

Snapshot

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Unlock hidden potential with UTI Value Opportunities Fund

UTI Value Opportunities Fund follows value style of investment, seeking to invest in companies that are undervalued and have turnaround potential.



Operates across market cap spectrum



Supports diversification across investment styles



Suitable for strengthening the 'CORE' equity portfolio

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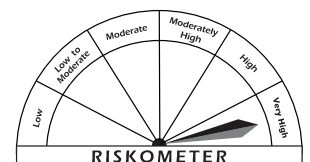
UTI Value Opportunities Fund
 (An open ended equity scheme following a value investment strategy.)

This Product is suitable for investors who are seeking*:

- Long term capital appreciation
- Investment in equity instruments following a value investment strategy across the market capitalization spectrum

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

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



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

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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

13 Crazy Investing Facts And What We Can Learn From Them



Vetri Subramaniam
Chief Investment
Officer

FACT 1: Since 1980, the Sensex has made new all-time highs less than 7% of all days, but during that time it is up 49,548% (Absolute) / 15.45% (CAGR).

Learning: The stock market is not a linear curve, and you are underwater 93% of the time. The less you look, the better off you will be.

FACT 2: The Sensex has compounded at 7 basis points a day since 1980, with total growth of more than 49,548% (Absolute) / 15.45% (CAGR).

Learning: Compounding really is a magic.

FACT 3: The Sensex has only been positive 53% of all days since 1980. The average daily return is 1.10% when it is UP and -1.07% when it is DOWN.

Learning: Stocks do not have to go up every day to deliver a healthy long-term return.

FACT 4: Since 1980, the Sensex has spent more time 30% or further below the highs than within 2% of the highs (16.77% of days vs 11.55% of days).

Learning: No pain no gain. You will spend more time in drawdowns than near highs.

FACT 5: Between June 1994 and April 2003, which is the initial 9 years of my investing career, the market was lower by nearly 25%.

Learning: Stocks deliver returns in the long-term, yet there can be long periods of famine and opportunity loss. Survival is underrated.

FACT 6: If you had invested in the Sensex on Feb 29, 2000, you would have had to endure a drop of over 50% by Sep-2001. Your return today (Feb 28, 2023) would have been 10.91% (CAGR).

Learning: What matters in the market is time. If you had remained invested even after that ill-timed investment, your return by February 2023 would have improved to a healthy number without accounting for dividends. There is magic in compounding and the most under-appreciated element of compounding is time.

FACT 7: The 10-year yield in India bottomed at 4.95% on Oct 16, 2003. As the RBI hiked rates, the 10-year yield climbed to 7.31% by Nov 8, 2004. So, what did the Sensex do in the face of this sharp hike in rates? It climbed 21%!

Learning: Investing may be simple but it is not easy. Market outcomes are driven by multiple variables and relying on a single variable and its presumed correlation can be injurious to your financial health.

FACT 8: On Jan 3, 2008, the 10-year yield was at 7.77% and the Sensex closed at 20,345. The yield plunged to 5.24% on Jan 1, 2009. The Sensex dropped from 51% to 9,903 during the same period when rates dropped.

Learning: How well do you know correlations and causation? Correlations can change, they can also invert. Causation is uncertain and multiple factors come into play including but not limited to valuations, earnings and the unknown unknowns.

FACT 9: If bought in 2008, Gold outperforms Sensex, but if bought in 2009, Gold underperforms Sensex.

On Jan 1, 2008, the Sensex was at 20,301 and Gold (10gm) was at ₹ 10,631. On Feb 28, 2023 the Sensex is at 58,962 and Gold (10gm) is at ₹ 55,320. Gold is up 5.2x and the Sensex is up 2.9x. Gold did better than the Sensex.

On Mar 9, 2009, the Sensex was at 8,160 and Gold (10gm) was at ₹ 15,501. On Feb 28, 2023 the Sensex is at 58,962 and Gold (10gm) is at ₹ 55,320. Gold is up 3.6x and the Sensex is up 7.2x. Sensex did better than Gold.

Learning: Asset prices fluctuate. You can support any argument by changing the start and end dates. Which is why point-to-point returns can be misleading. It is always better to evaluate rolling returns.

Sensex Decade Returns	Returns in % (CAGR)
1980 -90	22%
1990 -00	14%
2000 -10	18%
2010 -20	9%

FACT 10: If you had invested from 2010-2020 and beaten the market by 5% each year, you would have made less money than if you had invested from 1980-1990 and underperformed the market by 5% a year. The table below illustrates the same:

Learning: When you were born & started investing > almost anything else.

Returns are not linear or discrete. Alpha is important but it is not everything. Although being in the right place at the right time may not be in your control, it can influence your outcome.

FACT 11: Sensex earnings went up 38% in FY1996; the Sensex was flat. Nifty earnings were flat in FY2015, but it was up 27%.

Learning: The Sensex & Nifty is not equivalent to the economy or even earnings in the short term. Markets are forward looking and reflect various sentiments and expectations.

FACT 12: If we discuss the US market, we have to mention how at the bottom in 2009, long-term US government bonds outperformed the stock market compared to the previous 36 years.

Learning: Stocks generally outperform bonds, but there are no guarantees. Also point-to-point returns can be misleading.

FACT 13: Berkshire Hathaway Inc., cofounded by Warren Buffett (who is also the chairman and CEO of the company) had lost nearly 50% of its value during a 13-month period leading up to the dotcom peak in the year 2000. The NASDAQ 100, however, gained 225% over the same time! From its low in 2000 the Berkshire Hathaway stock recouped all its losses and made a new high by November 2003. The NASDAQ 100 which lost over 80% from its peak in 2000 recovered its highs 16 years later in 2016.

Learning: In the short run, the market is a voting machine, but in the long run, it is a weighing machine – Benjamin Graham

Conclusion

When it comes to investing, think of probabilities and of rolling returns. Consider valuations and practise asset allocation. Implement diversification and systematic investment.

To reap the benefits of compounding think long-term. In the formula for compound interest: 'n' i.e., time is under-appreciated due the fascination with 'r' i.e., rate of return. Together they make magic.

Survival is underrated.

Vetri Subramaniam

Chief Investment Officer

UTI Asset Management Company Ltd.

Sources: UTI Research, Bloomberg; Sensex – S&P BSE Sensex PRI, Nifty – NSE Nifty 50 PRI CAGR – Compound Annual Growth Rate

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



Anurag Mittal
Fund Manager

The year which had started with hope of peaking inflation & interest rates witnessed reset of market expectations in February. The magnitude and breadth of surprises in last month's global as well as domestic data shifted market participants view to a "higher for longer" rate regime & sell off in global bond yields. Indian bonds too sold off on negative global cues & more cautious RBI policy. The 10 year government benchmark bond closed 15bps higher at 7.43% from the post budget closing of 7.28% in February.

In a split 4-2 decision, the RBI MPC on 8th of February hiked Repo rate by 25bps and kept the "withdrawal of accommodation" stance unchanged, tempering expectations of an impending pause. RBI projected real GDP growth at 6.4%YoY for FY24 against Bloomberg's 6% consensus view while inflation for FY24 was projected at 5.3% YoY vs Bloomberg consensus of 5% view.

The February RBI MPC minutes released on 22nd February highlighted internal members' elevated concerns on core inflation while a few members were concerned about weaker growth & impact of overtightening. Internal members of the RBI MPC expressed major concerns on the elevated and sticky nature of core inflation. Governor Das stated that "Durability of a disinflation process cannot solely rely on food inflation". Dr Ranjan highlighted the need for differentiating 'steady' and 'intermittent' inflation while noting that continuously high core inflation points to the persistence in 'steady inflation'.

The January CPI surprised unfavourably on all aspects, with headline, core and food inflation surprising to the upside. Headline CPI accelerated from 5.7% YoY in December to 6.5% in January well above Consensus estimates. Headline CPI ex vegetables – which is much less volatile – rose to 7.7%, the highest since May 2014.

Real GDP growth stood at 4.4%YoY in 3QFY23 largely in line with RBI estimates although below market consensus at 4.7%. FY22 GDP data was revised upward to 9.1%YoY (vs. 8.7% earlier). GDP deflator fell to an 8-quarter low of 6.1%YoY in 3QFY23 on the back of easing wholesale prices. Consequently, nominal GDP growth fell to 11.2%YoY in 3QFY23 (vs 17.2 in 2Q).

Global set up also remained challenging with both the US headline and core inflation coming higher than market expectations with Fed speakers indicating higher rates than previously anticipated. This led to US swaps pricing in December 2023 rates above 5% for the 1st time.

US CPI inflation surprised to the upside increasing by 0.5% MoM (expectations: 0.4%) in January. On a YoY basis, CPI printed at 6.4% in January versus 6.5% reflecting base-effects from last year. However, there was a visible increase across the board as food prices & energy prices. Core goods also accelerated on a sequential basis reversing the trend seen in the previous month while core services remained firm.

US labour market also continued to demonstrate resilience with the US non-farm payrolls surging to 5,17,000 much above consensus expectations of 188,000 in January from 260,000 in December. Upward revisions were also made to the 2022 hiring figures to the tune of 3,11,000. Hiring was broad-based that was visible in the professional & business services, private education and health services and in the leisure & hospitality sectors respectively.

Outlook

With the RBI having raised effective policy rates by more than 300 bps in less than a year it was generally expected that the Feb policy was the last hike in this cycle. However, higher than expected domestic CPI as well as a still favourable global economic sentiment has led to possibilities of another rate hike in the April policy from RBI although that is largely reflected in the adjusted bond yields especially on the short-medium end of the yield curve (upto 3 years).

We believe markets will remain range-bound in the near term till market participants have a fair sense of peak policy rates & visibility of the next rate cut cycle which may turn the risk sentiment. However, that is still some time away as central banks await meaningful decline in inflation & weakening of labour markets. Although additional central bank hikes have been incorporated into market pricing - through rising bond yields, the central bankers are yet to see the build-up of economic distress that often signifies the impact of these hikes

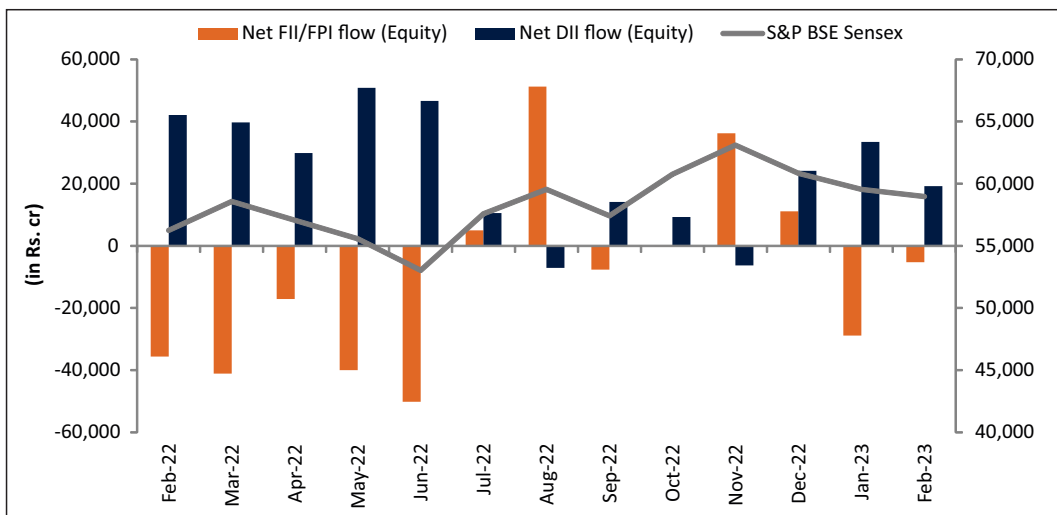
Given the significant correction on the short-end of the yield curve, investors with 6-12 months horizon may consider an allocation to low duration/ money market strategies, while investors with more than three-year investment horizon may consider staggered allocation towards roll-down strategies and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

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

Source: RBI, Bloomberg

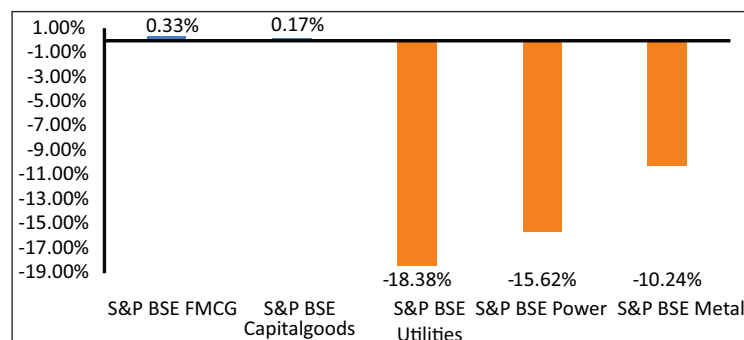
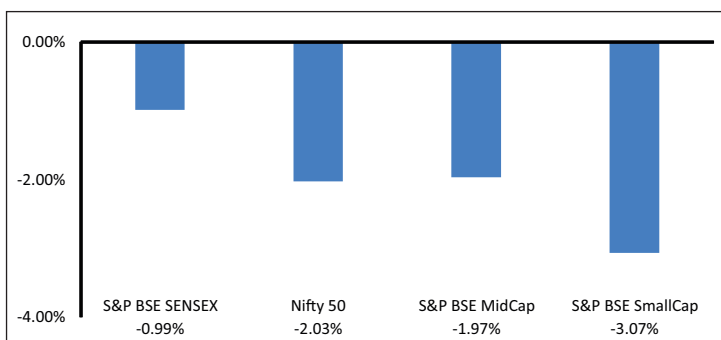
Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

Equity Market



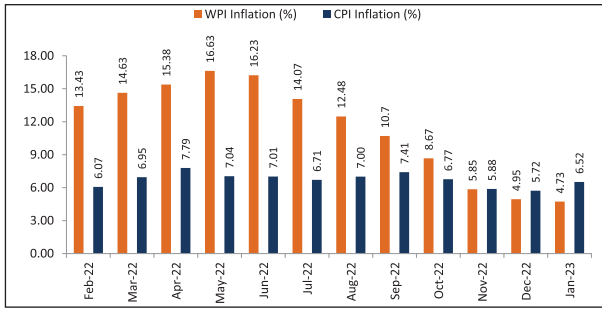
Indian equities slipped further on valuation concerns as January 2023 saw deeper erosion. Large cap indices S&P BSE Sensex and Nifty 50 dipped by 0.99% and 2.03% respectively, while S&P BSE Mid-Cap and S&P BSE Small-Cap fell 1.97% and 3.07% respectively.

On the BSE sectorial front, S&P BSE FMCG (up 0.33%) and S&P BSE Capital goods (0.17%), were the top gainers. S&P BSE Utilities (down 18.38%), S&P BSE Power (15.62%) and S&P BSE Metals (10.24%) were the losers.



Sector Indices	Month End Value	% Change (MoM)	% Change (YoY)
S&P BSE Auto	29,225.99	-4.03	18.73
S&P BSE Bankex	45,608.78	-1.02	9.54
S&P BSE CD	37,460.43	-0.72	-13.08
S&P BSE CG	33,862.70	0.17	22.43
S&P BSE FMCG	16,162.14	0.33	24.25
S&P BSE HC	21,600.41	-3.96	-7.52
S&P BSE IT	29,404.44	-0.85	-12.23
S&P BSE Metal	18,986.49	-10.24	-8.65
S&P BSE Oil & Gas	16,915.04	-8.68	-2.31
S&P BSE Power	3,296.34	-15.62	-14.48
S&P BSE PSU	9,366.01	-3.94	11.78
S&P BSE Realty	3,152.06	-3.89	-9.06
S&P BSE Teck	13,345.51	-2.24	-10.45

Debt Market

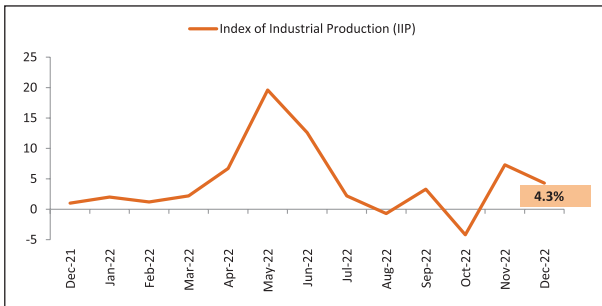


The October-December 2022 GDP of 4.4% was the slowest in three quarters (5.2% in the corresponding period of FY22). Manufacturing GVA contracted 1.12%, for the second straight quarter. Services GVA growth for the third quarter, up 6.19%, was at its lowest in three quarters. Private consumption, an important cog in the India story, dropped sharply to 2.1% over the quarter, with rural consumption being a particular area of concern.

Retail inflation (CPI) rose to 6.52% in January 2023 (5.72% in December 2022) on the back of food inflation. This is the first time in three months that the CPI has risen above the central bank's upper ceiling. Consumer Food Price Index (CFPI) (food inflation), which accounts for nearly 40% of the inflation basket, hardened to

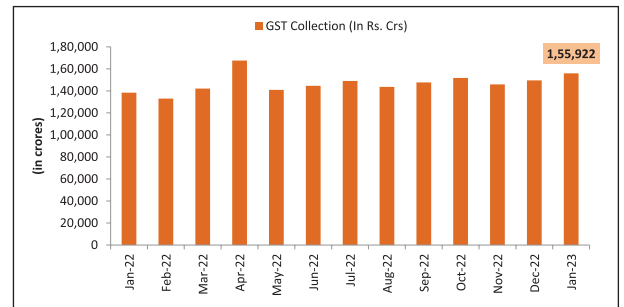
5.94% in January 2023 (4.19% in December 2022). The central bank's tight money policy stands justified on hindsight.

Wholesale price-based inflation (WPI) softened to a 23-month low of 4.73% in January 2023 (4.95% in the previous month) on account of a decline in prices of raw materials. Fuel and power inflation in January 2023 was 15.15%, down (18.09% in December 2022), while inflation on manufactured products was 2.99% (3.37% in the previous month).

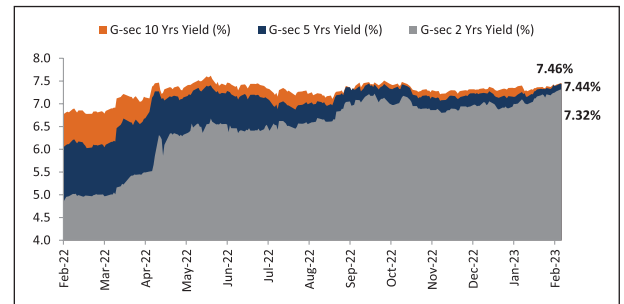
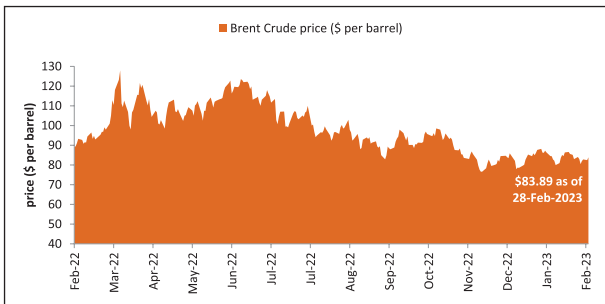


India's factory output (IIP), rose 4.3% in December 2022 (1% in December 2021). Industrial output over April-December 2022 rose 5.4% vis-à-vis 15.3% over the corresponding period last year due to the low base effect from the pandemic. Mining output rose 9.8% (2.6% growth last year) and electricity consumption rose 10.4% (2.8%), while manufacturing output rose 2.6% (0.6%).

Gross Goods and Services Tax (GST) collections for January 2023 (reflecting sales in December 2022) stood at Rs 1,55,922 crores. This being the third occasion GST collection



has bettered the Rs 1.50-lakh-crore mark in FY23. The GST revenues over April 2022 - January 2023 are 24% higher vis-à-vis the corresponding period last year. Valuation concerns have the markets on edge which could persist over the short-term. FPI money may divert to some other geographies like China which has recently re-opened. Domestic consumption particularly in rural centres is a concern as this is crucial for GDP revival. Manufacturing is also a concern if latest GDP numbers are any indication. On a positive, economic fundamentals and corporate earnings remain robust. Market dips are opportune to add to investments in well-managed funds in harmony with one's goals and risk appetite.



Source for numbers: BSE and NSE and leading business dailies

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India may continue its underperformance against China, other EMs

Vetri Subramaniam underscored that while India's structural story remains intact, bonds have started to challenge equities.

Vetri Subramaniam, CIO of UTI AMC believes India's underperformance with respect to China and the rest of the emerging markets (EMs) may continue as these markets have got a leg up over the last two to three months.

In an interview with ET Now, Subramaniam said that around October-November 2022, we saw some of the markets with maximum cyclical pressures and they had de-rated quite significantly. Those markets have got a bit of a leg up over the last two to three months.

He underscored that while India's structural story remains intact, bonds have started to challenge equities.

"The bigger challenge for equities is coming from the fact that for the first time in more than a decade, bonds are starting to figure in asset allocation plans," said Subramaniam.

"For the first time, asset allocators across the world are actually starting to find interest rates a reasonable alternative within their portfolio and to my mind that is creating a bit of a drag in terms of allocations to equities in general. The flip-flopping of cyclical moves will keep happening but there is a reasonably strong undertone in the way

foreign investors and certainly domestic investors look at India and its structural prospects and I do not see that changing anytime soon," he told ET.

Subramaniam told ET that there are three legs to think about the current market - de-rating of asset prices, risk to earnings and financial risk - and we are in the second leg of it.

"We are in the second leg of what started in early 2022 where we have to worry about what it means for earnings growth and there is

a risk to earnings estimates from everything that is happening," said Subramaniam.

He said as the central banks intend to cool down the economy and fight inflation, this obviously means slower growth.

"Look at India; we have got slowing growth compared to last year based on the government forecast," Subramaniam said.

"When all economies start slowing down, we have to start worrying about the second leg of what it means, which is not only asset prices getting hit by interest rates but real growth and earnings starting to get hit by much tighter monetary policies," Subramaniam told ET.



Vetri Subramaniam,
Chief Investment Officer

Stock market performance will be driven by earnings outlook and valuation in 2023

The budget has broadly maintained the fiscal consolidation and more importantly focussed on infra spending which has long-term multiplier effect rather than higher allocations to subsidies.



A Since Indian markets have underperformed in the last couple of months versus the other emerging markets, we would see some of the flows from India to other emerging markets probably slowing down in the coming months.

"Market performance will be more driven by earnings outlook and valuation depending on the growth prospects," says V Srivatsa, Executive VP & Fund Manager – Equity, UTIAMC NSE 0.01 %.

In an interview with ETMarkets, Srivatsa said: "The budget has broadly maintained the fiscal consolidation and more importantly focussed on the infra spending which has long term multiplier effect rather than higher allocations to subsidies," Edited excerpts:

What is your take on the Budget 2023? Do you think the govt was able to walk talk and keeping the growth agenda in mind?

The budget is a well-balanced budget keeping in view the need for fiscal consolidation given the global volatility and high current account deficit and being the last full-fledged budget before the elections, there is a need to have a populist twist to the budget.

The budget has broadly maintained the fiscal consolidation and more importantly focussed on infra spending which has long-term multiplier effect rather than higher allocations to subsidies.

The budget is also focussed on moving to the new tax regime which will lower the tax rates and phase out the exemptions making tax compliance easier.

The assumptions of the budget on the tax collections and revenue targets are reasonable giving a lot of credibility to the targets.

Post Budget what is the kind of impact you see on markets? Where do you see the markets headed?

