Market Capitalisation (%)

	Large	Mid	Small
Fund	71	16	13

## Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> February, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Short Term Debt Hybrid 60+40 Fund Index (%)	Nifty 50 (%)	NAV Growth (₹)	CRISIL Short Term Debt Hybrid 60+40 Fund Index (₹)	Nifty 50 (₹)
1 Year	13.13	10.62	16.99	11,313	11,062	11,699
3 Years	9.85	12.70	17.25	13,259	14,319	16,126
5 Years	7.75	10.87	15.03	14,527	16,757	20,148
Since inception*	10.48	NA	NA	1,50,341	NA	NA

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

\* Compounded annualized Growth Rate.

The current fund manager is managing the scheme since Dec 2006

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 63 in 'Fund Manager Summary'. N.A - Not Available. Schemes Managed by Mr. Sunil Madhukar Patil & Mr V. Srivatsa

## SIP Returns as on 28<sup>th</sup> February, 2022

Period	Investment Amount (₹)	Value-Fund (₹)	CRISIL Short Term Debt Hybrid 60+40 Fund Index (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) CRISIL Short Term Debt Hybrid 60+40 Fund Index	Yield (%) Nifty 50
1 Year	1,20,000	1,24,557	1,23,672	1,24,656	7.18	5.77	7.33
3 Years	3,60,000	4,40,321	4,38,171	4,89,577	13.57	13.22	21.08
5 Years	6,00,000	7,59,732	8,01,652	9,00,429	9.39	11.55	16.27
7 Years	8,40,000	11,49,769	12,46,626	14,29,416	8.83	11.10	14.93
10 Years	12,00,000	19,32,844	21,37,024	25,13,768	9.22	11.12	14.16
15 Years	18,00,000	37,34,884	42,21,163	50,70,154	9.14	10.59	12.74
Since inception	20,70,000	48,54,259	56,16,934	71,26,065	9.15	10.62	12.98

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

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

# UTI CHILDREN'S CAREER FUND - INVESTMENT PLAN

MARCH 2022

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

## Investment Objective

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

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

## Date of inception/allotment

30th January, 2008

## Fund Manager

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

## Fund AUM

Fund Size Monthly Average : ₹ 609.31 Crore  
Closing AUM : ₹ 592.34 Crore

## High/Low NAV in the month

High Growth Option : ₹ 62.1842  
Low Growth Option : ₹ 55.6554

## Total Expense Ratio

Regular : 2.49  
Direct : 1.61

## Minimum Investment Amount

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

## No. of Unit Holding Accounts

51,342

## Load Structure

Entry Load : Nil  
Exit Load : Nil

## Lock In Period

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

## NAV per unit as on 28<sup>th</sup> February, 2022

Regular Growth Option : ₹ 57.3760  
Regular IDCW Option : ₹ 57.3792  
Direct Growth Option : ₹ 61.4422  
Direct IDCW Option : ₹ 61.5465

## Portfolio Parameters

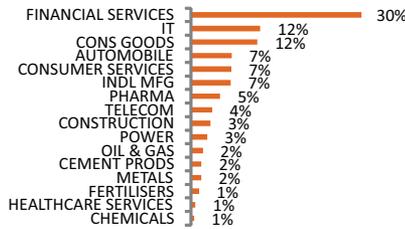
Weighted Average Maturity :-  
Yield to Maturity :-  
Modified Duration :-

## Portfolio as on 28<sup>th</sup> February, 2022

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
<b>Equity</b>			Hindalco Industries Ltd.	1.81	
• ICIICI Bank Ltd	7.53		Tech Mahindra Ltd	1.78	
• Infosys Ltd.	7.50		Maruti Suzuki India Ltd.	1.73	
• HDFC Bank Ltd.	7.26		Eicher Motors Ltd	1.65	
• Axis Bank Ltd.	4.06		Phoenix Mills Ltd	1.64	
• Bharti Airtel Ltd.	3.75		Carborandum Universal Ltd.	1.52	
• State Bank Of India	2.28		Avenue Supermarts Ltd.	1.45	
• Bajaj Finance Ltd.	2.08		Sheela Foam Ltd.	1.40	
• Crompton Greaves Consumer Electricals Ltd.	2.06		Others	41.76	
• Aditya Birla Fashion & Retail Ltd.	2.00		<b>Govt Securities</b>		
• Larsen & Toubro Infotech Ltd	1.99		182D T BILL MAT 21/07/2022	0.15	SOV
ITC Ltd.	1.85		Net Current assets	0.92	
Cholamandalam Investment & Finance Company Ltd	1.85		<b>Total</b>	<b>100.00</b>	

• Top 10 scrips in the portfolio

## Sectoral Breakdown (%)



## Portfolio Details

Median Market Cap (₹ Cr)	77,902
Weighted Average Market Cap	2,34,717

All figures given are provisional and unaudited.

## Quantitative Indicators

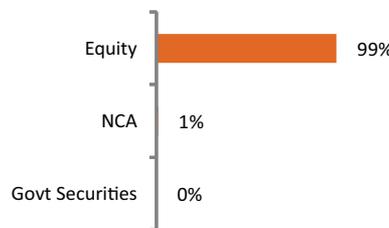
Quantitative Indicators	Fund	Benchmark
Beta	0.94	1
Standard Deviation (Annual)	20.42%	21.26%
Sharpe Ratio	0.70%	
Portfolio Turnover Ratio (Annual)	0.25	

As on 28<sup>th</sup> February, 2022

## Market Capitalisation (%)

	Large	Mid	Small
Fund	61	21	18

## Asset Allocation (% to NAV) as on 28<sup>th</sup> Feb, 2022



## Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> February, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 500 (%)	Nifty 50 (%)	NAV Growth (₹)	Nifty 500 (₹)	Nifty 50 (₹)
1 Year	17.51	18.77	16.99	11,751	11,877	11,699
3 Years	17.78	18.20	17.25	16,346	16,522	16,126
5 Years	13.73	14.50	15.03	19,034	19,687	20,148
Since inception*	11.86	10.03	10.03	48,512	38,451	38,451

Different plans have a different expense structure. The performance details provided herein are of regular plan. The current fund manager is managing the scheme since Aug-2019

\* Compounded annualized Growth Rate.

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

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

## SIP Returns as on 28<sup>th</sup> February, 2022

Period	Investment Amount (₹)	Value-Fund (₹)	Nifty 500 (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) Nifty 500	Yield (%) Nifty 50
1 Year	1,20,000	1,22,858	1,24,456	1,24,656	4.48	7.02	7.33
3 Years	3,60,000	4,99,152	5,02,737	4,89,577	22.48	23.00	21.08
5 Years	6,00,000	8,84,263	9,04,747	9,00,429	15.53	16.47	16.27
7 Years	8,40,000	13,96,091	14,38,384	14,29,416	14.27	15.11	14.93
10 Years	12,00,000	25,27,194	26,01,611	25,13,768	14.26	14.80	14.16
Since inception	16,90,000	46,08,574	47,92,752	45,91,415	13.21	13.70	13.17

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.

# FIXED INCOME PRODUCTS MARCH 2022

Fund Name	Fund Manager	Category	Benchmark	Min Amount	Exit Load	AUM (in Rs Crs)	Portfolio Parameters					Regular TER
							YTM	Average Maturity	Miscellaneous Duration	Modified Duration	Direct TER	
UTI Overnight Fund	Mr. Amit Sharma	Overnight Fund	CRISIL Overnight Index	Rs 500/- (Growth)	Nil	7,844	3.27%	1 Day	NA	NA	0.06%	0.12%
UTI Liquid Cash Plan	Mr. Amandeep Chopra & Mr. Amit Sharma	Liquid Fund	CRISIL Liquid Fund Index	Rs 500/- (Growth)	\$\$\$	27,815	3.58%	23 Days	NA	0.06 Yrs	0.14%	0.24%
UTI Money Market Fund	Mr. Anurag Mittal & Mr. Amit Sharma	Money Market	CRISIL Money Market Index	Rs 500/- (Growth)	Nil	8,503	4.13%	108 Days	NA	0.30 Yrs	0.19%	0.28%
UTI Ultra Short Term Fund	Mr. Ritesh Nambiar	Ultra Short Duration Fund	CRISIL Ultra Short Term Debt Index	Rs 500/- (Growth)	Nil	2,084	4.54%	162 Days	159 Days	155 Days	0.37%	0.95%
UTI Treasury Advantage Fund	Mr. Anurag Mittal	Low Duration Fund	CRISIL Low Duration Debt Fund Index	Rs 500/- (Growth)	Nil	3,548	4.57%	0.69 Yrs	0.65 Yrs	0.62 Yrs	0.28%	0.43%
UTI Banking & PSU Debt Fund	Mr. Anurag Mittal	Banking and PSU Fund	CRISIL Banking and PSU Debt Index	Rs 500/- (Growth)	Nil	293	4.67%	1.67 Yrs	1.48 Yrs	1.39 Yrs	0.18%	0.32%
UTI Short Term Income Fund	Mr. Sudhir Agrawal	Short Duration Fund	CRISIL Short Term Bond Fund Index	Rs 500/- (Growth)	Nil	3,300	5.17%	2.47 Yrs	1.49 Yrs	1.42 Yrs	0.35%	0.95%
UTI Corporate Bond Fund	Mr. Anurag Mittal	Corporate Bond	CRISIL Corporate Bond Composite Index	Rs 500/- (Growth)	Nil	3,522	5.12%	1.82 Yrs	1.64 Yrs	1.56 Yrs	0.23%	0.58%
UTI Floater Fund	Mr. Sudhir Agrawal	Floater Fund	CRISIL Low Duration Debt Index	Rs 500/- (Growth)	Nil	2,701	4.37%	1.38 Yrs	0.79 Yrs	0.76 Yrs	0.36%	0.86%
UTI Dynamic Bond Fund	Mr. Sudhir Agrawal	Dynamic Bond	CRISIL Composite Bond Fund Index	Rs 500/- (Growth)	\$\$	349	4.69%	4.88 Yrs	2.92 Yrs	2.84 Yrs	0.99%	1.60%
UTI Bond Fund	Mr. Amandeep Chopra	Medium to Long Duration Fund	NIFTY Medium to Long Duration Debt Index	Rs 500/- (Growth)	\$\$	291	5.34%	6.95 Yrs	3.99 Yrs	3.85 Yrs	1.36%	1.65%
UTI Gilt Fund	Mr. Sudhir Agrawal	Gilt Fund	CRISIL Dynamic Gilt Index	Rs 500/- (Growth)	Nil	602	4.88%	6.55 Yrs	2.73 Yrs	2.67 Yrs	0.66%	0.94%
UTI Credit Risk Fund	Mr. Ritesh Nambiar	Credit Risk Fund	CRISIL Short Term Credit Risk Index	Rs 500/- (Growth)	\$	532	6.28%	2.62 Yrs	1.76 Yrs	1.68 Yrs	0.88%	1.64%
UTI Medium Term Fund	Mr. Ritesh Nambiar	Medium Duration Fund	CRISIL Medium Term Debt Index	Rs 500/- (Growth)	\$	62	6.19%	3.57 Yrs	2.90 Yrs	2.81 Yrs	1.00%	1.63%

\*\*\*TER as on February 28, 2022. Fund Manager details w.e.f. December 01, 2021. Scheme Benchmarks w.e.f. December 01, 2021.

\$ Exit load is applicable if investor exits within 12 months from the date of allotment; (i) upto 10% of the allotted Units - Nil; (ii) beyond 10% of the allotted Units - Nil; < = 365 days; 1.00%  
 \$\$ Exit load is applicable if investor exits (i) within 3 months from the date of allotment; applicable exit load 3% (ii) between 3 to 6 months from the date of allotment; applicable exit load 2% (iii) between 6 to 12 months from the date of allotment; applicable exit load 1% (iv) Nil after 12 months from the date of allotment.  
 \$\$\$ Exit load is applicable if investor exits (i) within 1 day from the date of allotment; applicable exit load 0.007% (ii) within 2 days from the date of allotment; applicable exit load 0.0065% (iii) within 3 days from the date of allotment; applicable exit load 0.0060% (iv) within 4 days from the date of allotment; applicable exit load 0.0055% (v) within 5 days from the date of allotment; applicable exit load 0.0050% (vi) within 6 days from the date of allotment; applicable exit load 0.0045% (vii) Nil from day 7  
 YTM of funds has been calculated in line with AMFI circular dated May 11, 2021.

**Investment Objective**

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

**Date of inception/allotment**

24th November, 2003

**Fund Manager**

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

**Fund AUM**

Fund Size Monthly Average : ₹ 9123.50 Crore  
Closing AUM : ₹ 7843.96 Crore

**High/Low NAV in the month**

High Growth Option : ₹ 2875.4906  
Low Growth Option : ₹ 2868.6926

**Total Expense Ratio**

Regular : 0.12  
Direct : 0.06

**Minimum Investment Amount**

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

**No. of Unit Holding Accounts**

8,090

**Load Structure**

Entry Load : Nil  
Exit Load : Nil

**NAV per unit as on 28<sup>th</sup> February, 2022**

Regular Growth Option : ₹ 2875.4906  
Regular IDCW Option : ₹ 1370.8617  
Direct Growth Option : ₹ 2901.7529  
Direct IDCW Option : ₹ 1371.6621

**Portfolio Parameters**

Weighted Average Maturity : 1 Day  
Yield to Maturity (Refer Page no. 73) : 3.27%  
Modified Duration : --  
Macaulay Duration : --

**Portfolio as on 28<sup>th</sup> February, 2022**

Portfolio	% of Nav	Rating
TREP	100.00	
<b>Total</b>	<b>100.00</b>	

**Asset Allocation as on 28<sup>th</sup> February, 2022****Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> February, 2022 Growth of ₹ 10000**

Period	NAV Growth (%)	CRISIL Overnight Index (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	CRISIL Overnight Index (₹)	CRISIL 1 Year T-Bill Index (₹)
1 Year	3.20	3.34	3.65	10,320	10,334	10,365
3 Years	3.87	3.98	5.36	11,208	11,243	11,697
5 Years	4.59	4.82	5.84	12,517	12,655	13,284
Since inception*	5.95	5.88	5.92	28,758	28,413	28,610

Different plans have a different expense structure. The performance details provided herein are of regular plan. The current fund manager is managing the scheme since Dec 2006 & Co-Fund Manager managing w.e.f March 2018. \*Compounded annualized Growth Rate. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 63 in 'Fund Manager Summary'. N.A - Not Available. Schemes Managed by Mr. Amit Sharma.

**SIP Returns as on 28<sup>th</sup> February, 2022**

Period	Investment Amount (₹)	Value-Fund (₹)	CRISIL Overnight Index (₹)	CRISIL 1 Year T-Bill Index (₹)	Yield (%) Fund	Yield (%) CRISIL Overnight Index	Yield (%) CRISIL 1 Year T-Bill Index
1 Year	1,20,000	1,22,078	1,22,164	1,22,260	3.25	3.38	3.53
3 Years	3,60,000	3,78,989	3,79,651	3,85,033	3.37	3.49	4.42
5 Years	6,00,000	6,64,290	6,67,001	6,86,826	4.03	4.19	5.35
7 Years	8,40,000	9,89,841	9,91,572	10,29,777	4.63	4.68	5.74
10 Years	12,00,000	15,88,673	15,81,573	16,50,855	5.48	5.39	6.22
15 Years	18,00,000	28,82,408	28,56,822	29,58,814	6.00	5.89	6.32
Since inception	20,70,000	35,92,698	35,53,102	36,67,410	6.05	5.93	6.26

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

## Investment Objective

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

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

## Date of inception/allotment

23rd June, 2003

## Fund Manager

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

## Fund AUM

Fund Size Monthly Average : ₹ 28382.11 Crore  
Closing AUM : ₹ 27814.58 Crore

## High/Low NAV in the month

High Growth Option : ₹ 3455.9094  
Low Growth Option : ₹ 3446.7930

## Total Expense Ratio

Regular : 0.24  
Direct : 0.14

## Minimum Investment Amount

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

## No. of Unit Holding Accounts

33,281

## 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 28<sup>th</sup> February, 2022

Regular Growth Option : ₹ 3455.9094  
Regular IDCW Option : ₹ 1033.3384  
Direct Growth Option : ₹ 3476.8452  
Direct IDCW Option : ₹ 1035.6183

## Portfolio Parameters

Weighted Average Maturity : 23 Days  
Yield to Maturity (Refer Page no. 73) : 3.58%  
Modified Duration : 0.06 Yrs  
Macaulay Duration :-

Portfolio as on 28<sup>th</sup> February, 2022

## Portfolio

## CP / Cds

CP / Cds	% of Nav	Rating
Indian Oil Corporation Ltd.	5.02	ICRA A1+
Tata Steel Ltd.	5.01	ICRA A1+
Reliance Retail Ventures Ltd.	4.02	CRISIL A1+
HDFC Ltd.	3.59	ICRA A1+
Canara Bank	2.59	CRISIL A1+
Tata Power Renewable Energy Ltd	2.15	CRISIL A1+
HDFC Securities Ltd	1.97	CRISIL A1+
EXIM Bank	1.88	ICRA A1+
Hindalco Industries Ltd.	1.80	CARE A1+
Hindustan Petroleum Corporation Ltd.	1.79	CRISIL A1+
JSW Steel Ltd.	1.79	ICRA A1+
Reliance Jio Infocomm Ltd	1.79	CRISIL A1+
Indus Towers Ltd	1.79	CRISIL A1+
ICICI Securities Ltd.	1.70	CRISIL A1+
Tata Power Company Ltd.	1.43	IND A1+
National Bank For Agriculture & Rural Development	1.42	ICRA A1+
Canfin Homes Ltd.	1.08	ICRA A1+
Indusind Bank Ltd.	1.07	CRISIL A1+
Manappuram Finance Ltd.	0.90	CRISIL A1+
Chennai Petroleum Corp Ltd	0.72	CRISIL A1+
Alembic Pharmaceuticals Ltd.	0.72	CRISIL A1+
Ramco Cements Ltd.	0.72	CRISIL A1+
Birla Group Holdings Private Ltd.	0.71	CRISIL A1+
Bajaj Financial Securities Ltd	0.63	CRISIL A1+
Telesonic Networks Ltd	0.54	CRISIL A1+
Julius Baer Capital (India) Pvt Ltd	0.54	CRISIL A1+
Godrej Industries Ltd.	0.46	CRISIL A1+
Godrej Agrovet Ltd	0.45	CRISIL A1+
Axis Securities Ltd	0.36	ICRA A1+
IDFC First Bank Ltd	0.36	CRISIL A1+
Barclays Investments & Loans (India) Pvt Ltd.	0.36	CRISIL A1+
Tata Projects Ltd	0.36	CRISIL A1+
Nxtra Data Ltd	0.36	CRISIL A1+
Aditya Birla Housing Finance Ltd	0.36	ICRA A1+
Hero FinCorp Ltd.	0.36	CRISIL A1+
Infina Finance Pvt Ltd.	0.36	CRISIL A1+
Motilal Oswal Financial Services Ltd.	0.36	CRISIL A1+
ONGC Petro-Additions Ltd.	0.36	ICRA A1+
Cholamandalam Investment & Finance Company Ltd	0.27	CRISIL A1+
L&T Finance Ltd.	0.27	CRISIL A1+
Tata Motors Finance Solutions Ltd	0.18	CARE A1+
Bahadur Chand Investments Pvt Ltd	0.18	ICRA A1+
Piramal Enterprises Ltd.	0.18	CRISIL A1+
Astec Lifesciences Ltd	0.09	ICRA A1+
<b>Govt Securities</b>		
91 D TBILL MAT - 24/03/2022	3.59	SOV
91 D TBILL MAT-17/03/2022	2.66	SOV
91D TBILL MAT 28/04/2022	1.79	SOV
364 D TBILL MAT - 07/04//2022	1.04	SOV
364 D TBILL MAT- 21/04/2022	0.57	SOV

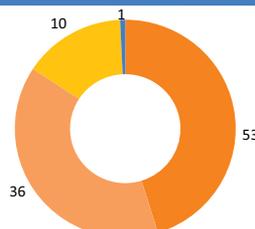
## NCDs

Mahindra & Mahindra Fin.Ser.Ltd.  
L&T Finance Ltd.  
Net Current assets

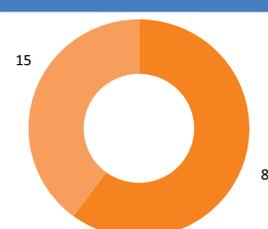
## Total

100.00

Top 10 scrips in this portfolio

Asset Allocation as on 28<sup>th</sup> February, 2022

■ CP /CDS ■ NCA ■ Govt Securities ■ NCDs

Credit Profile of Debt as on 28<sup>th</sup> February, 2022

■ AAA/A1+ ■ SOV

Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> February, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	Crisil Liquid Fund Index (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	Crisil Liquid Fund Index (₹)	CRISIL 1 Year T-Bill Index (₹)
1 Year	3.35	3.65	3.65	10,335	10,365	10,365
3 Years	4.48	4.82	5.36	11,406	11,518	11,697
5 Years	5.52	5.76	5.84	13,084	13,233	13,284
Since inception*	7.04	6.64	5.92	34,571	32,290	28,538

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

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

### Investment Objective

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

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

### Date of inception/allotment

23rd April, 1997

### Fund Manager

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

### Fund AUM

Fund Size Monthly Average : ₹ 8129.72 Crore  
Closing AUM : ₹ 8502.78 Crore

### High/Low NAV in the month

High Growth Option : ₹ 2457.0275  
Low Growth Option : ₹ 2449.0108

### Total Expense Ratio

Regular : 0.28  
Direct : 0.19

### Minimum Investment Amount

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

### No. of Unit Holding Accounts

24,908

### Load Structure

Entry Load : Nil  
Exit Load : Nil

### NAV per unit as on 28<sup>th</sup> February, 2022

Regular Growth Option : ₹ 2457.0275  
Regular IDCW Option : ₹ 1040.3112  
Direct Growth Option : ₹ 2480.1446  
Direct IDCW Option : ₹ 1214.0333

### Portfolio Parameters

Weighted Average Maturity : 108 Days  
Yield to Maturity (Refer Page no. 73) : 4.13%  
Modified Duration : 0.30 Yrs  
Macaulay Duration : --

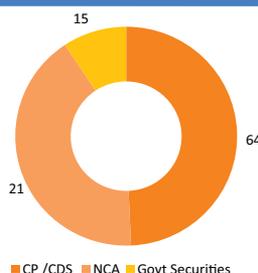
### Portfolio as on 28<sup>th</sup> February, 2022

#### Portfolio

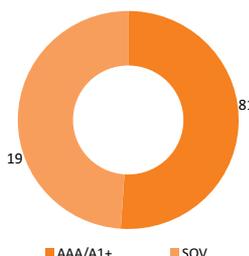
CP / Cds	% of Nav	Rating
• National Bank For Agriculture & Rural Development	5.66	IND A1+
• Reliance Jio Infocomm Ltd	5.23	CRISIL A1+
• HDFC Bank Ltd.	5.21	CARE A1+
• Sikka Ports & Terminals Ltd.	4.65	CRISIL A1+
• IDFC First Bank Ltd	4.64	CRISIL A1+
• Canfin Homes Ltd.	4.61	ICRA A1+
• EXIM Bank	4.11	ICRA A1+
• Bajaj Housing Finance Ltd	4.05	CRISIL A1+
Kotak Mahindra Prime Ltd.	3.20	CRISIL A1+
Vedanta Ltd	2.59	IND A1+
L&T Finance Ltd.	2.33	ICRA A1+
ICICI Securities Ltd.	2.05	CRISIL A1+
Credit Suisse Finance (India) Pvt Ltd	2.05	CRISIL A1+
Kotak Mahindra Bank Ltd.	1.69	CRISIL A1+
HDFC Ltd.	1.44	CRISIL A1+
Standard Chartered Capital Ltd.	1.22	CRISIL A1+
GIC Housing Finance Ltd.	1.16	CRISIL A1+
Motilal Oswal Financial Services Ltd.	1.16	CRISIL A1+
Piramal Enterprises Ltd.	1.14	CRISIL A1+
IndusInd Bank Ltd.	1.12	CRISIL A1+
Tata Motors Finance Ltd.	1.12	ICRA A1+
AU Small Finance Bank Ltd	1.11	IND A1+
Nxtra Data Ltd	0.59	CRISIL A1+
Tata Capital Financial Services Ltd	0.59	ICRA A1+
KEC International Ltd.	0.58	IND A1+
Fedbank Financial Services Ltd.	0.56	CRISIL A1+
Network 18 Media & Investments Ltd.	0.53	CARE A1+
<b>Govt Securities</b>		
• 8.15% GSEC 11.06.2022	5.41	SOV
91 D TBILL MAT-17/03/2022	2.64	SOV
182D TBILL MAT - 23/06/2022	2.61	SOV
8.35% GOI 14/05/2022	1.42	SOV
182 D TBILL MAT - 04/08/2022	1.27	SOV
8.90% TN SDL 20/09/2022	0.60	SOV
7.02% MH SDL-27/09/2022	0.60	SOV
182 D TBILL MAT- 16/06/2022	0.52	SOV
Net Current assets	20.57	
<b>Total</b>	<b>100.00</b>	

• Top 10 scrips in this portfolio

### Asset Allocation as on 28<sup>th</sup> February, 2022



### Credit Profile of Debt as on 28<sup>th</sup> February, 2022



### Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> February, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Money Market Index (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	CRISIL Money Market Index (₹)	CRISIL 1 Year T-Bill Index (₹)
1 Year	3.87	4.13	3.65	10,387	10,413	10,365
3 Years	5.67	5.49	5.36	11,801	11,741	11,697
5 Years	6.34	6.26	5.84	13,601	13,549	13,284
Since inception*	7.37	7.22	6.16	24,579	24,148	21,297

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 7<sup>th</sup> July, 2017.