Over a period of time, the relevance of the budget has waned given the fact after GST,

most of the changes in the duty structure take place outside the budget and a large part of the tax reforms are done and also lot of the reforms are also announced outside of the budget.

The markets were fearing higher rates of taxes on equity shares which has not come through. The market's performance will be more driven by earnings outlook and valuation depending on the growth prospects.



V Srivatsa,
Executive VP & Fund
Manager – Equity

Which sectors are likely to benefit the most from the Budget 2023?

Infrastructure will be a clear beneficiary of the budget given the Rs 10 lakh crores allocation to the infrastructure sector and the elections being held in one year, one can expect the focus on strong execution which will benefit the sector.

Ancillary sectors such as cement and metals will also benefit from the same. Given the minor tweaks in the taxation, we expect some level of consumption to increase though the impact will not be high.

Do you think the Budget 2023 had something for the common man?

The government is attempting to move the taxpayers to the new regime with a carrot of lower taxes though there is loss of exemptions.

We believe over a period of time there could be tax rationalisation with lower taxes with phasing out of exemptions.

While the current proposals are neutral as the lower taxes are offset by phasing out of exemptions, we hope that given the high level of tax compliance as compared to the earlier years, the tax rates for the individual would be lowered in due course.

One positive of the budget was no change in the equity taxation which was expected to be aligned with the debt mutual funds taxation.

How will Budget 2023 impact investors' community (retail/MF)?

The impact is largely neutral as no specific incentives have been provided.

What should be the investment strategy for long-term investors post Budget considering he/she wants to put around Rs 10L?

As stated in the previous answers, the relevance of the budget has waned and Investment solely on the basis of the budget would not be wise move.

We believe that equity is a very good long-term investment given it is a play on economic growth and it has proved to be a long-term winner. We would advise investing in a staggered manner.

FIIs have been nervous ahead of the Budget 2023. How do you see flows panning out in the year?

It is difficult to predict the flows as this is based on the overall risk environment globally and also the relative attractiveness of other markets.

The flow in the last couple of months has been impacted by flows to the other emerging markets which has gained on the back of very cheap valuations.

Since Indian markets have underperformed in the last couple of months versus the other emerging markets, we would see some of the flows from India to other emerging markets probably slowing down in the coming months.

KEY FEATURES	UTI MASTERSHARE UNIT SCHEME			UTI CORE EQUITY FUND			UTI FLEXI CAP FUND		
Fund Category	Large Cap Fund			Large & Mid Cap Fund			Flexi Cap Fund		
Type of Scheme	An open ended equity scheme predominantly investing in large cap stocks			An open ended equity scheme investing in both large cap and mid cap stocks			An open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks		
Investment Objective	<p>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.</p> <p>However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.</p>			<p>The objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of large cap and mid cap companies.</p> <p>However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.</p>			<p>The primary objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of companies in a flexible manner across the market capitalization spectrum.</p> <p>However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.</p>		
Entry Load/ Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load
	Please refer to pg. 19			Please refer to pg. 20			Please refer to pg. 21		
Plans/Options(Regular/Direct)	Growth option IDCW option with Payout and Reinvestment CanServe facility available			Growth option IDCW option with Payout and Reinvestment			Growth option IDCW option with Payout and Reinvestment		
SIP/SWP/STRIP	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Fund Size ~	10540.34 Cr			1534.06 Cr			24348.35 Cr		
Expense Ratio@ (%)	Regular: 1.86, Direct : 0.95			Regular: 2.44, Direct : 1.65			Regular: 1.67, Direct : 0.88		
Benchmark Index	S&P BSE 100 TRI			Nifty Large Mid cap 250 TRI			Nifty 500 TRI		

KEY FEATURES	UTI VALUE OPPORTUNITIES FUND			UTI MID CAP FUND			UTI DIVIDEND YIELD FUND		
Fund Category	Value Fund			Mid Cap			Dividend Yield Fund		
Type of Scheme	An open ended equity scheme following a value investment strategy			An open ended equity scheme predominantly investing in mid cap stocks			An open ended equity scheme predominantly investing in Dividend Yielding stocks		
Investment Objective	<p>The primary objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of companies across market capitalization spectrum.</p> <p>However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.</p>			<p>The objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of mid cap companies.</p> <p>However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.</p>			<p>The objective of the scheme is to generate long term capital appreciation and income by investing predominantly in Dividend yielding equity and equity related securities.</p> <p>However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.</p>		
Entry Load/ Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load
	Please refer to pg. 22			Please refer to pg. 23			Please refer to pg. 26		
Plans/Options(Regular/Direct)	Growth option IDCW option with Payout and Reinvestment			Growth option IDCW option with Payout and Reinvestment			Growth option IDCW option with Payout and Reinvestment		
SIP/SWP/STRIP	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Fund Size ~	6907.69 Cr			7140.65 Cr			2839.65 Cr		
Expense Ratio@ (%)	Regular: 1.91, Direct :1.15			Regular: 1.95, Direct : 0.99			Regular: 2.08, Direct : 1.46		
Benchmark Index TIER I	Nifty 500 TRI			Nifty Mid Cap 150 TRI			Nifty 500 TRI		
Benchmark Index TIER II	-			-			Nifty Dividend Opportunities 50 TRI		

~(Monthly Average as on 28th February 2023)

Minimum Investment Amount refer page No. 86. Asset Allocation refer page no. 84-87 *Benchmark change w.e.f January 1, 2022.

KEY FEATURES	UTI MNC FUND			UTI INDIA CONSUMER FUND			UTI INFRASTRUCTURE FUND		
Fund Category	Thematic - MNC			Thematic – Consumption			Thematic – Infrastructure		
Type of Scheme	An open ended equity scheme following the theme of investing predominantly in equity and equity related securities of Multi-National Companies			An open ended equity scheme following the theme of changing consumer aspirations, changing lifestyle and growth of consumption			An open ended equity scheme following the Infrastructure theme		
Investment Objective	The primary objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of multinational companies. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.			The objective of the scheme is to generate long term capital appreciation by investing predominantly in companies that are expected to benefit from the growth of consumption, changing demographics, consumer aspirations and lifestyle. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.			The investment objective of the Scheme is to provide long term capital appreciation by investing predominantly in equity and equity related securities of companies engaged either directly or indirectly in the infrastructure areas of the Indian economy. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.		
Entry Load/ Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load
	Please refer to pg. 27			Please refer to pg. 28			Please refer to pg. 29		
Plans/Options(Regular/Direct)	Growth option IDCW option with Payout and Reinvestment			Growth option IDCW option with Payout and Reinvestment			Growth option IDCW option with Payout and Reinvestment		
SIP/SWP/STRIP	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Fund Size ~	2399.25 Cr			442.79 Cr			1460.27 Cr		
Expense Ratio@ (%)	Regular: 2.10, Direct : 1.25			Regular: 2.66, Direct : 1.77			Regular:2.31, Direct : 1.92		
Benchmark Index	Nifty MNC TRI			Nifty India Consumption TRI			Nifty Infrastructure TRI		

KEY FEATURES	UTI BANKING & FINANCIAL SERVICES FUND			UTI HEALTHCARE FUND			UTI TRANSPORTATION & LOGISTICS FUND		
Fund Category	Sectoral – Banking & Financial Services			Sectoral – Healthcare			Sectoral – Transportation & Logistics		
Type of Scheme	An open ended equity scheme investing in Banking and Financial Services Sector			An open ended equity scheme investing in the Healthcare Services Sector			An open ended equity scheme investing in transportation and logistics sector		
Investment Objective	The objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of companies/ institutions engaged in the banking and financial services activities. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.			The primary objective of the scheme is to generate long term capital appreciation by investing predominantly in equities and equity related securities of companies/ institutions engaged in the Healthcare Services Sector. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.			The objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of companies engaged in the transportation and logistics sector. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.		
Entry Load/ Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load
	Please refer to pg. 30			Please refer to pg. 31			Please refer to pg. 32		
Plans/Options(Regular/Direct)	Growth option IDCW option with Payout and Reinvestment			Growth option IDCW Option with Payout and Reinvestment			Growth option IDCW Option with Payout and Reinvestment		
SIP/SWP/STRIP	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Fund Size ~	834.02 Cr			671.52 Cr			1953.27 Cr		
Expense Ratio@ (%)	Regular: 2.60, Direct : 1.38			Regular: 2.54, Direct : 1.50			Regular: 2.24, Direct : 1.04		
Benchmark Index	Nifty Financial Services TRI			S&P BSE Healthcare TRI			Nifty Transportation & Logistics TRI		

~(Monthly Average as on 28th February 2023)

Minimum Investment Amount refer page No. 86. Asset Allocation refer page no. 84-87 *Benchmark change w.e.f January 1, 2022.

KEY FEATURES	UTI LONG TERM EQUITY FUND (TAX SAVING)			UTI SMALL CAP FUND			UTI NIFTY200 MOMENTUM 30 INDEX FUND		
Fund Category	ELSS			Small Cap Fund			Index Fund		
Type of Scheme	An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit			An open-ended equity scheme predominantly investing in small cap stocks			UTI Nifty 200 Momentum 30 TRI Fund is an open-ended scheme replicating/tracking the Nifty200 Momentum 30 Index		
Investment Objective	The primary objective of the scheme is to invest predominantly in equity and equity related securities of companies across the market capitalization spectrum. securities shall also include fully/partly convertible debentures/bonds.			The objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of small cap companies. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.			The investment objective of the scheme is to provide returns that, before expenses, closely correspond to the total returns of the securities as represented by the underlying index, subject to tracking error. However, there is no guarantee or assurance that the investment objective of the scheme will be achieved.		
Entry Load/ Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load
	Please refer to pg. 33			Please refer to pg. 24			Please refer to pg. 36		
Plans/Options(Regular/Direct)	Growth option IDCW Option with Payout			Growth option IDCW option with Payout			Growth option		
SIP/SWP/STRIP	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Fund Size ~	2845.47 Cr			2402.58 Cr			1999.67 Cr		
Expense Ratio@ (%)	Regular: 2.10, Direct : 0.95			Regular: 2.29, Direct : 0.63			Regular: 0.91, Direct : 0.40		
Benchmark Index	Nifty 500 TRI			Nifty Small Cap 250 TRI			Nifty 200 Momentum 30 TRI		

KEY FEATURES	UTI NIFTY 50 INDEX FUND			UTI NIFTY NEXT 50 INDEX FUND			UTI FOCUSED EQUITY FUND		
Fund Category	Index Fund			Index Fund			Focused Fund		
Type of Scheme	An open ended scheme replicating/ tracking Nifty 50 index			An open ended scheme replicating / tracking Nifty Next 50 Index.			An open-ended equity scheme investing in maximum 30 stocks across market caps		
Investment Objective	The principal investment objective of the scheme is to invest in stocks of companies comprising Nifty 50 Index and endeavour to achieve return equivalent to Nifty 50 Index by "passive" investment. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.			The principal investment objective of the scheme is to invest in stocks of companies comprising the underlying index and endeavor to achieve return equivalent to underlying index by "passive" investment. The scheme will be managed by replicating the index in the same weightages in the underlying Index with the intention of minimizing the performance differences between the scheme and the underlying Index in capital terms, subject to market liquidity, costs of trading, management expenses and other factors which may cause tracking error. The scheme would alter the scripts/weights as and when the same are altered in the underlying index.			The investment objective of the scheme is to generate long term capital appreciation by investing in equity & equity related instruments of maximum 30 stocks across market caps. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.		
Entry Load/ Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load
	Please refer to pg. 34			Please refer to pg. 35			Please refer to pg. 25		
Plans/Options(Regular/Direct)	Growth option IDCW option with Payout and Reinvestment			Growth option			(i) Growth Option (ii) Payout of Income Distribution cum capital withdrawal option In case no option is indicated in the application form, then the default option will be the Growth Option		
SIP/SWP/STRIP	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Fund Size ~	9589.52 Cr			1955.94 Cr			2433.19 Cr		
Expense Ratio@ (%)	Regular: 0.30, Direct : 0.20			Regular: 0.79, Direct : 0.33			Regular: 1.94, Direct : 0.29		
Benchmark Index	NIFTY 50 TRI			Nifty Next 50 TRI			Nifty 500 TRI Index TRI		

~(Monthly Average as on 28th February 2023)

Minimum Investment Amount refer page No. 86. Asset Allocation refer page no. 84-87 *Benchmark change w.e.f January 1, 2022.

KEY FEATURES	UTI S&P BSE SENSEX INDEX FUND	UTI NIFTY MID CAP 150 QUALITY 50 INDEX FUND	UTI S&P BSE LOW VOLATILITY INDEX FUND																		
Fund Category	Index Fund	Index Fund	Index Fund																		
Type of Scheme	An open-ended scheme replicating/tracking the S&P BSE Sensex Total Return Index (TRI)	An open-ended scheme replicating/tracking Nifty Mid cap 150 Quality 50 Total Return Index (TRI)	An open-ended scheme replicating/tracking S&P BSE Low Volatility Total Return Index (TRI)																		
Investment Objective	The investment objective of the scheme is to provide returns that, before expenses, closely correspond to the total returns of the securities as represented by the underlying index, subject to tracking error. However, there is no guarantee or assurance that the investment objective of the scheme will be achieved.	The investment objective of the scheme is to provide returns that, before expenses, closely correspond to the total returns of the securities as represented by the underlying index, subject to tracking error. However there is no guarantee or assurance that the investment objective of the scheme will be achieved.	The investment objective of the scheme is to provide returns that, before expenses, closely correspond to the total returns of the securities as represented by the underlying index, subject to tracking error. However, there is no guarantee or assurance that the investment objective of the scheme will be achieved.																		
Entry Load/ Exit Load	<table border="1"> <thead> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load</th> </tr> </thead> <tbody> <tr> <td colspan="3">Please refer to pg. 37</td> </tr> </tbody> </table>	Entry Load	Holding Period	Exit Load	Please refer to pg. 37			<table border="1"> <thead> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load</th> </tr> </thead> <tbody> <tr> <td colspan="3">Please refer to pg. 38</td> </tr> </tbody> </table>	Entry Load	Holding Period	Exit Load	Please refer to pg. 38			<table border="1"> <thead> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load</th> </tr> </thead> <tbody> <tr> <td colspan="3">Please refer to pg. 39</td> </tr> </tbody> </table>	Entry Load	Holding Period	Exit Load	Please refer to pg. 39		
Entry Load	Holding Period	Exit Load																			
Please refer to pg. 37																					
Entry Load	Holding Period	Exit Load																			
Please refer to pg. 38																					
Entry Load	Holding Period	Exit Load																			
Please refer to pg. 39																					
Plans/Options(Regular/Direct)	(i) Growth Option.	(i) Growth Option.	(i) Growth Option.																		
SIP/SWP/STRIP	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>																		
Fund Size ~	136.08 Cr	117.16 Cr	126.00 Cr																		
Expense Ratio@ (%)	Regular: 0.30, Direct : 0.20	Regular: 0.87, Direct : 0.41	Regular: 0.90, Direct : 0.44																		
Benchmark Index	S&P BSE Sensex TRI	Nifty Mid cap 150 Quality 50 TRI	S&P BSE Low Volatility TRI																		

KEY FEATURES	UTI HYBRID EQUITY FUND	UTI MULTI ASSET FUND	UTI ARBITRAGE FUND																		
Fund Category	Aggressive Hybrid Fund	Multi Asset Allocation	Arbitrage																		
Type of Scheme	An open ended hybrid scheme investing predominantly in equity and equity related instruments	An open ended scheme investing in equity, debt and Gold ETFs	An open ended scheme investing in arbitrage opportunities																		
Investment Objective	The primary objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of companies across the market capitalization spectrum. The fund also invests in debt and money market instruments with a view to generate regular income. However, there is no assurance or guarantee that the investment objective of the Scheme would be achieved.	The objective of the Scheme is to achieve long term capital appreciation by investing predominantly in a diversified portfolio of equity and equity related instruments. The fund also invests in debt and money market instruments with a view to generate regular income. The fund also invests in Gold ETFs. The portfolio allocation is managed dynamically. However, there is no assurance or guarantee that the investment objective of the Scheme would be achieved.	The objective of the scheme is to generate capital appreciation through arbitrage opportunities between cash and derivatives market and arbitrage opportunities within the derivative segment and by deployment of surplus cash in debt securities and money market instruments. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.																		
Entry Load/ Exit Load	<table border="1"> <thead> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load</th> </tr> </thead> <tbody> <tr> <td colspan="3">Please refer to pg. 41</td> </tr> </tbody> </table>	Entry Load	Holding Period	Exit Load	Please refer to pg. 41			<table border="1"> <thead> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load</th> </tr> </thead> <tbody> <tr> <td colspan="3">Please refer to pg. 43</td> </tr> </tbody> </table>	Entry Load	Holding Period	Exit Load	Please refer to pg. 43			<table border="1"> <thead> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load</th> </tr> </thead> <tbody> <tr> <td colspan="3">Please refer to pg. 45</td> </tr> </tbody> </table>	Entry Load	Holding Period	Exit Load	Please refer to pg. 45		
Entry Load	Holding Period	Exit Load																			
Please refer to pg. 41																					
Entry Load	Holding Period	Exit Load																			
Please refer to pg. 43																					
Entry Load	Holding Period	Exit Load																			
Please refer to pg. 45																					
Plans/Options(Regular/Direct)	Growth option IDCW option with Payout and Reinvestment Can Serve facility available	Growth option IDCW option with Payout and Reinvestment	Growth option IDCW option with Payout and Reinvestment CanServe facility available																		
SIP/SWP/STRIP	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>																		
Fund Size ~	4386.90 Cr	875.61 Cr	3550.41 Cr																		
Expense Ratio@ (%)	Regular: 2.01, Direct : 1.35	Regular: 1.91, Direct : 1.05	Regular: 0.94, Direct : 0.35																		
Benchmark Index	CRISIL Hybrid 35+65 Aggressive Index	65% S&P BSE 200 TRI 25% CRISIL Composite Bond Fund 10% Prices of Gold	Nifty 50 Arbitrage Index																		

~(Monthly Average as on 28th February 2023)

Minimum Investment Amount refer page No. 86. Asset Allocation refer page no. 84-87.

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 28th February 2023.

KEY FEATURES	UTI REGULAR SAVINGS FUND	UTI UNIT LINKED INSURANCE PLAN*	UTI EQUITY SAVINGS FUND																		
Fund Category	Conservative Hybrid Fund	-	Equity Savings																		
Type of Scheme	An open ended hybrid scheme investing predominantly in debt instruments	An open ended tax saving cum insurance scheme.	An open ended scheme investing in equity, arbitrage and debt																		
Investment Objective	<p>The primary objective of the scheme is to invest predominantly in debt and money market instruments and part of the portfolio into equity/equity related securities with a view to generating income and aim for capital appreciation.</p> <p>However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.</p>	<p>Investment objective of the scheme is primarily to provide return through growth in the NAV or through dividend distribution (IDCW) and reinvestment thereof.</p> <p>Amounts collected under the scheme shall generally be invested as follows: (a) Not less than 60% of the funds in debt instruments with low to medium risk profile. (b) Not more than 40% of the funds in equities and equity related instruments.</p>	<p>The investment objective of the Scheme is to provide capital appreciation and income distribution to the investors using arbitrage opportunities, investment in equity / equity related instruments and debt / money market instruments.</p> <p>However, there is no assurance or guarantee that the investment objective of the Scheme would be achieved.</p>																		
Entry Load/ Exit Load	<table border="1"> <thead> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load</th> </tr> </thead> <tbody> <tr> <td colspan="3">Please refer to pg. 46</td> </tr> </tbody> </table>	Entry Load	Holding Period	Exit Load	Please refer to pg. 46			<table border="1"> <thead> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load</th> </tr> </thead> <tbody> <tr> <td colspan="3">Please refer to pg. 48</td> </tr> </tbody> </table>	Entry Load	Holding Period	Exit Load	Please refer to pg. 48			<table border="1"> <thead> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load</th> </tr> </thead> <tbody> <tr> <td colspan="3">Please refer to pg. 50</td> </tr> </tbody> </table>	Entry Load	Holding Period	Exit Load	Please refer to pg. 50		
Entry Load	Holding Period	Exit Load																			
Please refer to pg. 46																					
Entry Load	Holding Period	Exit Load																			
Please refer to pg. 48																					
Entry Load	Holding Period	Exit Load																			
Please refer to pg. 50																					
Plans/Options(Regular/Direct)	Monthly IDCW Option, Flexi IDCW Option, Monthly Payment Plan, Growth Plan Default Plan Growth Plan	10 year Plan / 15 year Plan	(i) Growth Option (ii) IDCW Option with Payout & Reinvestment Facility (iii) Monthly IDCW Option with Payout Facility (iv) Monthly IDCW Option with Reinvestment Facility (v) Quarterly IDCW Option with Payout Facility (vi) Quarterly IDCW Option with Reinvestment Facility																		
SIP/SWP/STRIP	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>																		
Fund Size ~	1557.15 Cr	5109.01 Cr	260.81 Cr																		
Expense Ratio@ (%)	Regular: 1.81, Direct : 1.22	Regular: 1.72, Direct : 0.97	Regular: 1.53, Direct : 0.70																		
Benchmark Index	NIFTY 50 Hybrid Composite Debt 15:85 Index	NIFTY 50 Hybrid Composite Debt 50:50 Index	Crisil Equity Savings Index																		

KEY FEATURES	UTI CHILDREN'S CAREER FUND - SAVINGS PLAN^	UTI RETIREMENT BENEFIT PENSION FUND	UTI CHILDREN'S CAREER FUND - INVESTMENT PLAN^																		
Fund Category	Children's Fund	Retirement Fund	Children's Fund																		
Type of Scheme	An open ended fund for investment for children having a lock-in for at least 5 years or till the child attains age of majority (whichever is earlier)	An open ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier)	An open ended fund for investment for children having a lock-in for at least 5 years or till the child attains age of majority (whichever is earlier)																		
Investment Objective	<p>The primary objective of the scheme is to invest predominantly in debt and money market instruments and part of the portfolio into equity & equity related securities with a view to generating income and aim for capital appreciation.</p> <p>However, there is no assurance or guarantee that the investment objective of the Scheme would be achieved.</p>	<p>The investment objective of the scheme is primarily to generate a corpus to provide for pension in the form of periodical income / cash flow to the unit holders to the extent of redemption value of their holding after the age of 58 years by investing in a mix of securities comprising of debt & money market instruments and equity & equity related instruments.</p> <p>However, there is no assurance or guarantee that the investment objective of the Scheme would be achieved.</p>	<p>The primary objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of companies across the market capitalization spectrum.</p> <p>However, there is no assurance or guarantee that the investment objective of the Scheme would be achieved.</p>																		
Entry Load/ Exit Load	<table border="1"> <thead> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load</th> </tr> </thead> <tbody> <tr> <td colspan="3">Please refer to pg. 52</td> </tr> </tbody> </table>	Entry Load	Holding Period	Exit Load	Please refer to pg. 52			<table border="1"> <thead> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load</th> </tr> </thead> <tbody> <tr> <td colspan="3">Please refer to pg. 54</td> </tr> </tbody> </table>	Entry Load	Holding Period	Exit Load	Please refer to pg. 54			<table border="1"> <thead> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load</th> </tr> </thead> <tbody> <tr> <td colspan="3">Please refer to pg. 56</td> </tr> </tbody> </table>	Entry Load	Holding Period	Exit Load	Please refer to pg. 56		
Entry Load	Holding Period	Exit Load																			
Please refer to pg. 52																					
Entry Load	Holding Period	Exit Load																			
Please refer to pg. 54																					
Entry Load	Holding Period	Exit Load																			
Please refer to pg. 56																					
Plans/Options(Regular/Direct)	(i) Scholarship Option (ii) Growth Option	Growth Option	Growth option IDCW option Scholarship Option																		
SIP/SWP/STRIP	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>																		
Fund Size ~	4077.33 Cr	3728.24 Cr	694.77 Cr																		
Expense Ratio@ (%)	Regular: 1.74, Direct : 1.52	Regular: 1.72, Direct : 1.06	Regular: 2.53, Direct : 1.49																		
Benchmark Index	CRISIL Short Term Debt Hybrid 60+40 Fund Index	CRISIL Short Term Debt Hybrid 60+40 Fund Index	Nifty 500 TRI																		

~(Monthly Average as on 28th February 2023)

Minimum Investment Amount refer page No. 86. Asset Allocation refer page no. 84-87 *Proposed Category * Post completion of 10 years/ 15 years period opted by the investor.

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

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

KEY FEATURES	UTI OVERNIGHT FUND			UTI LIQUID CASH PLAN			UTI MONEY MARKET FUND		
Fund Category	Overnight Fund			Liquid Fund			Money Market Fund		
Type of Scheme	An open ended debt scheme investing in overnight securities. Relatively low interest rate risk and Relatively low credit risk.			An open ended liquid scheme. Relatively low interest rate risk and Moderate credit risk.			An open ended debt scheme investing in money market instruments. Relatively low interest rate risk and Moderate credit risk.		
Investment Objective	<p>The investment objective of the scheme is to generate reasonable income, with low risk and high level of liquidity from a portfolio of overnight securities having a maturity of one day.</p> <p>However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.</p>			<p>The investment objective of the scheme is to generate steady and reasonable income, with low risk and high level of liquidity from a portfolio of debt & money market instruments.</p> <p>However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.</p>			<p>The investment objective of the scheme is to generate reasonable income with high level of liquidity by investing in a portfolio of money market instruments.</p> <p>However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.</p>		
Entry Load/ Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load
	Please refer to pg. 59			Please refer to pg. 60			Please refer to pg. 61		
Plans/Options(Regular/Direct)	Growth Option, Periodic Option with payout & reinvestment of IDCW Daily Reinvestment of IDCW Option			Growth option IDCW option			Growth option IDCW option		
SIP/SWP/STRIP	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Fund Size ~	7115.74 Cr			32924.27 Cr			7881.64 Cr		
Expense Ratio@ (%)	Regular: 0.12, Direct : 0.07			Regular: 0.23, Direct : 0.14			Regular: 0.27, Direct : 0.20		
Benchmark Index	CRISIL Overnight Fund A-I Index			CRISIL Liquid Fund AI Index			CRISIL Money Market Fund A-I Index		

KEY FEATURES	UTI ULTRA SHORT TERM FUND			UTI TREASURY ADVANTAGE FUND		
Fund Category	Ultra Short Duration Fund			Low Duration Fund		
Type of Scheme	An open ended ultra-short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 months and 6 months. Moderate interest rate risk and Moderate credit risk.			An open ended low duration debt scheme investing in instruments such that the Macaulay duration of the portfolios is between 6 months and 12 months. Moderate interest rate risk and Moderate credit risk.		
Investment Objective	<p>The investment objective of the scheme is to generate reasonable income with low volatility through investment in a portfolio comprising of debt & money market instruments.</p> <p>However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.</p>			<p>The investment objective is to generate reasonable income for its investors consistent with high liquidity by investing in a portfolio of debt & money market instruments.</p> <p>However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.</p>		
Entry Load/ Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load
	Please refer to pg. 62			Please refer to pg. 63		
Plans/Options (Regular/Direct)	Growth Option /Daily IDCW /Reinvestment Option/Weekly IDCW / Reinvestment Option /Flexi IDCW Option Fortnightly/Monthly/Quarterly/Half Yearly/Annual Payout & Reinvestment IDCW Option			(Daily/Weekly/Fortnightly/Monthly/Quarterly/Half-Yearly/ Annual/ Flexi) and Growth Option		
SIP/SWP/STRIP	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Fund Size ~	2152.90 Cr			3018.83 Cr		
Expense Ratio@ (%)	Regular: 0.97, Direct : 0.45			Regular: 0.45, Direct : 0.34		
Benchmark Index	CRISIL Ultra Short Duration Fund B-I Index			CRISIL Low Duration Fund A-I Index		
~ (Monthly Average as on 28 th February 2023) Minimum Investment Amount refer page No. 86.Asset Allocation refer page no. 84-87 # Subject to completion of lock-in period ^Subject to unit holding basis meeting the requirements of the destination scheme and after the lock in for at least 5 years or till the child attains age of majority (whichever is earlier)						

KEY FEATURES	UTI FLOATER FUND	UTI SHORT TERM INCOME FUND												
Fund Category	Floater	Short Duration Fund												
Type of Scheme	An open ended debt scheme predominantly investing in floating rate instruments. (including fixed rate instruments converted to floating rate exposures using swaps/derivatives. Relatively High interest rate risk and Moderate Credit Risk.	UTI Short Term Income Fund is an open ended short term debt scheme investing in instruments such that the Macaulay duration of portfolio is between 1 year and 3 years. Relatively high interest rate risk and Moderate credit risk.												
Investment Objective	<p>The investment objective of the scheme is to generate reasonable returns and reduce interest rate risk by investing in a portfolio comprising predominantly of floating rate instruments and fixed rate instruments swapped for floating rate returns.</p> <p>The Scheme may also invest a portion of its net assets in fixed rate debt securities and money market instruments.</p> <p>However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.</p>	<p>The investment objective of the scheme is to generate reasonable income, with low risk and high level of liquidity from a portfolio of debt & money market instruments.</p> <p>However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.</p>												
Entry Load/ Exit Load	<table border="1"> <thead> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load</th> </tr> </thead> <tbody> <tr> <td colspan="3">Please refer to pg. 64</td> </tr> </tbody> </table>	Entry Load	Holding Period	Exit Load	Please refer to pg. 64			<table border="1"> <thead> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load</th> </tr> </thead> <tbody> <tr> <td colspan="3">Please refer to pg. 65</td> </tr> </tbody> </table>	Entry Load	Holding Period	Exit Load	Please refer to pg. 65		
Entry Load	Holding Period	Exit Load												
Please refer to pg. 64														
Entry Load	Holding Period	Exit Load												
Please refer to pg. 65														
Plans/Options(Regular/Direct)	Growth Option /Quarterly IDCW Option Half Yearly IDCW Option /Annual IDCW Option Flexi IDCW Option both payout & reinvestment facilities	Growth Option,Monthly IDCW Option, Quarterly IDCW Option, Half Yearly IDCW Option, Annual IDCW Option, Flexi IDCW Option												
SIP/SWP/STRIP	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>												
Fund Size ~	1613.25 Cr	2270.64 Cr												
Expense Ratio@ (%)	Regular: 0.85, Direct : 0.35	Regular: 0.96, Direct : 0.34												
Benchmark Index	CRISIL Low Duration Debt Index	CRISIL Short Duration Fund A-II Index												

KEY FEATURES	UTI BANKING AND PSU DEBT FUND	UTI CORPORATE BOND FUND												
Fund Category	Banking and PSU Fund	Corporate Bond Fund												
Type of Scheme	An open ended debt scheme predominantly investing in debt instruments of Banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds. Relatively High interest rate risk and Moderate Credit Risk.	UTI Corporate Bond Fund is an open ended debt scheme predominantly investing in AA+ and above rated corporate bonds. Relatively High interest rate risk and Relatively Low Credit Risk.												
Investment Objective	<p>The investment objective of the scheme is to generate reasonable income, with low risk and high level of liquidity from a portfolio of predominantly debt & money market securities issued by Banks, Public Sector Undertakings (PSUs), Public Financial Institutions (PFIs) and Municipal Bonds.</p> <p>However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.</p>	<p>The investment objective of the scheme is to generate optimal returns by investing predominantly in AA+ and above rated corporate bonds.</p> <p>However, there can be no assurance that the investment objective of the scheme will be realized. The Scheme does not guarantee / indicate any returns.</p>												
Entry Load/ Exit Load	<table border="1"> <thead> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load</th> </tr> </thead> <tbody> <tr> <td colspan="3">Please refer to pg. 66</td> </tr> </tbody> </table>	Entry Load	Holding Period	Exit Load	Please refer to pg. 66			<table border="1"> <thead> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load</th> </tr> </thead> <tbody> <tr> <td colspan="3">Please refer to pg. 67</td> </tr> </tbody> </table>	Entry Load	Holding Period	Exit Load	Please refer to pg. 67		
Entry Load	Holding Period	Exit Load												
Please refer to pg. 66														
Entry Load	Holding Period	Exit Load												
Please refer to pg. 67														
Plans/Options(Regular/Direct)	Growth option Mthly/Qtly/HalfYearly/Annual/Flexi Payout & Reinvestment IDCW Option	Growth Option /Quarterly IDCW Option/ Half Yearly IDCW Option/ Annual IDCW Option/ Flexi IDCW Option both payout & reinvestment facilities												
SIP/SWP/STRIP	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>												
Fund Size ~	531.97 Cr	3141.53 Cr												
Expense Ratio@ (%)	Regular: 0.58, Direct : 0.25	Regular: 0.59, Direct : 0.25												
Benchmark Index	CRISIL Banking and PSU Debt Index	CRISIL Corporate Bond Fund B-II Index												

~(Monthly Average as on 28th February 2023)

Minimum Investment Amount refer page No. 86. Asset Allocation refer page no. 84-87

KEY FEATURES	UTI CREDIT RISK FUND	UTI MEDIUM TERM FUND												
Fund Category	Credit Risk Fund	Medium Duration Fund												
Type of Scheme	UTI Credit Risk Fund is an open ended debt scheme predominantly investing in AA and below rated corporate bonds (excluding AA+ rated corporate bonds). Relatively High interest rate risk and Relatively High Credit Risk.	An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 years and 4 years. Relatively High interest rate risk and Relatively High Credit Risk.												
Investment Objective	The investment objective of the scheme is to generate reasonable income and capital appreciation by investing minimum of 65% of total assets in AA and below rated corporate bonds (excluding AA+ rated corporate bonds). However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.	The investment objective of the scheme is to generate reasonable income by investing in debt & money market securities such that the Macaulay duration of the portfolio is between 3 to 4 years. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns												
Entry Load/ Exit Load	<table border="1"> <thead> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load</th> </tr> </thead> <tbody> <tr> <td colspan="3">Please refer to pg. 68</td> </tr> </tbody> </table>	Entry Load	Holding Period	Exit Load	Please refer to pg. 68			<table border="1"> <thead> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load</th> </tr> </thead> <tbody> <tr> <td colspan="3">Please refer to pg. 70</td> </tr> </tbody> </table>	Entry Load	Holding Period	Exit Load	Please refer to pg. 70		
Entry Load	Holding Period	Exit Load												
Please refer to pg. 68														
Entry Load	Holding Period	Exit Load												
Please refer to pg. 70														
Plans/Options(Regular/Direct)	Growth Option /IDCW Option (with Payout and Reinvestment Facilities)/ Default Option - Growth Option	Options: (a)Growth Option (b) Monthly IDCW Option (c) Quarterly IDCW Option (d) Half Yearly IDCW Option (e) Annual IDCW Option (f) Flexi IDCW Option with both payout and reinvestment facilities												
SIP/SWP/STRIP	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>												
Fund Size ~	440.98 Cr	54.66 Cr												
Expense Ratio@ (%)	Regular: 1.63, Direct : 0.84	Regular: 1.63, Direct : 1.02												
Benchmark Index	CRISIL Credit Risk Fund C-II Index	CRISIL Medium Duration Fund B-III Index												

KEY FEATURES	UTI DYNAMIC BOND FUND	UTI BOND FUND												
Fund Category	Dynamic Bond	Medium to Long Duration Fund												
Type of Scheme	An open ended dynamic debt scheme investing across duration. Relatively High interest rate risk and moderate Credit Risk.	An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 4 years and 7 years. Relatively high interest rate risk and Moderate credit risk.												
Investment Objective	The investment objective of the scheme is to generate optimal returns with adequate liquidity through active management of the portfolio, by investing in debt and money market instruments across duration. However, there can be no assurance that the investment objective of the scheme will be realized. The Scheme does not guarantee / indicate any returns.	The investment objective of the scheme is to generate optimal returns with adequate liquidity by investing in debt and money market instruments such that the Macaulay duration of the portfolio is between 4 years and 7 years. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.												
Entry Load/ Exit Load	<table border="1"> <thead> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load</th> </tr> </thead> <tbody> <tr> <td colspan="3">Please refer to pg. 72</td> </tr> </tbody> </table>	Entry Load	Holding Period	Exit Load	Please refer to pg. 72			<table border="1"> <thead> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load</th> </tr> </thead> <tbody> <tr> <td colspan="3">Please refer to pg. 73</td> </tr> </tbody> </table>	Entry Load	Holding Period	Exit Load	Please refer to pg. 73		
Entry Load	Holding Period	Exit Load												
Please refer to pg. 72														
Entry Load	Holding Period	Exit Load												
Please refer to pg. 73														
Plans/Options(Regular/Direct)	Growth option IDCW option with Payout and Reinvestment Qtly/Half Yearly/Annual/Flexi IDCW with Payout and Reinvestment	(a) Quarterly IDCW Option (b) Half Yearly IDCW Option (c) Annual IDCW Option (d) Flexi IDCW Option with both payout and reinvestment facilities.												
SIP/SWP/STRIP	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>												
Fund Size ~	455.36 Cr	285.71 Cr												
Expense Ratio@ (%)	Regular: 1.52, Direct : 0.79	Regular: 1.64, Direct : 1.30												
Benchmark Index	CRISIL Dynamic Bond Fund A-III Index	CRISIL Medium to Long Duration Fund A-III Index												

~(Monthly Average as on 28th February 2023)

Minimum Investment Amount refer page No. 86. Asset Allocation refer page no. 84-87

KEY FEATURES	UTI GILT FUND			UTI GILT FUND WITH 10 YEAR CONSTANT DURATION		
Fund Category	Gilt Fund			Gilt Fund with 10 year constant duration		
Type of Scheme	UTI Gilt Fund is an open ended debt scheme investing in government securities across maturities. Relatively high interest rate risk and Relatively low credit risk.			An open ended debt scheme investing in government securities having a constant maturity of 10 years. Relatively High Interest rate risk and Relatively Low Credit Risk		
Investment Objective	<p>The investment objective of the scheme is to generate credit risk-free return through investment in sovereign securities issued by the Central Government and/ora State Government and / or any security unconditionally guaranteed by the Central Government and / or a State Government for repayment of principal and interest.</p> <p>However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.</p>			<p>The investment objective of the scheme is to generate optimal returns with high liquidity by investing in a portfolio of government securities such that weighted average portfolio maturity is around 10 years.</p> <p>However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.</p>		
Entry Load/ Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load
	Please refer to pg. 74			Please refer to pg. 75		
Plans/Options(Regular/Direct)	Growth Plan IDCW (with payout & reinvestment facilities)			Growth Option Quarterly IDCW Option Half Yearly IDCW Option Annual IDCW Option Flexi IDCW Option with Payout & Reinvestment		
SIP/SWP/STRIP	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Fund Size ~	518.78 Cr			104.25 Cr		
Expense Ratio@ (%)	Regular: 0.95, Direct : 0.68			Regular: 0.69, Direct : 0.20		
Benchmark Index	CRISIL Dynamic Gilt Index			CRISIL 10 Year Gilt Index		
~(Monthly Average as on 28 th February 2023) Minimum Investment Amount refer page No. 86. Asset Allocation refer page no. 84-87						

EQUITY READY RECKONER MARCH 2023

Fund Name	Market Cap Agnostic Funds		
	UTI Value Opportunities Fund	UTI Long Term Equity Fund (Tax Saving)	UTI Focused Equity Fund
Category	Value Fund	ELSS	Focused Fund
Month End AuM	₹ 6,741 Crores	₹ 2,797 Crores	₹ 2,365 Crores
Benchmark Index	Nifty 500 TRI	Nifty 500 TRI	Nifty 500 TRI
	Market Capitalization of Fund vis-à-vis Benchmark Index		
Large Cap	68%	67%	83%
Mid Cap	18%	20%	15%
Small Cap	14%	13%	2%
	Operating Cash Flow (OCF) Tiers of Fund vis-à-vis Benchmark Index		
C1	87%	94%	85%
C2	11%	5%	12%
C3	2%	1%	3%
	Return on Capital Employed (ROCE) Tiers of Fund vis-à-vis Benchmark Index		
R1	53%	54%	52%
R2	25%	29%	33%
R3	22%	18%	15%
	Portfolio Characteristics of Fund vis-à-vis Benchmark Index (%)		
Price to Book (P/B)	4.96	6.57	6.57
Price to Earnings (P/E)	30.18	32.72	32.72
Return on Equity (RoE)	16.96	17.93	18.90
	Sector weights/Active weights of Funds vis-à-vis Benchmark Index (Highlighted +/-2%)		
Sector	NAV (%)	Active Wt. (%)	NAV (%)
AUTOMOBILE & AUTO COMPONENTS	9.31	3.46	10.24
CAPITAL GOODS	4.46	0.64	5.82
CHEMICALS	1.13	-1.57	2.22
CONSTRUCTION	0.92	-1.62	0.92
CONSTRUCTION MATERIALS	2.31	-0.02	2.08
CONSUMER DURABLES	4.80	1.14	5.06
CONSUMER SERVICES	3.98	1.62	6.20
DIVERSIFIED	-	-0.12	-
FAST MOVING CONSUMER GOODS	3.35	-5.17	7.60
FINANCIAL SERVICES	32.18	0.62	31.61
HEALTHCARE	9.06	4.07	5.22
INFORMATION TECHNOLOGY	11.70	-0.01	10.17
MEDIA, ENTMT. & PUBLICATIONS	-	-0.32	-
METALS & MINING	4.06	1.16	1.56
OIL, GAS & CONSUMABLE FUELS	2.42	-7.28	1.43
POWER	1.04	-1.28	1.36
REALTY	3.21	2.43	2.99
SERVICES	0.65	-0.58	1.17
TELECOMMUNICATION	3.68	1.57	3.43
TEXTILES	-	-0.43	-
	Portfolio Composition		
Top 10 Holdings (%)	43	43	52
Stock Count	55	54	28
Active Share (%)	65	66	74
Fund Manager/s	Amit Premchandani	Vishal Chopada	Vishal Chopada
Managing Since	Feb-18	Aug-19	May-22
	UTI Flexi Cap Fund		
Category	Flexi Cap		
Month End AuM	₹ 23,945 Crores		
Benchmark Index	Nifty 500 TRI		
	Market Capitalization of Fund vis-à-vis Benchmark Index		
Large Cap	78%	78%	78%
Mid Cap	15%	15%	15%
Small Cap	8%	8%	8%
	Operating Cash Flow (OCF) Tiers of Fund vis-à-vis Benchmark Index		
C1	85%	94%	85%
C2	12%	2%	12%
C3	3%	4%	3%
	Return on Capital Employed (ROCE) Tiers of Fund vis-à-vis Benchmark Index		
R1	52%	83%	52%
R2	33%	15%	33%
R3	15%	2%	15%
	Portfolio Characteristics of Fund vis-à-vis Benchmark Index (%)		
Price to Book (P/B)	6.57	9.57	6.57
Price to Earnings (P/E)	32.72	42.80	32.72
Return on Equity (RoE)	18.90	23.77	18.90
	Sector weights/Active weights of Funds vis-à-vis Benchmark Index (Highlighted +/-2%)		
Sector	NAV (%)	Active Wt. (%)	NAV (%)
AUTOMOBILE & AUTO COMPONENTS	8.11	2.26	8.11
CAPITAL GOODS	3.77	-0.05	3.77
CHEMICALS	3.11	0.41	3.11
CONSTRUCTION	-	-2.54	-
CONSTRUCTION MATERIALS	1.95	-0.38	1.95
CONSUMER DURABLES	9.17	5.51	9.17
CONSUMER SERVICES	11.17	8.81	11.17
DIVERSIFIED	0.86	0.74	0.86
FAST MOVING CONSUMER GOODS	3.46	-5.06	3.46
FINANCIAL SERVICES	26.11	-5.45	26.11
HEALTHCARE	10.91	5.92	10.91
INFORMATION TECHNOLOGY	14.80	3.09	14.80
MEDIA, ENTMT. & PUBLICATIONS	-	-0.32	-
METALS & MINING	-	-1.31	-
OIL, GAS & CONSUMABLE FUELS	-	-9.70	-
POWER	-	-2.32	-
REALTY	-	2.40	-
SERVICES	-	-1.23	-
TELECOMMUNICATION	1.00	-1.23	1.00
TEXTILES	1.05	-0.43	1.05
	Fund Manager/s		
Managing Since	Jan-16		

AUM - Asset under Management; Portfolio Characteristics are calculated based on full market cap using weighted average methodology at aggregation. Operating Cash Flow Tiers (C1-3 Tiers based on the number of years in which they have generated positive operating cash flows in the previous 5 years for manufacturing companies). RoCE/Implied RoE Tiers (R1-3 Tiers based on the previous 5 year average return on capital for manufacturing companies & non-lending non-banking finance companies (NBFCs)) & based on the previous 5 year average return on asset for banks & NBFCs (including housing finance companies). All data as of February 28, 2023

UTI MASTERSHARE UNIT SCHEME

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

Category
Large Cap Fund

Investment Objective

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

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

Date of inception/allotment

15th October, 1986

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 10540.34 Crore
Closing AUM : ₹ 10312.04 Crore

High/Low NAV in the month

High Growth Option : ₹ 193.6551
Low Growth Option : ₹ 186.9116

Total Expense Ratio

Regular : 1.86
Direct : 0.95

Minimum Investment Amount

Growth: ₹ 100/-
IDCW: ₹ 5000/-

Load Structure

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

NAV per unit as on 28th February, 2023

Regular Growth Option ₹ 186.9116
Regular IDCW Option ₹ 39.8497
Direct Growth Option ₹ 200.7476
Direct IDCW Option ₹ 45.6404

Portfolio Details

% of Top 10 Stocks	51.47
Median Market Cap (₹ Cr)	3,31,144
Weighted Average Market Cap	4,09,638
Number of Securities	51

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	89	8	2
Benchmark	96	4	0

Portfolio as on 28th February, 2023

Equity	% to NAV	Equity	% to NAV
ICICI Bank Ltd	9.51	Tata Motors Ltd.	1.80
Infosys Ltd.	8.37	Sun Pharmaceuticals Industries Ltd.	1.68
HDFC Ltd.	7.69	Asian Paints Ltd.	1.64
Bharti Airtel Ltd.	4.30	ICICI Lombard General	
Axis Bank Ltd.	4.16	Insurance Company Ltd	1.61
HDFC Bank Ltd.	4.15	Godrej Consumer Products Ltd	1.42
Reliance Industries Ltd.	3.87	State Bank Of India	1.35
Tata Consultancy Services Ltd.	3.60	Havells India Ltd.	1.31
Maruti Suzuki India Ltd.	3.05	Aditya Birla Fashion & Retail Ltd.	1.18
Kotak Mahindra Bank Ltd.	2.78	Samvardhana Motherson	
Larsen & Toubro Ltd.	2.33	International Ltd	1.15
Bajaj Finance Ltd.	2.28	Cipla Ltd.	1.11
Ultratech Cement Ltd.	2.11	NTPC Ltd.	1.06
Eicher Motors Ltd	1.95	Cholamandalam Investment &	
Avenue Supermarts Ltd.	1.92	Finance Company Ltd	1.05
LTIMindtree Ltd.	1.90	Others	12.72
SKF India Ltd.	1.86	Net Current Assets	3.31
Titan Company Ltd.	1.80	TOTAL	100.00