\*Compounded annualized Growth Rate. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 63 in 'Fund Manager Summary'. No of Schemes Managed by Mr. Anurag Mittal & Mr. Amit Sharma. \*\*The Institution plan (Growth Option) launch on 10<sup>th</sup> July 2009.

### SIP Returns as on 28<sup>th</sup> February, 2022

Period	Investment Amount (₹)	Value-Fund (₹)	CRISIL Money Market Index (₹)	CRISIL 1 Year T-Bill Index (₹)	Yield (%) Fund	Yield (%) CRISIL Money Market Index	Yield (%) CRISIL 1 Year T-Bill Index
1 Year	1,20,000	1,22,437	1,22,624	1,22,253	3.83	4.12	3.54
3 Years	3,60,000	3,86,600	3,86,638	3,85,020	4.70	4.71	4.43
5 Years	6,00,000	6,92,798	6,91,342	6,86,822	5.70	5.62	5.36
7 Years	8,40,000	10,45,013	10,42,380	10,29,803	6.15	6.08	5.74
10 Years	12,00,000	16,98,038	16,93,907	16,50,919	6.76	6.71	6.22
15 Years	NA	NA	NA	NA	NA	NA	NA
Since inception	15,10,000	24,07,740	23,96,993	22,87,690	7.12	7.05	6.36

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

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

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

## Investment Objective

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

## Date of inception/allotment

29th August, 2003

## Fund Manager

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

## Fund AUM

Fund Size Monthly Average : ₹ 2107.29 Crore  
Closing AUM : ₹ 2084.22 Crore

## High/Low NAV in the month

High Growth Option : ₹ 3448.3746  
Low Growth Option : ₹ 3438.4024

## Total Expense Ratio

Regular : 0.95  
Direct : 0.37

## Minimum Investment Amount

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

## No. of Unit Holding Accounts

58,356

## Load Structure

Entry Load : Nil  
Exit Load : Nil

## NAV per unit as on 28<sup>th</sup> February, 2022

Regular Growth Option : ₹ 3448.2648  
Regular IDCW Option : ₹ 1039.0878  
Direct Growth Option : ₹ 3631.2621  
Direct IDCW Option : ₹ 1106.5746

## Portfolio Parameters

Weighted Average Maturity : 162 Days  
Yield to Maturity (Refer Page no. 73) : 4.54%  
Modified Duration : 155 Days  
Macaulay Duration : 159 Days

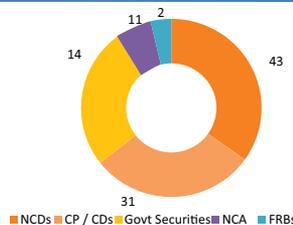
## Portfolio as on 28<sup>th</sup> February, 2022

### Portfolio

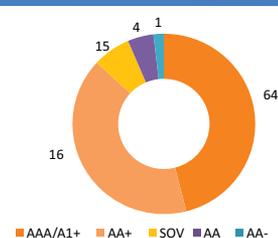
CP / Cds	% of Nav	Rating
EXIM Bank	5.98	CRISIL A1+
IDFC First Bank Ltd	3.46	CRISIL A1+
National Bank For Agriculture & Rural Development	3.44	IND A1+
Indusind Bank Ltd.	3.44	CRISIL A1+
ICICI Securities Ltd.	2.39	CRISIL A1+
KEC International Ltd.	2.36	CRISIL A1+
HDFC Securities Ltd	2.36	CRISIL A1+
Indostar Capital Finance Ltd.	2.36	CRISIL A1+
Vedanta Ltd	2.34	IND A1+
JM Financial Products Ltd.	1.20	CRISIL A1+
Astec Lifesciences Ltd	1.19	ICRA A1+
JM Financial Services Ltd.	0.48	CRISIL A1+
<b>FRBs</b>		
Shriram Transport Finance Co.Ltd.	2.05	CRISIL AA+
<b>Govt Securities</b>		
8.15% GSEC 11.06.2022	5.58	SOV
182 D TBILL MAT - 14/07/2022	4.73	SOV
182 D TBILL MAT - 04/08/2022	2.36	SOV
8.91% MH SDL -05/09/2022	0.98	SOV
<b>NCDs</b>		
National Bank For Agriculture & Rural Development	5.78	ICRA AAA
Tata Steel Ltd.	4.86	BWR AA+
Cholamandalam Investment & Finance Company Ltd	4.79	ICRA AA+
LIC Housing Finance Ltd.	4.61	CRISIL AAA
Tata Power Company Ltd.	3.43	CARE AA
HDFC Ltd.	3.14	CRISIL AAA
REC Ltd	3.07	CRISIL AAA
Hindustan Petroleum Corporation Ltd.	2.44	CRISIL AAA
Power Finance Corporation Ltd.	2.23	CRISIL AAA
Reliance Industries Ltd.	1.22	CRISIL AAA
Ramco Cements Ltd.	1.21	ICRA AA+
India Grid Trust	0.97	CRISIL AAA
Torrent Power Ltd.	0.96	CRISIL AA+
Bajaj Finance Ltd.	0.65	CRISIL AAA
Canfin Homes Ltd.	0.62	ICRA AA+
Power Grid Corporation Of India Ltd	0.54	CRISIL AAA
Housing And Urban Development Corpn	0.49	ICRA AAA
JM Financial Asset Reconstruction Co Ltd	0.49	ICRA AA-
L&T Finance Ltd.	0.48	CRISIL AAA
EXIM Bank	0.25	CRISIL AAA
Bhopal Dhule Transmission Company Ltd	0.24	CRISIL AAA
Vedanta Ltd	0.24	CRISIL AA
Net Current assets	10.58	
<b>Total</b>	<b>100.00</b>	

Top 10 scrips in this portfolio

## Asset Allocation as on 28<sup>th</sup> February, 2022



## Credit Profile of Debt as on 28<sup>th</sup> February, 2022



## Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> February, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Ultra Short Term Debt Index (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	CRISIL Ultra Short Term Debt Index (₹)	CRISIL 1 Year T-Bill Index (₹)
1 Year	6.13	4.30	3.65	10,613	10,430	10,365
3 Years	4.68	5.84	5.36	11,472	11,858	11,697
5 Years	5.49	6.50	5.84	13,065	13,703	13,284
Since inception*	6.91	7.33	5.91	34,457	37,051	28,954

Different plans have a different expense structure. The performance details provided herein are of regular plan. The current fund manager is managing the scheme since Jul 2012 & Co-Fund Manager managing w.e.f. Jul 2015. \* Compounded annualized Growth Rate.

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

## SIP Returns as on 28<sup>th</sup> February, 2022

Period	Investment Amount (₹)	Value-Fund (₹)	CRISIL Ultra Short Term Debt Index (₹)	CRISIL 1 Year T-Bill Index (₹)	Yield (%) Fund	Yield (%) CRISIL Ultra Short Term Debt Index	Yield (%) CRISIL 1 Year T-Bill Index
1 Year	1,20,000	1,24,045	1,22,697	1,22,253	6.37	4.24	3.54
3 Years	3,60,000	3,90,908	3,88,305	3,85,020	5.44	4.99	4.43
5 Years	6,00,000	6,85,990	6,96,245	6,86,813	5.31	5.90	5.36
7 Years	8,40,000	10,27,712	10,51,945	10,29,764	5.68	6.34	5.74
10 Years	12,00,000	16,64,160	17,14,863	16,50,842	6.37	6.95	6.22
15 Years	18,00,000	31,09,035	32,38,225	29,58,914	6.92	7.42	6.32
Since inception	20,70,000	39,34,689	41,25,533	36,67,528	7.00	7.49	6.26

Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. Past performance may or may not be sustained in future. Potential Risk Class Matrix Refer page no.72 For Product Label, Refer Page no. 64-67.

# UTI TREASURY ADVANTAGE FUND

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

## Investment Objective

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

## Date of inception/allotment

12th July, 1999

## Fund Manager

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

## Fund AUM

Fund Size Monthly Average : ₹ 3568.72 Crore  
Closing AUM : ₹ 3548.31 Crore

## High/Low NAV in the month

High Growth Option : ₹ 2844.0709  
Low Growth Option : ₹ 2834.1767

## Total Expense Ratio

Regular : 0.43  
Direct : 0.28

## Minimum Investment Amount

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

## No. of Unit Holding Accounts

9,057

## Load Structure

Entry Load : Nil  
Exit Load : Nil

## NAV per unit as on 28<sup>th</sup> February, 2022

Regular Growth Option : ₹ 2843.9147  
Regular IDCW Option : ₹ 1118.0534  
Direct Growth Option : ₹ 2879.3725  
Direct IDCW Option : ₹ 1124.1885

## Portfolio Parameters

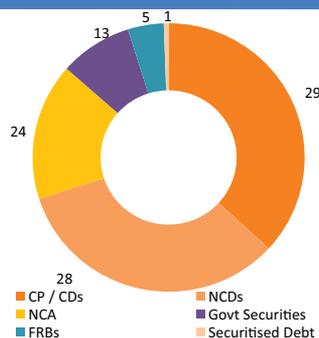
Weighted Average Maturity : 0.69 Yrs  
Yield to Maturity (Refer Page no. 73) : 4.57%  
Modified Duration : 0.62 Yrs  
Macaulay Duration : 0.65 Yrs  
Securitized Debt Shining Metal Trust II : 0.91 Years

## Portfolio as on 28<sup>th</sup> February, 2022

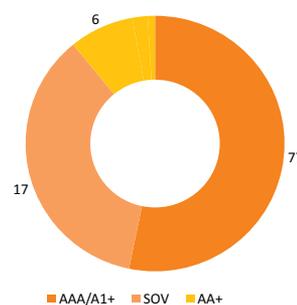
Portfolio	% of Nav	Rating
<b>CP / Cds</b>		
• National Bank For Agriculture & Rural Development	5.38	CRISIL A1+
• HDFC Bank Ltd.	4.17	CARE A1+
• IDFC First Bank Ltd	4.16	CRISIL A1+
• IndusInd Bank Ltd.	4.04	CRISIL A1+
Reliance Jio Infocomm Ltd	2.78	CRISIL A1+
GIC Housing Finance Ltd.	2.78	CRISIL A1+
Vedanta Ltd	2.06	IND A1+
Kotak Securities Ltd.	1.39	CRISIL A1+
Motilal Oswal Financial Services Ltd.	1.39	CRISIL A1+
JM Financial Services Ltd.	0.42	CRISIL A1+
<b>FRBs</b>		
• Axis Finance Ltd	3.24	CRISIL AAA
Shriram Transport Finance Co.Ltd.	1.44	IND AA+
<b>Govt Securities</b>		
• 182D T BILL MAT 11/08/2022	2.95	SOV
• 7.02% MH SDL-27/09/2022	2.86	SOV
8.15% GSEC 11.06.2022	2.14	SOV
05.15 GS 09/11/2025	1.93	SOV
8.24% G-SEC 15/02/2027	1.53	SOV
364 D TBILL MAT- 23/06/2022	1.39	SOV
6.79% NI GSEC MAT 15/05/2027	0.29	SOV
<b>NCDs</b>		
• Small Indst. Dev. Bank Of India	5.70	CARE AAA
• Power Finance Corporation Ltd.	3.27	CRISIL AAA
• Reliance Industries Ltd.	2.82	CRISIL AAA
Bajaj Finance Ltd.	2.82	CRISIL AAA
Mahindra Rural Housing Finance Ltd	2.26	CRISIL AA+
REC Ltd	2.15	CRISIL AAA
Tata Capital Ltd.	2.12	CRISIL AAA
Mahindra & Mahindra Fin.Ser.Ltd.	1.56	IND AAA
National Bank For Agriculture & Rural Development	1.43	CRISIL AAA
Oil & Natural Gas Corporation Ltd.	1.40	ICRA AAA
Muthoot Finance Ltd	1.00	CRISIL AA+
Housing And Urban Development Corpn	0.71	ICRA AAA
Indian Oil Corporation Ltd.	0.71	CRISIL AAA
LIC Housing Finance Ltd.	0.29	CRISIL AAA
<b>Securitized Debt</b>		
Shining Metal Trust II	1.21	CRISIL AAA(SO)
Net Current assets	24.21	
<b>Total</b>	<b>100.00</b>	

\*Top 10 scrips in this portfolio

## Asset Allocation as on 28<sup>th</sup> February, 2022



## Credit Profile of Debt as on 28<sup>th</sup> February, 2022



## Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> February, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Low Duration Debt Index (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	CRISIL Low Duration Debt Index (₹)	CRISIL 1 Year T-Bill Index (₹)
1 Year	9.23	4.60	3.65	10,923	10,460	10,365
3 Years	3.65	6.53	5.36	11,137	12,092	11,697
5 Years	5.00	6.83	5.84	12,765	13,917	13,284
Since inception*	7.29	7.56	6.25	28,452	29,535	24,618

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

\*Compounded annualized Growth Rate.

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

## SIP Returns as on 28<sup>th</sup> February, 2022

Period	Investment Amount (₹)	Value-Fund (₹)	CRISIL Low Duration Debt Index (%)	CRISIL 1 Year T-Bill Index (%)	Yield (%) Fund	Yield (%) CRISIL Low Duration Debt Index	Yield (%) CRISIL 1 Year T-Bill Index
1 Year	1,20,000	1,25,966	1,22,772	1,22,253	9.44	4.35	3.54
3 Years	3,60,000	4,00,059	3,91,220	3,85,020	7.00	5.49	4.43
5 Years	6,00,000	6,87,466	7,04,678	6,86,813	5.39	6.38	5.36
7 Years	8,40,000	10,21,774	10,69,354	10,29,764	5.52	6.80	5.74
10 Years	12,00,000	16,47,640	17,55,477	16,50,842	6.18	7.39	6.22
Since inception	17,80,000	30,33,050	32,10,963	29,09,066	6.84	7.54	6.32

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

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

Potential Risk Class Matrix Refer page no.72

### Investment Objective

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

### Date of inception/allotment

30th October, 2018

### Fund Manager

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

### Fund AUM

Fund Size Monthly Average : ₹ 2880.58 Crore  
Closing AUM : ₹ 2700.52 Crore

### High/Low NAV in the month

High Growth Option : ₹ 1217.1219  
Low Growth Option : ₹ 1214.8862

### Total Expense Ratio

Regular : 0.86  
Direct : 0.36

### Minimum Investment Amount

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

### No. of Unit Holding Accounts

44,574

### Load Structure

Entry Load : Nil  
Exit Load : Nil

### NAV per unit as on 28<sup>th</sup> February, 2022

Regular Growth Option	₹ 1216.6156
Regular IDCW Option	₹ 1132.1577
Direct Growth Option	₹ 1253.0570
Direct IDCW Option	₹ 1200.4261

### Portfolio Parameters

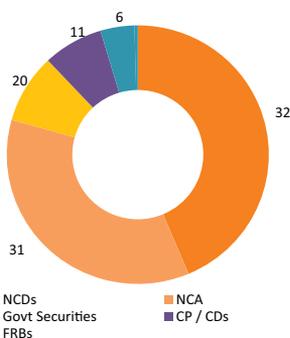
Weighted Average Maturity : 1.38 Yrs  
Yield to Maturity (Refer Page no. 73) : 4.37%  
Modified Duration : 0.76 Yrs  
Macaulay Duration : 0.79 Yrs

### Portfolio as on 28<sup>th</sup> February, 2022

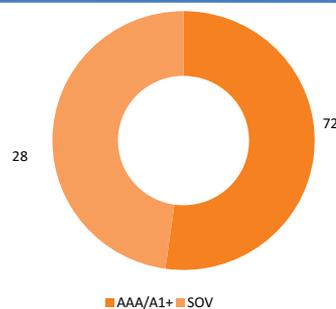
Portfolio	% of Nav	Rating
<b>CP / Cds</b>		
• HDFC Bank Ltd.	9.07	CARE A1+
HDFC Ltd.	1.81	CRISIL A1+
<b>FRBs</b>		
• Axis Finance Ltd	4.08	CRISIL AAA
• Tata Cleantech Capital Ltd.	2.23	CRISIL AAA
<b>Govt Securities</b>		
• 182 D TBILL MAT - 14/07/2022	7.30	SOV
• GOI FRB - MAT 22/09/2033	3.31	SOV
• 6.84% G S MAT - 19/12/2022	2.83	SOV
• 8.15% GSEC 11.06.2022	1.87	SOV
• 8.35% GOI 14/05/2022	1.87	SOV
FRB GOI 07.12.31	1.83	SOV
5.39% GUJARAT SDL MAT - 31/03/2024	0.56	SOV
<b>NCDs</b>		
• National Bank For Agriculture & Rural Development	6.51	ICRA AAA
• REC Ltd	4.72	CRISIL AAA
• Bajaj Finance Ltd.	3.70	CRISIL AAA
• Kotak Mahindra Prime Ltd.	2.97	CRISIL AAA
L&T Finance Ltd.	2.06	CRISIL AAA
India Grid Trust	1.88	CRISIL AAA
Reliance Industries Ltd.	1.86	CRISIL AAA
Indian Oil Corporation Ltd.	1.86	CRISIL AAA
Food Corporation Of India	1.85	CRISIL AAA(CE)
HDFC Ltd.	1.83	CRISIL AAA
Tata Capital Ltd.	1.11	CRISIL AAA
Axis Finance Ltd	0.92	CRISIL AAA
Sikka Ports & Terminals Ltd.	0.76	CRISIL AAA
Net Current assets	31.20	
<b>Total</b>	<b>100.00</b>	

•Top 10 scrips in this portfolio

### Asset Allocation as on 28<sup>th</sup> February, 2022



### Credit Profile of Debt as on 28<sup>th</sup> February, 2022



### Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> February, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Low Duration Debt Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Low Duration Debt Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	3.47	4.60	1.84	10,347	10,460	10,184
3 Years	6.05	6.53	6.59	11,929	12,092	12,112
Since inception*	6.06	6.83	7.21	12,167	12,464	12,613

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 63 in 'Fund Manager Summary'. Schemes Managed by Mr. Sudhir Agarwal . The above scheme is in existence for less than 5 years.

### SIP Returns as on 28<sup>th</sup> February, 2022

Period	Investment Amount (₹)	Value-Fund (₹)	CRISIL Low Duration Debt Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Low Duration Debt Index	Yield (%) CRISIL 10 Year Gilt Index
1 Year	1,20,000	1,21,739	1,22,772	1,22,253	2.73	4.35	3.54
3 Years	3,60,000	3,85,909	3,91,220	3,85,020	4.58	5.49	4.43
Since inception	4,00,000	4,34,191	4,40,435	4,32,657	4.87	5.73	4.66

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

# UTI SHORT TERM INCOME FUND

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

## Investment Objective

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

## Date of inception/allotment

23rd June, 2003

## Fund Manager

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

## Fund AUM

Fund Size Monthly Average : ₹ 3696.82 Crore  
Closing AUM : ₹ 3300.00 Crore

## High/Low NAV in the month

High Growth Option : ₹ 25.4935  
Low Growth Option : ₹ 25.3921

## Total Expense Ratio

Regular : 0.95  
Direct : 0.35

## Minimum Investment Amount

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

## No. of Unit Holding Accounts

10,790

## Load Structure

Entry Load : Nil  
Exit Load : Nil

## NAV per unit as on 28<sup>th</sup> February, 2022

Regular Growth Option : ₹ 36.2127  
Regular IDCW Option : ₹ 11.4854  
Direct Growth Option : ₹ 26.6339  
Direct IDCW Option : ₹ 10.6814

## Portfolio Parameters

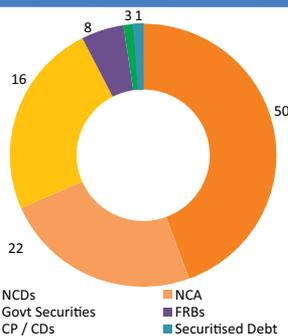
Weighted Average Maturity : 2.47 Yrs  
Yield to Maturity (Refer Page no. 73) : 5.17%  
Modified Duration : 1.42 Yrs  
Macaulay Duration : 1.49 Yrs  
Securitized Debt : 0.91 Years  
Shining Metal Trust II

## Portfolio as on 28<sup>th</sup> February, 2022

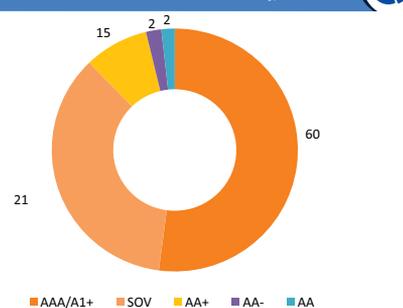
Portfolio	% of Nav	Rating
<b>CP / Cds</b>		
• IDFC First Bank Ltd	2.92	CRISIL A1+
<b>FRBs</b>		
• Axis Finance Ltd	4.85	CRISIL AAA
Shriram Transport Finance Co.Ltd.	1.54	IND AA+
REC Ltd	1.51	CRISIL AAA
<b>Govt Securities</b>		
• GOI FRB - MAT 22/09/2033	6.17	SOV
7.68% G S 15/12/23	1.59	SOV
7.16% G-Sec-mat 20.05.2023	1.56	SOV
8.27% RAJASTHAN SPL SDL -23/06/2022	1.53	SOV
5.82% BIHAR SDL 20/01/2026	1.50	SOV
7.68% M P SPL SDL - 22/03/2023	0.93	SOV
8.15% GSEC 11.06.2022	0.77	SOV
8.18% HR UDAY SDL -15/06/2022	0.77	SOV
8.35% GOI 14/05/2022	0.76	SOV
5.39% GUJARAT SDL MAT - 31/03/2024	0.76	SOV
05.15 GS 09/11/2025	0.08	SOV
8.19% RAJASTHAN SPL SDL -23/06/2026	0.00	SOV
<b>NCDs</b>		
• National Bank For Agriculture & Rural Development	6.07	ICRA AAA
• REC Ltd	4.50	CRISIL AAA
• Power Finance Corporation Ltd.	3.86	CRISIL AAA
• HDFC Ltd.	3.79	CRISIL AAA
• Housing And Urban Development Corpn	3.15	ICRA AAA
• Bajaj Finance Ltd.	3.03	CRISIL AAA
• Indian Railways Fin Corpn Ltd.	2.90	CRISIL AAA
India Grid Trust	2.31	CRISIL AAA
Mahindra Rural Housing Finance Ltd	2.13	CRISIL AA+
Canfin Homes Ltd.	1.97	ICRA AA+
Sikka Ports & Terminals Ltd.	1.88	CRISIL AAA
Tata Motors Finance Ltd.	1.81	CRISIL AA-
ICICI Bank Ltd	1.57	ICRA AA+
Punjab National Bank	1.53	CRISIL AA+
Piramal Capital & Housing Finance Ltd	1.37	ICRA AA
Kotak Mahindra Prime Ltd.	1.37	CRISIL AAA
Muthoot Finance Ltd	1.23	CRISIL AA+
Tata Capital Ltd.	1.21	CRISIL AAA
Indian Oil Corporation Ltd.	0.77	CRISIL AAA
Sundaram Home Finance Ltd.	0.76	CRISIL AA+
Food Corporation Of India	0.75	CRISIL AAA(CE)
Cholamandalam Investment & Finance Company Ltd	0.61	ICRA AA+
L&T Metro Rail(Hyderabad)Ltd	0.55	CRISIL AAA(CE)
EXIM Bank	0.36	CRISIL AAA
State Bank of India	0.31	CRISIL AA+
Larsen & Toubro Ltd.	0.09	CRISIL AAA
<b>Securitized Debt</b>		
Shining Metal Trust II	1.22	CRISIL AAA(SO)
Net Current assets	21.66	
<b>Total</b>	<b>100.00</b>	

• Top 10 scrips in this portfolio

## Asset Allocation as on 28<sup>th</sup> February, 2022



## Credit Profile of Debt as on 28<sup>th</sup> February, 2022



## Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> February, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Short Term Bond Fund Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Short Term Bond Fund Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	9.31	5.66	1.84	10,931	10,566	10,184
3 Years	4.68	7.90	6.59	11,472	12,565	12,112
5 Years	5.18	7.37	5.36	12,874	14,272	12,985
Since inception*	7.60	7.74	5.82	25,503	25,930	20,606

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

\* Compounded annualized Growth Rate.