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
ICICI Bank Ltd	2.8	Reliance Industries Ltd	-5.2
HDFC Ltd	2.3	HDFC Bank Ltd	-3.8
Bharti Airtel Ltd	2.2	ITC Ltd	-3.7
Infosys Ltd	2.2	Hindustan Unilever Ltd	-2.5
SKF India Ltd	1.9	Mahindra & Mahindra Ltd	-1.4

Quantitative Indicators Fund Benchmark

Quantitative Indicators	Fund	Benchmark
Beta	0.93	1
Standard Deviation (Annual)	20.62%	21.88%
Sharpe Ratio	0.40%	
Portfolio Turnover Ratio (Annual)	0.17	
P/B	6.55	6.20
P/E	36.20	31.44
ROE	17.25	18.86

Fund Performance Vs Benchmark (CAGR) as on 28th February, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	S&P BSE 100 TRI (%)	S&P BSE Sensex TRI (%)	NAV Growth (₹)	S&P BSE 100 TRI (₹)	S&P BSE Sensex TRI (₹)
1 Y	-0.16	4.40	6.19	9,984	10,440	10,619
3 Y	15.01	17.41	16.88	15,213	16,185	15,967
5 Y	10.19	11.51	12.85	16,249	17,246	18,308
SJ*	15.32	14.03	14.80	17,91,272	11,90,988	15,21,580

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

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

SIP Returns as on 28th February, 2023

Period	Investment Amount (₹)	Fund Value (₹)	S&P BSE 100 TRI (₹)	S&P BSE Sensex TRI (₹)	Yield (%) Fund	Yield (%) S&P BSE 100 TRI	Yield (%) S&P BSE Sensex TRI
1 Y	1,20,000	1,18,212	1,20,035	1,22,521	-2.77	0.05	3.95
3 Y	3,60,000	4,26,876	4,45,150	4,48,480	11.42	14.33	14.86
5 Y	6,00,000	8,01,994	8,34,589	8,46,927	11.57	13.19	13.78
7 Y	8,40,000	12,56,664	13,27,817	13,69,931	11.33	12.87	13.75
10 Y	12,00,000	21,92,184	23,20,112	23,71,922	11.60	12.66	13.08
15 Y	18,00,000	47,01,854	49,58,367	50,47,384	11.86	12.48	12.69
SI	21,90,000	72,28,552	76,82,359	78,60,742	11.84	12.40	12.62

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

Top Sectors

Financial Services	35%
Information Technology	16%
Automobile and Auto Components	10%
Consumer Durables	5%
Others	35%

UTI CORE EQUITY FUND

(Erstwhile UTI Top 100 Fund)

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

Category

Large & Mid Cap Fund

Investment Objective

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

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

Date of inception/allotment

20th May, 2009

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 1534.06 Crore
Closing AUM : ₹ 1506.34 Crore

High/Low NAV in the month

High Growth Option : ₹ 102.7312
Low Growth Option : ₹ 99.0707

Total Expense Ratio

Regular : 2.44
Direct : 1.65

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW: ₹ 5000/-

Load Structure

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

NAV per unit as on 28th February, 2023

Regular Growth Option	₹ 99.2247
Regular IDCW Option	₹ 48.3377
Direct Growth Option	₹ 104.2640
Direct IDCW Option	₹ 51.2362

Portfolio Details

% of Top 10 Stocks	34.08
Median Market Cap (₹ Cr)	44,894
Weighted Average Market Cap	2,21,575
Number of Securities	58

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	47	44	9
Benchmark	53	45	2

Portfolio as on 28th February, 2023

Equity	% to NAV	Equity	% to NAV
HDFC Bank Ltd.	5.80	Zydus Lifesciences Ltd	1.97
ICICI Bank Ltd	4.20	Mahindra & Mahindra Ltd.	1.89
Infosys Ltd.	4.00	Dalmia Bharat Ltd	1.86
ITC Ltd.	3.34	Gland Pharma Ltd	1.85
Federal Bank Ltd.	3.04	Oracle Financial Services Software Ltd.	1.85
State Bank Of India	2.88	Tata Motors Ltd.	1.83
HCL Technologies Ltd.	2.84	Hindalco Industries Ltd.	1.81
Fortis Healthcare Ltd.	2.81	Phoenix Mills Ltd	1.81
Larsen & Toubro Ltd.	2.62	Hindustan Petroleum Corporation Ltd.	1.79
HDFC Ltd.	2.55	Cummins India Ltd.	1.76
Axis Bank Ltd.	2.51	Aurobindo Pharma Ltd.	1.76
Coromandel International Ltd.	2.37	Oberoi Realty Ltd.	1.58
Bharti Airtel Ltd.	2.22	Nippon Life India Asset Management Ltd	1.57
Max Financial Services Ltd.	2.07	Others	23.88
Bajaj Auto Ltd.	2.04	Net Current Assets	3.53
Emami Ltd.	1.99	TOTAL	100.00
Aditya Birla Capital Ltd	1.98		

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Fortis Healthcare Ltd	2.4	Reliance Industries Ltd	-3.5
Federal Bank Ltd	2.2	TCS Ltd	-1.9
HCL Technologies Ltd	2.2	Kotak Mahindra Bank Ltd	-1.4
Coromandel International Ltd	2.0	Hindustan Unilever Ltd	-1.2
HDFC Bank Ltd	1.9	Max Healthcare Institute Ltd	-0.9

Quantitative Indicators Fund Benchmark

Quantitative Indicators	Fund	Benchmark
Beta	0.95	1
Standard Deviation (Annual)	20.40%	21.00%
Sharpe Ratio	0.65%	
Portfolio Turnover Ratio (Annual)	0.32	
P/B	3.80	7.19
P/E	23.76	35.50
ROE	16.34	19.07

Fund Performance Vs Benchmark (CAGR) as on 28th February, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty Large Mid cap 250 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty Large Mid cap 250 TRI (₹)	Nifty 50 TRI (₹)
1 Y	6.84	4.93	4.27	10,684	10,493	10,427
3 Y	20.02	19.66	16.99	17,289	17,134	16,012
5 Y	9.07	11.40	11.89	15,439	17,161	17,542
SJ*	11.69	14.50	12.03	45,913	64,671	47,878

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

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

SIP Returns as on 28th February, 2023

Period	Investment Amount (₹)	Fund Value (₹)	Nifty Large Mid cap 250 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty Large Mid cap 250 TRI	Yield (%) Nifty 50 TRI
1 Y	1,20,000	1,21,770	1,19,593	1,20,596	2.77	-0.63	0.93
3 Y	3,60,000	4,65,563	4,58,573	4,44,244	17.49	16.42	14.19
5 Y	6,00,000	8,55,080	8,71,147	8,34,042	14.17	14.93	13.16
7 Y	8,40,000	12,94,304	13,81,761	13,32,984	12.15	13.99	12.98
10 Y	12,00,000	22,12,813	25,60,705	23,08,537	11.78	14.51	12.57
SI	16,50,000	38,46,256	46,69,320	40,16,868	11.53	14.03	12.09

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

Top 5 Sectors

Financial Services	29%
Healthcare	11%
Automobile and Auto Components	10%
Information Technology	10%
Fast Moving Consumer Goods	5%
Others	34%

UTI FLEXI CAP FUND

(Earlier Known as UTI Equity Fund)

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

Category
Flexi Cap Fund

Investment Objective

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

Date of inception/allotment

18th May, 1992

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 24348.35 Crore
Closing AUM : ₹ 23944.62 Crore

High/Low NAV in the month

High Growth Option : ₹ 229.8344
Low Growth Option : ₹ 223.5959

Total Expense Ratio

Regular : 1.67
Direct : 0.88

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW: ₹ 5000/-

Load Structure

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

NAV per unit as on 28th February, 2023

Regular Growth Option : ₹ 223.5959
Regular IDCW Option : ₹ 147.8274
Direct Growth Option : ₹ 235.8201
Direct IDCW Option : ₹ 156.9351

Portfolio Details

% of Top 10 Stocks	44.06
Median Market Cap (₹ Cr)	1,06,601
Weighted Average Market Cap	2,21,719
Number of Securities	55

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	69	21	10
Benchmark	78	15	8

Portfolio as on 28th February, 2023

Equity	% to NAV	Equity	% to NAV
LTIMindtree Ltd.	6.87	PI Industries Ltd.	1.49
ICICI Bank Ltd	5.94	Berger Paints India Ltd.	1.49
Bajaj Finance Ltd.	5.46	Asian Paints Ltd.	1.47
HDFC Bank Ltd.	4.66	Indiamart Intermesh Ltd	1.38
Infosys Ltd.	4.57	Havells India Ltd.	1.38
Kotak Mahindra Bank Ltd.	3.92	Ajanta Pharma Ltd.	1.36
Avenue Supermarts Ltd.	3.44	Marico Ltd.	1.34
HDFC Ltd.	3.20	Endurance Technologies Ltd.	1.30
Coforge Ltd	3.00	Jubilant Food Works Ltd	1.29
Info-Edge (India) Ltd.	3.00	Aavas Financiers Ltd	1.22
Astral Ltd.	2.60	Suven Pharmaceuticals Ltd	1.20
Titan Company Ltd.	2.36	Grindwell Norton Ltd.	1.17
Maruti Suzuki India Ltd.	2.16	Divis Laboratories Ltd.	1.16
Shree Cement Ltd.	1.95	Pidilite Industries Ltd.	1.14
AU Small Finance Bank Ltd	1.71	Others	20.74
Schaeffler India Ltd	1.52	Net Current Assets	4.50
		TOTAL	100.00

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
LTIMindtree Ltd	6.5	Reliance Industries Ltd	-7.1
Bajaj Finance Ltd	4.0	Tata Consultancy Services Ltd	-3.0
Avenue Supermarts Ltd	3.0	ITC Ltd	-2.9
Coforge Ltd	2.9	Larsen & Toubro Ltd	-2.2
Info-Edge (India) Ltd	2.8	Axis Bank Ltd	-2.0

Quantitative Indicators Fund Benchmark

Quantitative Indicators	Fund	Benchmark
Beta	0.89	1
Standard Deviation (Annual)	19.89%	21.31%
Sharpe Ratio	0.34%	
Portfolio Turnover Ratio (Annual)	0.08	
P/B	9.57	6.57
P/E	42.80	32.72
ROE	23.77	18.90

Fund Performance Vs Benchmark (CAGR) as on 28th February, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)
1 Y	-7.33	2.58	4.27	9,267	10,258	10,427
3 Y	13.53	17.56	16.99	14,633	16,247	16,012
5 Y	11.51	10.66	11.89	17,246	16,599	17,542
SI*	12.14	11.49	NA	3,41,004	2,85,230	NA

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

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

SIP Returns as on 28th February, 2023

Period	Investment Amount (₹)	Fund Value (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty 500 TRI	Yield (%) Nifty 50 TRI
1 Y	1,20,000	1,14,157	1,18,215	1,20,596	-8.97	-2.77	0.93
3 Y	3,60,000	4,03,263	4,43,106	4,44,244	7.54	14.01	14.19
5 Y	6,00,000	7,87,343	8,32,317	8,34,042	10.83	13.07	13.16
7 Y	8,40,000	12,67,322	13,15,208	13,32,984	11.56	12.60	12.98
10 Y	12,00,000	22,77,553	23,33,516	23,08,537	12.32	12.77	12.57
15 Y	18,00,000	53,31,139	49,95,917	48,69,135	13.32	12.57	12.27
SI	21,90,000	85,19,382	76,18,441	75,50,982	13.36	12.33	12.25

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

Top 5 Sectors

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

UTI VALUE OPPORTUNITIES FUND

(Erstwhile UTI Opportunities Fund)

An open ended equity scheme following a value investment strategy.

Category
Value Fund

Investment Objective

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

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

Date of inception/allotment

20th July, 2005

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 6907.69 Crore
Closing AUM : ₹ 6740.63 Crore

High/Low NAV in the month

High Growth Option : ₹ 104.0686
Low Growth Option : ₹ 100.3426

Total Expense Ratio

Regular : 1.91
Direct : 1.15

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW: ₹ 5000/-

Load Structure

Entry Load: Nil

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

NAV per unit as on 28th February, 2023

Regular Growth Option ₹ 100.3426
Regular IDCW Option ₹ 29.2425
Direct Growth Option ₹ 108.0168
Direct IDCW Option ₹ 35.2282

Portfolio Details

% of Top 10 Stocks	43.43
Median Market Cap (₹ Cr)	98,588
Weighted Average Market Cap	2,62,137
Number of Securities	56

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	68	18	14
Benchmark	78	15	8

Portfolio as on 28th February, 2023

Equity	% to NAV	Equity	% to NAV
HDFC Bank Ltd.	9.79	Godrej Consumer Products Ltd	1.61
ICICI Bank Ltd	7.10	Sun Pharmaceuticals Industries Ltd.	1.53
Infosys Ltd.	6.62	LTIMindtree Ltd.	1.47
Axis Bank Ltd.	4.63	Ajanta Pharma Ltd.	1.41
Bharti Airtel Ltd.	3.68	AIA Engineering Ltd.	1.38
State Bank Of India	3.10	Crompton Greaves Consumer Electricals Ltd.	1.35
Maruti Suzuki India Ltd.	2.18	Symphony Ltd.	1.31
Hindalco Industries Ltd.	2.13	Shree Cement Ltd.	1.28
IndusInd Bank Ltd.	2.12	ICICI Lombard General Insurance	
Eicher Motors Ltd	2.07	Company Ltd	1.27
Bajaj Auto Ltd.	2.04	Tata Motors Ltd.	1.25
Aditya Birla Fashion & Retail Ltd.	1.94	Brigade Enterprises Ltd.	1.25
Tata Steel Ltd.	1.93	Suven Pharmaceuticals Ltd	1.25
Mphasis Ltd	1.81	Bharat Petroleum Corporation Ltd.	1.22
Tech Mahindra Ltd	1.80	Others	24.31
Samvardhana Motherson International Ltd	1.77	Net Current Assets	1.72
Cipla Ltd.	1.68	TOTAL	100.00

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
HDFC Bank Ltd	3.6	Reliance Industries Ltd	-7.1
Axis Bank Ltd	2.6	Tata Consultancy	
Bharti Airtel Ltd	2.0	Services Ltd	-3.0
Aditya Birla Fashion & Retail Ltd	1.9	HDFC Ltd	-3.0
ICICI Bank Ltd	1.8	ITC Ltd	-2.9
		Larsen & Toubro Ltd	-2.2

Quantitative Indicators Fund Benchmark

Quantitative Indicators	Fund	Benchmark
Beta	0.94	1
Standard Deviation (Annual)	20.44%	21.31%
Sharpe Ratio	0.51%	
Portfolio Turnover Ratio (Annual)	0.28	
P/B	4.96	6.57
P/E	30.18	32.72
ROE	16.96	18.90

Fund Performance Vs Benchmark (CAGR) as on 28th February, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)
1 Y	4.77	2.58	4.27	10,477	10,258	10,427
3 Y	17.10	17.56	16.99	16,057	16,247	16,012
5 Y	11.23	10.66	11.89	17,031	16,599	17,542
SI*	13.98	13.30	13.68	1,00,330	90,289	95,777

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

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

SIP Returns as on 28th February, 2023

Period	Investment Amount (₹)	Fund Value (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty 500 TRI	Yield (%) Nifty 50 TRI
1 Y	1,20,000	1,21,233	1,18,215	1,20,596	1.93	-2.77	0.93
3 Y	3,60,000	4,47,860	4,43,106	4,44,244	14.76	14.01	14.19
5 Y	6,00,000	8,48,418	8,32,317	8,34,042	13.85	13.07	13.16
7 Y	8,40,000	13,23,455	13,15,208	13,32,984	12.78	12.60	12.98
10 Y	12,00,000	22,43,352	23,33,516	23,08,537	12.03	12.77	12.57
15 Y	18,00,000	50,36,844	49,95,917	48,69,135	12.66	12.57	12.27
SI	21,10,000	72,22,152	68,08,971	67,10,661	12.67	12.10	11.96

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

Top Sectors

Financial Services	32%
Information Technology	12%
Automobile and Auto Components	9%
Healthcare	9%
Others	38%

UTI MID CAP FUND

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

Category
Mid Cap Fund

Investment Objective

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

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

Date of inception/allotment

7th April, 2004

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 7140.65 Crore
Closing AUM : ₹ 7077.84 Crore

High/Low NAV in the month

High Growth Option : ₹ 187.2469
Low Growth Option : ₹ 182.0385

Total Expense Ratio

Regular : 1.95
Direct : 0.99

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW: ₹ 5000/-

Load Structure

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

NAV per unit as on 28th February, 2023

Regular Growth Option : ₹ 182.8941
Regular IDCW Option : ₹ 86.5471
Direct Growth Option : ₹ 199.4629
Direct IDCW Option : ₹ 98.1561

Portfolio Details

% of Top 10 Stocks	24.65
Median Market Cap (₹ Cr)	29,124
Weighted Average Market Cap	31,796
Number of Securities	74

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	13	69	18
Benchmark	9	86	5

Portfolio as on 28th February, 2023

Equity	% to NAV	Equity	% to NAV
Cholamandalam Investment & Finance Company Ltd	3.35	Jubilant Food Works Ltd	1.73
Tube Investments Of India Ltd	3.24	Phoenix Mills Ltd	1.63
Federal Bank Ltd.	2.80	Coforge Ltd	1.61
Schaeffler India Ltd	2.31	City Union Bank Ltd	1.60
APL Apollo Tubes Ltd	2.24	L&T Technology Services Ltd	1.54
PI Industries Ltd.	2.20	Max Financial Services Ltd.	1.54
Bharat Forge Ltd.	2.17	Crompton Greaves Consumer Electricals Ltd.	1.51
Shriram Finance Ltd	2.16	Balkrishna Industries Ltd.	1.51
Polycab India Ltd	2.09	Sundram Fasteners Ltd.	1.46
Mphasis Ltd	2.08	Page Industries Ltd	1.43
Astral Ltd.	2.07	Syngene International Ltd.	1.41
Alkem Laboratories Ltd	1.98	3M India Ltd.	1.40
J.K.Cement Ltd.	1.91	Kajaria Ceramics Ltd.	1.38
Karur Vysya Bank Ltd.	1.89	Endurance Technologies Ltd.	1.37
Ashok Leyland Ltd.	1.79	Others	39.00
Bharat Electronics Ltd.	1.74	Net Current Assets	3.85
		TOTAL	100.00

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Cholamandalam Investment & Fin Co. Ltd	3.4	Max Healthcare Institute Ltd	-1.8
PI Industries Ltd	2.2	Varun Beverages Ltd	-1.8
Mphasis Ltd	2.1	Trent Ltd	-1.7
Karur Vysya Bank Ltd	1.9	AU Small Fin Bank Ltd	-1.7
Bharat Electronics Ltd	1.7	TVS Motor Company Ltd	-1.5

Quantitative Indicators

Quantitative Indicators	Fund	Benchmark
Beta	0.91	1
Standard Deviation (Annual)	20.05%	21.44%
Sharpe Ratio	0.73%	
Portfolio Turnover Ratio (Annual)	0.17	
P/B	7.72	7.99
P/E	40.33	39.53
ROE	17.55	18.91

Fund Performance Vs Benchmark (CAGR) as on 28th February, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty Mid Cap 150 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty Mid Cap 150 TRI (₹)	Nifty 50 TRI (₹)
1 Y	3.50	8.28	4.27	10,350	10,828	10,427
3 Y	21.41	23.16	16.99	17,896	18,681	16,012
5 Y	10.12	11.85	11.89	16,197	17,511	17,542
SI*	17.19	16.99	14.02	2,00,678	1,94,163	1,19,489

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

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

SIP Returns as on 28th February, 2023

Period	Investment Amount (₹)	Fund Value (₹)	Nifty Mid Cap 150 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty Mid Cap 150 TRI	Yield (%) Nifty 50 TRI
1 Y	1,20,000	1,19,806	1,21,543	1,20,596	-0.30	2.41	0.93
3 Y	3,60,000	4,64,578	4,85,429	4,44,244	17.34	20.48	14.19
5 Y	6,00,000	9,01,055	9,34,368	8,34,042	16.30	17.79	13.16
7 Y	8,40,000	13,74,587	14,73,320	13,32,984	13.84	15.79	12.98
10 Y	12,00,000	26,80,362	28,80,375	23,08,537	15.36	16.70	12.57
15 Y	18,00,000	71,63,516	69,27,674	48,69,135	16.73	16.34	12.27
SI	21,90,000	1,09,06,451	1,00,36,110	75,50,982	15.60	15.31	12.25

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

Top 5 Sectors

Capital Goods	18%
Financial Services	18%
Automobile and Auto Components	13%
Healthcare	9%
Consumer Durables	9%
Others	35%

UTI SMALL CAP FUND

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

Category
Small Cap Fund

Investment Objective

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

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

Date of inception/allotment

22nd December, 2020

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 2402.58 Crore
Closing AUM : ₹ 2390.64 Crore

High/Low NAV in the month

High Growth Option : ₹ 15.5895
Low Growth Option : ₹ 15.1570

Total Expense Ratio

Regular : 2.29
Direct : 0.63

Minimum Investment Amount

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

Load Structure

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

NAV per unit as on 28th February, 2023

Regular Growth Option	₹ 15.2207
Regular IDCW Option	₹ 15.2206
Direct Growth Option	₹ 15.8638
Direct IDCW Option	₹ 15.8638

Portfolio Details

% of Top 10 Stocks	20.65
Median Market Cap (₹ Cr)	10,694
Weighted Average Market Cap	12,681
Number of Securities	81

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	-	23	77
Benchmark	-	6	94

Portfolio as on 28th February, 2023

Equity	% to NAV	Equity	% to NAV
Karur Vysya Bank Ltd.	2.60	Computer Age Management Services Ltd	1.59
Carborandum Universal Ltd.	2.43	J.B.Chemicals & Pharmaceuticals Ltd	1.56
Brigade Enterprises Ltd.	2.23	Cholamandalam Financial Holdings Ltd	1.54
Tube Investments Of India Ltd	2.18	Persistent Systems Ltd.	1.50
Timken India Ltd.	2.13	Firstsource Solutions Ltd.	1.46
Cera Sanitaryware Ltd.	2.00	Praj Industries Ltd.	1.46
Chalet Hotels Ltd	1.84	Metro Brands Ltd	1.45
V.I.P.Industries Ltd.	1.79	Prince Pipes And Fittings Ltd	1.45
APL Apollo Tubes Ltd	1.73	Teamlease Services Ltd.	1.45
Creditaccess Grameen Ltd	1.73	City Union Bank Ltd	1.41
KPIT Technologies Ltd	1.68	Coforge Ltd	1.40
Suven Pharmaceuticals Ltd	1.67	Equitas Small Finance Bank Ltd	1.40
Canfin Homes Ltd.	1.67	KNR Constructions Ltd	1.38
Krishna Institute Of Medical Science Ltd	1.63	Others	45.32
MTAR Technologies Ltd	1.62	Net Current Assets	3.49
Eclerx Services Ltd.	1.62	TOTAL	100.00
360 One WAM Ltd.	1.60		