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

## SIP Returns as on 28<sup>th</sup> February, 2022

Period	Investment Amount (₹)	Value-Fund (₹)	CRISIL Short Term Bond Fund Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Short Term Bond Fund Index	Yield (%) CRISIL 10 Year Gilt Index
1 Year	1,20,000	1,25,663	1,23,055	1,22,253	8.96	4.80	3.54
3 Years	3,60,000	4,03,833	3,97,290	3,85,020	7.63	6.53	4.43
5 Years	6,00,000	6,95,755	7,20,445	6,86,813	5.87	7.26	5.36
7 Years	8,40,000	10,34,445	10,94,418	10,29,764	5.87	7.45	5.74
10 Years	12,00,000	16,74,492	17,97,636	16,50,842	6.49	7.85	6.22
15 Years	NA	NA	NA	NA	NA	NA	NA
Since inception	15,90,000	25,91,218	27,77,695	24,72,620	6.99	7.95	6.35

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

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

Potential Risk Class Matrix Refer page no.72

# UTI BANKING AND PSU DEBT FUND

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

## MARCH 2022

### Investment Objective

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

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

### Date of inception/allotment

27th January, 2014

### Fund Manager

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

### Fund AUM

Fund Size Monthly Average : ₹ 288.94 Crore  
Closing AUM : ₹ 292.91 Crore

### High/Low NAV in the month

High Growth Option : ₹ 16.6720  
Low Growth Option : ₹ 16.5675

### Total Expense Ratio

Regular : 0.32  
Direct : 0.18

### Minimum Investment Amount

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

### No. of Unit Holding Accounts

3,665

### Load Structure

Entry Load : Nil  
Exit Load : Nil

### NAV per unit as on 28<sup>th</sup> February, 2022

Regular Growth Option	₹ 16.6652
Regular IDCW Option	₹ 11.7963
Direct Growth Option	₹ 16.7981
Direct IDCW Option	₹ 11.8660

### Portfolio Parameters

Weighted Average Maturity : 1.67 Yrs  
Yield to Maturity (Refer Page no. 73) : 4.67%  
Modified Duration : 1.39 Yrs  
Macaulay Duration : 1.48 Yrs

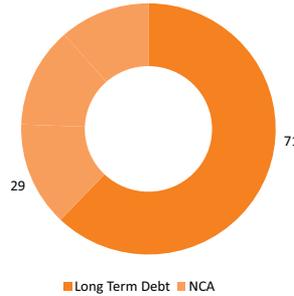
### Portfolio as on 28<sup>th</sup> February, 2022

Portfolio	% of Nav	Rating
<b>Long Term Debt</b>		
• HDFC Bank Ltd.	9.09	CARE AAA
• EXIM Bank	9.05	CRISIL AAA
• Power Finance Corporation Ltd.	8.62	CRISIL AAA
• National Bank For Agriculture & Rural Development	8.54	ICRA AAA
• Axis Bank Ltd.	7.13	CRISIL AAA
• Food Corporation Of India	6.83	CRISIL AAA(CE)
• Oil & Natural Gas Corporation Ltd.	5.05	ICRA AAA
• Housing And Urban Development Corpn	4.32	ICRA AAA
• Hindustan Petroleum Corporation Ltd.	3.47	CRISIL AAA
• Small Indst. Dev. Bank Of India	3.45	CARE AAA
Jorabat Shillong Expressway Ltd. ~	1.75	IND D
National Housing Bank	1.72	CRISIL AAA
Indian Oil Corporation Ltd.	1.71	CRISIL AAA
Net Current assets	29.25	
<b>Total</b>	<b>100.00</b>	

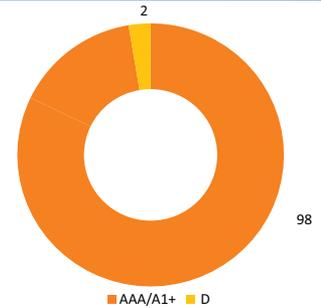
• Top 10 scrips in this portfolio

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

### Asset Allocation as on 28<sup>th</sup> February, 2022



### Credit Profile of Debt as on 28<sup>th</sup> February, 2022



### Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> February, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Banking and PSU Debt Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Banking and PSU Debt Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	3.87	5.76	1.84	10,387	10,576	10,184
3 Years	4.08	8.16	6.59	11,276	12,656	12,112
5 Years	4.66	7.62	5.36	12,559	14,440	12,985
Since inception*	6.53	8.65	7.41	16,665	19,539	17,810

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

\*Compounded annualized Growth Rate.

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

### SIP Returns as on 28<sup>th</sup> February, 2022

Period	Investment Amount (₹)	Value-Fund (₹)	CRISIL Banking and PSU Debt Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Banking and PSU Debt Index	Yield (%) CRISIL 10 Year Gilt Index
1 Year	1,20,000	1,22,209	1,23,037	1,22,253	3.47	4.77	3.54
3 Years	3,60,000	3,86,549	3,96,682	3,85,020	4.69	6.42	4.43
5 Years	6,00,000	6,70,502	7,21,494	6,86,813	4.40	7.32	5.36
7 Years	8,40,000	10,04,206	11,00,450	10,29,764	5.03	7.60	5.74
Since inception	9,60,000	11,94,545	13,20,193	12,22,748	5.37	7.81	5.94

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

### Investment Objective

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

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

### Date of inception/allotment

8th August, 2018

### Fund Manager

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

### Fund AUM

Fund Size Monthly Average : ₹ 4003.66 Crore  
Closing AUM : ₹ 3522.21 Crore

### High/Low NAV in the month

High Growth Option : ₹ 13.2043  
Low Growth Option : ₹ 13.1219

### Total Expense Ratio

Regular : 0.58  
Direct : 0.23

### Minimum Investment Amount

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

### No. of Unit Holding Accounts

13,327

### Load Structure

Entry Load : Nil  
Exit Load : Nil

### NAV per unit as on 28<sup>th</sup> February, 2022

Regular Growth Option : ₹ 13.2013  
Regular IDCW Option : ₹ 11.8740  
Direct Growth Option : ₹ 13.3506  
Direct IDCW Option : ₹ 12.0164

### Portfolio Parameters

Weighted Average Maturity : 1.82 Yrs  
Yield to Maturity (Refer Page no. 73) : 5.12%  
Modified Duration : 1.56 Yrs  
Macaulay Duration : 1.64 Yrs

### Portfolio as on 28<sup>th</sup> February, 2022

#### Portfolio

##### Govt Securities

5.22% GS 15/06/2025  
182D T BILL MAT 11/08/2022  
8.24% G-SEC 15/02/2027  
05.15 GS 09/11/2025  
GOI FRB - MAT 22/09/2033

##### Long Term Debt

- Reliance Industries Ltd.
- National Bank For Agriculture & Rural Development
- National Housing Bank
- Power Finance Corporation Ltd.
- HDFC Ltd.
- REC Ltd
- HDB Financial Services Ltd.
- EXIM Bank
- Kotak Mahindra Prime Ltd.
- NTPC Ltd.
- LIC Housing Finance Ltd.
- Summit Digital Infrastructure Pvt Ltd
- Small Indst. Dev. Bank Of India
- Larsen & Toubro Ltd.
- India Grid Trust
- HDFC Bank Ltd.
- Housing And Urban Development Corpn
- Indian Railways Fin Corpn Ltd.
- Hindustan Petroleum Corporation Ltd.
- Axis Finance Ltd
- Food Corporation Of India
- NHPC Ltd.
- Axis Bank Ltd.
- Britannia Industries Ltd.
- Net Current assets

##### Total

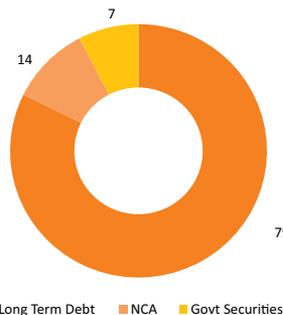
% of Nav

Rating

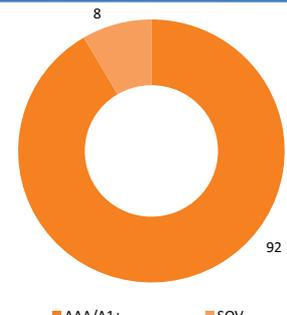
2.11	SOV
1.98	SOV
1.54	SOV
1.39	SOV
0.02	SOV
9.16	CRISIL AAA
8.76	ICRA AAA
8.34	CRISIL AAA
6.15	CRISIL AAA
4.96	CRISIL AAA
4.70	CRISIL AAA
4.29	CRISIL AAA
4.20	CRISIL AAA
3.55	CRISIL AAA
3.24	CRISIL AAA
2.87	CRISIL AAA
2.81	CRISIL AAA
2.69	ICRA AAA
2.47	CRISIL AAA
2.15	CRISIL AAA
2.07	CRISIL AAA
1.44	ICRA AAA
1.44	CRISIL AAA
1.41	CRISIL AAA
1.41	CRISIL AAA
0.71	CRISIL AAA(CE)
0.33	ICRA AAA
0.15	CRISIL AAA
0.09	CRISIL AAA
13.57	
<b>100.00</b>	

• Top 10 scrips in this portfolio

### Asset Allocation as on 28<sup>th</sup> February, 2022



### Credit Profile of Debt as on 28<sup>th</sup> February, 2022



### Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> February, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Corporate Bond Composite Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Corporate Bond Composite Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	4.76	6.68	1.84	10,476	10,668	10,184
3 Years	8.35	9.20	6.59	12,723	13,025	12,112
Since inception*	8.11	8.62	7.15	13,201	13,424	12,789

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

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

\*Compounded annualized Growth Rate.

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 63 in 'Fund Manager Summary'. Schemes Managed by Mr. Anurag Mittal. The above scheme is in existence for less than 5 years.

### SIP Returns as on 28<sup>th</sup> February, 2022

Period	Investment Amount (₹)	Value-Fund (₹)	CRISIL Corporate Bond Composite Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Corporate Bond Composite Index	Yield (%) CRISIL 10 Year Gilt Index
1 Year	1,20,000	1,22,438	1,23,158	1,19,447	3.83	4.97	-0.86
3 Years	3,60,000	3,95,758	4,02,438	3,78,271	6.27	7.40	3.25
Since inception	4,10,000	4,60,807	4,68,822	4,40,363	6.80	7.82	4.14

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

# UTI CREDIT RISK FUND (Erstwhile UTI Income Opportunities Fund)

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

## Investment Objective

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

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

## Date of inception/allotment

19th November, 2012

## Fund Manager

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

## Fund AUM

Fund Size Monthly Average : ₹ 535.99 Crore  
Closing AUM : ₹ 532.20 Crore

## High/Low NAV in the month

High Growth Option : ₹ 13.8240  
Low Growth Option : ₹ 13.7356

## Total Expense Ratio

Regular : 1.64  
Direct : 0.88

## Minimum Investment Amount

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

## No. of Unit Holding Accounts

12,340

## Load Structure

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

## NAV per unit as on 28<sup>th</sup> February, 2022

Regular Growth Option	₹ 13.8240
Regular IDCW Option	₹ 8.3015
Direct Growth Option	₹ 15.2438
Direct IDCW Option	₹ 9.0988

## Portfolio Parameters

Weighted Average Maturity : 2.62 Yrs  
Yield to Maturity (Refer Page no. 73) : 6.28%  
Modified Duration : 1.68 Yrs  
Macaulay Duration : 1.76 Yrs

## Portfolio as on 28<sup>th</sup> February, 2022 (Main Portfolio)

Portfolio	% of Nav	Rating
<b>Govt Securities</b>		
7.59% NI GS - 20/03/2029	2.47	SOV
7.26% GSEC 14/01/29	1.94	SOV
GOI FRB - MAT 30/10/2034	1.82	SOV
<b>Long Term Debt</b>		
Piramal Capital & Housing Finance Ltd	7.63	ICRA AA
Tata Power Company Ltd.	5.80	IND AA
National Bank For Agriculture & Rural Development	4.75	CRISIL AAA
Vedanta Ltd	4.71	CRISIL AA
Summit Digital Infrastructure Pvt Ltd	4.66	CRISIL AAA
Dilip Buildcon Ltd	4.65	CRISIL A
India Grid Trust	3.96	CRISIL AAA
Torrent Power Ltd.	3.77	CRISIL AA+
Aadhar Housing Finance Ltd.	3.76	CARE AA
Tata Projects Ltd	3.75	IND AA
Aditya Birla Fashion & Retail Ltd.	3.72	CRISIL AA
Tata Steel Ltd.	3.46	BWR AA+
Manappuram Finance Ltd.	2.89	CRISIL AA
TMF Holdings Ltd	2.85	CRISIL AA-
JM Financial Asset Reconstruction Co Ltd	2.85	ICRA AA-
Godrej Industries Ltd.	2.84	CRISIL AA
Avanse Financial Services Ltd.	2.83	CRISIL AA
Steel Authority Of India Ltd.	1.99	IND AA
Steel Authority Of India Ltd.	1.96	CARE AA-
Axis Bank Ltd.	1.93	CRISIL AAA
Coastal Gujarat Power Ltd	1.90	CARE AA(CE)
Power Finance Corporation Ltd.	1.89	CRISIL AAA
Tata Motors Ltd.	1.02	ICRA AA-
Shriram Transport Finance Co.Ltd.	0.96	CRISIL AA+
L&T Finance Ltd.	0.94	CRISIL AAA
Net Current assets	12.30	
<b>Total</b>	<b>100.00</b>	

\*Top 10 scrips in this portfolio

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

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

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

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

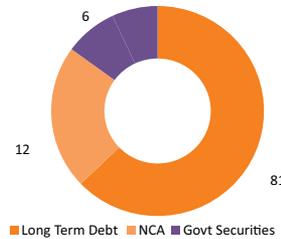
Impact on NAV is negative on account of segregation of portfolio. (Zee Learn Ltd.) Full amount (Rs. 40.8 Crores) recovered and accordingly distributed to investors

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

UTI Credit Risk Fund (Segregated - 17022020) Segregated Portfolio as on 28 <sup>th</sup> February, 2022		
Portfolio	% of NAV	Rating
Vodafone Idea Ltd	0*	CARE-B-
Vodafone Idea Ltd	0*	CARE-B-
Net Current Assets	0*	

\* Percentage to NAV Less Than 0.01

## Asset Allocation as on 28<sup>th</sup> February, 2022



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

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

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

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

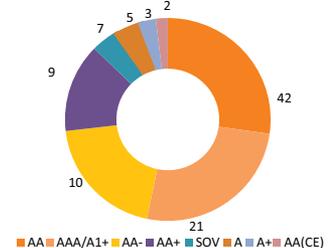
## Segregated AUM & NAV

Segregated Fund Size Monthly Average - 17022020 : ₹ 0.0 Crore  
Closing AUM : ₹ 0.0 Crore  
Segregated Fund Size Monthly Average - 06032020 : ₹ 0.0 Crore  
Closing AUM : ₹ 0.0 Crore  
Segregated NAV per unit as on - 17022020 : ₹ 0.0  
28<sup>th</sup> February, 2022 Growth :

UTI Credit Risk Fund (Segregated - 06032020) Segregated Portfolio as on 28 <sup>th</sup> February, 2022		
Portfolio	% of NAV	Rating
Yes Bank Ltd.	0*	ICRA-D

\* Percentage to NAV Less Than 0.01

## Credit Profile of Debt as on 28<sup>th</sup> February, 2022



## Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> February, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Short Term Credit Risk Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Short Term Credit Risk Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	22.11	7.21	1.84	12,211	10,721	10,184
3 Years	-5.80	9.14	6.59	8,358	13,003	12,112
5 Years	-1.30	8.26	5.36	9,366	14,874	12,985
Since inception*	3.55	9.21	6.71	13,824	22,655	18,273

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

\*Compounded annualized Growth Rate. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 63 in 'Fund Manager Summary'. Schemes Managed by Mr. Ritesh Nambiar. \*The Scheme returns are inclusive of the impact of segregation of the portfolio Debt instruments of Altico Capital India Ltd, Vodafone Idea Ltd, Yes Bank Ltd and Zee Learn Ltd. have been segregated from the Main Portfolio on 13<sup>th</sup> Sep, 2019 17<sup>th</sup> Feb, 2020 6<sup>th</sup> March, 2020 and 07<sup>th</sup> July, 2020 Respectively

## SIP Returns as on 28<sup>th</sup> February, 2022

Period	Investment Amount (₹)	Value-Fund (₹)	CRISIL Short Term Credit Risk Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Short Term Credit Risk Index	Yield (%) CRISIL 10 Year Gilt Index
1 Year	1,20,000	1,34,763	1,24,214	1,22,253	23.83	6.64	3.54
3 Years	3,60,000	3,82,825	4,07,677	3,85,020	4.05	8.27	4.43
5 Years	6,00,000	5,94,793	7,44,228	6,86,813	-0.34	8.57	5.36
7 Years	8,40,000	8,42,271	11,39,641	10,29,764	0.08	8.58	5.74
Since inception	11,10,000	11,82,252	16,90,824	14,83,355	1.35	8.85	6.13

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

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

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

## Investment Objective

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

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

## Date of inception/allotment

25th March, 2015

## Fund Manager

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

## Fund AUM

Fund Size Monthly Average : ₹ 63.53 Crore  
Closing AUM : ₹ 62.01 Crore

## High/Low NAV in the month

High Growth Option : ₹ 14.9976  
Low Growth Option : ₹ 14.8964

## Total Expense Ratio

Regular : 1.63  
Direct : 1.00

## Minimum Investment Amount

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

## No. of Unit Holding Accounts

1,315

## 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 28<sup>th</sup> February, 2022

Regular Growth Option	₹ 14.9824
Regular IDCW Option	₹ 10.8048
Direct Growth Option	₹ 15.7308
Direct IDCW Option	₹ 10.5485

## Portfolio Parameters

Weighted Average Maturity : 3.57 Yrs  
Yield to Maturity (Refer Page no. 73) : 6.19%  
Modified Duration : 2.81 Yrs  
Macaulay Duration : 2.90 Yrs

## Portfolio as on 28<sup>th</sup> February, 2022 (Main Portfolio)

Portfolio	% of Nav	Rating
<b>Govt Securities</b>		
• 05.15 GS 09/11/2025	15.80	SOV
• 7.59% NI GS - 20/03/2029	12.69	SOV
• 7.26% GSEC 14/01/29	8.34	SOV
• 5.79% GS MAT -11/05/2030	7.60	SOV
<b>Long Term Debt</b>		
• Reliance Industries Ltd.	8.21	CRISIL AAA
• Indian Hotels Company Ltd.	8.10	CARE AA
• Dilip Buildcon Ltd	8.01	CRISIL A
• India Grid Trust	6.47	CRISIL AAA
• Shriram Transport Finance Co.Ltd.	4.93	CRISIL AA+
• Canfin Homes Ltd.	3.22	ICRA AA+
• Power Finance Corporation Ltd.	1.74	ICRA AAA
• Piramal Capital & Housing Finance Ltd	1.68	ICRA AA
• HDFC Ltd.	0.68	CRISIL AAA
• EXIM Bank	0.52	CRISIL AAA
• Net Current assets	12.00	
<b>Total</b>	<b>100.00</b>	

\*Top 10 scrips in this portfolio

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

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

## UTI Medium Term Fund (Segregated - 17022020) Segregated Portfolio as on 28<sup>th</sup> February, 2022

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

\* Percentage to NAV Less Than 0.01

## UTI Medium Term Fund (Segregated - 06032020) Segregated Portfolio as on 28<sup>th</sup> February, 2022

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

\* Percentage to NAV Less Than 0.01

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

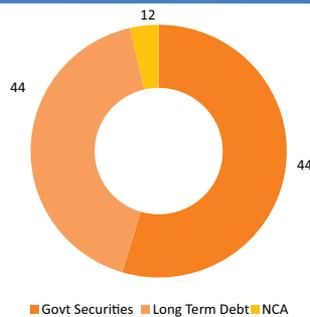
Zee Learn Ltd. NAV per unit (Regular Plan - Growth Option)		
Date	Main Portfolio	Segregated Portfolio
06/07/2020	14.0932	NA
06/07/2020	13.6592	0.2211
Reduction in NAV(%)	-3.08%	

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

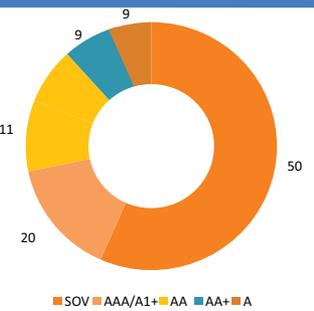
## Segregated AUM & NAV

Segregated Fund Size Monthly Average - 17022020 : ₹ 0.0 Crore  
Closing AUM : ₹ 0.0 Crore  
Segregated Fund Size Monthly Average - 06032020 : ₹ 0.0 Crore  
Closing AUM : ₹ 0.0 Crore  
Segregated NAV per unit as on - 17022020 : ₹ 0.0  
28<sup>th</sup> February, 2022 Growth :

## Asset Allocation as on 28<sup>th</sup> February, 2022



## Credit Profile of Debt as on 28<sup>th</sup> February, 2022



## Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> February, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Medium Term Debt Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Medium Term Debt Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	7.51	6.90	1.84	10,751	10,690	10,184
3 Years	3.98	9.37	6.59	11,243	13,086	12,112
5 Years	4.79	7.98	5.36	12,637	14,683	12,985
Since inception*	6.02	8.48	6.45	14,986	17,565	15,412

Different plans have a different expense structure. The performance details provided herein are of regular plan. The current fund manager is managing the scheme since Jun 2015 & Co-Fund Manager managing w.e.f Jun 2015. \*Compounded annualized Growth Rate. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 63 in 'Fund Manager Summary'. Schemes Managed by Mr. Ritesh Nambiar. \*The Scheme returns are inclusive of the impact of segregation of the portfolio Debt instruments of Vodafone Idea Ltd, Yes Bank Ltd and Zee Learn Ltd. have been segregated from the Main Portfolio on 17<sup>th</sup> Feb, 2020 6<sup>th</sup> March, 2020 and 07<sup>th</sup> July, 2020 Respectively

## SIP Returns as on 28<sup>th</sup> February, 2022

Period	Investment Amount (₹)	Value-Fund (₹)	CRISIL Medium Term Debt Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Medium Term Debt Index	Yield (%) CRISIL 10 Year Gilt Index
1 Year	1,20,000	1,24,394	1,23,359	1,22,253	6.93	5.28	3.54
3 Years	3,60,000	3,84,419	4,03,559	3,85,020	4.32	7.58	4.43
5 Years	6,00,000	6,69,334	7,36,307	6,86,813	4.33	8.14	5.36
Since inception	8,20,000	9,73,002	10,90,180	9,99,139	4.94	8.22	5.71

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

# UTI DYNAMIC BOND FUND

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

MARCH 2022

## Investment Objective

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

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

## Date of inception/allotment

16th June, 2010

## Fund Manager

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

## Fund AUM

Fund Size Monthly Average : ₹ 345.51 Crore  
Closing AUM : ₹ 348.91 Crore

## High/Low NAV in the month

High Growth Option : ₹ 23.3558  
Low Growth Option : ₹ 23.2331

## Total Expense Ratio

Regular : 1.60  
Direct : 0.99

## Minimum Investment Amount

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

## No. of Unit Holding Accounts

5,927

## Load Structure

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

## NAV per unit as on 28<sup>th</sup> February, 2022

Regular Growth Option	₹ 23.3309
Regular IDCW Option	₹ 12.3660
Direct Growth Option	₹ 24.6928
Direct IDCW Option	₹ 12.8920

## Portfolio Parameters

Weighted Average Maturity : 4.88 Yrs  
Yield to Maturity (Refer Page no. 73) : 4.69%  
Modified Duration : 2.84 Yrs  
Macaulay Duration : 2.92 Yrs

## Portfolio as on 28<sup>th</sup> February, 2022 (Main Portfolio)

Portfolio	% of Nav	Rating
<b>Govt Securities</b>		
• 5.22% GS 15/06/2025	25.51	SOV
• GOI FRB - MAT 22/09/2033	11.38	SOV
• 6.10% GSEC MAT-12/07/2031	9.57	SOV
• 182 D TBILL MAT - 07/07/2022	4.24	SOV
<b>NCDs</b>		
• Jorabat Shillong Expressway Ltd ~	12.76	IND D
• National Bank For Agriculture & Rural Development	7.16	ICRA AAA
• Piramal Capital & Housing Finance Ltd	2.98	ICRA AA
• Punjab National Bank	2.89	CRISIL AA+
• Canfin Homes Ltd.	2.86	ICRA AA+
• Food Corporation Of India	2.85	CRISIL AAA(CE)
• Tata Capital Ltd.	1.44	CRISIL AAA
• L&T Metro Rail(Hyderabad)Ltd	1.04	CRISIL AAA(CE)
• Net Current assets	15.32	
<b>Total</b>	<b>100.00</b>	

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

## UTI Dynamic Bond Fund (Segregated - 17022020) Segregated Portfolio as on 28<sup>th</sup> February, 2022

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

\* Percentage to NAV Less Than 0.01

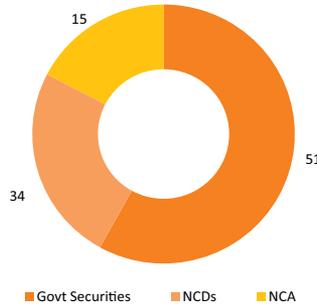
## NAV Per Unit (Regular Plan - Growth Option) Segregated - 17022020

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

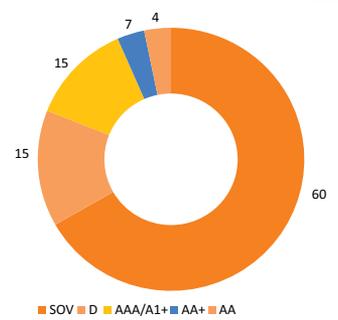
## Segregated AUM & NAV

Segregated Fund Size Monthly Average - 17022020 : ₹ 0.0 Crore  
Closing AUM : ₹ 0.0 Crore  
Segregated NAV per unit as on - 17022020 : ₹ 0.0  
28<sup>th</sup> February, 2022 Growth :

## Asset Allocation as on 28<sup>th</sup> February, 2022



## Credit Profile of Debt as on 28<sup>th</sup> February, 2022



## Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> February, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Composite Bond Fund Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Composite Bond Fund Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	11.50	5.79	1.84	11,150	10,579	10,184
3 Years	4.69	8.76	6.59	11,475	12,868	12,112
5 Years	4.29	7.52	5.36	12,339	14,373	12,985
Since inception*	7.50	8.09	6.38	23,327	24,872	20,634

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

\*Compounded annualized Growth Rate.

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 63 in 'Fund Manager Summary'. Schemes Managed by Mr. Sudhir Agrawal.\*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 17<sup>th</sup> Feb, 2020.

## SIP Returns as on 28<sup>th</sup> February, 2022

Period	Investment Amount (₹)	Value-Fund (₹)	CRISIL Composite Bond Fund Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Composite Bond Fund Index	Yield (%) CRISIL 10 Year Gilt Index
1 Year	1,20,000	1,27,179	1,22,629	1,19,447	11.39	4.13	-0.86
3 Years	3,60,000	4,03,359	3,96,494	3,78,271	7.55	6.39	3.25
5 Years	6,00,000	6,84,754	7,23,323	6,83,311	5.24	7.42	5.15
7 Years	8,40,000	10,15,538	11,02,382	10,26,936	5.35	7.65	5.66
10 Years	12,00,000	16,54,658	18,25,304	16,63,593	6.26	8.14	6.36
15 Years	NA	NA	NA	NA	NA	NA	NA
Since inception	14,00,000	20,95,529	23,03,055	20,68,483	6.68	8.20	6.47

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

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

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

## Investment Objective

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

## Date of inception/allotment

4th May, 1998

## Fund Manager

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

## Fund AUM

Fund Size Monthly Average : ₹ 289.54 Crore  
Closing AUM : ₹ 290.69 Crore

## High/Low NAV in the month

High Growth Option : ₹ 55.3839  
Low Growth Option : ₹ 55.0764

## Total Expense Ratio

Regular : 1.65  
Direct : 1.36

## Minimum Investment Amount

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

## No. of Unit Holding Accounts

17,701

## Load Structure

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

## NAV per unit as on 28<sup>th</sup> February, 2022

Regular Growth Option	₹ 55.3073
Regular IDCW Option	₹ 14.4271
Direct Growth Option	₹ 59.5270
Direct IDCW Option	₹ 18.7858

## Portfolio Parameters

Weighted Average Maturity	: 6.95 Yrs
Yield to Maturity (Refer Page no. 73)	: 5.34%
Modified Duration	: 3.85 Yrs
Macaulay Duration	: 3.99 Yrs

## Portfolio as on 28<sup>th</sup> February, 2022 (Main Portfolio)

Portfolio	% of Nav	Rating
<b>Govt Securities</b>		
• 5.22% GS 15/06/2025	20.42	SOV
• 6.10% GSEC MAT-12/07/2031	16.41	SOV
• GOI FRB - MAT 22/09/2033	15.36	SOV
• 6.67% GS MAT - 15/12/2035	5.01	SOV
• 8.0% ARUNACHAL PR SDL 08/04/2030	1.82	SOV
<b>Long Term Debt</b>		
• Jorabat Shillong Expressway Ltd ~	10.75	IND D
• National Bank For Agriculture & Rural Development	8.59	ICRA AAA
• Punjab National Bank	5.20	CRISIL AA+
• Food Corporation Of India	5.14	CRISIL AAA(CE)
• Piramal Capital & Housing Finance Ltd	3.58	ICRA AA
L&T Metro Rail(Hyderabad)Ltd	0.83	CRISIL AAA(CE)
Net Current assets	6.90	
<b>Total</b>	<b>100.00</b>	

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

## UTI Bond Fund (Segregated - 17022020) Segregated Portfolio as on 28<sup>th</sup> February, 2022

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

\* Percentage to NAV Less Than 0.01

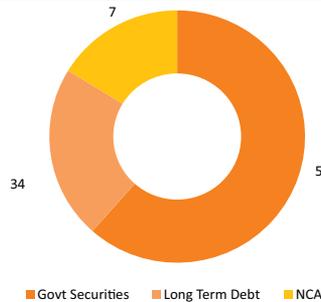
## NAV Per Unit (Regular Plan - Growth Option) Segregated - 17022020

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

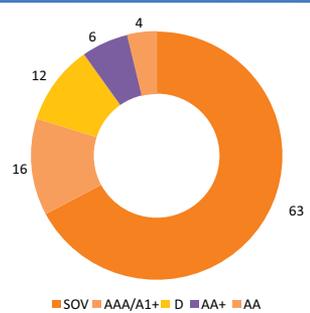
## Segregated AUM & NAV

Segregated Fund Size Monthly Average - 17022020 : ₹ 0.0 Crore  
Closing AUM: ₹ 0.0 Crore  
Segregated NAV per unit as on - 17022020 : ₹ 0.0  
28<sup>th</sup> February, 2022 Growth :

## Asset Allocation as on 28<sup>th</sup> February, 2022



## Credit Profile of Debt as on 28<sup>th</sup> February, 2022



## Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> February, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	NIFTY Medium to Long Duration Debt Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	NIFTY Medium to Long Duration Debt Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	10.29	6.42	1.84	11,029	10,642	10,184
3 Years	1.94	9.23	6.59	10,594	13,036	12,112
5 Years	2.36	7.58	5.36	11,238	14,413	12,985
Since inception*	7.44	NA	NA	55,328	NA	NA

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

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 63 in 'Fund Manager Summary'.  
N.A. - Not Available. Schemes Managed by Mr. Amandeep S. Chopra.

\* The Scheme returns are inclusive of the impact of segregation of the portfolio Debt instruments of Vodafone Idea Ltd. have been segregated from the Main Portfolio on 17<sup>th</sup> Feb, 2020.

## SIP Returns as on 28<sup>th</sup> February, 2022

Period	Investment Amount (₹)	Value-Fund (₹)	NIFTY Medium to Long Duration Debt Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) NIFTY Medium to Long Duration Debt Index	Yield (%) CRISIL 10 Year Gilt Index
1 Year	1,20,000	1,26,139	1,22,844	1,19,447	9.72	4.47	-0.86
3 Years	3,60,000	3,91,727	3,99,744	3,78,271	5.58	6.94	3.25
5 Years	6,00,000	6,49,265	7,28,607	6,83,311	3.12	7.72	5.15
7 Years	8,40,000	9,47,107	11,06,008	10,26,936	3.39	7.74	5.66
10 Years	12,00,000	15,11,243	18,22,002	16,63,593	4.52	8.10	6.36
15 Years	18,00,000	28,09,381	34,27,945	29,83,465	5.68	8.11	6.42
Since inception	20,70,000	35,44,334	43,25,629	37,21,466	5.91	7.98	6.42

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

# UTI GILT FUND (Erstwhile UTI Gilt Advantage Fund LTP)

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

## MARCH 2022

### Investment Objective

The investment objective of the scheme is to generate credit risk-free return through investment in sovereign securities issued by the Central Government and / or a State Government and / or any security unconditionally guaranteed by the Central Government and / or a State Government for repayment of principal and interest.

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

### Date of inception/allotment

21st January, 2002

### Fund Manager

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

### Fund AUM

Fund Size Monthly Average : ₹ 599.55 Crore  
Closing AUM : ₹ 601.77 Crore

### High/Low NAV in the month

High Growth Option : ₹ 50.3595  
Low Growth Option : ₹ 50.0535

### Total Expense Ratio

Regular : 0.94  
Direct : 0.66

### Minimum Investment Amount

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

### No. of Unit Holding Accounts

6,779

### Load Structure

Entry Load : Nil  
Exit Load : Nil

### NAV per unit as on 28<sup>th</sup> February, 2022

Regular Growth Option	₹ 50.2981
Regular IDCW Option	₹ 31.1999
Direct Growth Option	₹ 51.6146
Direct IDCW Option	₹ 25.2367

### Portfolio Parameters

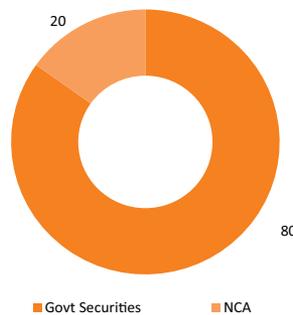
Weighted Average Maturity : 6.55 Yrs  
Yield to Maturity (Refer Page no. 73) : 4.88%  
Modified Duration : 2.67 Yrs  
Macaulay Duration : 2.73 Yrs

### Portfolio as on 28<sup>th</sup> February, 2022

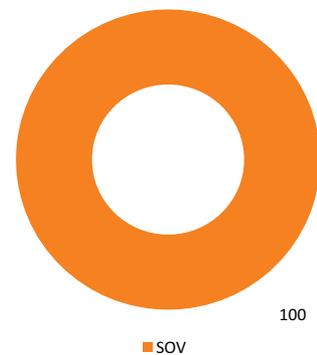
Portfolio	% of Nav	Rating
<b>Govt Securities</b>		
• GOI FRB - MAT 22/09/2033	26.39	SOV
• 5.22% GS 15/06/2025	24.66	SOV
• 6.10% GSEC MAT-12/07/2031	11.89	SOV
• 182 D TBILL MAT - 04/08/2022	10.61	SOV
• 8.13% GSEC 22.06.45	2.79	SOV
• 182 D TBILL MAT - 07/07/2022	1.64	SOV
• 7.08% U P MAT 17/02/2031.	0.80	SOV
• 6.87% ANDHRA SDL-21/10/2035	0.51	SOV
• 7.24% ASSAM SDL 2030-29/01/30	0.30	SOV
Net Current assets	20.42	
<b>Total</b>	<b>100.00</b>	

\*Top 10 scrips in this portfolio

### Asset Allocation as on 28<sup>th</sup> February, 2022



### Credit Profile of Debt as on 28<sup>th</sup> February, 2022



### Fund Performance Vs Benchmark (CAGR) as on 28<sup>th</sup> February, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Dynamic Gilt Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Dynamic Gilt Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	3.21	5.09	1.84	10,321	10,509	10,184
3 Years	7.84	8.18	6.59	12,544	12,663	12,112
5 Years	6.77	7.07	5.36	13,878	14,074	12,985
Since inception*	8.36	7.72	6.59	50,291	44,641	36,107

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

\*Compounded annualized Growth Rate.

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

### SIP Returns as on 28<sup>th</sup> February, 2022

Period	Investment Amount (₹)	Value-Fund (₹)	CRISIL Dynamic Gilt Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Dynamic Gilt Index	Yield (%) CRISIL 10 Year Gilt Index
1 Year	1,20,000	1,20,981	1,34,513	1,19,447	1.53	23.41	-0.86
3 Years	3,60,000	3,85,957	4,05,037	3,78,271	4.59	7.83	3.25
5 Years	6,00,000	7,02,459	7,28,605	6,83,311	6.25	7.71	5.15
7 Years	8,40,000	10,76,897	10,99,071	10,26,936	7.00	7.57	5.66
10 Years	12,00,000	18,08,691	18,08,264	16,63,540	7.96	7.96	6.36
15 Years	18,00,000	34,66,486	33,79,857	29,83,412	8.24	7.94	6.42
Since inception	20,70,000	44,11,859	42,72,230	37,21,413	8.18	7.85	6.42

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

UTI Mastershare Unit Scheme - IDCW Declared						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
1989	1:2@Rs.12		17.78	10	10-01-1989	10-01-1989
	18.00%	1.8	29.45	10	30-06-1989	30-06-1989
1990	18.00%	1.8	26.52	10	04-06-1990	04-06-1990
	18.00%	1.8	36	10	28-06-1991	28-06-1991
1992	1:2 bonus	42.09		10	30-07-1991	30-07-1991
	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
1994	18.00%	1.8	57.6	10	24-11-1993	24-11-1993
	20.00%	2	37.97	10	27-07-1994	27-07-1994
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
	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
	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
	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
	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
	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
	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
	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
	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
	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
	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
	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
	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
	27.00%	2.7	46.7047	10	25-10-2021	01-11-2021

Pursuant to payment of IDCW-bonus-right, the NAV of the IDCW Option (Existing Plan-Direct Plan) of the scheme would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. Face Value per unit is Rs.10.00. # IDCW declared every year since 1987 till 2021.

\*Not Available

# NAV at the time of Div. Declaration

\$ IDCW % is in regular plan

Cumulative Gross Total  
IDCW of 667% Since  
1987 till 2021

UTI Dividend Yield Fund - IDCW Declared						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2009	5%	0.5	12.28	10	24-07-2009	31-07-2009
2009	5.00%	0.5	13.2	10	05-11-2009	12-11-2009
2010	5.00%	0.5	14.34	10	17-03-2010	24-03-2010
2010	5.00%	0.5	14.92	10	21-07-2010	27-07-2010
2010	7%	0.7	16.13	10	21-12-2010	28-12-2010
2011	5.00%	0.5	14.33	10	30-05-2011	06-06-2011
2011	4.00%	0.4	12.71	10	23-11-2011	29-11-2011
2012	4%	0.4	12.9	10	19-06-2012	26-06-2012
2012	5.00%	0.5	14.19	10	17-12-2012	24-12-2012
2013	5.00%	0.5	13.05	10	12-06-2013	19-06-2013
2014	4.50%	0.45	13.1011	10	07-01-2014	14-01-2014
2014	6%	0.6	15.6948	10	04-06-2014	11-06-2014
2014	8.00%	0.8	17.4039	10	22-12-2014	29-12-2014
2015	5.50%	0.55	15.9054	10	17-06-2015	24-06-2015
2015	5.50%	0.55	15.2092	10	21-12-2015	28-12-2015
2016	5.50%	0.55	15.3682	10	30-06-2016	01-07-2016
2016	5.50%	0.55	14.875	10	22-12-2016	29-12-2016
2017	7.50%	0.75	16.9767	10	13-06-2017	20-06-2017
2017	7.50%	0.75	17.8696	10	21-12-2017	28-12-2017
2018	7.50%	0.75	17.1894	10	14-03-2018	21-03-2018
2018	7.50%	0.75	16.2769	10	13-12-2018	20-12-2018
2019	6.00%	0.6	16.072	10	20-06-2019	27-06-2019
2019	7.00%	0.7	15.3871	10	16-12-2019	23-12-2019
2020	4.50%	0.45	15.3595	10	14-09-2020	21-09-2020
2021	5.00%	0.5	18.6293	10	15-03-2021	22-03-2021
2021	7.00%	0.70	23.9138	10	15-11-2021	22-11-2021

UTI Value Opportunities Fund (Formerly known as UTI Opportunities) - IDCW Declared						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2007	17.00%	1.7	13.74	10	29-06-2007	06-07-2007
2008	18%	1.8	11.54	10	01-07-2008	08-07-2008
2009	10.00%	1	11.95	10	10-07-2009	17-07-2009
2010	15.00%	1.5	14.05	10	22-01-2010	29-01-2010
2011	8.00%	0.8	14.97	10	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	15.50%	1.55	20.5752	10	16-04-2015	17-04-2015
2016	10.00%	1	18.6083	10	28-04-2016	05-05-2016
2017	13.00%	1.3	18.6765	10	08-05-2017	15-05-2017
2018	12.00%	1.2	19.5009	10	02-07-2018	09-07-2018
2019	11%	1.1	18.8335	10	17-07-2019	24-07-2019

UTI Healthcare Fund (Formerly known as UTI Pharma & Healthcare Fund) IDCW Declared						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2006	25%	2.50	21.34	10.00	10-01-2006	17-01-2006
2008	15%	1.50	20.91	10.00	26-08-2008	02-09-2008
2010	17%	1.70	32.65	10.00	28-10-2010	04-11-2010

UTI Banking and Financial Fund (Formerly known as UTI Banking Sector Fund) IDCW Declared						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2005	25%	2.50	15.62	10.00	22-09-2005	29-09-2005
2007	35%	3.50	19.02	10.00	23-05-2007	30-05-2007
2009	22%	2.20	19.04	10.00	04-09-2009	11-09-2009
2010	10%	1.00	22.78	10.00	24-06-2010	01-07-2010
2011	25%	2.50	24.20	10.00	27-01-2011	03-02-2011
2011	25%	2.50	21.82	10.00	04-05-2011	09-05-2011
2015	25%	2.50	31.8833	10.00	16-07-2015	23-07-2015
2016	25%	2.50	30.6179	10.00	03-08-2016	10-08-2016

UTI Long Term Equity Fund (Tax Saving) (Formerly known as UTI Equity Tax Saving Plan) IDCW Declared						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2004	40%	4.00	N-A*	10.00	14-01-2004	20-01-2004
2004	20%	2.00	N-A*	10.00	29-10-2004	04-11-2004
2005	40%	4.00	N-A*	10.00	09-09-2005	15-09-2005
2006	60%	6.00	22.93	10.00	23-02-2006	02-03-2006
2007	20%	2.00	19.56	10.00	16-01-2007	23-01-2007
2008	35%	3.50	22.8	10.00	04-02-2008	11-02-2008
2009	15%	1.50	17.07	10.00	29-12-2009	05-01-2010
2011	10%	1.00	16.37	10.00	14-02-2011	21-02-2011
2013	20%	2.00	17.5786	10.00	11-12-2013	18-12-2013
2015	22%	2.20	22.5504	10.00	12-01-2015	19-01-2015
2016	25%	2.50	19.0170	10.00	18-01-2016	25-01-2016
2017	13.5%	1.35	19.1411	10.00	10-01-2017	17-01-2017
2018	27%	2.70	22.5279	10.00	14-02-2018	21-02-2018
2019	15%	1.50	18.8737	10.00	22-01-2019	29-01-2019
2022	25%	2.50	29.8284	10.00	15-02-2022	22-02-2022

UTI Arbitrage Fund (Formerly known as UTI Spread Fund) IDCW Declared - Last 10 Months IDCWs (Recent IDCWs)						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2020	0.80%	0.080	15.9591	10.00	29-06-2020	06-07-2020
2020	0.80%	0.080	15.8805	10.00	29-07-2020	05-08-2020
2020	0.70%	0.070	15.8518	10.00	31-08-2020	07-09-2020
2020	0.70%	0.070	15.8206	10.00	29-10-2020	05-11-2020
2020	0.70%	0.070	15.7670	10.00	27-11-2020	07-12-2020
2021	0.70%	0.070	15.7462	10.00	30-12-2020	06-01-2021
2021	0.60%	0.060	15.7017	10.00	01-02-2021	08-02-2021
2021	0.50%	0.050	15.6864	10.00	01-03-2021	08-03-2021
2021	0.50%	0.050	15.7097	10.00	31-03-2021	07-04-2021
2021	0.50%	0.050	15.7253	10.00	03-05-2021	10-05-2021
2021	0.50%	0.050	15.7461	10.00	31-05-2021	07-06-2021
2021	0.50%	0.050	15.7642	10.00	30-06-2021	07-07-2021
2021	0.50%	0.050	15.7656	10.00	02-08-2021	09-08-2021
2021	0.50%	0.050	15.7694	10.00	01-09-2021	08-09-2021

The scheme IDCW details under regular plan.

**Disclaimer:** Pursuant to payment of Dividend/Bonus, the Nav of the income distribution cum capital withdrawal options of the schemes would fall to the extent of payout and statutory levy (if applicable)

# DIVIDEND/BONUS HISTORY

UTI Retirement Benefit Pension Fund - Bonus Declared						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2007	1:10		19.3365	10.00	30-03-2007	05-04-2007
2009	1:10		21.1539	10.00	19-05-2009	26-05-2009
2010	1:05		22.1851	10.00	31-03-2010	07-04-2010
2011	1:10		19.8899	10.00	25-04-2011	02-05-2011
2012	1:10		18.0822	10.00	13-06-2012	20-06-2012
2013	1:10		18.4373	10.00	23-05-2013	30-05-2013
2014	1:10		19.9371	10.00	25-08-2014	01-09-2014

UTI Regular Saving Fund (Formerly known as UTI MIS Advantage Plan) - IDCW - Regular Plan declared - Last 10 Months IDCW (Recent IDCWs)						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2020	10.00%	1.000	36.4651	10.00	09-12-20	16-12-20
2021	0.80%	0.080	15.0778	10.00	26-03-21	05-04-21
2021	0.80%	0.080	15.0745	10.00	26-04-21	03-05-21
2021	0.80%	0.080	15.2308	10.00	25-05-21	01-06-21
2021	0.80%	0.080	15.3653	10.00	24-06-21	01-07-21
2021	0.80%	0.080	15.6806	10.00	25-08-21	01-09-21
2021	0.80%	0.080	16.2622	10.00	23-09-21	01-10-21
2021	0.80%	0.080	16.3527	10.00	25-10-21	01-11-21
2021	0.80%	0.080	16.2792	10.00	24-11-21	01-12-21
2021	0.80%	0.080	16.1092	10.00	27-12-21	03-01-22
2022	0.80%	0.080	16.0356	10.00	24-01-22	01-02-22
2022	0.80%	0.080	15.9497	10.00	23-02-22	02-03-22

@ NAV of Monthly IDCW Option - Regular Plan  
The scheme IDCW details under regular plan.