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Tube Investments Of India Ltd	2.2	Apollo Tyres Ltd	-1.3
APL Apollo Tubes Ltd	1.7	Redington Ltd	-1.2
Karur Vysya Bank Ltd	1.6	IDFC Ltd	-1.2
Chalet Hotels Ltd	1.6	Elgi Equipments Ltd	-1.2
Cera Sanitaryware Ltd	1.5	PVR Ltd	-1.2

Fund Performance Vs Benchmark (CAGR) as on 28th February, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty Small Cap 250 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty Small Cap 250 TRI (₹)	Nifty 50 TRI (₹)
1 Y	3.41	1.40	4.27	10,341	10,140	10,427
SJ*	21.18	23.72	13.48	15,220	15,926	13,185

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

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

SIP Returns as on 28th February, 2023

Period	Investment Amount (₹)	Fund Value (₹)	Nifty Small Cap 250 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty Small Cap 250 TRI	Yield (%) Nifty 50 TRI
1 Y	1,20,000	1,20,267	1,17,743	1,20,596	0.42	-3.50	0.93
SI	2,60,000	2,87,208	2,74,371	2,75,669	9.16	4.89	5.32

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.**

Top 5 Sectors

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

UTI FOCUSED EQUITY FUND

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

Category
Focused Fund

Investment Objective

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

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

Date of inception/allotment

26th Aug, 2021

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 2433.19 Crore
Closing AUM : ₹ 2364.62 Crore

High/Low NAV in the month

High Growth Option : ₹ 10.2356
Low Growth Option : ₹ 9.8821

Total Expense Ratio

Regular : 1.94
Direct : 0.29

Minimum Investment Amount

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

Load Structure

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

NAV per unit as on 28th February, 2023

Regular Growth Option : ₹ 9.9010
Regular IDCW Option : ₹ 9.9011
Direct Growth Option : ₹ 10.1685
Direct IDCW Option : ₹ 10.1682

Portfolio Details

% of Top 10 Stocks	51.64
Median Market Cap (₹ Cr)	1,41,957
Weighted Average Market Cap	3,14,575
Number of Securities	28

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	83	15	2
Benchmark	78	15	8

Portfolio as on 28th February, 2023

Equity	% to NAV	Equity	% to NAV
HDFC Bank Ltd.	9.38	Havells India Ltd.	3.04
ICICI Bank Ltd	8.46	Jubilant Food Works Ltd	2.80
Tata Consultancy Services Ltd.	6.86	Trent Ltd.	2.69
LTIMindtree Ltd.	4.52	Dabur India Ltd.	2.48
Tata Motors Ltd.	4.36	Avenue Supermarts Ltd.	2.46
IndusInd Bank Ltd.	3.76	ABB India Ltd.	2.41
Bajaj Finance Ltd.	3.71	PI Industries Ltd.	2.33
Maruti Suzuki India Ltd.	3.65	Ajanta Pharma Ltd.	2.32
Godrej Consumer Products Ltd	3.51	Cholamandalam Investment & Finance Company Ltd	2.29
Bharti Airtel Ltd.	3.42	Tube Investments Of India Ltd	2.23
ICICI Lombard General Insurance Company Ltd	3.31	Cipla Ltd.	2.01
Phoenix Mills Ltd	3.18	Divis Laboratories Ltd.	1.88
Bharat Forge Ltd.	3.16	Hindalco Industries Ltd.	1.59
United Breweries Ltd.	3.09	Net Current Assets	2.04
Ultratech Cement Ltd.	3.07	TOTAL	100.00

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
LTIMindtree Ltd	4.1	Reliance Industries Ltd	-7.1
Tata Consultancy Services Ltd	3.9	Infosys Ltd	-4.8
Tata Motors Ltd	3.6	HDFC Ltd	-4.2
Godrej Consumer Products Ltd	3.2	ITC Ltd	-2.9
ICICI Bank Ltd	3.2	Larsen & Toubro Ltd	-2.2

Fund Performance Vs Benchmark (CAGR) as on 28th February, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)
1 Y	3.73	2.58	4.27	10,373	10,258	10,427
SI*	-0.66	3.05	3.77	9,900	10,465	10,576

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

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

Top 5 Sectors

Financial Services	31%
Information Technology	11%
Automobile and Auto Components	10%
Fast Moving Consumer Goods	9%
Consumer Services	8%
Others	30%

UTI DIVIDEND YIELD FUND

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

Category
Dividend Yield Fund

Investment Objective

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

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

Date of inception/allotment

3rd May, 2005

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 2839.65 Crore
Closing AUM : ₹ 2786.59 Crore

High/Low NAV in the month

High Growth Option : ₹ 105.7343
Low Growth Option : ₹ 102.5279

Total Expense Ratio

Regular : 2.08
Direct : 1.46

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW: ₹ 5000/-

Load Structure

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

NAV per unit as on 28th February, 2023

Regular Growth Option : ₹ 102.5279
Regular IDCW Option : ₹ 20.7682
Direct Growth Option : ₹ 109.0868
Direct IDCW Option : ₹ 24.3529

Portfolio Details

% of Top 10 Stocks	48.60
Median Market Cap (₹ Cr)	1,06,773
Weighted Average Market Cap	2,32,761
Number of Securities	47

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	69	15	16
Benchmark	78	15	8

Portfolio as on 28th February, 2023

Equity	% to NAV	Equity	% to NAV
Infosys Ltd.	8.01	Oil & Natural Gas Corporation Ltd.	1.97
ITC Ltd.	6.49	Hindustan Petroleum Corporation Ltd.	1.96
NTPC Ltd.	6.06	HDFC Ltd.	1.87
Tech Mahindra Ltd	5.43	Coromandel International Ltd.	1.80
Mphasis Ltd	4.38	Great Eastern Shipping Co. Ltd.	1.58
Tata Steel Ltd.	4.04	Computer Age Management Services Ltd	1.56
Marico Ltd.	3.80	Procter & Gamble Hygiene & Hel Care Ltd.	1.56
Hindustan Unilever Ltd.	3.75	Sanofi India Ltd.	1.43
Tata Consultancy Services Ltd.	3.57	Hero Motocorp Ltd.	1.39
LTIMindtree Ltd.	3.08	ICICI Securities Ltd.	1.34
ICICI Bank Ltd	3.07	Mahanagar Gas Ltd.	1.21
GAIL (India) Ltd.	2.45	Indian Energy Exchange Ltd	1.20
Bharat Petroleum Corporation Ltd.	2.39	ICICI Prudential Life Insurance Company Ltd.	1.17
Cummins India Ltd.	2.25	Others	12.18
Torrent Pharmaceuticals Ltd.	2.20	Net Current Assets	2.49
Bajaj Auto Ltd.	2.18	TOTAL	100.00
Bharat Electronics Ltd.	2.14		

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
NTPC Ltd	5.3	Reliance Industries Ltd	-7.1
Tech Mahindra Ltd	4.8	HDFC Bank Ltd	-5.5
Mphasis Ltd	4.2	HDFC Ltd	-2.3
Marico Ltd	3.6	Larsen & Toubro Ltd	-2.2
ITC Ltd	3.6	Kotak Mahindra Bank Ltd	-2.2

Quantitative Indicators

Quantitative Indicators	Fund	Benchmark
Beta	0.82	1
Standard Deviation (Annual)	18.86%	21.31%
Sharpe Ratio	0.60%	
Portfolio Turnover Ratio (Annual)	0.13	
P/B	6.82	8.61
P/E	26.52	27.68
ROE	24.93	27.44

Fund Performance Vs Benchmark (CAGR) as on 28th February, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty Dividend Opportunities 50 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty Dividend Opportunities 50 TRI (₹)	Nifty 50 TRI (₹)
1 Y	0.98	2.58	10.61	4.27	10,098	10,258	11,061	10,427
3 Y	18.05	17.56	21.74	16.99	16,451	16,247	18,043	16,012
5 Y	10.01	10.66	10.89	11.89	16,117	16,599	16,772	17,542
SI*	13.94	14.18	16.56	NA	1,02,531	1,06,452	1,53,798	NA

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

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

SIP Returns as on 28th February, 2023

Period	Investment Amount (₹)	Fund Value (₹)	Nifty 500 TRI (₹)	Nifty Dividend Opportunities 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty 500 TRI	Yield (%) Nifty Dividend Opportunities 50 TRI
1 Y	1,20,000	1,20,940	1,18,215	1,27,221	1.47	-2.77	11.44
3 Y	3,60,000	4,40,113	4,43,106	4,77,439	13.54	14.01	19.29
5 Y	6,00,000	8,24,153	8,32,317	8,73,213	12.68	13.07	15.02
7 Y	8,40,000	12,87,519	13,15,208	13,67,532	12.01	12.60	13.70
10 Y	12,00,000	22,09,586	23,33,516	23,32,472	11.75	12.77	12.76
15 Y	18,00,000	46,76,993	49,95,917	52,10,384	11.80	12.57	13.06
SI	21,30,000	69,77,686	70,01,257	80,49,117	12.12	12.15	13.48

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

Top 5 Sectors

Information Technology	24%
Fast Moving Consumer Goods	18%
Financial Services	12%
Oil, Gas & Consumable Fuels	11%
Power	7%
Others	28%

UTI MNC FUND

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

Category
Thematic

Investment Objective

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

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

Date of inception/allotment

29th May, 1998

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 2399.25 Crore
Closing AUM : ₹ 2366.05 Crore

High/Low NAV in the month

High Growth Option : ₹ 271.3238
Low Growth Option : ₹ 265.2028

Total Expense Ratio

Regular : 2.10
Direct : 1.25

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW: ₹ 5000/-

Load Structure

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

NAV per unit as on 28th February, 2023

Regular Growth Option : ₹ 265.8367
Regular IDCW Option : ₹ 137.0613
Direct Growth Option : ₹ 290.1843
Direct IDCW Option : ₹ 150.5281

Portfolio Details

% of Top 10 Stocks	53.97
Median Market Cap (₹ Cr)	44,315
Weighted Average Market Cap	1,08,651
Number of Securities	35

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	39	57	4
Benchmark	64	35	1

Portfolio as on 28th February, 2023

Equity	% to NAV	Equity	% to NAV
Maruti Suzuki India Ltd.	8.68	CRISIL Ltd	2.32
Nestle India Ltd.	6.96	Escorts Kubota Ltd	2.21
Hindustan Unilever Ltd.	6.93	3M India Ltd.	2.08
Schaeffler India Ltd	5.61	Sanofi India Ltd.	1.99
Mphasis Ltd	5.02	Bayer Cropscience Ltd.	1.95
Britannia Industries Ltd.	4.75	Oracle Financial Services Software Ltd.	1.86
United Spirits Ltd.	4.11	Gland Pharma Ltd	1.72
Honeywell Automation India Ltd.	4.10	Timken India Ltd.	1.57
Grindwell Norton Ltd.	3.95	HDFC Asset Management Company Ltd	1.44
Procter & Gamble Hygiene & Hel Care Ltd.	3.88	ICICI Prudential Life Insurance Company Ltd.	0.86
SKF India Ltd.	3.58	Nippon Life India Asset Management Ltd	0.76
Siemens India Ltd.	3.53	Mahindra CIE Automotive Ltd	0.75
Cummins India Ltd.	3.51	Procter & Gamble Health Ltd	0.66
United Breweries Ltd.	3.49	Others	1.69
Abbott India Ltd.	3.09	Net Current Assets	1.61
Bosch Ltd.	2.74	TOTAL	100.00
Whirlpool Of India Ltd.	2.62		

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Schaeffler India Ltd	3.5	Vedanta Ltd	-5.2
Honeywell		Britannia Industries Ltd	-4.4
Automation India Ltd	2.8	Ambuja Cements Ltd	-4.4
Whirlpool Of India Ltd	2.6	Ashok Leyland Ltd	-3.6
Grindwell Norton Ltd	2.5	Colgate Palmolive India Ltd	-3.4
CRISIL Ltd	2.3		

Quantitative Indicators Fund Benchmark

Quantitative Indicators	Fund	Benchmark
Beta	0.89	1
Standard Deviation (Annual)	17.07%	18.59%
Sharpe Ratio	0.24%	
Portfolio Turnover Ratio (Annual)	0.05	
P/B	16.65	18.95
P/E	54.28	56.43
ROE	28.46	31.40

Fund Performance Vs Benchmark (CAGR) as on 28th February, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty MNC TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty MNC TRI (₹)	Nifty 50 TRI (₹)
1 Y	2.81	4.96	4.27	10,281	10,496	10,427
3 Y	10.77	14.45	16.99	13,591	14,992	16,012
5 Y	6.54	7.56	11.89	13,729	14,399	17,542
SJ*	15.38	13.04	NA	3,45,913	2,08,236	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 87 in 'Fund Manager Summary'. N.A Not Available. Schemes Managed by Mr. Karthikraj Lakshmanan.

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

SIP Returns as on 28th February, 2023

Period	Investment Amount (₹)	Fund Value (₹)	Nifty MNC TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty MNC TRI	Yield (%) Nifty 50 TRI
1 Y	1,20,000	1,19,185	1,20,639	1,20,596	-1.27	1.00	0.93
3 Y	3,60,000	4,07,871	4,26,204	4,44,244	8.31	11.31	14.19
5 Y	6,00,000	7,35,385	7,81,050	8,34,042	8.09	10.51	13.16
7 Y	8,40,000	11,26,260	12,36,855	13,32,984	8.25	10.88	12.98
10 Y	12,00,000	20,67,744	22,90,079	23,08,537	10.50	12.42	12.57
15 Y	18,00,000	55,41,483	56,10,838	48,69,135	13.77	13.92	12.27
SJ	21,90,000	90,21,244	90,73,218	75,50,982	13.88	13.93	12.25

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

Top 5 Sectors

Fast Moving Consumer Goods	31%
Capital Goods	23%
Automobile and Auto Components	18%
Healthcare	8%
Information Technology	7%
Others	14%

UTI INDIA CONSUMER FUND

(Erstwhile UTI India Lifestyle Fund)

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

Category
Thematic

Investment Objective

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

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

Date of inception/allotment

30th July, 2007

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 442.79 Crore
Closing AUM : ₹ 436.37 Crore

High/Low NAV in the month

High Growth Option : ₹ 37.7966
Low Growth Option : ₹ 36.7339

Total Expense Ratio

Regular : 2.66
Direct : 1.77

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW: ₹ 5000/-

Load Structure

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

NAV per unit as on 28th February, 2023

Regular Growth Option ₹ 36.7770
Regular IDCW Option ₹ 32.1481
Direct Growth Option ₹ 38.9659
Direct IDCW Option ₹ 34.2077

Portfolio Details

% of Top 10 Stocks	51.38
Median Market Cap (₹ Cr)	1,83,483
Weighted Average Market Cap	2,13,614
Number of Securities	35

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	77	20	3
Benchmark	95	5	-

Portfolio as on 28th February, 2023

Equity	% to NAV	Equity	% to NAV
Maruti Suzuki India Ltd.	8.30	Havells India Ltd.	2.41
Bharti Airtel Ltd.	7.06	Crompton Greaves Consumer Electricals Ltd.	2.26
ITC Ltd.	5.31	Phoenix Mills Ltd	2.25
Asian Paints Ltd.	5.19	Jubilant Food Works Ltd	2.22
Titan Company Ltd.	4.89	Bajaj Finance Ltd.	2.10
Godrej Consumer Products Ltd	4.70	Marico Ltd.	1.98
Nestle India Ltd.	4.54	Page Industries Ltd	1.91
Hindustan Unilever Ltd.	3.95	Astral Ltd.	1.74
Eicher Motors Ltd	3.74	ICICI Lombard General	
Avenue Supermarts Ltd.	3.72	Insurance Company Ltd	1.57
United Breweries Ltd.	3.13	Aditya Birla Fashion & Retail Ltd.	1.47
Metro Brands Ltd	3.00	PB Fintech Ltd	1.35
Tata Motors Ltd.	2.80	Vedant Fashions Ltd	1.31
Dabur India Ltd.	2.75	FSN E-Commerce Ventures (Nykaa) Ltd	1.17
Trent Ltd.	2.64	Others	4.53
ICICI Bank Ltd	2.50	Net Current Assets	1.09
HDFC Bank Ltd.	2.42	TOTAL	100.00

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
United Breweries Ltd	3.1	Mahindra &	
Metro Brands Ltd	3.0	Mahindra Ltd	-7.0
Tata Motors Ltd	2.8	ITC Ltd	-6.7
Godrej Consumer Products Ltd	2.7	Hindustan Unilever Ltd	-6.1
ICICI Bank Ltd	2.5	Britannia Industries Ltd	-3.0
		Bharti Airtel Ltd	-2.6

Quantitative Indicators Fund Benchmark

Quantitative Indicators	Fund	Benchmark
Beta	0.92	1
Standard Deviation (Annual)	18.51%	19.37%
Sharpe Ratio	0.22%	
Portfolio Turnover Ratio (Annual)	0.17	
P/B	14.22	13.79
P/E	59.11	55.74
ROE	19.45	24.07

Fund Performance Vs Benchmark (CAGR) as on 28th February, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty India Consumption TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty India Consumption TRI (₹)	Nifty 50 TRI (₹)
1 Y	-0.76	6.19	4.27	9,924	10,619	10,427
3 Y	10.83	14.90	16.99	13,614	15,169	16,012
5 Y	7.69	9.49	11.89	14,487	15,739	17,542
SI*	8.71	12.23	10.41	36,779	60,454	46,848

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

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

SIP Returns as on 28th February, 2023

Period	Investment Amount (₹)	Fund Value (₹)	Nifty India Consumption TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty India Consumption TRI	Yield (%) Nifty 50 TRI
1 Y	1,20,000	1,15,031	1,17,174	1,20,596	-7.65	-4.37	0.93
3 Y	3,60,000	4,07,257	4,28,253	4,44,244	8.20	11.65	14.19
5 Y	6,00,000	7,50,508	7,94,897	8,34,042	8.90	11.21	13.16
7 Y	8,40,000	11,56,864	12,50,669	13,32,984	9.01	11.19	12.98
10 Y	12,00,000	19,47,106	22,27,342	23,08,537	9.36	11.90	12.57
15 Y	18,00,000	42,17,770	53,79,636	48,69,135	10.58	13.43	12.27
SI	18,60,000	44,23,964	56,97,494	50,99,901	10.39	13.25	12.00

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

Top 5 Sectors

Fast Moving Consumer Goods	26%
Consumer Durables	20%
Automobile and Auto Components	15%
Consumer Services	14%
Financial Services	10%
Others	15%

Investment Objective

The investment objective of the Scheme is to provide long term capital appreciation by investing predominantly in equity and equity related securities of companies engaged either directly or indirectly in the infrastructure areas of the Indian economy.

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

Date of inception/allotment

7th April, 2004

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 1460.27 Crore
Closing AUM : ₹ 1445.69 Crore

High/Low NAV in the month

High Growth Option : ₹ 83.0102
Low Growth Option : ₹ 80.9084

Total Expense Ratio

Regular : 2.31
Direct : 1.92

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW: ₹ 5000/-

Load Structure

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

NAV per unit as on 28th February, 2023

Regular Growth Option : ₹ 81.4071
Regular IDCW Option : ₹ 42.5469
Direct Growth Option : ₹ 84.8202
Direct IDCW Option : ₹ 44.3867

Portfolio Details

% of Top 10 Stocks	52.97
Median Market Cap (₹ Cr)	1,29,094
Weighted Average Market Cap	2,40,116
Number of Securities	43

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	64	22	14
Benchmark	91	9	-

Portfolio as on 28th February, 2023

Equity	% to NAV	Equity	% to NAV
Larsen & Toubro Ltd.	9.94	Torrent Power Ltd.	1.75
Bharti Airtel Ltd.	9.27	H G Infra Engineering Ltd.	1.75
NTPC Ltd.	5.97	Bharat Petroleum Corporation Ltd.	1.74
Ultratech Cement Ltd.	5.93	PNC Infratech Ltd	1.50
Reliance Industries Ltd.	4.82	Hindustan Petroleum Corporation Ltd.	1.41
ICICI Bank Ltd	4.35	KNR Constructions Ltd	1.38
Axis Bank Ltd.	3.40	Cummins India Ltd.	1.37
Adani Ports And Special Economic Zone Ltd	3.26	Blue Star Ltd.	1.33
Gujarat Gas Ltd	3.07	3M India Ltd.	1.31
Shree Cement Ltd.	2.98	Mahindra Logistics Ltd	1.23
Siemens India Ltd.	2.59	ABB India Ltd.	1.22
Bharat Electronics Ltd.	2.59	Interglobe Aviation Ltd	1.21
Container Corporation Of India Ltd	2.38	Crompton Greaves Consumer Electricals Ltd.	1.15
Bharat Forge Ltd.	2.31	Others	8.16
SKF India Ltd.	2.29	Net Current Assets	4.75
Brigade Enterprises Ltd.	1.81	TOTAL	100.00
Indraprastha Gas Ltd	1.80		

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
ICICI Bank Ltd	4.3	Reliance Industries Ltd	-14.4
Axis Bank Ltd	3.4	Larsen & Toubro Ltd	-5.5
Gujarat Gas Ltd	3.1	Power Grid	
Bharat Electronics Ltd	2.6	Corp Of India Ltd	-4.6
Bharat Forge Ltd	2.3	Oil & Natural Gas Corporation Ltd	-3.6
		Grasim Industries Ltd	-3.6

Quantitative Indicators Fund Benchmark

Quantitative Indicators	Fund	Benchmark
Beta	0.90	1
Standard Deviation (Annual)	21.73%	22.26%
Sharpe Ratio	0.44%	
Portfolio Turnover Ratio (Annual)	0.15	
P/B	4.53	4.14
P/E	34.71	33.56
ROE	14.75	11.75

Fund Performance Vs Benchmark (CAGR) as on 28th February, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty Infrastructure TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty Infrastructure TRI (₹)	Nifty 50 TRI (₹)
1 Y	9.12	5.53	4.27	10,912	10,553	10,427
3 Y	16.29	20.47	16.99	15,726	17,484	16,012
5 Y	7.55	9.55	11.89	14,393	15,782	17,542
SI*	12.27	9.38	14.02	89,192	54,474	1,19,489

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

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

SIP Returns as on 28th February, 2023

Period	Investment Amount (₹)	Fund Value (₹)	Nifty Infrastructure TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty Infrastructure TRI	Yield (%) Nifty 50 TRI
1 Y	1,20,000	1,24,578	1,20,349	1,20,596	7.21	0.54	0.93
3 Y	3,60,000	4,72,294	4,58,291	4,44,244	18.51	16.38	14.19
5 Y	6,00,000	8,48,359	8,61,552	8,34,042	13.85	14.48	13.16
7 Y	8,40,000	12,65,820	13,02,551	13,32,984	11.53	12.33	12.98
10 Y	12,00,000	21,48,566	20,63,181	23,08,537	11.22	10.46	12.57
15 Y	18,00,000	38,12,709	32,77,934	48,69,135	9.38	7.57	12.27
SI	21,90,000	53,98,213	43,44,185	75,50,982	9.11	7.02	12.25

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

Top 5 Sectors

Construction	16%
Capital Goods	15%
Oil, Gas & Consumable Fuels	14%
Telecommunication	9%
Construction Materials	9%
Others	37%

UTI BANKING & FINANCIAL SERVICES FUND

(Erstwhile UTI Banking Sector Fund)

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

Category
Sectoral

Investment Objective

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

Date of inception/allotment

7th April, 2004

Fund Manager

Mr. Amit Premchandani, PGDM (IIM Indore), CA, CFA Managing the scheme since June-2014 & Ms. Preethi R S, MBA , IIM Kozhikode BE, Computer Science RVCE , Bengaluru Managing the scheme since May2022

Fund AUM

Fund Size Monthly Average : ₹ 834.02 Crore
Closing AUM : ₹ 824.35 Crore

High/Low NAV in the month

High Growth Option : ₹ 124.6165
Low Growth Option : ₹ 120.2976

Total Expense Ratio

Regular : 2.60
Direct : 1.38

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW: ₹ 5000/-

Load Structure

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

NAV per unit as on 28th February, 2023

Regular Growth Option ₹ 121.0079
Regular IDCW Option ₹ 47.0957
Direct Growth Option ₹ 134.5457
Direct IDCW Option ₹ 52.6587

Portfolio Details

% of Top 10 Stocks	76.51
Median Market Cap (₹ Cr)	4,71,433
Weighted Average Market Cap	4,26,227
Number of Securities	25

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	84	7	9
Benchmark	97	3	0

Portfolio as on 28th February, 2023

Equity	% to NAV	Equity	% to NAV
HDFC Bank Ltd.	19.79	ICICI Lombard General Insurance Company Ltd	1.67
ICICI Bank Ltd	18.03	PB Fintech Ltd	1.63
Axis Bank Ltd.	9.11	Max Financial Services Ltd.	1.46
State Bank Of India	7.45	Canfin Homes Ltd.	1.42
HDFC Ltd.	6.65	Bandhan Bank Ltd.	1.20
Kotak Mahindra Bank Ltd.	3.78	DCB Bank Ltd	1.16
SBI Life Insurance Company Ltd.	3.35	Star Health And Allied Insurance Company Ltd	1.06
Bajaj Finance Ltd.	3.19	KFIN Technologies Ltd	0.98
IndusInd Bank Ltd.	2.75	Equitas Small Finance Bank Ltd	0.47
Karur Vysya Bank Ltd.	2.41	Prudent Corporate Advisory Services Ltd	0.47
SBI Cards And Payment Services Pvt Ltd.	2.15	ICICI Securities Ltd.	0.00
Multi Commodity Exchange Of India Ltd	1.99	Creditaccess Grameen Ltd	0.00
Cholamandalam Investment & Finance Company Ltd	1.84	Net Current Assets	2.64
Federal Bank Ltd.	1.70	TOTAL	100.00
Bajaj Finserv Ltd.	1.68		

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
IndusInd Bank Ltd	2.7	HDFC Ltd	-9.1
Karur Vysya Bank Ltd	2.4	Kotak Mahindra Bank Ltd	-4.6
Multi Commodity Exchange Of India Ltd	2.0	HDFC Bank Ltd	-3.8
Federal Bank Ltd	1.7	Bajaj Finance Ltd	-2.3
SBI Life Insurance Company Ltd	1.7	ICICI Bank Ltd	-2.0

Quantitative Indicators Fund Benchmark

Quantitative Indicators	Fund	Benchmark
Beta	0.97	1
Standard Deviation (Annual)	28.64%	29.08%
Sharpe Ratio	0.08%	
Portfolio Turnover Ratio (Annual)	0.20	
P/B	3.56	3.57
P/E	24.18	23.82
ROE	14.56	16.27

Fund Performance Vs Benchmark (CAGR) as on 28th February, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty Financial Services TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty Financial Services TRI (₹)	Nifty 50 TRI (₹)
1 Y	9.15	7.11	4.27	10,915	10,711	10,427
3 Y	8.87	10.47	16.99	12,904	13,481	16,012
5 Y	5.01	12.12	11.89	12,771	17,724	17,542
SI*	14.10	17.37	14.02	1,21,084	2,06,587	1,19,489

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

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

SIP Returns as on 28th February, 2023

Period	Investment Amount (₹)	Fund Value (₹)	Nifty Financial Services TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty Financial Services TRI	Yield (%) Nifty 50 TRI
1 Y	1,20,000	1,24,807	1,23,655	1,20,596	7.57	5.74	0.93
3 Y	3,60,000	4,48,026	4,40,759	4,44,244	14.78	13.64	14.19
5 Y	6,00,000	7,52,012	8,09,853	8,34,042	8.98	11.97	13.16
7 Y	8,40,000	11,22,261	13,44,724	13,32,984	8.15	13.22	12.98
10 Y	12,00,000	19,61,717	25,29,586	23,08,537	9.50	14.28	12.57
15 Y	18,00,000	43,11,086	61,72,796	48,69,135	10.84	15.02	12.27
SI	21,90,000	70,83,279	1,07,14,101	75,50,982	11.65	15.44	12.25

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

Top Sectors

Financial Services	97%
NCA	3%

UTI HEALTHCARE FUND

(Erstwhile UTI Pharma & Healthcare Fund)

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

Category
Sectoral

Investment Objective

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

Date of inception/allotment

28th June, 1999

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 671.52 Crore
Closing AUM : ₹ 655.16 Crore

High/Low NAV in the month

High Growth Option : ₹ 147.3281
Low Growth Option : ₹ 141.9895

Total Expense Ratio

Regular : 2.54
Direct : 1.50

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW: ₹ 5000/-

Load Structure

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

NAV per unit as on 28th February, 2023

Regular Growth Option : ₹ 141.9895
Regular IDCW Option : ₹ 109.7380
Direct Growth Option : ₹ 156.3953
Direct IDCW Option : ₹ 120.8832

Portfolio Details

% of Top 10 Stocks	59.08
Median Market Cap (₹ Cr)	38,061
Weighted Average Market Cap	60,849
Number of Securities	32

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	41	28	31
Benchmark	51	31	18

Portfolio as on 28th February, 2023

Equity	% to NAV	Equity	% to NAV
Sun Pharmaceuticals Industries Ltd.	13.15	Metropolis Healthcare Ltd	1.98
Cipla Ltd.	7.60	Proctor & Gamble Health Ltd	1.97
Dr Reddy's Laboratories Ltd.	6.98	Poly Medicure Ltd.	1.96
Apollo Hospitals Enterprise Ltd.	6.72	J.B.Chemicals & Pharmaceuticals Ltd	1.78
Fortis Healthcare Ltd.	4.51	AMI Organics Ltd	1.63
Zydus Lifesciences Ltd	4.31	Syngene International Ltd.	1.38
Ajanta Pharma Ltd.	4.22	Rainbow Childrens Medicare Ltd	1.34
Aurobindo Pharma Ltd.	4.13	Indoco Remedies Ltd.	1.15
Krishna Institute Of Medical Science Ltd	3.77	Sanofi India Ltd.	1.15
IPCA Laboratories Ltd.	3.70	Windlas Biotech Ltd	1.08
ERIS Lifesciences Ltd	3.54	Alembic Pharmaceuticals Ltd.	0.94
Divis Laboratories Ltd.	3.23	Lupin Ltd.	0.86
Suven Pharmaceuticals Ltd	3.23	Pfizer Ltd.	0.81
Torrent Pharmaceuticals Ltd.	3.05	Others	1.39
Gland Pharma Ltd	2.69	Net Current Assets	1.51
Alkem Laboratories Ltd	2.18	TOTAL	100.00
Abbott India Ltd.	2.07		

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Ajanta Pharma Ltd	3.5	Max Healthcare	
ERIS Lifesciences Ltd	3.2	Institute Ltd	-5.3
Krishna Institute Of Medical Science Ltd	3.0	Sun Pharmaceuticals Industries Ltd	-4.5
Suven Pharmaceuticals Ltd	2.4	Divis Laboratories Ltd	-2.9
Zydus Lifesciences Ltd	2.3	Laurus Labs Ltd	-2.1
		Dr Reddy's Laboratories Ltd	-1.9

Quantitative Indicators Fund Benchmark

Quantitative Indicators	Fund	Benchmark
Beta	0.90	1
Standard Deviation (Annual)	18.33%	19.84%
Sharpe Ratio	0.62%	
Portfolio Turnover Ratio (Annual)	0.28	
P/B	5.66	5.91
P/E	38.15	42.75
ROE	17.75	15.47

Fund Performance Vs Benchmark (CAGR) as on 28th February, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	S&P BSE Healthcare TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	S&P BSE Healthcare TRI (₹)	Nifty 50 TRI (₹)
1 Y	-5.20	-6.85	4.27	9,480	9,315	10,427
3 Y	17.99	17.78	16.99	16,426	16,339	16,012
5 Y	10.11	9.64	11.89	16,190	15,847	17,542
SI*	13.18	13.37	NA	1,87,793	1,95,405	NA

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

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

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

SIP Returns as on 28th February, 2023

Period	Investment Amount (₹)	Fund Value (₹)	S&P BSE Healthcare TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) S&P BSE Healthcare TRI	Yield (%) Nifty 50 TRI
1 Y	1,20,000	1,14,088	1,12,335	1,20,596	-9.08	-11.72	0.93
3 Y	3,60,000	3,73,558	3,72,881	4,44,244	2.42	2.30	14.19
5 Y	6,00,000	7,79,471	7,60,390	8,34,042	10.42	9.43	13.16
7 Y	8,40,000	11,67,636	11,21,600	13,32,984	9.27	8.14	12.98
10 Y	12,00,000	19,07,204	18,05,240	23,08,537	8.97	7.93	12.57
15 Y	18,00,000	47,47,092	47,07,596	48,69,135	11.97	11.87	12.27
SI	21,90,000	75,18,888	75,92,368	75,50,982	12.21	12.30	12.25

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

Top Sectors

Healthcare	98%
NCA	2%

UTI TRANSPORTATION & LOGISTICS FUND

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

Category
Sectoral

Investment Objective

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

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

Date of inception/allotment

11th April, 2008

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 1953.27 Crore
Closing AUM : ₹ 1908.32 Crore

High/Low NAV in the month

High Growth Option : ₹ 150.8187
Low Growth Option : ₹ 144.4698

Total Expense Ratio

Regular : 2.24
Direct : 1.04

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW: ₹ 5000/-

Load Structure

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

NAV per unit as on 28th February, 2023

Regular Growth Option ₹ 145.2879
Regular IDCW Option ₹ 66.9936
Direct Growth Option ₹ 162.1661
Direct IDCW Option ₹ 75.0016

Portfolio Details

% of Top 10 Stocks	70.98
Median Market Cap (₹ Cr)	1,10,286
Weighted Average Market Cap	1,12,305
Number of Securities	34

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	72	21	7
Benchmark	68	29	4

Portfolio as on 28th February, 2023

Equity	% to NAV	Equity	% to NAV
Mahindra & Mahindra Ltd.	13.99	Schaeffler India Ltd	1.58
Maruti Suzuki India Ltd.	13.68	Mahindra & Mahindra Fin.Ser.Ltd.	1.49
Tata Motors Ltd.	9.62	Motherson Sumi Wiring India Ltd	1.29
Eicher Motors Ltd	9.28	VRL Logistics Ltd	0.97
Bajaj Auto Ltd.	6.14	Mahindra Logistics Ltd	0.94
Adani Ports And Special Economic Zone Ltd	5.13	Endurance Technologies Ltd.	0.94
Ashok Leyland Ltd.	4.18	Mahindra CIE Automotive Ltd	0.94
Hero Motocorp Ltd.	3.33	Subros Ltd.	0.86
TVS Motor Company Ltd	2.96	Jamna Auto Industries Ltd.	0.78
Interglobe Aviation Ltd	2.67	Minda Corporation Ltd	0.75
Apollo Tyres Ltd.	2.21	Escorts Kubota Ltd	0.58
Samvardhana Motherson International Ltd	2.08	Gujarat Pipavav Port Ltd.	0.37
Bosch Ltd.	1.77	Sandhar Technologies Ltd	0.36
Bharat Forge Ltd.	1.76	Radiant Cash Management Services Ltd	0.32
Sundram Fasteners Ltd.	1.66	Others	0.47
Container Corporation Of India Ltd	1.59	Net Current Assets	5.31
		TOTAL	100.00

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Eicher Motors Ltd	4.0	Tube Investments	
Ashok Leyland Ltd	1.6	Of India Ltd	-3.5
Mahindra & Mahindra		Indian Railway	
Fin.Ser.Ltd	1.5	Catering & Tourism Ltd	-2.2
Motherson Sumi		Zomato Ltd	-2.1
Wiring India Ltd	1.3	MRF Ltd	-2.0
Bajaj Auto Ltd	1.1	Balkrishna Industries Ltd	-2.0

Quantitative Indicators Fund Benchmark

Quantitative Indicators	Fund	Benchmark
Beta	1.00	1
Standard Deviation (Annual)	25.20%	24.86%
Sharpe Ratio	0.59%	
Portfolio Turnover Ratio (Annual)	0.14	
P/B	4.87	4.21
P/E	40.52	37.47
ROE	8.42	8.03

Fund Performance Vs Benchmark (CAGR) as on 28th February, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty Transportation & Logistics TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty Transportation & Logistics TRI (₹)	Nifty 50 TRI (₹)
1 Y	12.95	13.58	4.27	11,295	11,358	10,427
3 Y	21.48	24.82	16.99	17,927	19,447	16,012
5 Y	3.49	6.07	11.89	11,872	13,429	17,542
SI*	16.76	16.04	10.34	1,00,513	91,668	43,294

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

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

SIP Returns as on 28th February, 2023

Period	Investment Amount (₹)	Fund Value (₹)	Nifty Transportation & Logistics TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty Transportation & Logistics TRI	Yield (%) Nifty 50 TRI
1 Y	1,20,000	1,21,803	1,22,795	1,20,596	2.82	4.38	0.93
3 Y	3,60,000	4,75,969	4,89,840	4,44,244	19.07	21.13	14.19
5 Y	6,00,000	8,24,627	8,75,377	8,34,042	12.70	15.12	13.16
7 Y	8,40,000	11,68,377	12,58,310	13,32,984	9.28	11.36	12.98
10 Y	12,00,000	21,87,585	22,58,269	23,08,537	11.56	12.16	12.57
SI	17,80,000	64,08,052	62,68,553	47,83,699	15.76	15.51	12.34

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

Top Sectors

Automobile and Auto Components	74%
Services	12%
Capital Goods	7%
Others	7%

UTI LONG TERM EQUITY FUND (TAX SAVING)

(Erstwhile UTI Equity Tax Saving Plan)

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

Category
ELSS

Investment Objective

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

Date of inception/allotment

15th December, 1999

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 2845.47 Crore
Closing AUM : ₹ 2797.03 Crore

High/Low NAV in the month

High Growth Option : ₹ 140.2666
Low Growth Option : ₹ 136.0574

Total Expense Ratio

Regular : 2.10
Direct : 0.95

Minimum Investment Amount

Growth: ₹ 500/-
IDCW: ₹ 500/-

Load Structure

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

NAV per unit as on 28th February, 2023

Regular Growth Option ₹ 136.0574
Regular IDCW Option ₹ 25.9925
Direct Growth Option ₹ 148.6885
Direct IDCW Option ₹ 35.0404

Portfolio Details

% of Top 10 Stocks	43.22
Median Market Cap (₹ Cr)	1,09,252
Weighted Average Market Cap	2,60,448

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	67	20	13
Benchmark	78	15	8

Portfolio as on 28th February, 2023

Equity	% to NAV	Equity	% to NAV
HDFC Bank Ltd.	8.66	Eicher Motors Ltd	1.68
ICICI Bank Ltd	7.89	Nestle India Ltd.	1.64
Infosys Ltd.	6.80	ICICI Lombard General Insurance Company Ltd	1.56
Axis Bank Ltd.	4.53	Hindalco Industries Ltd.	1.56
Bharti Airtel Ltd.	3.43	Metro Brands Ltd	1.53
Maruti Suzuki India Ltd.	2.62	United Breweries Ltd.	1.51
Bajaj Finance Ltd.	2.51	Jubilant Food Works Ltd	1.46
Godrej Consumer Products Ltd	2.31	Gujarat Gas Ltd	1.43
LTIMindtree Ltd.	2.25	MTAR Technologies Ltd	1.43
State Bank Of India	2.23	CESC Ltd	1.36
Ultratech Cement Ltd.	2.08	Ajanta Pharma Ltd	1.35
Cholamandalam Investment & Finance Company Ltd	1.95	Canfin Homes Ltd.	1.32
Crompton Greaves Consumer Electricals Ltd.	1.90	Carborandum Universal Ltd.	1.31
Phoenix Mills Ltd	1.88	Bharat Forge Ltd.	1.27
Tata Motors Ltd.	1.78	Others	23.37
Avenue Supermarts Ltd.	1.69	Net Current Assets	1.72
		TOTAL	100.00

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
ICICI Bank Ltd	2.6	Reliance Industries Ltd	-7.1
Axis Bank Ltd	2.5	HDFC Ltd	-4.2
HDFC Bank Ltd	2.4	Tata Consultancy Services Ltd	-3.0
Godrej Consumer Products Ltd	2.0	ITC Ltd	-2.9
Infosys Ltd	2.0	Larsen & Toubro Ltd	-2.2

Quantitative Indicators Fund Benchmark

Quantitative Indicators	Fund	Benchmark
Beta	0.94	1
Standard Deviation (Annual)	20.40%	21.31%
Sharpe Ratio	0.40%	
Portfolio Turnover Ratio (Annual)	0.23	
P/B	7.40	6.57
P/E	33.74	32.72
ROE	17.93	18.90

Fund Performance Vs Benchmark (CAGR) as on 28th February, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)
1 Y	-1.24	2.58	4.27	9,876	10,258	10,427
3 Y	14.83	17.56	16.99	15,141	16,247	16,012
5 Y	9.53	10.66	11.89	15,768	16,599	17,542
SI*	14.10	13.42	12.96	2,13,935	1,86,208	1,69,438

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

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

SIP Returns as on 28th February, 2023

Period	Investment Amount (₹)	Fund Value (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty 500 TRI	Yield (%) Nifty 50 TRI
1 Y	1,20,000	1,17,284	1,18,215	1,20,596	-4.20	-2.77	0.93
3 Y	3,60,000	4,25,925	4,43,106	4,44,244	11.27	14.01	14.19
5 Y	6,00,000	8,07,022	8,32,317	8,34,042	11.83	13.07	13.16
7 Y	8,40,000	12,52,154	13,15,208	13,32,984	11.22	12.60	12.98
10 Y	12,00,000	21,89,458	23,33,516	23,08,537	11.58	12.77	12.57
15 Y	18,00,000	46,10,757	49,95,917	48,69,135	11.63	12.57	12.27
SI	21,90,000	66,47,610	76,18,441	75,50,982	11.06	12.33	12.25

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

Top 5 Sectors

Financial Services	32%
Information Technology	10%
Automobile and Auto Components	9%
Fast Moving Consumer Goods	8%
Consumer Services	6%
Others	35%

UTI NIFTY 50 INDEX FUND

(Earlier known as UTI NIFTY INDEX FUND)

An open ended scheme replicating/ tracking Nifty 50 index.

Category
Index Fund

Investment Objective

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

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

Date of inception/allotment

6th March, 2000

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹9589.52 Crore
Closing AUM : ₹9475.27 Crore

High/Low NAV in the month

High Growth Option : ₹121.2628
Low Growth Option : ₹116.3381

Total Expense Ratio

Regular : 0.30
Direct : 0.20

Minimum Investment Amount

Growth: ₹5000/-
IDCW: ₹5000/-

Load Structure

Entry Load: Nil
Exit Load : Nil

NAV per unit as on 28th February, 2023

Regular Growth Option ₹116.3381
Regular IDCW Option ₹58.6109
Direct Growth Option ₹117.6325
Direct IDCW Option ₹59.2649

Portfolio Details

% of Top 10 Stocks	59.30
Median Market Cap (₹ Cr)	4,73,498
Weighted Average Market Cap	5,66,867

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	100	-	-

Tracking error as on 28th February, 2023

Tracking Error	Non Annualised	Annualised
Over last 1 year	0.0019	0.0302
Over last 3 year	0.0071	0.1121
Over last 5 year	0.0062	0.0981
Since Inception	0.0971	1.5353

Past performance may or may not be sustained in future.

Portfolio as on 28th February, 2023

Equity	% to NAV	Equity	% to NAV
Reliance Industries Ltd.	10.51	Maruti Suzuki India Ltd.	1.50
HDFC Bank Ltd.	9.24	HCL Technologies Ltd.	1.50
ICICI Bank Ltd	7.82	Sun Pharmaceuticals Industries Ltd.	1.35
Infosys Ltd.	7.14	Titan Company Ltd.	1.30
HDFC Ltd.	6.17	Ultratech Cement Ltd.	1.10
Tata Consultancy Services Ltd.	4.45	Tata Steel Ltd.	1.10
ITC Ltd.	4.35	NTPC Ltd.	1.06
Larsen & Toubro Ltd.	3.34	Power Grid Corporation Of India Ltd	1.00
Kotak Mahindra Bank Ltd.	3.29	Tata Motors Ltd.	0.99
Axis Bank Ltd.	2.99	Bajaj Finserv Ltd.	0.95
Hindustan Unilever Ltd.	2.88	IndusInd Bank Ltd.	0.92
State Bank Of India	2.63	Tech Mahindra Ltd	0.90
Bharti Airtel Ltd.	2.44	Nestle India Ltd.	0.87
Bajaj Finance Ltd.	2.13	JSW Steel Ltd.	0.82
Asian Paints Ltd.	1.67	Others	12.10
Mahindra & Mahindra Ltd.	1.59	Net Current Assets	-0.11
		TOTAL	100.00

Quantitative Indicators Fund Benchmark

Beta	1.00	1
Standard Deviation (Annual)	22.22%	22.22%
Sharpe Ratio	0.44%	
Portfolio Turnover Ratio (Annual)	0.05	

Fund Performance Vs Benchmark (CAGR) as on 28th February, 2023 Growth of ₹10000

Period	NAV Growth (%)	Nifty 50 TRI (%)	S&P BSE Sensex TRI (%)	NAV Growth (₹)	Nifty 50 TRI (₹)	S&P BSE Sensex TRI (₹)
1 Y	3.92	4.27	6.19	10,392	10,427	10,619
3 Y	16.52	16.99	16.88	15,820	16,012	15,967
5 Y	11.50	11.89	12.85	17,239	17,542	18,308
SI*	11.26	12.18	12.55	1,16,325	1,40,579	1,51,638

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

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

SIP Returns as on 28th February, 2023

Period	Investment Amount (₹)	Fund Value (₹)	Nifty 50 TRI (₹)	S&P BSE Sensex TRI (₹)	Yield (%) Fund	Yield (%) Nifty 50 TRI	Yield (%) S&P BSE Sensex TRI
1 Y	1,20,000	1,20,382	1,20,596	1,22,521	0.60	0.93	3.95
3 Y	3,60,000	4,41,757	4,44,244	4,48,480	13.80	14.19	14.86
5 Y	6,00,000	8,25,906	8,34,042	8,46,927	12.76	13.16	13.78
7 Y	8,40,000	13,14,033	13,32,984	13,69,931	12.58	12.98	13.75
10 Y	12,00,000	22,56,642	23,08,537	23,71,922	12.14	12.57	13.08
15 Y	18,00,000	46,15,253	48,69,135	50,47,384	11.64	12.27	12.69
SI	21,90,000	69,27,437	75,50,982	78,60,742	11.45	12.25	12.62

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

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

Top 5 Sectors

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

UTI NIFTY NEXT 50 INDEX FUND

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

Category
Index Fund

Investment Objective

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

Date of inception/allotment

28th June, 2018

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 1955.94 Crore
Closing AUM : ₹ 1926.93 Crore