UTI Short Term Income Fund - IDCW Declared - Last 10 Quarterly IDCW						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2017	1.50%	0.150	12.4211	10.00	18-09-2017	25-09-2017
2017	1.50%	0.150	12.3826	10.00	19-12-2017	26-12-2017
2018	1.50%	0.150	12.3556	10.00	19-03-2018	26-03-2018
2018	0.30%	0.030	12.3207	10.00	19-06-2018	26-06-2018
2018	1.00%	0.100	12.4819	10.00	18-09-2018	25-09-2018
2018	1.20%	0.120	12.6444	10.00	19-12-2018	26-12-2018
2019	2.00%	0.200	12.7240	10.00	18-03-2019	25-03-2019
2020	1.50%	0.150	12.5178	10.00	17-06-2020	24-06-2020
2020	1.50%	0.150	12.6397	10.00	16-09-2020	23-09-2020
2020	1.50%	0.150	12.7588	10.00	14-12-2020	21-12-2020
2021	0.75%	0.075	12.6723	10.00	16-06-2021	23-06-2021
2021	1.25%	0.125	12.7771	10.00	15-09-2021	22-09-2021
2021	1.00%	0.100	13.3287	10.00	16-12-2021	23-12-2021

UTI Bond Fund - IDCW Declared - Last 10 Quarterly IDCW						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2017	1.00%	0.100	14.4792	10.00	19-12-2017	26-12-2017
2018	3.00%	0.300	11.2078	10.00	19-03-2018	26-03-2018
2018	0.30%	0.030	14.3788	10.00	19-06-2018	26-06-2018
2018	0.25%	0.025	14.4843	10.00	18-09-2018	25-09-2018
2018	1.00%	0.100	14.8155	10.00	19-12-2018	26-12-2018
2019	0.25%	0.025	14.4932	10.00	18-03-2019	25-03-2019
2020	1.00%	0.100	13.5121	10.00	17-06-2020	24-06-2020
2020	1.00%	0.100	16.9457	10.00	16-09-2020	23-09-2020
2020	1.00%	0.100	13.6925	10.00	14-12-2020	21-12-2020
2021	0.75%	0.075	13.4995	10.00	16-06-2021	23-06-2021
2021	0.75%	0.075	13.5782	10.00	15-09-2021	22-09-2021
2021	0.75%	0.075	14.5804	10.00	16-12-2021	23-12-2021

UTI Gilt Fund (Formerly known as UTI Gilt Arbitrage Fund LTP) - IDCW Declared for Regular Plan						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2012	3.50%	0.350	12.7174	10.00	28-03-2012	04-04-2012
2012	0.30%	0.030	12.8605	10.00	20-09-2012	26-09-2012
2013	2.00%	0.200	15.1318	10.00	18-03-2013	25-03-2013
2014	1.00%	0.100	13.1639	10.00	19-03-2014	26-03-2014
2014	0.60%	0.060	14.1032	10.00	18-09-2014	25-09-2014
2015	0.60%	0.060	15.2249	10.00	19-03-2015	26-03-2015
2016	1.50%	0.150	17.9258	10.00	21-03-2016	28-03-2016
2016	1.25%	0.125	18.1950	10.00	20-06-2016	27-06-2016
2016	1.25%	0.125	29.2992	10.00	19-09-2016	26-09-2016
2016	1.25%	0.125	20.2216	10.00	19-12-2016	26-12-2016
2017	3.25%	0.325	20.2695	10.00	15-03-2017	22-03-2017
2017	1.50%	0.150	17.7435	10.00	21-06-2017	28-06-2017
2017	1.50%	0.150	20.9520	10.00	18-09-2017	25-09-2017
2017	1.00%	0.100	17.2889	10.00	19-12-2017	26-12-2017
2018	0.030%	0.030	20.5256	10.00	19-06-2018	26-06-2018
2018	0.30%	0.030	17.3736	10.00	18-09-2018	25-09-2018
2018	1.40%	0.140	18.1480	10.00	19-12-2018	26-12-2018
2019	2.00%	0.200	18.0782	10.00	18-03-2019	25-03-2019
2019	1.50%	0.150	19.0489	10.00	20-06-2019	27-06-2019
2019	2.00%	0.200	19.4702	10.00	18-09-2019	25-09-2019
2019	2.00%	0.200	19.2848	10.00	19-12-2019	26-12-2019
2020	2.00%	0.200	19.5270	10.00	19-03-2020	26-03-2020
2020	1.50%	0.150	20.4645	10.00	16-09-2020	23-09-2020
2020	1.00%	0.100	20.6317	10.00	14-12-2020	21-12-2020

UTI Overnight Fund (Formerly known as UTI UTI G-SEC STP) - IDCW Declaration						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2006	2.25%	0.225	10.6500	10.00	9-29-2006	10-6-2006
2007	2.50%	0.250	10.7471	10.00	3-30-2007	4-6-2007
2007	2.75%	0.275	10.8159	10.00	9-28-2007	10-5-2007
2008	2.25%	0.225	10.8738	10.00	9-30-2008	10-7-2008
2009	3.00%	0.300	11.2318	10.00	3-30-2009	4-6-2009
2009	0.05%	0.050	10.9160	10.00	9-30-2009	10-7-2009
2012	6.00%	0.600	11.9718	10.00	3-28-2012	4-4-2012
2013	3.00%	0.300	12.0232	10.00	3-18-2013	3-25-2013
2013	2.00%	0.200	12.2042	10.00	9-19-2013	9-26-2013
2014	2.00%	0.200	12.5067	10.00	3-19-2014	3-26-2014
2015	4.00%	0.400	13.0042	10.00	3-19-2015	3-26-2015
2016	6.00%	0.600	13.7856	10.00	21-03-2016	28-03-2016
2017	7.00%	0.700	13.9920	10.00	15-03-2017	22-03-2017
2018	4.00%	0.400	14.0709	10.00	19-03-2018	26-03-2018
2019	4.00%	0.400	14.487274	1000.00	18-03-2019	25-03-2019
2020	4.00%	0.400	14.83.9871	1000.00	19-03-2020	26-03-2020

UTI Dynamic Bond Fund - IDCW Declared - Last 10 Months IDCWs (Recent IDCWs)						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2017	1.00%	0.100	12.0887	10.00	19-12-2017	26-12-2017
2018	3.00%	0.300	11.3443	10.00	19-03-2018	26-03-2018
2018	0.30%	0.030	12.0737	10.00	19-06-2018	26-06-2018
2018	0.45%	0.045	12.1749	10.00	18-09-2018	25-09-2018
2018	1.25%	0.125	12.4714	10.00	19-12-2018	26-12-2018
2019	0.25%	0.025	12.1756	10.00	18-03-2019	25-03-2019
2020	1.50%	0.150	12.1334	10.00	17-06-2020	24-06-2020
2020	1.50%	0.150	12.1629	10.00	16-09-2020	23-09-2020
2020	1.50%	0.150	12.1621	10.00	14-12-2020	21-12-2020
2021	0.50%	0.050	12.0364	10.00	16-06-2021	23-06-2021
2021	0.50%	0.050	12.1056	10.00	15-09-2021	22-09-2021
2021	1.00%	0.100	13.2050	10.00	16-12-2021	23-12-2021

UTI Treasury Advantage Fund - IDCW Declared - Last 10 Months IDCWs (Recent IDCWs)						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2017	1.50%	0.150	11.38.9544	1000.00	19-12-2017	26-12-2017
2018	1.50%	0.150	11.41.7820	1000.00	19-03-2018	26-03-2018
2018	1.00%	0.100	11.43.3918	1000.00	19-06-2018	26-06-2018
2018	1.00%	0.100	11.54.0068	1000.00	18-09-2018	25-09-2018
2018	1.00%	0.100	11.67.9430	1000.00	19-12-2018	26-12-2018
2019	2.00%	0.200	11.79.7755	1000.00	18-03-2019	25-03-2019
2020	1.00%	0.100	11.35.9063	1000.00	17-06-2020	24-06-2020
2020	1.00%	0.100	11.44.9093	1000.00	16-09-2020	23-09-2020
2020	1.00%	0.100	11.49.8879	1000.00	14-12-2020	21-12-2020
2021	0.50%	0.050	11.41.3700	1000.00	16-06-2021	23-06-2021
2021	1.00%	0.100	11.51.2855	1000.00	15-09-2021	22-09-2021
2021	1.00%	0.100	12.05.2561	1000.00	16-12-2021	23-12-2021

UTI Unit Linked Insurance Plan - Bonus declared						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2006	2:15		17.1209	10.00	30-03-2006	06-04-2006
2007	1:10		15.4634	10.00	30-03-2007	06-04-2007
2008	1:10		15.3404	10.00	30-09-2008	07-10-2008
2010	1:10		18.2637	10.00	23-02-2010	02-03-2010
2011	1:10		18.8819	10.00	25-04-2011	02-05-2011
2012	1:10		17.6937	10.00	13-06-2012	20-06-2012
2013	1:10		18.1324	10.00	23-05-2013	30-05-2013
2014	1:10		19.2033	10.00	25-08-2014	01-09-2014

UTI Banking & PSU Debt Fund - IDCW Declared						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2016	1.50%	0.150	10.9412	10.00	19-12-2016	26-12-2016
2017	2.50%	0.250	10.9018	10.00	15-03-2017	22-03-2017
2017	1.50%	0.150	10.9302	10.00	21-06-2017	28-06-2017
2017	1.50%	0.150	10.9452	10.00	18-09-2017	25-09-2017
2017	1.50%	0.150	10.9373	10.00	19-12-2017	26-12-2017
2018	1.50%	0.150	10.9148	10.00	19-03-2018	26-03-2018
2018	0.30%	0.030	10.8702	10.00	19-06-2018	26-06-2018
2018	1.00%	0.100	11.0165	10.00	18-09-2018	25-09-2018
2018	1.20%	0.120	11.2040	10.00	19-12-2018	26-12-2018
2019	1.50%	0.150	11.0514	10.00	18-03-2019	25-03

UTI Mid Cap Fund - IDCW Declared						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2009	20%	2.00	16.24	10.00	15-06-2009	23-06-2009
2010	22%	2.20	26.03	10.00	14-09-2010	21-09-2010
2014	40%	4.00	49.7962	10.00	26-11-2014	03-12-2014
2015	45%	4.50	50.5602	10.00	02-12-2015	09-12-2015
2017	25%	2.50	52.0223	10.00	20-02-2017	27-02-2017
2018	50%	5.00	63.2793	10.00	18-01-2018	25-01-2018
2021	40%	4.00	74.1048	10.00	08-03-2021	15-03-2021

UTI Transportation & Logistics Fund - IDCW Declared						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2009	20%	2.00	12.37	10.00	15-06-2009	22-06-2009
2009	15%	1.50	15.45	10.00	29-12-2009	05-01-2010
2010	20%	2.00	19.11	10.00	06-10-2010	13-10-2010
2011	12%	1.20	13.96	10.00	21-06-2011	27-06-2011
2016	30%	3.00	39.1639	10.00	08-02-2016	15-02-2016

UTI Nifty Index Fund						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2017	3.50%	0.350	33.4502	10.00	13-11-2017	20-11-2017

UTI Corporate Bond Fund						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2019	1.00%	0.100	10.8624	10.00	19-12-2019	26-12-2019
2020	0.50%	0.050	10.8026	10.00	19-03-2019	26-03-2020
2020	1.00%	0.100	11.3735	10.00	17-06-2020	24-06-2020
2020	1.00%	0.100	11.5203	10.00	16-09-2020	23-09-2020
2020	1.00%	0.100	11.6996	10.00	14-12-2020	21-12-2020
2021	0.75%	0.075	11.4847	10.00	16-06-2021	23-06-2021
2021	1.50%	0.150	11.5750	10.00	15-09-2021	22-09-2021
2021	0.75%	0.075	11.4923	10.00	16-12-2021	23-12-2021

UTI Credit Risk Fund (Formerly known as UTI Income Opportunities Fund) - IDCW Declared						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2014	1.50%	0.150	10.9267	10.00	22-12-2014	29-12-2014
2015	2.00%	0.200	11.0319	10.00	19-03-2015	26-03-2015
2015	1.25%	0.125	11.0580	10.00	18-06-2015	25-06-2015
2015	1.25%	0.125	11.1633	10.00	21-09-2015	28-09-2015
2015	1.25%	0.125	11.2764	10.00	21-12-2015	28-12-2015
2016	3.25%	0.325	11.3754	10.00	21-03-2016	28-03-2016
2016	1.50%	0.150	11.6493	10.00	20-06-2016	27-06-2016
2016	1.50%	0.150	11.5104	10.00	19-09-2016	26-09-2016
2016	1.50%	0.150	11.6442	10.00	19-12-2016	26-12-2016
2017	2.50%	0.250	11.6698	10.00	15-03-2017	22-03-2017
2017	1.50%	0.150	12.3492	10.00	21-06-2017	28-06-2017
2017	1.50%	0.150	11.7604	10.00	18-09-2017	25-09-2017
2017	1.50%	0.150	11.7444	10.00	19-12-2017	26-12-2017
2018	1.50%	0.150	11.7434	10.00	19-03-2018	26-03-2018
2018	0.30%	0.030	11.6753	10.00	19-06-2018	26-06-2018
2018	0.45%	0.045	11.7932	10.00	18-09-2018	25-09-2018
2018	1.25%	0.125	11.9678	10.00	19-12-2018	26-12-2018
2019	2.00%	0.200	12.0368	10.00	18-03-2019	25-03-2019

UTI Ultra Short Term Fund (Formerly known as UTI Floating Rate Fund STP) - IDCW Declared						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2017	1.50%	15.00	1053.1182	1000.00	19-12-2017	26-12-2017
2018	1.50%	15.00	1053.3339	1000.00	19-03-2018	26-03-2018
2018	1.00%	10.00	1054.7430	1000.00	19-06-2018	26-06-2018
2018	2.00%	20.00	1061.4925	1000.00	18-09-2018	25-09-2018
2018	1.00%	10.00	1072.5000	1000.00	19-12-2018	26-12-2018
2019	2.00%	20.00	1081.7755	1000.00	18-03-2019	25-03-2019
2019	1.00%	10.00	1078.2792	1000.00	19-12-2019	26-12-2019
2020	0.50%	5.00	1074.4063	1000.00	19-03-2020	26-03-2020
2020	0.75%	7.50	1093.4088	1000.00	17-06-2020	24-06-2020
2020	1.00%	10.00	1098.5559	1000.00	16-09-2020	23-09-2020
2020	0.75%	7.50	1101.2983	1000.00	14-12-2020	21-12-2020
2021	0.25%	2.50	1097.2161	1000.00	16-06-2021	23-06-2021
2021	0.75%	7.50	1104.1735	1000.00	15-09-2021	22-09-2021
2021	1.50%	15.00	1135.0707	1000.00	16-12-2021	23-12-2021

UTI Multi Asset Fund (Formerly known as UTI Wealth Builder Fund) - IDCW Declared						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2019	0.85%	0.85	17.1552	10.00	12-09-2019	19-09-2019
2019	0.85%	0.85	17.1705	10.00	15-10-2019	22-10-2019
2019	0.85%	0.85	17.5130	10.00	18-11-2019	25-11-2019
2019	0.85%	0.85	17.4292	10.00	16-12-2019	23-12-2019
2020	0.85%	0.85	17.6850	10.00	15-01-2020	22-01-2020
2020	0.85%	0.85	17.6864	10.00	17-02-2020	24-02-2020
2020	0.85%	0.85	15.3095	10.00	16-03-2020	23-02-2020
2020	0.85%	0.085	15.9355	10.00	15-06-2020	22-06-2020
2020	0.85%	0.085	16.8188	10.00	15-07-2020	22-07-2020
2020	0.80%	0.0850	17.7898	10.00	18-08-2020	25-08-2020
2020	0.85%	0.0850	17.7579	10.00	16-09-2020	23-09-2020
2020	0.85%	0.0850	17.7479	10.00	19-10-2020	26-10-2020
2020	0.85%	0.0850	18.3413	10.00	18-11-2020	25-11-2020
2020	0.85%	0.0850	18.6632	10.00	16-12-2020	23-12-2020
2021	0.85%	0.0850	18.9348	10.00	18-01-2021	25-01-2021
2021	0.85%	0.0850	19.2624	10.00	17-02-2021	24-02-2021
2021	0.85%	0.0850	19.0520	10.00	15-03-2021	22-03-2021
2021	0.85%	0.0850	18.7674	10.00	19-04-2021	26-04-2021
2021	0.85%	0.0850	19.5092	10.00	16-06-2021	23-06-2021
2021	0.85%	0.0850	19.6211	10.00	15-07-2021	22-07-2021
2021	0.85%	0.0850	19.8140	10.00	16-08-2021	23-08-2021
2021	0.85%	0.0850	20.3691	10.00	15-09-2021	22-09-2021
2022	2.55%	0.2550	20.5080	10.00	17-01-2022	24-01-2022

UTI India Consumer Fund (Formerly known as UTI India Lifestyle Fund)						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2015	12.00%	1.20	19.1601	10.00	16-09-2015	24-09-2015
2021	20.00%	2.00	29.4591	10.00	01-03-2021	08-03-2021

UTI Medium Term Fund						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2018	1.50%	0.150	10.7878	10.00	19-03-2018	26-03-2018
2018	0.30%	0.030	10.7072	10.00	19-06-2018	26-06-2018
2018	0.45%	0.045	10.8140	10.00	18-09-2018	25-09-2018
2018	1.25%	0.125	10.9814	10.00	19-12-2018	26-12-2018
2019	2.00%	0.200	11.0308	10.00	18-03-2019	25-03-2019
2019	2.00%	0.200	11.2024	10.00	18-09-2019	25-09-2019
2019	1.50%	0.150	11.0929	10.00	19-12-2019	26-12-2019
2020	1.00%	0.100	10.8977	10.00	17-06-2020	24-06-2020
2020	0.50%	0.005	10.8456	10.00	14-12-2020	21-12-2020
2021	0.75%	0.075	11.4600	10.00	16-06-2021	23-06-2021
2021	2.00%	0.200	11.2677	10.00	15-09-2021	22-09-2021
2021	1.00%	0.100	11.9368	10.00	16-12-2021	23-12-2021

UTI Long Term Advantage Fund Series - II						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2016	15.00%	1.500	19.9212	10.00	25-02-2016	3-03-2016

UTI Floater Fund						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2020	1.00%	10	1098.1350	1000.00	17-06-2020	24-06-2020
2020	1.00%	10	1105.1390	1000.00	16-09-2020	23-09-2020
2020	1.00%	10	1110.3125	1000.00	14-12-2020	21-12-2020
2021	0.50%	5	1096.8314	1000.00	16-06-2021	23-06-2021
2021	1.00%	10	1106.1437	1000.00	15-09-2021	22-09-2021
2021	0.50%	5	1101.5639	1000.00	16-12-2021	23-12-2021

UTI Hybrid Equity Fund (Formerly known as UTI Balanced Fund) - IDCW History* (Recent IDCW)						
Year	IDCW	NAV	Face Value	Record Date		
2017	2.70%	30.67	10	22-08-2017		
2017	3%	31.21	10	20-09-2017		
2017	2.70%	30.99	10	16-10-2017		
2017	2.70%	31.47	10	20-11-2017		
2017	3%	31.55	10	18-12-2017		
2018	2.70%	32.43	10	17-01-2018		
2018	4.00%	30.46	10	26-02-2018		
2018	2.70%	32.01	10	07-02-2018		
2018	3%	29.98	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		

## PLANS/OPTIONS

### UTI Liquid Cash Plan

# List of the UTI MF schemes where merger has been effected since March 2003

Merged Schemes	Merged Into	Month & Year
MEP 93, MEP 94, MEP 95, MEP 96 & MEP 97	UTI MEPUS	March 03
UTI Growing Corpus Growing Income Plan (GCGIP)	UTI Unit Scheme 95	May 04
UTI Grihalakshmi Unit Plan (GUP)	UTI Smart Woman Savings Plan (Name Change)	Nov 04
UTI Grandmaster Unit Scheme, UTI Primary Equity Fund, UTI Unit Scheme 92, UTI Master Equity Plan 98, UTI Master Equity Plan 99	UTI Value Opportunities Fund (New Scheme)	July 05
UTI PSU Fund, UTI Large Cap Fund	UTI Index Select Fund	April 07
UTI GSF- Brand Value Fund	UTI-MNC Fund	April 07
UTI Growth & Value Fund, UTI Dynamic Equity Fund, UTI India Advantage Fund	UTI Mid Cap Fund	April 07
UTI Petro Fund (Sector Fund)	UTI Energy Fund (Thematic Fund, Name Change)	Oct 07
UTI Auto Sector Fund (Sector Fund)	UTI Trans. & Logistics Fund (Thematic Fund, Name Change)	April 08
UTI Software Fund	UTI Service Industries Fund	Sept 08
UTI Index Select Fund, UTI Master Growth Fund	UTI Core Equity Fund	May 09
UTI Infrastructure Advantage Fund Series 1	UTI Infrastructure Fund	Feb 11
UTI Variable Income Scheme - Index Linked Plan	UTI Hybrid Equity Fund	Mar 11
UTI Wealth Builder Fund (Close Ended)	UTI Value Opportunities Fund	Oct 11
UTI Master Index Fund, Sunder	UTI Nifty Index Fund	March 12
UTI G-Sec Fund - Investment Plan	UTI Gilt Advantage Fund-LTP	Aug 12
UTI Master Value Fund	UTI Mid Cap Fund	Mar 14
UTI Masterplus Unit Scheme	UTI Bluechip Flexicap Fund	July 14
UTI Contra Fund & UTI Services Industries Fund	UTI Multi Cap Fund (New scheme)	August 14
UTI Energy Fund	UTI Infrastructure Fund	March 16
UTI Monthly Income Scheme, UTI Smart Woman Savings Plan, UTI Unit Scheme for Charitable & Religious Trusts & Registered Societies	UTI Regular Savings Fund	May 18
UTI Multi Cap Fund	UTI Value Opportunities Fund	May 18
UTI Bluechip Flexicap Fund	UTI Flexi Cap Fund	May 18
UTI Long Term Advantage Fund - Series III, IV, V, VI and VII	UTI Long Term Equity Fund (Tax Saving)	Aug 21

Sr. No.	Old Scheme Name	New Scheme Name	W. E. F
1	UTI Master Gain - 1992(UTI EQUITY FUND)	UTI Flexi Cap Fund	Feb-21
2	UTI Equity Tax Saving Plan	UTI Long Term Equity Fund ( Tax Saving )	Dec-15
3	UTI Wealth Builder Fund Series- II	UTI Wealth Builder Fund	Jun-16
4	UTI Wealth Builder Fund	UTI Multi Asset Fund	May-18
5	UTI Mahila Unit Scheme	UTI Smart Woman Saving Plan	Mar-17
6	UTI Credit Opportunities Fund	UTI Income Opportunities Fund	Sep-13
7	UTI Income Opportunities Fund	UTI Credit Risk Fund	May-18
8	UTI MIS Advantage Plan	UTI Regular Savings Fund	May-18
9	UTI Top 100 Fund	UTI Core Equity Fund	May-18
10	UTI Pharma & Healthcare Fund	UTI Healthcare Fund	May-18
11	UTI Banking Sector Fund	UTI Banking and Financial Services Fund	May-18
12	UTI G-SEC STP	UTI Overnight Fund	May-18
13	UTI Floating Rate Fund Stp	UTI Ultra Short Term Fund	May-18
14	UTI Spread Fund	UTI Arbitrage Fund	May-18
15	UTI Opportunities Fund	UTI Value Opportunities Fund	May-18
16	UTI Gilt Advantage Fund	UTI Gilt Fund	May-18
17	UTI Balanced Fund	UTI Hybrid Equity Fund	May-18
18	UTI Children's Career Balanced Plan	UTI Children's Career Fund-Saving Plan	May-18
19	UTI CCP Advantage Fund	UTI Children's Career Fund-Investment Plan	May-18
20	UTI India Lifestyle Fund	UTI India Consumer Fund	May-19
21	UTI Leadership Equity Fund	UTI Bluechip Flexicap Fund	Dec-15