High/Low NAV in the month

High Growth Option : ₹ 13.8847
Low Growth Option : ₹ 13.2444

Total Expense Ratio

Regular : 0.79
Direct : 0.33

Minimum Investment Amount

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

Load Structure

Entry Load: Nil
Exit Load : Nil

NAV per unit as on 28th February, 2023

Regular Growth Option : ₹ 13.2796
Direct Growth Option : ₹ 13.6175

Portfolio Details

% of Top 10 Stocks	33.11
Median Market Cap (₹ Cr)	69,010
Weighted Average Market Cap	77,603

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	89	11	-

Portfolio as on 28th February, 2023

Equity	% to NAV	Equity	% to NAV
LTIMindtree Ltd.	4.24	Info-Edge (India) Ltd.	2.65
Pidilite Industries Ltd.	3.44	Marico Ltd.	2.49
Godrej Consumer Products Ltd	3.42	Ambuja Cements Ltd.	2.46
Shree Cement Ltd.	3.41	PI Industries Ltd.	2.44
Tata Power Company Ltd.	3.36	United Spirits Ltd.	2.16
Bharat Electronics Ltd.	3.32	SBI Cards And Payment Services Pvt Ltd.	2.16
SRF Ltd.	3.09	DLF Ltd.	2.13
Dabur India Ltd.	2.96	Hindustan Aeronautics Ltd	2.11
Havells India Ltd.	2.94	Avenue Supermarts Ltd.	2.08
Vedanta Ltd	2.93	Interglobe Aviation Ltd	1.96
Cholamandalam Investment & Finance Company Ltd	2.92	Colgate Palmolive India Ltd.	1.92
Bank Of Baroda	2.90	Indian Railway Catering & Tourism Ltd	1.81
Indian Oil Corporation Ltd.	2.84	Bandhan Bank Ltd.	1.71
Siemens India Ltd.	2.83	Mphasis Ltd	1.65
ICICI Lombard General Insurance Company Ltd	2.76	Others	20.22
GAIL (India) Ltd.	2.71	Net Current Assets	-0.05
		TOTAL	100.00

Quantitative Indicators Fund Benchmark

Quantitative Indicators	Fund	Benchmark
Beta	1.00	1
Standard Deviation (Annual)	21.22%	21.24%
Sharpe Ratio	0.25%	
Portfolio Turnover Ratio (Annual)	0.46	

Fund Performance Vs Benchmark (CAGR) as on 28th February, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty Next 50 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty Next 50 TRI (₹)	Nifty 50 TRI (₹)
1 Y	-6.81	-6.03	4.27	9,319	9,397	10,427
3 Y	12.01	13.03	16.99	14,053	14,440	16,012
SI*	6.26	7.57	12.40	13,282	14,065	17,270

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

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

SIP Returns as on 28th February, 2023

Period	Investment Amount (₹)	Fund Value (₹)	Nifty Next 50 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty Next 50 TRI	Yield (%) Nifty 50 TRI
1 Y	1,20,000	1,08,842	1,09,313	1,20,596	-16.90	-16.21	0.93
3 Y	3,60,000	3,90,687	3,96,620	4,44,244	5.40	6.41	14.19
SI	5,60,000	6,60,092	6,75,167	7,64,180	7.00	7.97	13.34

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

Top 5 Sectors

Financial Services	18%
Fast Moving Consumer Goods	14%
Chemicals	9%
Capital Goods	8%
Consumer Services	8%
Others	43%

UTI NIFTY200 MOMENTUM 30 INDEX FUND

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

Category
Index Fund

Investment Objective

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

Date of inception/allotment

10th Mar, 2021

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 1999.67 Crore
Closing AUM : ₹ 1970.70 Crore

High/Low NAV in the month

High Growth Option : ₹ 12.5448
Low Growth Option : ₹ 12.0616

Total Expense Ratio

Regular : 0.91
Direct : 0.40

Minimum Investment Amount

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

Load Structure

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

NAV per unit as on 28th February, 2023

Regular Growth Option ₹ 12.0757
Direct Growth Option ₹ 12.1977

Portfolio Details

% of Top 10 Stocks	50.85
Median Market Cap (₹ Cr)	1,19,312
Weighted Average Market Cap	1,85,662

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	77	23	0

Portfolio as on 28th February, 2023

Equity	% to NAV	Equity	% to NAV
ITC Ltd.	6.08	Pidilite Industries Ltd.	3.01
NTPC Ltd.	5.55	Cummins India Ltd.	2.99
Mahindra & Mahindra Ltd.	5.53	Trent Ltd.	2.77
Sun Pharmaceuticals Industries Ltd.	5.15	Canara Bank	2.15
ICICI Bank Ltd	5.11	Siemens India Ltd.	2.08
Bharti Airtel Ltd.	4.90	Jindal Steel & Power Ltd.	1.95
Axis Bank Ltd.	4.87	Adani Enterprises Ltd.	1.95
State Bank Of India	4.67	IDFC First Bank Ltd	1.90
Bank Of Baroda	4.59	Punjab National Bank	1.64
Eicher Motors Ltd	4.39	ABB India Ltd.	1.47
Bharat Electronics Ltd.	3.93	Bharat Heavy Electricals Ltd.	1.02
Hindustan Aeronautics Ltd	3.78	Aditya Birla Capital Ltd	0.88
Coal India Ltd.	3.62	Escorts Kubota Ltd	0.64
Federal Bank Ltd.	3.46	Others	0.00
Indian Hotels Company Ltd.	3.42	Net Current Assets	0.02
Ambuja Cements Ltd.	3.31	TOTAL	100.00
TVS Motor Company Ltd	3.18		

Fund Performance Vs Benchmark (CAGR) as on 28th February, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty200 Momentum 30 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty200 Momentum 30 Index TRI (₹)	Nifty 50 TRI (₹)
1 Y	-6.87	-6.39	4.27	9,313	9,361	10,427
SJ*	10.03	11.34	8.18	12,075	12,360	11,678

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

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

SIP Returns as on 28th February, 2023

Period	Investment Amount (₹)	Fund Value (₹)	Nifty200 Momentum 30 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty200 Momentum 30 TRI	Yield (%) Nifty 50 TRI
1 Y	1,20,000	1,13,857	1,13,600	1,20,596	-9.43	-9.81	0.93
SI	2,30,000	2,19,804	2,19,152	2,38,567	-4.49	-4.78	3.73

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

Top 5 Sectors

Financial Services	29%
Capital Goods	16%
Automobile and Auto Components	13%
Consumer Services	6%
Fast Moving Consumer Goods	6%
Others	29%

UTI S&P BSE SENSEX INDEX FUND

(Earlier known as UTI SENSEX INDEX FUND)

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

Category
Index Fund

Investment Objective

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

Date of inception/allotment

31st Jan, 2022

Fund Manager

Mr. Sharwan Kumar Goyal, B.Com, CFA, MMS
Managing the scheme since Jan-2022

Mr Ayush Jain, Assistant Fund Manager CA, B.Com (Tax)
Managing the scheme since May 2022.

Fund AUM

Fund Size Monthly Average : ₹ 136.08 Crore
Closing AUM : ₹ 130.53 Crore

High/Low NAV in the month

High Growth Option : ₹ 10.6989
Low Growth Option : ₹ 10.2874

Total Expense Ratio

Regular : 0.30
Direct : 0.20

Minimum Investment Amount

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

Load Structure

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

NAV per unit as on 28th February, 2023

Regular Growth Option : ₹ 10.2874
Direct Growth Option : ₹ 10.2984

Portfolio Details

% of Top 10 Stocks	67.50
Median Market Cap (₹ Cr)	5,46,204
Weighted Average Market Cap	6,30,367

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	100	-	-

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

Portfolio as on 28th February, 2023

Equity	% to NAV	Equity	% to NAV
Reliance Industries Ltd.	11.95	Maruti Suzuki India Ltd.	1.71
HDFC Bank Ltd.	10.51	HCL Technologies Ltd.	1.70
ICICI Bank Ltd	8.88	Sun Pharmaceuticals Industries Ltd.	1.54
Infosys Ltd.	8.12	Titan Company Ltd.	1.48
HDFC Ltd.	7.07	Ultratech Cement Ltd.	1.25
Tata Consultancy Services Ltd.	5.06	Tata Steel Ltd.	1.25
ITC Ltd.	4.95	Bajaj Finserv Ltd.	1.24
Larsen & Toubro Ltd.	3.79	NTPC Ltd.	1.21
Kotak Mahindra Bank Ltd.	3.69	Power Grid Corporation Of India Ltd	1.13
Axis Bank Ltd.	3.48	Tata Motors Ltd.	1.10
Hindustan Unilever Ltd.	3.27	IndusInd Bank Ltd.	1.05
State Bank Of India	2.92	Tech Mahindra Ltd	1.04
Bharti Airtel Ltd.	2.71	Nestle India Ltd.	0.99
Bajaj Finance Ltd.	2.43	Wipro Ltd.	0.85
Asian Paints Ltd.	1.90	Net Current Assets	-0.09
Mahindra & Mahindra Ltd.	1.81	TOTAL	100.00

Fund Performance Vs Benchmark (CAGR) as on 28th February, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	S&P BSE Sensex TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	S&P BSE Sensex TRI (₹)	Nifty 50 TRI (₹)
1 Y	6.02	6.19	4.27	10,602	10,619	10,427
SI*	2.67	2.88	1.08	10,288	10,310	10,116

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

Top Sectors

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

UTI NIFTY MID CAP 150 QUALITY 50 INDEX FUND

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

Category
Index Fund

Investment Objective

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

Date of inception/allotment

11th Apr, 2022

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 117.16 Crore
Closing AUM : ₹ 116.47 Crore

High/Low NAV in the month

High Growth Option : ₹ 9.3128
Low Growth Option : ₹ 9.1076

Total Expense Ratio

Regular : 0.87
Direct : 0.41

Minimum Investment Amount

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

Load Structure

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

NAV per unit as on 28th February, 2023

Regular Growth Option : ₹ 9.1594
Direct Growth Option : ₹ 9.1980

Portfolio Details

% of Top 10 Stocks	32.89
Median Market Cap (₹ Cr)	26,305
Weighted Average Market Cap	29,601

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	10	77	13

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

Portfolio as on 28th February, 2023

Equity	% to NAV	Equity	% to NAV
Page Industries Ltd	4.43	Crompton Greaves Consumer Electricals Ltd.	2.15
Indian Energy Exchange Ltd	4.00	Emami Ltd.	2.12
Tata Elxsi Ltd.	3.79	SKF India Ltd.	2.10
Tube Investments Of India Ltd	3.55	L&T Technology Services Ltd	2.05
Persistent Systems Ltd.	3.31	Oracle Financial Services Software Ltd.	2.04
APL Apollo Tubes Ltd	3.10	Hindustan Zinc Ltd.	1.97
Supreme Industries Ltd.	2.81	Grindwell Norton Ltd.	1.92
ICICI Securities Ltd.	2.72	Gujarat State Petronet Ltd.	1.91
Petronet LNG Ltd.	2.71	Navin Fluorine International Ltd.	1.89
Astral Ltd.	2.47	CRISIL Ltd	1.82
Voltas Ltd.	2.47	Kajaria Ceramics Ltd.	1.77
Coforge Ltd	2.42	Atul Ltd.	1.73
Abbott India Ltd.	2.38	Glaxosmithkline Pharmaceuticals Ltd.	1.69
AU Small Finance Bank Ltd	2.33	Others	25.66
Deepak Nitrite Ltd.	2.31	Net Current Assets	-0.14
Coromandel International Ltd.	2.28	TOTAL	100.00
Balkrishna Industries Ltd.	2.25		

Fund Performance Vs Benchmark (CAGR) as on 28th February, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty Mid Cap150 Quality 50 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty Mid Cap150 Quality 50 TRI (₹)	Nifty 50 TRI (₹)
SI*	-8.41	-7.97	-0.94	9,159	9,203	9,906

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

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

Top 5 Sectors

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

UTI S&P BSE LOW VOLATILITY INDEX FUND

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

Category
Index Fund

Investment Objective



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

Date of inception/allotment



03rd Mar, 2022

Fund Manager



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

Fund AUM



Fund Size Monthly Average : ₹ 126.00 Crore
Closing AUM : ₹ 124.10 Crore

High/Low NAV in the month



High Growth Option : ₹ 11.0903
Low Growth Option : ₹ 10.7237

Total Expense Ratio



Regular : 0.90
Direct : 0.44

Minimum Investment Amount



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

Load Structure



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

NAV per unit as on 28th February, 2023



Regular Growth Option ₹ 10.7237
Direct Growth Option ₹ 10.7741

Portfolio Details



% of Top 10 Stocks	39.76
Median Market Cap (₹ Cr)	73,644
Weighted Average Market Cap	2,10,799

All figures given are provisional and unaudited.

Market Capitalisation (%)



	Large	Mid	Small
Fund	59	31	10

Portfolio as on 28th February, 2023



Equity	% to NAV	Equity	% to NAV
Indian Railways Fin Corpn Ltd.	5.26	Hindustan Unilever Ltd.	3.25
Britannia Industries Ltd.	4.44	Bajaj Auto Ltd.	3.14
Nestle India Ltd.	4.08	Infosys Ltd.	3.11
Power Finance Corporation Ltd.	3.92	Marico Ltd.	3.11
Colgate Palmolive India Ltd.	3.86	Exide Industries Ltd.	3.10
Castrol India Ltd.	3.79	ICICI Bank Ltd	3.04
ITC Ltd.	3.68	Glaxosmithkline Pharmaceuticals Ltd.	2.97
Tata Consultancy Services Ltd.	3.61	Cipla Ltd.	2.84
Sun Pharmaceuticals Industries Ltd.	3.58	Bayer Cropscience Ltd.	2.68
Alkem Laboratories Ltd	3.53	Ajanta Pharma Ltd.	2.67
HDFC Bank Ltd.	3.49	Berger Paints India Ltd.	2.67
MRF Ltd.	3.45	Pidilite Industries Ltd.	2.52
Dr Reddy's Laboratories Ltd.	3.40	SBI Life Insurance Company Ltd.	2.51
Larsen & Toubro Ltd.	3.37	ACC Ltd	2.22
Dabur India Ltd.	3.37	Net Current Assets	0.06
Petronet LNG Ltd.	3.27	TOTAL	100.00

Top 5 Sectors



Fast Moving Consumer Goods	26%
Healthcare	19%
Financial Services	18%
Automobile and Auto Components	10%
Oil, Gas & Consumable Fuels	7%
Others	20%

HYBRID READY RECKONER MARCH 2023

Parameters	UTI Hybrid Equity Fund	UTI Equity Savings Fund	UTI Multi Asset Fund	UTI Arbitrage Fund	UTI Regular Savings Fund	UTI CCF - Investment Plan	UTI CCF - Savings Plan	UTI Retirement Benefit Pension Fund	UTI Unit Linked Insurance Plan
Product Category	Hybrid - Aggressive	Hybrid - Equity Savings	Hybrid - Multi Asset	Hybrid - Arbitrage	Hybrid - Conservative	Solution oriented-Children's Fund	Solution oriented-Children's Fund	Solution Oriented-Retirement Fund	Hybrid - Dynamic Asset Allocation
Inception Date	2-Jan-95	30-Aug-18	19-Nov-08	22-Jun-06	16-Dec-03	30-Jan-08	12-Jul-93	26-Dec-94	1-Oct-71
AUM (Month end in Crs)	4,287	258	860	3,533	1,544	686	4,037	3,687	5,069
Fund Manager	V Srivatsa (Equity) & Sunil Patil (Debt)	V Srivatsa (Equity) Sunil Patil (Debt)	Sharwan Kumar Goyal (Equity/Gold Portion) Sunil Patil (Debt)	Sharwan Goyal (Equity) Amit Sharma (Debt)	Amandeep Chopra (Debt) Amit Premchandani (Equity)	Vishal Chopda	Sunil Patil (Debt) Vishal Chopda (Equity)	Sunil Patil (Debt) & V Srivatsa (Equity)	Sunil Patil (Debt) Ajay Tyagi (Equity)
Ideal Investment Horizon	3 years & above	3 years & above	3 years & above	6 months & above	3 years & above	5 years & above	5 years & above	5 years & above	10 years / 15 years
Benchmark	CRISIL Hybrid 35+65 Aggressive Index ^A	CRISIL Equity Savings TRI	Customized benchmark: S&P BSE 200, Gold & Crisil Composite Bond Fund Index	Nifty 50 Arbitrage TRI Index	NIFTY 50 Hybrid Composite Debt 15:85 Index ^A	Nifty 500 TRI	CRISIL Short Term Debt Hybrid 60+40 Fund Index	CRISIL Short Term Debt Hybrid 60+40 Fund Index	NIFTY 50 Hybrid Composite Debt 50:50 Index ^A
Investment Purpose	Wealth Creation	Wealth Creation & Income Generation	Wealth Creation	Income Generation	Income Generation	Wealth Creation for Child	Wealth Creation for Child	Retirement Corpus	Insurance, Tax Saving & Wealth Creation
Equity (%)	73.53	64.89	66.05	67.37	24.28	97.95	39.03	38.31	37.72
Large Cap (%)	68.49	94.12	51.92	71.73	67.62	67.05	66.94	68.47	70.36
Mid Cap (%)	20.72	2.48	35.06	15.55	17.97	19.59	19.60	20.77	20.65
Small Cap (%)	10.79	3.40	13.01	6.72	14.41	13.35	13.46	10.76	9.00
Arbitrage/Derivatives (%)	-	30.44	0.92	67.69	-	-	-	-	-
C1	77	82	70	100	87	94	94	77	94
C2	22	18	27	-	11	5	5	22	2
C3	1	-	2	-	2	1	1	1	4
R1	51	48	40	43	52	54	54	51	83
R2	31	35	34	32	25	29	29	32	15
R3	18	17	26	25	22	18	18	18	2
CP/CD (%)	-	-	-	16.30	-	-	-	-	-
Corporate Bonds (%)	13.78	-	2.31	-	40.23	-	28.61	27.54	26.86
GSEC/JDL/TBills (%)	11.25	25.04	13.80	4.91	31.00	0.13	28.82	30.65	31.18
PTC (%)	-	-	-	-	-	-	0.38	-	0.81
TREPS/Repo/Cash (%)	1.46	10.04	2.66	11.39	4.50	1.94	3.14	3.53	3.45
Gold ETF	-	-	15.18	-	-	-	-	-	-
Top-5 Sector Holdings - Equity Portfolio (%)	FINANCIAL SERVICES: 34.17 IT: 13.03 AUTOMOBILE: 11.11 HEALTHCARE: 7.55 CONSTRUCTION: 6.88	FINANCIAL SERVICES: 29.58 IT: 19.29 AUTOMOBILE: 10.73 HEALTHCARE: 6.88 OIL & GAS: 6.76	AUTOMOBILE: 17.65 FMCG: 15.10 CAPITAL GOODS: 14.48 FINANCIAL SERVICES: 14.19 CONSUMER SERVICES: 7.76	OIL & GAS: 8.22 CONSTRUCTION MATERIALS: 6.82 SERVICES: 5.77 IT: 5.35	FINANCIAL SERVICES: 32.47 IT: 11.96 CONSTRUCTION MATERIALS: 9.44 HEALTHCARE: 9.38 CONSUMER DURABLES: 4.90	FINANCIAL SERVICES: 32.17 IT: 10.36 AUTOMOBILE: 9.60 FMCG: 7.72 CONSUMER SERVICES: 6.31	FINANCIAL SERVICES: 32.02 IT: 10.36 AUTOMOBILE: 9.66 FMCG: 7.73 CONSUMER SERVICES: 6.30	FINANCIAL SERVICES: 34.32 IT: 12.71 AUTOMOBILE: 11.33 HEALTHCARE: 7.37 CONSTRUCTION: 6.39	FINANCIAL SERVICES: 27.72 IT: 15.60 HEALTHCARE: 11.30 CONSUMER SERVICES: 11.06 CONSUMER DURABLES: 9.43
Standard Deviation (Annual %)	15.69	7.54	13.81	1.09	5.64	20.42	8.63	8.43	8.12
Beta	1.09	0.73	0.91	0.35	1.16	0.94	0.96	0.95	0.68
Sharpe Ratio (%)	0.68	0.55	0.17	-2.48	0.56	0.38	0.31	0.67	0.13
Portfolio Turnover Ratio	0.27	3.84	2.70	11.10	0.32	0.20	0.35	0.34	0.11
Yield to Maturity (%)*	7.76	7.07	7.07	5.83	7.86	6.59	7.73	7.67	7.70
Average Maturity (Years)	7.34	4.13	2.91	0.31	7.06	0.02	7.42	8.11	7.17
Modified Duration (Years)	4.52	3.13	4.52	0.31	4.76	0.02	5.01	5.12	4.63
Macaulay Duration (Years)	4.76	3.24	2.18	0.31	4.77	0.02	5.01	5.39	4.88
Expense Ratio (%)	Regular: 2.01 Direct: 1.35	Regular: 1.53 Direct: 0.70	Regular: 1.91 Direct: 1.05	Regular: 0.94 Direct: 0.35	Regular: 1.81 Direct: 1.22	Regular: 2.54 Direct: 1.49	Regular: 1.73 Direct: 1.52	Regular: 1.73 Direct: 1.07	Regular: 1.72 Direct: 0.97
Data as of February 28, 2023									
* Annualized Portfolio YTM - Yields of all securities are annualized									
Standard Deviation (S.D.) = S.D. of Daily Returns * SQRT(250); Sharpe Ratio = (Return - Risk free rate)/(Standard Deviation) - 3 year; Beta - Computed as 'covariance of NAV returns vs. index returns' divided by 'variance of index returns' based on daily returns for past three years.									
Gross Equity Includes Cash Equity & Arbitrage. UTI Hybrid Equity Fund: Equity exposure includes 0.67% InvIT exposures. UTI Arbitrage Fund: Treps/Repo/Cash exposure includes 7.10% UTI Money Market Fund exposure. OCF & ROCE are calculated on Net Equity Exposure for Multi Asset Fund & Equity Savings Fund. Top-5 Allocation (Sector) - rebased values.									
Average Equity holding in UTI Arbitrage Fund is 67.68% for the past 12 months against the requirement of minimum 65% for equity taxation.									