## UTI Flexi Cap Fund (Earlier Known as UTI EQUITY FUND)

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Equity and equity related instruments	65	100	Medium to high
Debt and Money Market instruments including securitized debt#	0	35	Low to medium
Units issued by REITs & InvITs	0	10	Medium to high

## UTI Mastershare Unit Scheme

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Equity & equity related instruments (minimum 80% of the total assets would be in equity and equity related instruments of large cap companies)	80	100	Medium to high
Debt and Money Market instruments including securitized debt#	0	20	Low to medium
Units issued by REITs & InvITs	0	10	Medium to high

## UTI Core Equity Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Equity and Equity related instruments (Minimum 35% of the total assets would be in equity and equity related instruments of large cap companies and minimum 35% of the total assets would be in equity and equity related instruments of mid cap companies)	70	100	Medium to high
Debt and Money Market instruments including securitized debt#	0	30	Low to medium
Units issued by REITs & InvITs	0	10	Medium to high

## UTI Mid Cap Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Equity and equity related instruments (minimum 65% of the total assets would be in equity and equity related instruments of mid cap companies).	65	100	Medium to high
Debt and Money Market instruments including securitized debt#	0	35	Low to medium
Units issued by REITs & InvITs	0	10	Medium to high

## UTI Dividend Yield Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Equity and equity related instruments (minimum 65% of the total assets would be in equity and equity related instruments of Dividend Yielding companies).	65	100	Medium to high
Debt and Money Market instruments including securitized debt#	0	35	Low to medium
Units issued by REITs & InvITs	0	10	Medium to high

## UTI Value Opportunities Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Equity and equity related instruments	65	100	Medium to high
Debt and Money Market instruments including securitized debt#	0	35	Low to medium
Units issued by REITs & InvITs	0	10	Medium to high

## UTI India Consumer Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Equity and equity related instruments (minimum 80% of the total assets would be in equity and equity related instruments of companies related to the theme of Indian Lifestyle & are part of benchmark sectors)	80	100	Medium to high
Debt and Money Market instruments including securitized debt#	0	20	Low to medium
Units issued by REITs & InvITs	0	10	Medium to high

## UTI Infrastructure Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Equity and equity related instruments (minimum 80% of the total assets would be in equity and equity related instruments of companies related to the Infrastructure theme).	80	100	Medium to high
Debt and Money Market instruments including securitized debt#	0	20	Low to medium
Units issued by REITs & InvITs	0	10	Medium to high

## UTI MNC Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Equity and equity related instruments (minimum 80% of the total assets would be in equity and equity related instruments of multi-national corporations/ companies).	80	100	Medium to high
Debt and Money Market instruments including securitized debt#	0	20	Low to medium
Units issued by REITs & InvITs	0	10	Medium to high

## UTI Healthcare Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Equity and equity related instruments (minimum 80% of the total assets would be in equity and equity related instruments of companies related to the healthcare services sector).	80	100	Medium to high
Debt and Money Market instruments including securitized debt#	0	20	Low to medium
Units issued by REITs & InvITs	0	10	Medium to high

## UTI Transportation & Logistics Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Equity and equity related instruments (minimum 80% of the total assets would be in equity and equity related instruments of companies engaged in the transportation and logistics sector).	80	100	Medium to high
Debt and Money Market instruments including securitised debt#	0	20	Low to medium
Units issued by REITs & InvITs	0	10	Medium to high

## UTI Banking and Financial Services Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Equity and equity related instruments (minimum 80% of the total assets would be in equity and equity related instruments of companies engaged in banking and financial services activities).	80	100	Medium to high
Debt and Money Market instruments including securitised debt#	0	20	Low to medium
Units issued by REITs & InvITs	0	10	Medium to high

## UTI Nifty Index Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Securities covered by the Nifty 50 Index	95	100	Medium to high
Money Market instruments	0	5	Low to medium

## UTI Overnight Fund

Securities/ Instruments	Indicative Allocation (% of total assets)	Risk Profile
Overnight securities (including Triparty Repo on Government Securities or treasury bill & Repo)	100	Low

## UTI Money Market Fund

Securities/ Instruments	Indicative Allocation (% of total assets)	Risk Profile
Money market instruments (including Triparty Repo on Government Securities or treasury bill & Repo)	100	Low

## UTI Liquid Cash Plan

Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Money market instruments (including Triparty Repo on Government Securities or treasury bill & Repo)	0	100	Low
Debt Securities (including securitised debt)*	0	100	Low to Medium

## UTI Ultra Short Term Fund

Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Money market instruments (including Triparty Repo on Government Securities or treasury bill & Repo)	0	100	Low
Debt Securities (including securitised debt)*	0	100	Low to Medium

## UTI Treasury Advantage Fund

Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Money market instruments (including Triparty Repo on Government Securities or treasury bill & Repo)	0	100	Low
Debt Securities (including securitised debt)*	0	100	Low to Medium

## UTI Short Term Income Fund

Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Debt Securities (including securitised debt)*	0	100	Low to Medium
Money Market Instruments (Including Triparty Repo on Government Securities or treasury bill & Repo)	0	100	Low

## UTI Medium Term Fund

Asset allocation under normal circumstances : The Portfolio Macaulay duration would be between 3 year to 4 years

Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Debt Instruments (including securitised debt)*	50	100	Low to Medium
Money market Instruments (including Triparty Repo on Government Securities or treasury bill & Repo)	0	50	Low
Units issued by REITs & InvITs	0	10	Medium to High

Asset allocation in light of anticipated adverse situation :

The Portfolio Macaulay duration under anticipated adverse situation is 1 year to 4years

Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Debt Instruments (including securitised debt)*	50	100	Low to Medium
Money market Instruments (including Triparty Repo on Government Securities or treasury bill & Repo)	0	50	Low
Units issued by REITs & InvITs	0	10	Medium to High

## UTI Bond Fund

Asset allocation under normal circumstances : The Portfolio Macaulay duration would be between 4 year to 7 years

Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Debt Instruments (including securitised debt)*	50	100	Low to Medium
Money Market Instruments (including Triparty Repo on Government Securities or treasury bill & Repo)	0	50	Low

Asset allocation in light of anticipated adverse situation :

The Portfolio Macaulay duration under anticipated adverse situation is 1 year to 7 years

Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Debt Instruments (including securitised debt)*	50	100	Low to Medium
Money Market Instruments (including Triparty Repo on Government Securities or treasury bill & Repo)	0	50	Low

## UTI Dynamic Bond Fund

Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Money Market Instruments, Debentures and Securitised Debt	0	100	Low to Medium
Debt Instruments including Securitised Debt*	0	100	Medium
Units issued by REITs & InvITs	0	100	Medium to High

UTI Credit Risk Fund			
Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Debt instruments (including securitised debt)*	65	100	Low to Medium
Money market instruments (including Triparty Repo on Government Securities or treasury bill & Repo)	0	35	Low
Units issued by REITs & InvITs	0	10	Medium to High

UTI Banking & PSU Debt Fund			
Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Debt and Money Market Securities issued by Banks, Public Financial Institutions (PFIs) and Public Sector Undertakings (PSUs) and Municipal Bonds	80	100	Low to Medium
Debt and Money Market Securities (including Triparty Repo on Government Securities or treasury bill & Repo) issued by entities other than Banks, Public Financial Institutions (PFIs) and Public Sector Undertakings (PSUs) and Municipal Bonds	0	20	Low to Medium

UTI Gilt Fund			
Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Securities issued by the Central Government and / or State Government and / or any security unconditionally guaranteed by the Central Government and / or State Government	80	100	Sovereign
Triparty Repo on Government Securities or treasury bill, Repo, Reverse Repo & instruments of such nature	0	20	Low

UTI Regular Savings Fund			
Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Debt and Money Market instruments (including securitized debt)*	75%	90%	Low to Medium
Equity & equity related instruments	10%	25%	Medium to High
Units issued by REITs & InvITs	0%	10%	Medium to High

UTI Hybrid Equity Fund			
Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Equity & equity related instruments	65%	80%	Medium to High
Debt and Money Market instruments (including securitised debt)*	20%	35%	Low to Medium
Units issued by REITs & InvITs	0%	10%	Medium to High

UTI Multi Asset Fund			
Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Equity & equity related instruments	65%	80%	Medium to High
Debt and Money Market instruments (including securitised debt)*	10%	25%	Low to Medium
Gold ETFs	10%	25%	High
Units issued by REITs & InvITs	0%	10%	Medium to High

UTI Focused Equity Fund			
Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Equity & equity related instruments (Maximum 30 stocks)	65%	100%	High
Debt and Money Market instruments (including securitised debt)*	0%	25%	Low to Medium
Units issued by REITs & InvITs	0%	10%	

## UTI Arbitrage Fund

(1) Under normal market circumstances, the investment range would be as follows:

Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Equity and equity related instruments	65	100	Medium to High
Derivatives including Index Futures, Stock Futures, Index Options and Stock Options*	65	100	Medium to High
Money Market, Debt instruments, Securitized debt# and call money.	0	35	Low to Medium

(2) The asset allocation under defensive circumstances would be as follows:

Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Equity and equity related instruments	0	65	Medium to High
Derivatives including Index Futures, Stock Futures, Index Options and Stock Options*	0	65	Medium to High
Money Market, Debt instruments, Securitized debt# and call money.	35	100	Low to Medium

## UTI Retirement Benefit Pension Fund

Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Debt and Money Market instruments (including securitised debt)*	60%	100%	Low to Medium
Equity & Equity related instruments	0%	40%	Medium to High
Units issued by REITs & InvITs	0%	10%	Medium to High

## UTI Children's Career Fund - Savings Plan

Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Debt and Money Market instruments (including securitised debt)*	60%	100%	Low to Medium
Equity & equity related instruments	0%	40%	Medium to High
Units issued by REITs & InvITs	0%	10%	Medium to High

## UTI Children's Career Fund - Investment Plan

Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Equity & equity related instruments	70%	100%	Medium to High
Debt and Money Market instruments (including securitized debt)*	0%	30%	Low to Medium
Units issued by REITs & InvITs	0%	10%	Medium to High

## UTI Corporate Bond Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Corporate Debt rated AA+ and above (including securitized debt)*	80%	100%	Low to Medium
Corporate debt (other than stated above) and Money Market Instruments	0%	20%	Low to Medium
Units issued by REITs & InvITs	0%	10%	Medium to High

## UTI Nifty200 Momentum 30 Index Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Securities covered by Nifty200 Momentum 30 Index	95	100	Medium to High
Debt/ Money Market instruments including Triparty Repo and units of Liquid Mutual Fund	0	5	Low

## UTI Small Cap Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Equity and equity related instruments (minimum 65% of the total assets would be in equity and equity related instruments of small cap companies).	65	100	Medium to High
Debt and Money Market instruments including securitized debt	0	35	Low to Medium
Units issued by REITs & InvITs	0	10	Medium to High

UTI Long Term Equity Fund (Tax Saving)			
Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Equity & Equity related instruments	80%	100%	Medium to High
Debt and Money Market instruments	0%	20%	Low to Medium

UTI Nifty Next 50 Index Fund			
Type of Instruments	Asset Allocation (% of Net Assets)		Risk profile
	Min	Max	
Securities covered by underlying index	95%	100%	Medium to High
Cash/Money Market Instruments including Triparty Repo on Government Securities or treasury bill & Repo and Units of Liquid Mutual Fund	0%	5%	Low

UTI Equity Savings Fund			
Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Equity and equity related instruments Of Which Cash future arbitrage opportunities Net long equity position	65%	90%	Medium to High
	20%	75%	Low to Medium
	20%	50%	Medium to High
Debt and Money Market Securities (including securitized debt & margin for derivatives)*	10%	35%	Low to Medium
Units issued by REITs & InvITs	0%	10%	Medium to High

UTI Floater Fund			
Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Floating Rate Debt Securities (including Securitised Debt & Fixed Rate Debt Instruments swapped for floating rate returns)	65%	100%	Low to Medium
Debt and Money Market Securities (including Triparty Repo on Government Securities or treasury bill & Repo)	0%	35%	Low to Medium
Units issued by REITs & InvITs	0%	10%	Medium to High

\* The fund may invest up to 50% of its debt portfolio in securitized debt.

\* Investments in securitized debt, if undertaken, shall not exceed 50% of the net assets of the Scheme.

## Enclosed debt exposure for identifying Perpetual Bonds/AT1 Bonds/Tier II Bonds

ISIN	Bank	Security	Type
INE028A08083	BANK OF BARODA	8.5% UNCD BOB (T-1) PERP SR-VI.	Basel III Additional Tier I Bond
INE028A08117	BANK OF BARODA	8.65% UNCD BOB (T-1) PERP SR-IX	Basel III Additional Tier I Bond
INE028A08190	BANK OF BARODA	7.44% UNCD BOB (SR-23) 03/01/2030	Basel III Tier 2 Bond
INE028A08208	BANK OF BARODA	7.84% UNNCD BOB (SR-24) 15/01/2035	Basel III Tier 2 Bond
INE040A08393	HDFC BANK LTD.	8.44% URNCD HDFC BANK SR-1-28/12/28	Infrastructure Bond
INE062A08157	STATE BANK OF INDIA	8.15% UNCD SBI-(PERP)TR-I-SR-IV	Basel III Tier 1 bond
INE090A08UC2	ICICI BANK LTD	9.90%UNCD ICICI BANKPERP-28/12/2023	Basel III Tier 1 bond
INE238A08344	AXIS BANK LTD.	9.15% URNCD AXIS BANK-31.12.22	Basel II Lower Tier 2 Bond
INE428A08101	ALLAHABAD BANK	9.53% URNCD ALL BK SR4--27/12/29	Basel III Tier 2 Bond
INE434A08075	UNION BANK OF INDIA	7.98%UNCR BONDS-24/10/2027	Basel III Tier 2 Bond
INE528G08345	YES BANK LTD.	8% URNCD YESBANK LTD 30/09/2026	Infrastructure Bond
INE528G08352	YES BANK LTD.	9.5% UNCD YES BANK(PERP)-23/12/2021	Basel III Additional Tier I Bond
INE528G08394	YES BANK LTD.	9% UNCD YES BANK(PERP)-18/10/2022	Basel III Additional Tier I Bond
INE667A08104	CANARA BANK	9.8%UNCD SYND BK(V)PERP25/07/2022.	Basel III Tier 1 bond
INE692A08086	UNION BANK OF INDIA	9.08% UNCD UNION BANK(PERP)XXIV	Basel III Additional Tier I Bond

## UTI Bond Fund

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

## UTI Treasury Advantage Fund

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

## UTI Gilt Fund

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

## UTI Multi Asset Fund

Minimum initial investment is ₹ 5,000/-.

## UTI Liquid Cash Plan (UTI LCP)

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

## UTI - Money Market Fund

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

## UTI Short Term Income Fund

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

## UTI Ultra Short Term Fund

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

## UTI Medium Term Fund

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

## UTI Banking & PSU Debt Fund

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

## UTI Retirement Benefit Pension Fund

(a) Minimum amount for purchase:  
(I) Minimum amount to each investment is Rs.500/ (purchase value). There is no upper limit.

## Benchmark Index

### UTI Multi Asset Fund

S&P BSE 200 (65%) is the benchmark index for the Equity part of the Portfolio, CRISIL Composite Bond Fund Index (25%) is the benchmark for that part of the Portfolio relating to investments in Debt and Money Market Instruments and the Price of Gold (10%) as per SEBI Regulations for Gold ETFs in India is the benchmark in so far it pertains to investments in Gold ETFs).

## Load Structure

### UTI Hybrid Equity Fund

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

### UTI Credit Risk Fund

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

### UTI Regular Savings Fund

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

### UTI Mastershare Unit Scheme

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

### UTI Flexi Cap Fund (Earlier Known as UTI EQUITY FUND)

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

### UTI Value Opportunities Fund

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

### UTI Liquid Cash Plan

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

### UTI Multi Asset Fund

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

## For performance details of other Schemes managed by the Fund Manager Summary

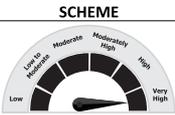
Sr. No	Name of the Fund Manager and Overall Experiences in number of year	Funds Managed	Performance data refer page no.
1	Mr. Vetri Subramaniam, 27	UTI Multi Asset Fund UTI Focused Equity Fund	30 16
2	Mrs. Swati Kulkarni, 34	UTI Mastershare Unit Scheme UTI MNC Fund UTI Dividend Yield Fund UTI-Master Equity Plan Unit Scheme	10 16 17
3	Mr. Ajay Tyagi, 18	UTI Unit Linked Insurance Plan (Equity Portion) UTI Flexi Cap Fund (Earlier Known as UTI EQUITY FUND)	33 12
4	Mr. V Srivatsa, 19	UTI Core Equity Fund UTI Healthcare Fund UTI Hybrid Equity Fund (Along with Mr. Sunil Madhukar Patil) UTI Equity Savings Fund (Equity Portfolio) UTI Retirement Benefit Pension Fund (Equity Portion) UTI Capital Protection Oriented Schemes (Equity Portion); UTI Dual Advantage Fixed Term Funds (Equity Portion);	11 22 29 34 36
5	Mr Sachin Trivedi, 20	UTI Transportation & Logistic Fund UTI Infrastructure Fund	23 20
6	Mr. Amit Premchandani, 15	UTI Banking and Financial Services Fund UTI Value Opportunities Fund UTI Regular Savings Fund (Equity Portion)	21 13 32
7	Mr. Vishal Chopda, 12	UTI India Consumer Fund UTI Children's Career Fund-Savings Plan (Equity Portion) UTI Children's Career Fund - Investment Plan UTI Long Term Equity Fund (tax Saving)	19 35 37 26
8	Mr. Amandeep Chopra, 28	UTI Regular Savings Fund (Debt Portion) UTI Bond Fund UTI Liquid Cash Plan (along with Mr. Amit Sharma)	32 51 40
9	Mr. Sudhir Agrawal, 21	UTI Short Term Income Fund UTI Floater Fund UTI Dynamic Bond Fund UTI Gilt Fund	45 44 50 52
10	Mr. Ritesh Nambiar, 13	UTI Credit Risk Fund UTI Ultra Short Term Fund UTI Medium Term Fund	48 42 49
11	Mr. Sunil Madhukar Patil, 31	UTI Fixed Maturity Plan, UTI Fixed Term Income Funds, UTI Fixed Income Interval Fund & UTI Fixed Income Interval Fund Series II, UTI Capital Protection Oriented Schemes (Debt Portion), UTI Dual Advantage Fixed Term Funds (Debt Portion), UTI Equity Savings Fund (Debt Portion), UTI Hybrid Equity Fund (Debt Portion), UTI Multi Asset Fund (Debt Portion) UTI Children's Career Fund - Savings Plan (Debt Portion) UTI Retirement Benefit Pension Fund (Debt Portion) UTI Unit Linked Insurance Plan (Debt Portion)	34 29 30 35 36 33
12	Mr. Amit Sharma, 10	UTI Money Market Fund (along with Mr. Anurag Mittal) UTI Arbitrage Fund (along with Mr Sharwan Kumar Goyal) UTI Liquid Cash Plan (along with Mr.Amandeep Chopra) UTI Overnight Fund	41 31 40 39
13	Mr Sharwan Kumar Goyal, 12	UTI Arbitrage Fund (along with Mr. Amit Sharma) UTI Gold Exchange Traded Fund UTI-Nifty Exchange Traded Fund (UTI-Nifty ETF) UTI-Sensex Exchange Traded Fund (UTI-Sensex ETF) UTI Nifty Next 50 ETF UTI S&P BSE Sensex Next 50 ETF UTI Nifty Index Fund UTI Nifty Next 50 Index Fund UTI Bank ETF UTI Nifty200 Momentum 30 Index Fund UTI Multi Asset Fund (Equity/Gold Portion)	31       27 30
14	Mr Ankit Agarwal	UTI Mid Cap Fund (Equity/Gold Portion) UTI SmallCap Fund	14 25
15	Mr. Anurag Mittal	UTI Money Market Fund (Along with Mr. Amit Sharma) UTI Treasury Advantage Fund UTI Banking & PSU Debt Fund UTI Corporate Bond Fund	41 43 46 47

<b>*Investors should consult their Mutual Fund Distributor - Investment Advisor if in doubt about whether the product is suitable for them.</b>			
<b>Scheme name</b>	<b>This product is suitable for investors who are seeking*</b>	<b>Riskometer</b>	<b>Benchmark Riskometer</b>
<b>UTI ARBITRAGE FUND</b> Refer Page no 31	<ul style="list-style-type: none"> <li>Capital appreciation over medium to long term</li> <li>Takes advantage of arbitrage opportunities in cash and derivative market without taking any directional/unhedged position in either equity or derivative instruments</li> </ul>	<b>UTI ARBITRAGE FUND</b>  Investors understand that their principal will be at Low Risk	<b>NIFTY 50 ARBITRAGE INDEX</b>  Investors understand that their principal will be at Low Risk
<b>UTI OVERNIGHT FUND</b> Refer Page no 39	<ul style="list-style-type: none"> <li>Reasonable income over one day with capital preservation</li> <li>Investment in overnight securities.</li> </ul>	<b>UTI OVERNIGHT FUND</b>  Investors understand that their principal will be at Low to Moderate Risk	<b>CRISIL OVERNIGHT INDEX</b>  Investors understand that their principal will be at Low Risk
<b>UTI FLOATER FUND</b> Refer Page no 44	<ul style="list-style-type: none"> <li>To generate reasonable returns.</li> <li>To invest predominantly in floating rate instruments (including fixed rate instruments converted to floating rate exposures using swaps/ derivatives).</li> </ul>	<b>UTI FLOATER FUND</b>  Investors understand that their principal will be at Low to Moderate Risk	<b>CRISIL LOW DURATION DEBT INDEX</b>  Investors understand that their principal will be at Moderate Risk
<b>UTI TREASURY ADVANTAGE FUND</b> Refer Page no 43	<ul style="list-style-type: none"> <li>Reasonable income consistent with high liquidity over short term.</li> <li>Investment in Debt &amp; Money Market instruments.</li> </ul>	<b>UTI TREASURY ADVANTAGE FUND</b>  Investors understand that their principal will be at Low to Moderate Risk	<b>CRISIL LOW DURATION DEBT INDEX</b>  Investors understand that their principal will be at Moderate Risk
<b>UTI SHORT TERM INCOME FUND</b> Refer Page no 45	<ul style="list-style-type: none"> <li>Reasonable Income with low risk and high level of liquidity over short-term.</li> <li>Investment in Debt &amp; Money Market instruments.</li> </ul>	<b>UTI SHORT TERM INCOME FUND</b>  Investors understand that their principal will be at Low to Moderate Risk	<b>CRISIL SHORT TERM BOND FUND INDEX</b>  Investors understand that their principal will be at Moderate Risk
<b>UTI CORPORATE BOND FUND</b> Refer Page no 47	<ul style="list-style-type: none"> <li>Optimal returns over the medium to long term.</li> <li>To invest predominantly in AA+ and above rated corporate debt.</li> </ul>	<b>UTI CORPORATE BOND FUND</b>  Investors understand that their principal will be at Low to Moderate Risk	<b>CRISIL CORPORATE BOND COMPOSITE INDEX</b>  Investors understand that their principal will be at Moderate Risk
<b>UTI LIQUID CASH PLAN</b> Refer Page no 40	<ul style="list-style-type: none"> <li>Steady and reasonable Income over short-term with capital preservation.</li> <li>Investment in money market securities &amp; high quality debt.</li> </ul>	<b>UTI LIQUID CASH PLAN</b>  Investors understand that their principal will be at Low to Moderate Risk	<b>CRISIL LIQUID FUND INDEX</b>  Investors understand that their principal will be at Moderate Risk
<b>UTI GILT FUND</b> Refer Page no 52	<ul style="list-style-type: none"> <li>Credit risk free return over the medium to long term</li> <li>Investment in sovereign securities issued by the Central Government and / or a State Government and / or any security unconditionally guaranteed by the Central Government and / or a State Government.</li> </ul>	<b>UTI GILT FUND</b>  Investors understand that their principal will be at Low to Moderate Risk	<b>CRISIL DYNAMIC GILT INDEX</b>  Investors understand that their principal will be at Moderate Risk
<b>UTI MONEY MARKET FUND</b> Refer Page no 41	<ul style="list-style-type: none"> <li>Reasonable Income with high level of liquidity over short-term.</li> <li>Investment in money market securities.</li> </ul>	<b>UTI MONEY MARKET FUND</b>  Investors understand that their principal will be at Moderate Risk	<b>CRISIL MONEY MARKET INDEX</b>  Investors understand that their principal will be at Moderate Risk
<b>UTI ULTRA SHORT TERM FUND</b> Refer Page no 42	<ul style="list-style-type: none"> <li>Reasonable Income with low volatility over short term.</li> <li>Investment in debt &amp; money market instruments.</li> </ul>	<b>UTI ULTRA SHORT TERM FUND</b>  Investors understand that their principal will be at Moderate Risk	<b>CRISIL ULTRA SHORT TERM DEBT INDEX</b>  Investors understand that their principal will be at Moderately High Risk
<b>UTI BANKING AND PSU DEBT FUND</b> Refer Page no 46	<ul style="list-style-type: none"> <li>Reasonable income, with low risk and high level of liquidity over short to medium term.</li> <li>Investment predominantly in Debt &amp; Money Market Securities issued by Bank, Public Sector Undertaking (PSUs), Public Financial Institutions (PFIs) and Municipal Bonds.</li> </ul>	<b>UTI BANKING AND PSU DEBT FUND</b>  Investors understand that their principal will be at Moderate Risk	<b>CRISIL BANKING AND PSU DEBT INDEX</b>  Investors understand that their principal will be at Moderate Risk

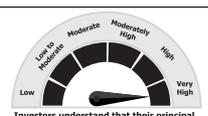
**\*Investors should consult their Mutual Fund Distributor - Investment Advisor if in doubt about whether the product is suitable for them.**

Scheme name	This product is suitable for investors who are seeking*	Riskometer	Benchmark Riskometer
<b>UTI MEDIUM TERM FUND</b> Refer Page no 49	<ul style="list-style-type: none"> <li>Reasonable income over the medium to long term.</li> <li>Investment in Debt and Money Market instruments.</li> </ul>	<b>UTI MEDIUM TERM FUND</b>  Investors understand that their principal will be at Moderate Risk	<b>CRISIL MEDIUM TERM DEBT INDEX</b>  Investors understand that their principal will be at Moderate Risk
<b>UTI EQUITY SAVINGS FUND</b> Refer Page no 34	<ul style="list-style-type: none"> <li>Long-term capital appreciation and income</li> <li>Investment in equity &amp; equity related instruments, arbitrage opportunities, and investments in debt money market opportunities.</li> </ul>	<b>UTI EQUITY SAVINGS FUND</b>  Investors understand that their principal will be at Moderately High Risk	<b>CRISIL EQUITY SAVINGS INDEX</b>  Investors understand that their principal will be at Moderately High Risk
<b>UTI CREDIT RISK FUND</b> Refer Page no 48	<ul style="list-style-type: none"> <li>Reasonable income and capital appreciation over medium to long term</li> <li>Investment in Debt and Money Market instruments</li> </ul>	<b>UTI CREDIT RISK FUND</b>  Investors understand that their principal will be at Moderately High Risk	<b>CRISIL SHORT TERM CREDIT RISK INDEX</b>  Investors understand that their principal will be at Moderately High Risk
<b>UTI BOND FUND</b> Refer Page no 51	<ul style="list-style-type: none"> <li>Optimal returns with adequate liquidity over medium to long term</li> <li>Investment in Debt &amp; money market instruments</li> </ul>	<b>UTI BOND FUND</b>  Investors understand that their principal will be at Moderately High Risk	<b>NIFTY MEDIUM TO LONG DURATION DEBT INDEX</b>  Investors understand that their principal will be at Moderate Risk
<b>UTI REGULAR SAVINGS FUND</b> Refer Page no 32	<ul style="list-style-type: none"> <li>Long-term capital appreciation and regular income over medium-term</li> <li>Investment in equity instruments (maximum 25%) and fixed income securities (debt and money market securities)</li> </ul>	<b>UTI REGULAR SAVINGS FUND</b>  Investors understand that their principal will be at Moderately High Risk	<b>NIFTY 50 HYBRID COMPOSITE DEBT 15:85 INDEX</b>  Investors understand that their principal will be at Moderately High Risk
<b>UTI DYNAMIC BOND FUND</b> Refer Page no 50	<ul style="list-style-type: none"> <li>Optimal returns with adequate liquidity over medium to long term</li> <li>Investment in Debt &amp; Money Market Instruments</li> </ul>	<b>UTI DYNAMIC BOND FUND</b>  Investors understand that their principal will be at Moderately High Risk	<b>CRISIL COMPOSITE BOND FUND INDEX</b>  Investors understand that their principal will be at Moderate Risk
<b>UTI UNIT LINKED INSURANCE PLAN</b> Refer Page no 33	<ul style="list-style-type: none"> <li>Long Term Capital Appreciation</li> <li>Investment in equity instruments (maximum-40%) and debt Instruments</li> </ul>	<b>UTI UNIT LINKED INSURANCE PLAN</b>  Investors understand that their principal will be at Moderately High Risk	<b>NIFTY 50 HYBRID COMPOSITE DEBT 50:50 INDEX</b>  Investors understand that their principal will be at High Risk
<b>UTI RETIREMENT BENEFIT PENSION FUND</b> Refer Page no 36	<ul style="list-style-type: none"> <li>Long Term Capital Appreciation</li> <li>Investment in equity instruments (maximum-40%) and debt/ Money market Instruments</li> </ul>	<b>UTI RETIREMENT BENEFIT PENSION FUND</b>  Investors understand that their principal will be at Moderately High Risk	<b>CRISIL SHORT TERM DEBT HYBRID 60+40 FUND INDEX</b>  Investors understand that their principal will be at High Risk
<b>UTI CHILDREN'S CAREER FUND - SAVINGS PLAN</b> Refer Page no 35	<ul style="list-style-type: none"> <li>Long Term Capital Appreciation</li> <li>Investment in equity instruments (maximum-40%) and debt Instruments</li> </ul>	<b>UTI CHILDREN'S CAREER FUND - SAVINGS PLAN</b>  Investors understand that their principal will be at High Risk	<b>CRISIL SHORT TERM DEBT HYBRID 60+40 FUND INDEX</b>  Investors understand that their principal will be at High Risk

\*Investors should consult their Mutual Fund Distributor - Investment Advisor if in doubt about whether the product is suitable for them.

Scheme name	This product is suitable for investors who are seeking*	Riskometer	Benchmark Riskometer
<b>UTI HYBRID EQUITY FUND</b> Refer Page no 29	<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment in equity instruments (maximum-80%) and fixed income securities (debt and money market securities)</li> </ul>	<b>UTI HYBRID EQUITY FUND</b> 	<b>CRISIL HYBRID 35+65 AGGRESSIVE INDEX</b> 
			
<b>UTI NIFTY INDEX FUND</b> Refer Page no 25	<ul style="list-style-type: none"> <li>Capital growth in tune with index returns</li> <li>Passive investment in equity instruments comprised in Nifty 50 index</li> </ul>	<b>UTI NIFTY INDEX FUND</b> 	<b>NIFTY 50 INDEX</b> 
			
<b>UTI NIFTY NEXT 50 INDEX FUND</b> Refer Page no 26	<ul style="list-style-type: none"> <li>Capital growth in tune with index returns</li> <li>Passive investment in equity instruments comprised in Nifty Next 50 index</li> </ul>	<b>UTI NIFTY NEXT 50 INDEX FUND</b> 	<b>NIFTY NEXT 50 INDEX</b> 
			
<b>UTI BANKING AND FINANCIAL SERVICES FUND</b> Refer Page no 21	<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment predominantly in equity and equity related securities of companies engaged in banking and financial services activities.</li> </ul>	<b>UTI BANKING AND FINANCIAL SERVICES FUND</b> 	<b>NIFTY FINANCIAL SERVICES INDEX</b> 
			
<b>UTI MASTERSHARE UNIT SCHEME</b> Refer Page no 10	<ul style="list-style-type: none"> <li>Long term capital appreciation.</li> <li>Investment predominantly in equity instruments of large cap companies.</li> </ul>	<b>UTI MASTERSHARE UNIT SCHEME</b> 	<b>S&amp;P BSE 100 INDEX</b> 
			
<b>UTI HEALTHCARE FUND</b> Refer Page no 22	<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment predominantly in equity and equity related securities in the Healthcare Service sector.</li> </ul>	<b>UTI HEALTHCARE FUND</b> 	<b>S&amp;P BSE HEALTHCARE INDEX</b> 
			
<b>UTI TRANSPORTATION &amp; LOGISTICS FUND</b> Refer Page no 23	<ul style="list-style-type: none"> <li>Long term capital appreciation.</li> <li>Investment predominantly in equity and equity related securities of the companies engaged in the transportation and logistics sector.</li> </ul>	<b>UTI TRANSPORTATION &amp; LOGISTICS FUND</b> 	<b>UTI TRANSPORTATION AND LOGISTICS FUND INDEX</b> 
<b>UTI FLEXI CAP FUND</b> Refer Page no 12	<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment in equity instruments of companies with good growth prospects across the market capitalization spectrum.</li> </ul>	<b>UTI FLEXI CAP FUND</b> 	<b>NIFTY 500 INDEX</b> 
<b>UTI VALUE OPPORTUNITIES FUND</b> Refer Page no 13	<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment in equity instruments following a value investment strategy across the market capitalization spectrum.</li> </ul>	<b>UTI VALUE OPPORTUNITIES FUND</b> 	<b>NIFTY 500 INDEX</b> 
<b>UTI MULTI ASSET FUND</b> Refer Page no 30	<ul style="list-style-type: none"> <li>Long-term capital appreciation</li> <li>Investment in equity, debt and Gold ETFs with a minimum allocation of 10% in each asset class</li> </ul>	<b>UTI MULTI ASSET FUND</b> 	<b>65% S&amp;P BSE 200, 25% CRISIL COMPOSITE BOND FUND INDEX &amp; 10% Price of Gold</b> 
<b>UTI INDIA CONSUMER FUND</b> Refer Page no 19	<ul style="list-style-type: none"> <li>Long term capital growth</li> <li>Investment in equity instruments of companies that are expected to benefit from the changing consumer aspirations, changing lifestyle and growth of consumption</li> </ul>	<b>UTI INDIA CONSUMER FUND</b> 	<b>NIFTY INDIA CONSUMPTION INDEX</b> 

\*Investors should consult their Mutual Fund Distributor - Investment Advisor if in doubt about whether the product is suitable for them.

Scheme name	This product is suitable for investors who are seeking*	Riskometer	Benchmark Riskometer
<b>UTI CHILDREN'S CAREER FUND - INVESTMENT PLAN</b> Refer Page no 37	<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment in equity instruments (above 70%) and debt instruments.</li> </ul>	<b>UTI CHILDREN'S CAREER FUND - INVESTMENT PLAN</b>  Investors understand that their principal will be at Very High Risk	<b>NIFTY 500 INDEX</b>  Investors understand that their principal will be at Very High Risk
<b>UTI LONG TERM EQUITY FUND (TAX SAVING)</b> Refer Page no 24	<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment in equity instruments of companies that are believed to have growth potential.</li> </ul>	<b>UTI LONG TERM EQUITY FUND</b>  Investors understand that their principal will be at Very High Risk	<b>NIFTY 500 INDEX</b>  Investors understand that their principal will be at Very High Risk
<b>UTI DIVIDEND YIELD FUND</b> Refer Page no 17	<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment predominantly in Dividend Yielding equity and equity related securities</li> </ul>	<b>UTI DIVIDEND YIELD FUND</b>  Investors understand that their principal will be at Very High Risk	<b>NIFTY 500</b>  Investors understand that their principal will be at Very High Risk
<b>UTI CORE EQUITY FUND</b> Refer Page no 11	<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment predominantly in equity instruments of both large cap and mid cap companies</li> </ul>	<b>UTI CORE EQUITY FUND</b>  Investors understand that their principal will be at Very High Risk	<b>NIFTY LARGEMIDCAP 250 INDEX</b>  Investors understand that their principal will be at Very High Risk
<b>UTI INFRASTRUCTURE FUND</b> Refer Page no 20	<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment predominantly in equity and equity related securities of companies forming part of the infrastructure sector.</li> </ul>	<b>UTI INFRASTRUCTURE FUND</b>  Investors understand that their principal will be at Very High Risk	<b>NIFTY INFRASTRUCTURE INDEX</b>  Investors understand that their principal will be at Very High Risk
<b>UTI MNC FUND</b> Refer Page no 18	<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment predominantly in equity and equity related securities of Multi-National companies</li> </ul>	<b>UTI MNC FUND</b>  Investors understand that their principal will be at Very High Risk	<b>NIFTY MNC INDEX</b>  Investors understand that their principal will be at Very High Risk
<b>UTI MID CAP FUND</b> Refer Page no 14	<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment predominantly in mid cap companies</li> </ul>	<b>UTI MID CAP FUND</b>  Investors understand that their principal will be at Very High Risk	<b>NIFTY MIDCAP 150 INDEX</b>  Investors understand that their principal will be at Very High Risk
<b>UTI SMALLCAP FUND</b> Refer Page no 15	<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment predominantly equity and equity related securities of small cap companies</li> </ul>	<b>UTI SMALLCAP FUND</b>  Investors understand that their principal will be at Very High Risk	<b>NIFTY SMALLCAP 250 INDEX</b>  Investors understand that their principal will be at Very High Risk
<b>UTI NIFTY200 MOMENTUM 30 INDEX FUND</b> Refer Page no 27	<ul style="list-style-type: none"> <li>Capital growth in tune with the index returns</li> <li>Passive investment in equity instruments comprised in Nifty 200 Momentum 30 Index</li> </ul>	<b>UTI NIFTY200 MOMENTUM 30 INDEX FUND</b>  Investors understand that their principal will be at Very High Risk	<b>NIFTY 200 MOMENTUM 30 INDEX</b>  Investors understand that their principal will be at Very High Risk
<b>UTI FOCUSED EQUITY FUND</b> Refer Page no 16	<ul style="list-style-type: none"> <li>Long term capital Growth</li> <li>Investment in equity &amp; equity related securities across market capitalization in maximum 30 stocks</li> </ul>	<b>UTI FOCUSED EQUITY FUND</b>  Investors understand that their principal will be at Very High Risk	<b>Nifty 500 Index</b>  Investors understand that their principal will be at Very High Risk
<p><b>*Investors should consult their Mutual Fund Distributor - Investment Advisor if in doubt about whether the product is suitable for them.</b></p>			

Ser. No.	SCHEMEDESC	PLANDESC	ISIN
1	UTI Treasury Advantage Fund - Institutional Plan	Direct Annual IDCW Plan	INF789F01XF9
2	UTI Treasury Advantage Fund - Institutional Plan	Direct Annual IDCW Plan	INF789F01XG7
3	UTI Treasury Advantage Fund - Institutional Plan	Direct Monthly IDCW Plan	INF789F01XJ1
4	UTI Treasury Advantage Fund - Institutional Plan	Direct Monthly IDCW Plan	INF789F01XK9
5	UTI Treasury Advantage Fund - Institutional Plan	Direct Quarterly IDCW Plan	INF789F01XL7
6	UTI Treasury Advantage Fund - Institutional Plan	Direct Quarterly IDCW Plan	INF789F01XM5
7	UTI Banking & Financial Services Fund	Direct IDCW Plan	INF789F01SL7
8	UTI Banking & Financial Services Fund	Direct IDCW Plan	INF789F01SM5
9	UTI Bond Fund	Direct Quarterly IDCW Plan	INF789F01SO1
10	UTI Bond Fund	Direct Quarterly IDCW Plan	INF789F01SP8
11	UTI Bond Fund	Direct Annual IDCW Plan	INF789FA1T80
12	UTI Bond Fund	Direct Annual IDCW Plan	INF789FA1T98
13	UTI Banking & PSU Debt Fund	Direct Quarterly IDCW Plan	INF789F01624
14	UTI Banking & PSU Debt Fund	Direct Quarterly IDCW Plan	INF789F01722
15	UTI Banking & PSU Debt Fund	Direct Annual IDCW Plan	INF789FA1V03
16	UTI Banking & PSU Debt Fund	Direct Annual IDCW Plan	INF789FA1V11
17	UTI Contra Fund	Direct IDCW Plan	INF789F015R4
18	UTI Contra Fund	Direct IDCW Plan	INF789F015S2
19	UTI Credit Risk Fund	Direct Quarterly IDCW Plan	INF789F01YC4
20	UTI Credit Risk Fund	Direct Quarterly IDCW Plan	INF789F01YD2
21	UTI Credit Risk Fund	Direct Annual IDCW Plan	INF789FB1U28
22	UTI Credit Risk Fund	Direct Annual IDCW Plan	INF789FB1U36
23	UTI Credit Risk Fund	Direct Monthly IDCW Plan	INF789FB1U02
24	UTI Credit Risk Fund	Direct Monthly IDCW Plan	INF789FB1U10
25	UTI Liquid Cash Plan- Institutional	Direct Monthly IDCW Plan	INF789F01R44
26	UTI Liquid Cash Plan- Institutional	Direct Monthly IDCW Plan	INF789F01XS2
27	UTI Liquid Cash Plan- Institutional	Direct Quarterly IDCW Plan	INF789FA1K22
28	UTI Liquid Cash Plan- Institutional	Direct Quarterly IDCW Plan	INF789FA1K30
29	UTI Liquid Cash Plan- Institutional	Direct Annual IDCW Plan	INF789FA1K63
30	UTI Liquid Cash Plan- Institutional	Direct Annual IDCW Plan	INF789FA1K71
31	UTI Dynamic Bond Fund	Direct Quarterly IDCW Plan	INF789F01X88
32	UTI Dynamic Bond Fund	Direct Quarterly IDCW Plan	INF789F01XC6
33	UTI Dynamic Bond Fund	Direct Annual IDCW Plan	INF789FA1S65
34	UTI Dynamic Bond Fund	Direct Annual IDCW Plan	INF789FA1S73
35	UTI DIVIDEND YIELD FUND	Direct IDCW Option	INF789F01SU8
36	UTI DIVIDEND YIELD FUND	Direct IDCW Option	INF789F01SV6
37	UTI Energy Fund	Direct IDCW Plan	INF789F01SX2
38	UTI Energy Fund	Direct IDCW Plan	INF789F01SY0
39	UTI Flexi Cap Fund (Earlier Known as UTI EQUITY FUND)	Direct IDCW Plan	INF789F01TA8
40	UTI Flexi Cap Fund (Earlier Known as UTI EQUITY FUND)	Direct IDCW Plan	INF789F01TB6
41	UTI Long Term Equity Fund (Tax Saving)	Direct IDCW Plan	INF789F01TD2
42	UTI ULTRA SHORT TERM FUND	DIRECT MONTHLY IDCW PLAN	INF789FA1P84
43	UTI ULTRA SHORT TERM FUND	DIRECT MONTHLY IDCW PLAN	INF789FA1P92
44	UTI ULTRA SHORT TERM FUND	DIRECT QUARTERLY IDCW PLAN	INF789FA1Q00
45	UTI ULTRA SHORT TERM FUND	DIRECT QUARTERLY IDCW PLAN	INF789FA1Q18
46	UTI ULTRA SHORT TERM FUND	DIRECT ANNUAL IDCW PLAN	INF789FA1Q42
47	UTI ULTRA SHORT TERM FUND	DIRECT ANNUAL IDCW PLAN	INF789FA1Q59
48	UTI GILT FUND	Direct IDCW PLAN	INF789F01T9
49	UTI GILT FUND	Direct IDCW PLAN	INF789F01TK7
50	UTI HEALTHCARE FUND	Direct IDCW PLAN	INF789F01TM3
51	UTI HEALTHCARE FUND	Direct IDCW PLAN	INF789F01TN1
52	UTI-Services Industries Fund	Direct IDCW PLAN	INF789F01TP6
53	UTI-Services Industries Fund	Direct IDCW PLAN	INF789F01TQ4
54	UTI-Infrastructure Fund	Direct IDCW PLAN	INF789F01TS0
55	UTI-Infrastructure Fund	Direct IDCW PLAN	INF789F01TT8
56	UTI - LONG TERM ADVANTAGE FUND - SERIES III	DIRECT PLAN - IDCW	INF789FB18N3
57	UTI LONG TERM ADVANTAGE FUND - SERIES IV	DIRECT PLAN - IDCW	INF789FC1FD7
58	UTI LONG TERM ADVANTAGE FUND - SERIES V	DIRECT PLAN - IDCW	INF789FC1H51
59	UTI LONG TERM ADVANTAGE FUND - SERIES VI	DIRECT PLAN - IDCW	INF789FC1V74
60	UTI LONG TERM ADVANTAGE FUND - SERIES VII	DIRECT PLAN - IDCW	INF789FC1T74
61	UTI-BLUECHIP FLEXICAP FUND	Direct IDCW PLAN	INF789F01TV4
62	UTI-BLUECHIP FLEXICAP FUND	Direct IDCW PLAN	INF789F01TW2
63	UTI-India Lifestyle Fund	Direct IDCW PLAN	INF789F01VG1
64	UTI-India Lifestyle Fund	Direct IDCW PLAN	INF789F01VH9
65	UTI-Mid Cap Fund	Direct IDCW PLAN	INF789F01VY8
66	UTI-MID CAP FUND	Direct IDCW PLAN	INF789F01TZ5
67	UTI-MNC Fund	Direct IDCW PLAN	INF789F01UB4
68	UTI-MNC Fund	Direct IDCW PLAN	INF789F01UC2
69	UTI CORE EQUITY FUND	Direct IDCW PLAN	INF789F01UE8
70	UTI CORE EQUITY FUND	Direct IDCW PLAN	INF789F01UF5
71	UTI REGULAR SAVINGS FUND	Direct Monthly IDCW PLAN	INF789F01UK5
72	UTI REGULAR SAVINGS FUND	Direct Monthly IDCW PLAN	INF789F01UL3
73	UTI REGULAR SAVINGS FUND	Direct PLAN	INF789F01UM1
74	UTI-Money Market Fund -Institutional Plan	Direct Monthly IDCW PLAN	INF789FA1M46
75	UTI-Money Market Fund -Institutional Plan	Direct Monthly IDCW PLAN	INF789FA1M53
76	UTI-Money Market Fund -Institutional Plan	Direct Quarterly IDCW PLAN	INF789FA1M61
77	UTI-Money Market Fund -Institutional Plan	Direct Quarterly IDCW PLAN	INF789FA1M79
78	UTI-Money Market Fund -Institutional Plan	Direct Annual IDCW PLAN	INF789FA1M03
79	UTI-Money Market Fund -Institutional Plan	Direct Annual IDCW PLAN	INF789FA1M11
80	UTI-Mastershare Unit Scheme	Direct IDCW PLAN	INF789F01UQ2
81	UTI-Mastershare Unit Scheme	Direct IDCW PLAN	INF789F01UR0
82	UTI MEDIUM TERM FUND	Direct Annual IDCW PLAN	INF789FB1KL1
83	UTI MEDIUM TERM FUND	Direct Annual IDCW PLAN	INF789FB1KM9
84	UTI MEDIUM TERM FUND	Direct Monthly IDCW PLAN	INF789FB1KF3
85	UTI MEDIUM TERM FUND	Direct Monthly IDCW PLAN	INF789FB1KG1
86	UTI MEDIUM TERM FUND	Direct Quarterly IDCW PLAN	INF789FB1KH9
87	UTI MEDIUM TERM FUND	Direct Quarterly IDCW PLAN	INF789FB1K17
88	UTI-Nifty Index Fund	Direct IDCW PLAN	INF789F01WY2
89	UTI-Nifty Index Fund	Direct IDCW PLAN	INF789F01WZ9
90	UTI VALUE OPPORTUNITIES FUND	Direct IDCW PLAN	INF789F01UZ3
91	UTI VALUE OPPORTUNITIES FUND	Direct IDCW PLAN	INF789F01VA4
92	UTI-Rajiv Gandhi Equity Saving Scheme	Direct IDCW PLAN	INF789F01YS0
93	UTI ARBITRAGE FUND	Direct IDCW PLAN	INF789FB1RE1
94	UTI ARBITRAGE FUND	Direct IDCW PLAN	INF789FB1RF8
95	UTI-Short Term Income Fund- Institutional Option	Direct Quarterly IDCW PLAN	INF789FA1R66
96	UTI-Short Term Income Fund- Institutional Option	Direct Quarterly IDCW PLAN	INF789FA1R74
97	UTI-Short Term Income Fund- Institutional Option	Direct Monthly IDCW PLAN	INF789F01XZ7
98	UTI-Short Term Income Fund- Institutional Option	Direct Monthly IDCW PLAN	INF789F01YA8
99	UTI-Short Term Income Fund- Institutional Option	Direct Annual IDCW PLAN	INF789FA1R33
100	UTI-Short Term Income Fund- Institutional Option	Direct Annual IDCW PLAN	INF789FA1R41
101	UTI Multi Asset Fund	Direct IDCW PLAN	INF789F01VC0
102	UTI Multi Asset Fund	Direct IDCW PLAN	INF789F01VD8
103	UTI CORPORATE BOND FUND	Direct Plan	INF789F1A546
104	UTI CORPORATE BOND FUND	Direct Plan	INF789F1A553

105	UTI CORPORATE BOND FUND	Direct Plan	INF789F1A561
106	UTI CORPORATE BOND FUND	Direct Plan	INF789F1A579
107	UTI CORPORATE BOND FUND	Direct Plan	INF789F1A587
108	UTI CORPORATE BOND FUND	Direct Plan	INF789F1A595
109	UTI CORPORATE BOND FUND	Direct Plan	INF789F1A603
110	UTI CORPORATE BOND FUND	Direct Plan	INF789F1A611
111	UTI EQUITY SAVINGS FUND	Direct Plan	INF789F1A751
112	UTI EQUITY SAVINGS FUND	Direct Plan	INF789F1A769
113	UTI EQUITY SAVINGS FUND	Direct Plan	INF789F1A801
114	UTI EQUITY SAVINGS FUND	Direct Plan	INF789F1A819
115	UTI EQUITY SAVINGS FUND	Direct Plan	INF789F1A843
116	UTI EQUITY SAVINGS FUND	Direct Plan	INF789F1A850
117	UTI - FLOATER FUND	DIRECT PLAN	INF789F1AC73
118	UTI - FLOATER FUND	DIRECT PLAN	INF789F1AC70
119	UTI - FLOATER FUND	DIRECT PLAN	INF789F1AD01
120	UTI - FLOATER FUND	DIRECT PLAN	INF789F1ADB9
121	UTI - FLOATER FUND	DIRECT PLAN	INF789F1AD77
122	UTI - FLOATER FUND	DIRECT PLAN	INF789F1ADD5
123	UTI - FLOATER FUND	DIRECT PLAN	INF789F1ADE3
124	UTI - FLOATER FUND	DIRECT PLAN	INF789F1ADF0

Ser. No.	SCHEMEDISC	PLANEDESC	ISIN
1	UTI Transportation & Logistics Fund	Regular IDCW Plan	INF789F01281
2	UTI Hybrid Equity Fund	Regular IDCW Plan	INF789F01315
3	UTI Banking & Financial Services Fund	Regular IDCW Plan	INF789F01356
4	UTI Banking & Financial Services Fund	Regular IDCW Plan	INF789F01364
5	UTI Bond Fund	Regular Quarterly IDCW Plan	INF789F01380
6	UTI Bond Fund	Regular Quarterly IDCW Plan	INF789F01398
7	UTI Banking & PSU Debt Fund	Regular Quarterly IDCW Plan	INF789F01223
8	UTI Banking & PSU Debt Fund	Regular Quarterly IDCW Plan	INF789F01321
9	UTI Contra Fund	Regular IDCW Plan	INF789F01414
10	UTI Contra Fund	Regular IDCW Plan	INF789F01422
11	UTI Credit Risk Fund	Regular Quarterly IDCW Plan	INF789F01RA2
12	UTI Credit Risk Fund	Regular Quarterly IDCW Plan	INF789F01RB0
13	UTI Dynamic Bond Fund	Regular Quarterly IDCW Plan	INF789F01J00
14	UTI Dynamic Bond Fund	Regular Quarterly IDCW Plan	INF789F01JP7
15	UTI DIVIDEND YIELD FUND	Regular IDCW Plan	INF789F01448
16	UTI DIVIDEND YIELD FUND	Regular IDCW Plan	INF789F01455
17	UTI Energy Fund	Regular IDCW Plan	INF789F01471
18	UTI Energy Fund	Regular IDCW Plan	INF789F01489
19	UTI FLEXI CAP FUND	Regular IDCW Plan	INF189A01053
20	UTI FLEXI CAP FUND	Regular IDCW Plan	INF789F01505
21	UTI Long Term Equity Fund (Tax Saving)	Regular IDCW Plan	INF789F01521
22	UTI ULTRA SHORT TERM FUND	REGULAR - DAILY IDCW PLAN	INF789F01554
23	UTI - GSEC-INVESTMENT PLAN	IDCW PLAN	INF789F01612
24	UTI - GSEC-INVESTMENT PLAN	IDCW PLAN	INF789F01620
25	UTI GILT FUND	REGULAR IDCW PLAN	INF789F01646
26	UTI GILT FUND	REGULAR IDCW PLAN	INF789F01653
27	UTI HEALTHCARE FUND	REGULAR IDCW PLAN	INF789F01679
28	UTI HEALTHCARE FUND	REGULAR IDCW PLAN	INF789F01687
29	UTI-Services Industries Fund	IDCW PLAN	INF789F01703
30	UTI-Services Industries Fund	IDCW PLAN	INF789F01711
31	UTI-Infrastructure Fund	IDCW PLAN	INF789F01737
32	UTI-Infrastructure Fund	IDCW PLAN	INF789F01745
33	UTI - LONG TERM ADVANTAGE FUND - SERIES III	REGULAR PLAN - IDCW	INF789F01677
34	UTI LONG TERM ADVANTAGE FUND - SERIES IV	REGULAR PLAN - IDCW	INF789F01F81
35	UTI LONG TERM ADVANTAGE FUND - SERIES V	REGULAR PLAN - IDCW	INF789F01H05
36	UTI LONG TERM ADVANTAGE FUND - SERIES VI	REGULAR PLAN - IDCW	INF789F01V58
37	UTI LONG TERM ADVANTAGE FUND - SERIES VII	REGULAR PLAN - IDCW	INF789F01508
38	UTI-BLUECHIP FLEXICAP FUND	IDCW PLAN	INF789F01760
39	UTI-BLUECHIP FLEXICAP FUND	IDCW PLAN	INF789F01778
40	UTI-India Lifestyle Fund	IDCW PLAN	INF789F01CF3
41	UTI-India Lifestyle Fund	IDCW PLAN	INF789F01CG1
42	UTI-Mid Cap Fund	IDCW	INF789F01794
43	UTI-Mid Cap Fund	IDCW	INF789F01802
44	UTI-MNC Fund	IDCW PLAN	INF789F01828
45	UTI-MNC Fund	IDCW PLAN	INF789F01836
46	UTI CORE EQUITY FUND	REGULAR IDCW PLAN	INF189A01046
47	UTI CORE EQUITY FUND	REGULAR IDCW PLAN	INF789F01851
48	UTI-Mastershare Unit Scheme	IDCW PLAN	INF189A01038
49	UTI-Mastershare Unit Scheme	IDCW PLAN	INF789F01950
50	UTI-Nifty Index Fund	IDCW PLAN	INF789F01JL6
51	UTI-Nifty Index Fund	IDCW PLAN	INF789F01JM4
52	UTI VALUE OPPORTUNITIES FUND	REGULAR IDCW PLAN	INF789F01AE0
53	UTI VALUE OPPORTUNITIES FUND	REGULAR IDCW PLAN	INF789F01AF7
54	UTI-Rajiv Gandhi Equity Saving Scheme	RETAIL IDCW PLAN	INF789F01YQ4
55	UTI ARBITRAGE FUND	REGULAR IDCW PLAN	INF789F01RH4
56	UTI ARBITRAGE FUND	REGULAR IDCW PLAN	INF789F01R12
57	UTI Multi Asset Fund	Regular IDCW Plan	INF789F01AN1
58	UTI Multi Asset Fund	Regular IDCW Plan	INF789F01A09
59	UTI CORPORATE BOND FUND	Regular Plan	INF789F1A447
60	UTI CORPORATE BOND FUND	Regular Plan -	INF789F1A454
61	UTI CORPORATE BOND FUND	Regular Plan	INF789F1A462
62	UTI CORPORATE BOND FUND	Regular Plan	INF789F1A470
63	UTI CORPORATE BOND FUND	Regular Plan	INF789F1A488
64	UTI CORPORATE BOND FUND	Regular Plan	INF789F1A496
65	UTI CORPORATE BOND FUND	Regular Plan	INF789F1A504
66	UTI CORPORATE BOND FUND	Regular Plan	INF789F1A512
67	UTI EQUITY SAVINGS FUND	Regular Plan	INF789F1A728
68	UTI EQUITY SAVINGS FUND	Regular Plan	INF789F1A736
69	UTI EQUITY SAVINGS FUND	Regular Plan	INF789F1A785
70	UTI EQUITY SAVINGS FUND	Regular Plan	INF789F1A793
71	UTI EQUITY SAVINGS FUND	Regular Plan	INF789F1A827
72	UTI EQUITY SAVINGS FUND	Regular Plan	INF789F1A835
73	UTI - FLOATER FUND	REGULAR PLAN	INF789F1AC71
74	UTI - FLOATER FUND	REGULAR PLAN	INF789F1AC09
75	UTI - FLOATER FUND	REGULAR PLAN	INF789F1AC77
76	UTI - FLOATER FUND	REGULAR PLAN	INF789F1AC55
77	UTI - FLOATER FUND	REGULAR PLAN	INF789F1ACT3
78	UTI - FLOATER FUND	REGULAR PLAN	INF789F1ACU1
79	UTI - FLOATER FUND	REGULAR PLAN	INF789F1ACV9
80	UTI - FLOATER FUND	REGULAR PLAN	INF789F1ACW7

Schemes ISIN - more Plan/options wise available in UTIMF web site as per link

[https://docs.utimf.com/v1/AUTH\\_5b9dd00b-8132-4a21-a800-](https://docs.utimf.com/v1/AUTH_5b9dd00b-8132-4a21-a800-711111810cee/UTIContainer/Details%20of%20ISIN%20for%20Demat%20Account-Open%20Ended%20Schemes20190821-055050.xlsx)

[711111810cee/UTIContainer/Details%20of%20ISIN%20for%20Demat%20Account-Open%20Ended%20Schemes20190821-055050.xlsx](https://docs.utimf.com/v1/AUTH_5b9dd00b-8132-4a21-a800-711111810cee/UTIContainer/Details%20of%20ISIN%20for%20Demat%20Account-Open%20Ended%20Schemes20190821-055050.xlsx)

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## ATTENTION

### UTI SCUP Outstanding Unit holding Accounts

Due to closure of the UTI Senior Citizens Unit Plan (UTI-SCUP) as of 18/02/2008 SCUP unitholders who have still not submitted their Membership Certificate for redeeming/switching the outstanding units, may submit the same alongwith the duly filled in Forms to our Registrar & Transfer Agent for UTI-SCUP UTI Infrastructure Technology And Services Limited, Plot No.3, Sector 11, CBD Belapur, Navi Mumbai 400614 or to our nearest UTI Financial Centre.

Members are requested to get their signature attested by their Banker where they are having their Bank account (under their official seal mentioning Name, Designation and Employee no. of the Attesting Authority), as over a period of time the Member's signature might have undergone changes.

For any assistance in this regard you may also directly contact Mr. Kishor Paunikar, Associate Vice President, Department of Operations at UTI Corporate Office over phone at 022-66786253 or mail him at [kishor.paunikar@uti.co.in](mailto: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 15<sup>th</sup> of the month in an equity fund for a period of three years.

**NAV :** The NAV or the net asset value is the total asset value per unit of the mutual fund after deducting all related and permissible expenses. The NAV is calculated at the end of every business day. It is the value at which the investor enters or exits the mutual fund.

**Benchmark :** A group of securities, usually a market index, whose performance is used as a standard or benchmark to measure investment performance of mutual funds, among other investments. Some typical benchmarks include the Nifty, Sensex, BSE200, BSE500, 10-Year Gsec.

**Entry Load :** A mutual fund may have a sales charge or load at the time of entry and/or exit to compensate the distributor/agent.

Entry load is charged at the time an investor purchases the units of a mutual fund. The entry load is added to the prevailing NAV at the time of investment. For instance, if the NAV is ₹ 100 and the entry load is 1%, the investor will enter the fund at ₹ 101.

Note: SEBI, vide circular dated June 30, 2009 has abolished entry load

**Exit Load :** Exit load is charged at the time an investor redeems the units of a mutual fund. The exit load is reduced from the prevailing NAV at the time of redemption. The investor will receive redemption proceed at net value of NAV less Exit load. For instance if the NAV is ₹ 100 and the exit load is 1%, the investor will receive ₹ 99.

**Modified Duration :** Modified duration is the price sensitivity and the percentage change in price for a unit change in yield

**Standard Deviation :** Standard deviation is a statistical measure of the range of an investment's performance. When a mutual fund has a high standard deviation, it means its range of performance is wide, implying greater volatility.

**Sharpe Ratio :** The Sharpe Ratio, named after its founder, the Nobel Laureate William Sharpe, is a measure of risk-adjusted returns. It is calculated using standard deviation and excess return to determine reward per unit of risk.

**Beta :** Beta is a measure of an investment's volatility vis-à-vis the market. Beta of less than 1 means that the security will be less volatile than the market. A beta of greater than 1 implies that the security's price will be more volatile than the market.

**AUM :** AUM or assets under management refers to the recent / updated cumulative market value of investments managed by a mutual fund or any investment firm.

**Holdings :** The holdings or the portfolio is a mutual fund's latest or updated reported statement of investments/securities. These are usually displayed in terms of percentage to net assets or the rupee value or both. The objective is to give investors an idea of where their money is being invested by the fund manager.

**Nature of Scheme :** The investment objective and underlying investments determine the nature of the mutual fund scheme. For instance, a mutual fund that aims at generating capital appreciation by investing in stock markets is an equity fund or growth fund. Likewise, a mutual fund that aims at capital preservation by investing in debt markets is a debt fund or income fund. Each of these categories may have sub-categories.

**Rating Profile :** Mutual funds invest in securities after evaluating their creditworthiness as disclosed by the ratings. A depiction of the mutual fund in various investments based on their ratings becomes the rating profile of the fund. Typically, this is a feature of debt funds.

**The Potential Risk class position of the debt schemes of UTI Mutual Fund are as under:**

Serial No.	Scheme Name	Potential Risk Class Matrix			
1	UTI Overnight Fund Relatively Low interest rate risk and Relatively Low Credit Risk.	Potential Risk Class			
		Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
		Interest Rate Risk ↓			
		Relatively Low (Class I)	A-I		
		Moderate (Class II)			
Relatively High (Class III)					
2	UTI Gilt Fund Relatively High interest rate risk and Relatively Low Credit Risk.	Potential Risk Class			
		Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
		Interest Rate Risk ↓			
		Relatively Low (Class I)			
		Moderate (Class II)			
Relatively High (Class III)					
3	UTI Corporate Bond Fund Relatively High interest rate risk and Relatively Low Credit Risk.	Potential Risk Class			
		Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
		Interest Rate Risk ↓			
		Relatively Low (Class I)			
		Moderate (Class II)			
Relatively High (Class III)	A-III				
4	UTI Liquid Cash Plan Relatively Low interest rate risk and Relatively Moderate Credit Risk.	Potential Risk Class			
		Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
		Interest Rate Risk ↓			
		Relatively Low (Class I)			
		Moderate (Class II)			
Relatively High (Class III)					
5	UTI Money Market Fund Relatively Low interest rate risk and Relatively Moderate Credit Risk.	Potential Risk Class			
		Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
		Interest Rate Risk ↓			
		Relatively Low (Class I)		B-I	
		Moderate (Class II)			
Relatively High (Class III)					
6	UTI Ultra Short Term Fund Moderate interest rate risk and Moderate Credit Risk.	Potential Risk Class			
		Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
		Interest Rate Risk ↓			
		Relatively Low (Class I)			
		Moderate (Class II)			
Relatively High (Class III)					
7	UTI Treasury Advantage Fund Moderate interest rate risk and Moderate Credit Risk.	Potential Risk Class			
		Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
		Interest Rate Risk ↓			
		Relatively Low (Class I)			
		Moderate (Class II)		B-II	
Relatively High (Class III)					
8	UTI Bond Fund Relatively High interest rate risk and Moderate Credit Risk.	Potential Risk Class			
		Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
		Interest Rate Risk ↓			
		Relatively Low (Class I)			
		Moderate (Class II)			
Relatively High (Class III)					
9	UTI Short Term Income Fund Relatively High interest rate risk and Moderate Credit Risk.	Potential Risk Class			
		Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
		Interest Rate Risk ↓			
		Relatively Low (Class I)			
		Moderate (Class II)			
Relatively High (Class III)					
10	UTI Floater Fund Relatively High interest rate risk and Moderate Credit Risk.	Potential Risk Class			
		Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
		Interest Rate Risk ↓			
		Relatively Low (Class I)			
		Moderate (Class II)			
Relatively High (Class III)					
11	UTI Dynamic Bond Fund Relatively High interest rate risk and Moderate Credit Risk.	Potential Risk Class			
		Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
		Interest Rate Risk ↓			
		Relatively Low (Class I)			
		Moderate (Class II)			
Relatively High (Class III)		B-III			
12	UTI Banking & PSU Debt Fund Relatively High interest rate risk and Moderate Credit Risk.	Potential Risk Class			
		Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
		Interest Rate Risk ↓			
		Relatively Low (Class I)			
		Moderate (Class II)			
Relatively High (Class III)					
13	UTI Medium Term Fund Relatively High interest rate risk and Relatively High Credit Risk.	Potential Risk Class			
		Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
		Interest Rate Risk ↓			
		Relatively Low (Class I)			
		Moderate (Class II)			
Relatively High (Class III)			C-III		
14	UTI Credit Risk Fund Relatively High interest rate risk and Relatively High Credit Risk.	Potential Risk Class			
		Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
		Interest Rate Risk ↓			
		Relatively Low (Class I)			
		Moderate (Class II)			
Relatively High (Class III)					

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3. Mr. Shiva Kumar
4. Mr. Sudesh Kumar Kapahi
5. Ms. Muketa Pramit Jhaveri

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5. Mr. Edward Cage Bernard
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7. Mr. Rajeev Kakar
8. Mrs. Jayashree Vaidhyathanan
9. Mrs. Dipali H Sheth
10. Mr. Sanjay Varshneya

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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.

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**\*Note:** SEBI, vide circular dated June 30, 2009 has abolished entry load and mandated that the upfront commission to distributors will be paid by the investor directly to the distributor, based on his assessment of various factors including the service rendered by the distributor."

**Modified Duration:** Modified duration is the price sensitivity and the percentage change in price for a unit change yield

**Standard Deviation:** A statistical measure of the intrinsic volatility of a Fund or portfolio. More generally, a measure of the extent to which numbers are spread around their average. Lower the measure, lesser the volatility of the returns of the Fund, The Standard Deviation has been computed by taking Daily returns of the Fund over the past three years.

**Sharpe Ratio:** The Sharpe Ratio, named after its founder, the Nobel Laureate William Sharpe, is a measure of risk-adjusted returns. It is calculated using standard deviation and excess return to determine reward per unit or risk.

**Beta:** A quantitative measure of the volatility of a given portfolio relative to the respective Benchmark. A Beta above 1 is more volatile than the Benchmark, while a Beta below 1 is less volatile. Beta is computed as 'Covariance of NAV returns vs Index Returns' divided by 'Variance of index returns' based on daily returns for the past three years.

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**Overweight/Underweight:** Indicates the Fund Managers' active decision to hold an overweight/underweight position relative to the Benchmark. Fund Managers seek to overweight certain positions they expect to outperform their Benchmark and underweight those they believe will underperform.

**Macaulay Duration:** The Macaulay duration is the weighted average term to maturity of the cash flows from a bond. The weight of each cash flow is determined by dividing the present value of the cash flow by the price. The Macaulay duration calculation equals the weighted average time before a bondholder would receive the bond's cash flows.

**Macaulay Duration of the portfolio:** The Macaulay duration of the portfolio is essentially an average of the duration of bonds within the portfolio, accounting for what percentage of the total portfolio each bond represents. The Macaulay duration of a zero-coupon bond would be equal to the bond's maturity.

**Market Capitalizations:** As per the SEBI circular SEBI/HO/IMD/CIR/P/2017/114 of Oct 06 2017 a definition has been provided of large cap, mid cap and small cap as follows.

- a) Large Cap: 1st -100th company in terms of full market capitalization
- b) Mid Cap: 101st - 250th company in terms of full market capitalization
- c) Small Cap: 251st company onwards in terms of full market capitalization.

**Median Market Cap vs Weighted Average Market Cap**

Median is a denoting the market capitalization value at the mid-point of cumulative weight.

**P/B:** Price to Book | **P/E:** Price to Earnings | **ROE:** Return on Equity

## Equity & Debt Commentary data source credits:

### Equity write-up

Source for numbers: BSE and NSE and leading business dailies

### Debt write-up

Source for numbers: Leading business dailies

## REGISTRAR & TRANSFER AGENCY

### M/s. KFin Technologies Private Limited

UTIMF Unit | KFin Technologies Private Limited, 7th Floor, Karvy Selenium Tower| Plot Nos. 31 & 32 | Survey No. 116/22, 115/24 & 115/25  
Financial District, Nanakramguda, Selingampally Mandal, Hyderabad - 500032  
Tel: +91 40 6716 1801, Email: uti@kfintech.com

Designation of MF Central as Official Point of Acceptance for Schemes of UTI Mutual Fund (UTIMF)

Registrar and Transfer Agents, Kfin Technologies Private Limited (Kfintech) and Computer Age Management Services Limited (CAMS) have jointly developed a digital platform for Mutual Fund investors named "MFCentral".

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

# QUALITY THAT HELPS YOU GROW YOUR WEALTH.

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## INVEST IN UTI FLEXI CAP FUND



Contact your mutual fund distributor or give a missed call on 8655019940.

While investing in quality businesses helps you create wealth, flexibility to invest across market caps may enhance the return outcome. Give your investments the best of both worlds with UTI Flexi Cap Fund. **Invest Today!**

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- Flexibility to invest across the market capitalisation
- Follows a well-set investment strategy and framework

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# UTI FLEXI CAP FUND

Follow us on   

UTI Flexi Cap Fund is an open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks.

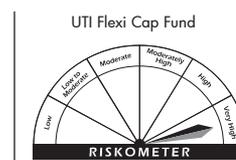
### UTI Flexi Cap Fund

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

- Long term capital appreciation
- Investment in equity instruments of companies with good growth prospects across the market capitalization spectrum

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

Risk-o-meter for the fund is based on the portfolio ending February 28, 2022. The Risk-o-meter of the fund/s is/are evaluated on monthly basis and any changes to Risk-o-meter are disclosed vide addendum on monthly basis, to view the latest addendum on Risk-o-meter, please visit addenda section on <https://utimf.com/forms-and-downloads/>



Investors understand that their principal will be at very high risk.



Benchmark riskometer is at Very High risk.

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