UTI HYBRID EQUITY FUND

(Erstwhile UTI Balanced Fund)

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

Category
Aggressive
Hybrid Fund

Investment Objective

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

Date of inception/allotment

2nd January, 1995

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 4386.90 Crore
Closing AUM : ₹ 4286.95 Crore

High/Low NAV in the month

High Growth Option : ₹ 264.5516
Low Growth Option : ₹ 257.1830

Total Expense Ratio

Regular : 2.01
Direct : 1.35

Minimum Investment Amount

Growth: ₹ 1000/-
IDCW: ₹ 5000/-

Load Structure

Entry Load: Nil

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

NAV per unit as on 28th February, 2023

Regular Growth Option : ₹ 257.1830
Regular IDCW Option : ₹ 31.6339
Direct Growth Option : ₹ 272.4710
Direct IDCW Option : ₹ 34.3690

Portfolio Details

Median Market Cap (₹ Cr)	2,92,512
Weighted Average Market Cap	3,22,153
Number of Securities	59

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	68	21	11

Portfolio as on 28th February, 2023

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Equity			7.41% GS MAT - 19/12/2036	1.16	SOV
HDFC Bank Ltd.	6.50		7.33% MH SDL MAT-13/09/2027	0.92	SOV
ICICI Bank Ltd	5.67		6.63% TN SDL 2035		
Infosys Ltd.	4.68		MAT- 23/12/2035.	0.86	SOV
Larsen & Toubro Ltd.	3.95		INVIT		
ITC Ltd.	3.77		INVIT - Powergrid Infra Invst Trust	0.67	
State Bank Of India	3.29		Long Term Debt		
HCL Technologies Ltd.	2.98		Power Finance Corporation Ltd.	2.42	CRISIL AAA/A1+
HDFC Ltd.	2.79		HDFC Ltd.	1.17	CRISIL AAA/A1+
Mahindra & Mahindra Ltd.	2.25		Jamnagar Utilities & Power Pvt Ltd. ^	1.11	CRISIL AAA/A1+
Axis Bank Ltd.	2.09		Canara Bank Basel3At1	0.93	CRISIL AA+
Bharti Airtel Ltd.	1.81		National Housing Bank	0.69	CRISIL AAA/A1+
Hindalco Industries Ltd.	1.78		Summit Digital Infrastructure Ltd	0.67	CRISIL AAA/A1+
Bajaj Auto Ltd.	1.67		Shriram Finance Ltd	0.59	IND AA+
Tata Motors Ltd.	1.57		HDB Financial Services Ltd.	0.58	CRISIL AAA/A1+
Reliance Industries Ltd.	1.18		Bajaj Finance Ltd.	0.58	CRISIL AAA/A1+
Others	26.89		Housing And Urban Development Corpn	0.58	CARE AAA/A1+
Govt Securities			Others	4.45	
Others	4.02		Net Current assets	1.46	
7.26% GSEC 22/08/2032	2.88	SOV	Total	100.00	
7.26% GSEC 14/01/29	1.39	SOV			

^ Mukesh Ambani promoter Group company

Fund Performance Vs Benchmark (CAGR) as on 28th February, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Hybrid 35+65 Aggressive Index (%)	Nifty 50 TRI (%)	NAV Growth (₹)	CRISIL Hybrid 35+65 Aggressive Index (₹)	Nifty 50 TRI (₹)
1 Y	6.92	3.15	4.27	10,692	10,315	10,427
3 Y	17.31	13.87	16.99	16,144	14,765	16,012
5 Y	8.65	10.44	11.89	15,144	16,434	17,542
SI*	14.30	NA	NA	4,31,986	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 87 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 28th February, 2023

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Hybrid 35+65 Aggressive Index (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) CRISIL Hybrid 35+65 Aggressive Index	Yield (%) Nifty 50 TRI
1 Y	1,20,000	1,22,784	1,20,119	1,20,596	4.37	0.19	0.93
3 Y	3,60,000	4,49,799	4,19,685	4,44,244	15.06	10.25	14.19
5 Y	6,00,000	8,21,676	7,90,997	8,34,042	12.55	11.02	13.16
7 Y	8,40,000	12,41,921	12,42,458	13,32,984	10.99	11.01	12.98
10 Y	12,00,000	21,17,545	21,60,679	23,08,537	10.95	11.33	12.57
15 Y	18,00,000	44,04,472	44,88,425	48,69,135	11.09	11.31	12.27
SI	21,90,000	65,02,355	67,62,324	75,50,982	10.86	11.22	12.25

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

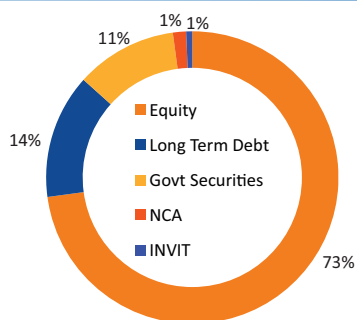
UTI HYBRID EQUITY FUND

(Erstwhile UTI Balanced Fund)

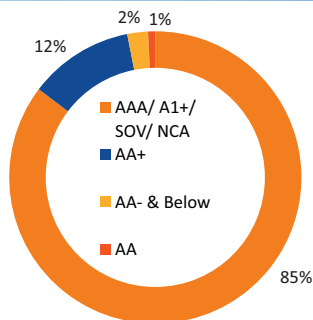
An open ended hybrid scheme investing predominantly in equity and equity related instruments.

Category
Aggressive
Hybrid Fund

Credit Profile of Debt as on 28th Feb, 2023



Asset Allocation of Debt as on 28th Feb, 2023



Top 5 Sectors

Financial Services	34%
Information Technology	13%
Automobile and Auto Components	11%
Healthcare	8%
Construction	7%
Others	27%

Quantitative Indicators Fund Benchmark

Quantitative Indicators	Fund	Benchmark
Beta	1.09	1
Standard Deviation (Annual)	15.69%	14.00%
Sharpe Ratio	0.68%	
Portfolio Turnover Ratio (Annual)	0.27	

Portfolio Parameters

Weighted Average Maturity	7.34 Yrs
Yield to Maturity*	7.76%
Modified Duration	4.52 Yrs
Macaulay Duration	4.76 Yrs

*Annualized Portfolio YTM – Yields of all securities are annualized

UTI MULTI ASSET FUND

(Erstwhile UTI Wealth Builder Fund)

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

Category
Multi Asset Allocation

Investment Objective

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

Date of inception/allotment

19th November, 2008

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 875.61 Crore
Closing AUM : ₹ 860.48 Crore

High/Low NAV in the month

High Growth Option : ₹ 45.8808
Low Growth Option : ₹ 44.9976

Total Expense Ratio

Regular : 1.91
Direct : 1.05

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW: ₹ 5000/-

Load Structure

Entry Load: Nil

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

NAV per unit as on 28th February, 2023

Regular Growth Option : ₹ 45.1050
Regular IDCW Option : ₹ 19.3136
Direct Growth Option : ₹ 48.8516
Direct IDCW Option : ₹ 21.5802

Portfolio Details

% of Top 10 Stocks	29.56
Median Market Cap (₹ Cr)	51,776
Weighted Average Market Cap	88,135

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	52	35	13
Benchmark	87	13	0

Portfolio as on 28th February, 2023

Portfolio	% to NAV	Rating/Futures	Portfolio	% to NAV	Rating/Futures
Equity			Jyothy Labs Ltd.	0.80	
Varun Beverages Ltd	4.61		DCB Bank Ltd	0.78	
ITC Ltd.	4.43		Apollo Tyres Ltd.	0.77	
NTPC Ltd.	3.55		Aditya Birla Fashion & Retail Ltd.	0.72	
Indian Hotels Company Ltd.	2.71		Narayana Hrudayalaya Ltd	0.65	
Bank Of Baroda	2.68		Creditaccess Grameen Ltd	0.59	
Mahindra & Mahindra Ltd.	2.67		GHCL Ltd.	0.58	
Coal India Ltd.	2.51		Grindwell Norton Ltd.	0.55	
Federal Bank Ltd.	2.19		Thermax Ltd.	0.55	
Ambuja Cements Ltd.	2.12		ZF Commercial Vehicle Control Systems India Ltd	0.51	
TVS Motor Company Ltd	2.11		Mahindra CIE Automotive Ltd	0.48	
Hindustan Aeronautics Ltd	1.99		Asahi India Glass Ltd.	0.41	
Karur Vysya Bank Ltd.	1.91		RHI Magnesita India Ltd	0.39	
Page Industries Ltd	1.83		Borosil Renewables Ltd	0.27	
Bharat Electronics Ltd.	1.76		Ratnamani Metals & Tubes Ltd.	0.22	
Trent Ltd.	1.62		Jamna Auto Industries Ltd.	0.19	
Eicher Motors Ltd	1.60		Govt Securities		
Tube Investments Of India Ltd	1.58		7.38% GSEC 20/06/2027	5.80	SOV
KPIT Technologies Ltd	1.52		7.41% GS MAT - 19/12/2036	2.89	SOV
Solar Industries India Ltd.	1.51		6.54% GSEC MAT - 17/01/2032	2.73	SOV
Phoenix Mills Ltd	1.41		364 D TBILL MAT 12/10/2023	1.67	SOV
ABB India Ltd.	1.40		364 D TBILL MAT 19/10/2023	0.56	SOV
CG Power And Industrial Solutions Ltd.	1.32		364 D TBILL MAT - 01/06/2023	0.15	SOV
Great Eastern Shipping Co. Ltd.	1.20		Long Term Debt		
Schaeffler India Ltd	1.19		HDB Financial Services Ltd.	1.16	CRISIL AAA/A1+
Coromandel International Ltd.	1.15		Small Indst. Dev. Bank Of India	1.15	CRISIL AAA/A1+
Indian Bank	1.09		Mutual Fund Units		
Tata Elxsi Ltd.	1.06		UTI MF- Gold Exchange Traded Fund	15.18	
Fine Organic Ind Ltd	0.99		Net Current assets	2.66	
AIA Engineering Ltd.	0.96		Total	100.00	
Oil & Natural Gas Corporation Ltd.	0.92	-0.92			

Fund Performance Vs Benchmark (CAGR) as on 28th February, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	Benchmark@ (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Benchmark@ (₹)	Nifty 50 TRI (₹)
1 Y	4.58	2.73	4.27	10,458	10,273	10,427
3 Y	9.10	13.77	16.99	12,986	14,726	16,012
5 Y	6.14	10.73	11.89	13,473	16,651	17,542
SI*	11.12	14.03	15.46	45,096	65,240	77,952

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

SIP Returns as on 28th February, 2023

Period	Investment Amount (₹)	Fund Value (₹)	Benchmark@ (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Benchmark@	Yield (%) Nifty 50 TRI
1 Y	1,20,000	1,23,215	1,19,819	1,20,596	5.05	-0.28	0.93
3 Y	3,60,000	4,06,553	4,17,298	4,44,244	8.09	9.86	14.19
5 Y	6,00,000	7,27,814	7,93,042	8,34,042	7.67	11.12	13.16
7 Y	8,40,000	10,85,348	12,48,664	13,32,984	7.21	11.15	12.98
10 Y	12,00,000	17,32,728	21,59,715	23,08,537	7.14	11.32	12.57
SI	17,00,000	30,14,274	40,11,740	43,57,636	7.68	11.32	12.36

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.**

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

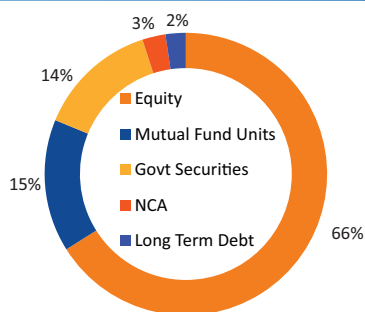
UTI MULTI ASSET FUND

(Erstwhile UTI Wealth Builder Fund)

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

Category
Multi Asset Allocation

Asset Allocation of Debt as on 28th Feb, 2023



Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Varun Beverages Ltd	4.3	Reliance Industries Ltd	-8.0
NTPC Ltd	2.7	HDFC Bank Ltd	-7.0
Indian Hotels Company Ltd	2.4	ICICI Bank Ltd	-5.9
Bank Of Baroda	2.4	Infosys Ltd	-5.4
Coal India Ltd	2.1	HDFC Ltd	-4.7

Quantitative Indicators

Quantitative Indicators	Fund	Benchmark
Beta	0.91	1
Standard Deviation (Annual)	13.81%	14.33%
Sharpe Ratio	0.17%	
Portfolio Turnover Ratio (Annual)	2.70	

Top 5 Sectors

Mutual Fund Units	19%
Automobile and Auto Components	14%
Fast Moving Consumer Goods	12%
Capital Goods	12%
Financial Services	11%
Others	32%

WBINDX4 Returns

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

Portfolio Parameters

Weighted Average Maturity	2.91 Yrs
Yield to Maturity*	7.07%
Modified Duration	2.09 Yrs
Macaulay Duration	2.18 Yrs

*Annualized Portfolio YTM – Yields of all securities are annualized

UTI ARBITRAGE FUND

(Erstwhile UTI Spread Fund)

An open ended scheme investing in arbitrage opportunities.

Category
Arbitrage

Investment Objective

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

Date of inception/allotment

22nd June, 2006

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 3550.41 Crore
Closing AUM : ₹ 3532.87 Crore

High/Low NAV in the month

High Growth Option : ₹ 29.6493
Low Growth Option : ₹ 29.5030

Total Expense Ratio

Regular : 0.94
Direct : 0.35

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW: ₹ 5000/-

Load Structure

Entry Load: Nil

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

NAV per unit as on 28th February, 2023

Regular Growth Option ₹ 29.6493
Regular IDCW Option ₹ 16.7496
Direct Growth Option ₹ 31.1691
Direct IDCW Option ₹ 18.2326

Portfolio Details

Median Market Cap (₹ Cr)	1,76,775
Weighted Average Market Cap	3,52,503

All figures given are provisional and unaudited.

Portfolio Parameters

Weighted Average Maturity 0.31 Yrs
Yield to Maturity* 5.83%
Modified Duration 0.31 Yrs
Macaulay Duration 0.31 Yrs

*Annualized Portfolio YTM – Yields of all securities are annualized

March 2023 | For Product Label, Refer Page no. 88-92.

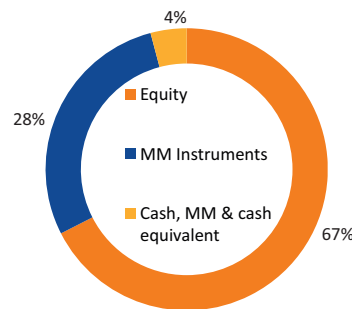
Portfolio as on 28th February, 2023

Equity	% to NAV	Hedged
Equity	67.40	
MM Instruments	28.32	
Cash, MM & cash equivalent	4.12	
STD	0.15	
Debt	0.00	
Total	100.00	

All figures given are provisional and unaudited.

Average Equity holding in UTI Arbitrage Fund is 67.68% for the past 12 months against the requirement of minimum 65% for equity taxation. (Annual average of the monthly average opening and closing figures)

Asset Allocation of Debt as on 28th Feb, 2023



Quantitative Indicators Fund Benchmark

Beta	0.35	1
Standard Deviation (Annual)	1.09%	1.86%
Sharpe Ratio	-2.48%	
Portfolio Turnover Ratio (Annual)	11.10	

Fund Performance Vs Benchmark (CAGR) as on 28th February, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 50 Arbitrage TRI (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	Nifty 50 Arbitrage TRI (₹)	CRISIL 1 Year T-Bill Index (₹)
1 Y	4.38	4.57	4.21	10,438	10,457	10,421
3 Y	4.01	3.58	4.44	11,252	11,113	11,392
5 Y	4.92	4.50	5.55	12,716	12,463	13,103
SI*	6.73	6.10	6.07	29,672	26,879	26,752

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 87 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 28th February, 2023

Period	Investment Amount (₹)	Fund Value (₹)	Nifty 50 Arbitrage TRI (₹)	CRISIL 1 Year T-Bill Index (₹)	Yield (%) Fund	Yield (%) Nifty 50 Arbitrage TRI	Yield (%) CRISIL 1 Year T-Bill Index
1 Y	1,20,000	1,23,342	1,23,400	1,23,094	5.25	5.34	4.86
3 Y	3,60,000	3,84,129	3,84,364	3,82,858	4.27	4.31	4.05
5 Y	6,00,000	6,72,265	6,68,522	6,76,933	4.50	4.28	4.78
7 Y	8,40,000	9,96,747	9,82,078	10,10,952	4.82	4.41	5.22
10 Y	12,00,000	15,73,959	15,40,243	16,12,978	5.30	4.88	5.77
15 Y	18,00,000	28,72,113	22,22,442	29,03,999	5.95	5.39	6.09
SI	19,90,000	33,98,887	22,22,442	33,90,289	6.12	5.39	6.10

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

UTI REGULAR SAVINGS FUND

(Erstwhile UTI MIS Advantage Plan)

(Number of Segregated portfolio in the scheme 1)

An open ended hybrid scheme investing predominantly in debt instruments.

Category
Conservative
Hybrid Fund

Investment Objective

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

Date of inception/allotment

16th December, 2003

Fund Manager

Mr. Amandeep S. Chopra - B.Sc. MBA [FMS Delhi] (Debt Portfolio) Managing the scheme since Jun 2004
Mr. Amit Premchandani, PGDM (IIM Indore), CA, CFA (Equity Portfolio) Managing the scheme since Jan 2022

Fund AUM

Fund Size Monthly Average : ₹ 1557.15 Crore
Closing AUM : ₹ 1544.13 Crore

High/Low NAV in the month

High Growth Option : ₹ 53.7982
Low Growth Option : ₹ 53.2733

Total Expense Ratio

Regular : 1.81
Direct : 1.22

Minimum Investment Amount

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

Load Structure

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

NAV per unit as on 28th February, 2023

Regular Growth Option ₹ 53.2733
Regular IDCW Option ₹ 15.4932
Direct Growth Option ₹ 56.8253
Direct IDCW Option ₹ 16.9484

Portfolio Details

Median Market Cap (₹ Cr)	96,566
Weighted Average Market Cap	2,60,040
Number of Securities	55

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	68	18	14

Portfolio as on 28th February, 2023 (Main Portfolio)

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Equity			7.17% GSEC 08/01/2028	0.05	SOV
HDFC Bank Ltd.	2.38		Long Term Debt		
ICICI Bank Ltd	1.74		Power Finance Corporation Ltd.	6.67	CRISIL AAA/A1+
Infosys Ltd.	1.61		HDFC Ltd.	5.50	CRISIL AAA/A1+
Axis Bank Ltd.	1.13		Jamnagar Utilities & Power Pvt Ltd. ^	3.14	CRISIL AAA/A1+
Bharti Airtel Ltd.	0.89		State Bank Of India Basel3At1	1.91	CRISIL AA+
State Bank Of India	0.76		Summit Digital Infrastructure Ltd	1.87	CRISIL AAA/A1+
Maruti Suzuki India Ltd.	0.56		Yes Bank Ltd.	1.73	CARE A-
IndusInd Bank Ltd.	0.52		Shriram Finance Ltd	1.63	IND AA+
Hindalco Industries Ltd.	0.52		HDB Financial Services Ltd.	1.61	CRISIL AAA/A1+
Eicher Motors Ltd	0.51		Bajaj Finance Ltd.	1.61	CRISIL AAA/A1+
Others	13.66		Housing And Urban Development Corpn	1.61	CARE AAA/A1+
Govt Securities			HDFC Bank Ltd. Basel3T2	1.60	CRISIL AAA/A1+
7.26% GSEC 22/08/2032	6.39	SOV	Cholamandalam Investment & Finance Company Ltd	1.60	ICRA AA+
7.26% GSEC 14/01/29	5.14	SOV	Union Bank Of India Basel3T2	1.60	CRISIL AA+
7.70% MH SDL MAT - 19/10/2030	3.25	SOV	Tata Motors Finance Ltd.	1.59	CRISIL AA-
7.38% GSEC 20/06/2027	3.23	SOV	Canfin Homes Ltd.	1.57	ICRA AA+
7.41% GS MAT - 19/12/2036	3.22	SOV	India Grid Trust	1.56	CRISIL AAA/A1+
7.64% MADHYA PRADESH SDL-08/02/2033	1.90	SOV	ICICI Bank Ltd	1.18	CRISIL AAA/A1+
7.74% MH SDL MAT - 01/03/2033	1.62	SOV	REC Ltd	0.98	CRISIL AAA/A1+
GOI FRB - MAT 22/09/2033	1.61	SOV	Canara Bank Basel3At1	0.65	CRISIL AA+
7.64% UTTARPRADESH SDL 08/02/2036	1.61	SOV	Piramal Capital & Housing Finance Ltd	0.59	ICRA AA
7.26% GSEC MAT - 06/02/2033	1.60	SOV	Net Current assets	4.49	
07.71% ANDHRA SDL 01/02/2036	1.22	SOV	Total	100.00	
364 D TBILL MAT - 01/06/2023	0.16	SOV			

^ Mukesh Ambani promoter Group company

Fund Performance Vs Benchmark (CAGR) as on 28th February, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	NIFTY 50 Hybrid Composite Debt 15:85 TRI (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	NIFTY 50 Hybrid Composite Debt 15:85 TRI (₹)	CRISIL 10 Year Gilt Index (₹)
1 Y	3.69	3.34	2.00	10,369	10,334	10,200
3 Y	9.87	7.70	2.92	13,263	12,492	10,902
5 Y	6.56	8.36	6.09	13,742	14,943	13,441
SI*	9.10	8.29	5.41	53,316	46,202	27,524

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 87 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 28th February, 2023

Period	Investment Amount (₹)	Fund Value (₹)	NIFTY 50 Hybrid Composite Debt 15:85 TRI (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) NIFTY 50 Hybrid Composite Debt 15:85 TRI	Yield (%) CRISIL 10 Year Gilt Index
1 Y	1,20,000	1,22,356	1,22,732	1,22,609	3.70	4.29	4.10
3 Y	3,60,000	4,06,940	3,92,347	3,70,011	8.15	5.69	1.80
5 Y	6,00,000	7,22,830	7,23,950	6,64,194	7.40	7.46	4.02
7 Y	8,40,000	10,80,461	11,05,684	9,85,447	7.09	7.74	4.50
10 Y	12,00,000	17,85,085	18,35,407	15,91,246	7.71	8.24	5.51
15 Y	18,00,000	34,97,720	35,49,241	28,57,987	8.35	8.53	5.89
SI	21,90,000	50,97,550	50,96,649	39,18,588	8.56	8.56	6.01

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

UTI REGULAR SAVINGS FUND

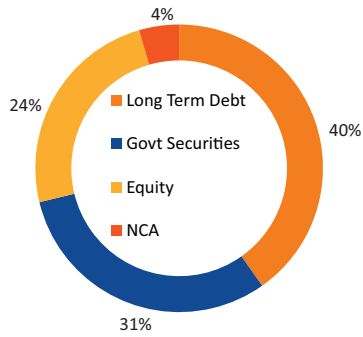
(Erstwhile UTI MIS Advantage Plan)

(Number of Segregated portfolio in the scheme 1)

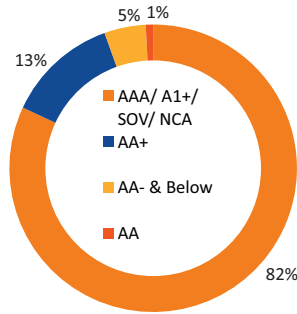
An open ended hybrid scheme investing predominantly in debt instruments.

Category
Conservative
Hybrid Fund

Asset Allocation of Debt as on 28th Feb, 2023



Credit Profile of Debt as on 28th Feb, 2023



Excluding Net Current Assets

Top Sectors

Financial Services	32%
Information Technology	12%
Automobile and Auto Components	9%
Healthcare	9%
Others	37%

Quantitative Indicators Fund Benchmark

Beta	1.16	1
Standard Deviation (Annual)	5.64%	4.39%
Sharpe Ratio	0.56%	
Portfolio Turnover Ratio (Annual)	0.32	

Portfolio Parameters

Weighted Average Maturity	7.06 Yrs
Yield to Maturity*	7.86%
Modified Duration	4.53 Yrs
Macaulay Duration	4.77 Yrs

*Annualized Portfolio YTM – Yields of all securities are annualized

Segregated AUM & NAV

Segregated Fund Size Monthly Average :	₹ 0.0 Crore
Closing AUM:	₹ 0.0 Crore
Segregated NAV per unit as on 28 th February, 2023	₹ 0.0
Growth :	

UTI Regular Savings Fund (Segregated - 17022020)

Segregated Portfolio as on 28th February, 2023

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

* Percentage to NAV Less Than 0.01

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

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

UTI UNIT LINKED INSURANCE PLAN*

An open ended tax saving cum insurance scheme.

Category
Dynamic
Asset Allocation

Investment Objective

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

Date of inception/allotment

1st October, 1971

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 5109.01 Crore
Closing AUM : ₹ 5068.66 Crore

High/Low NAV in the month

High Growth Option : ₹ 32.3745
Low Growth Option : ₹ 31.9810

Total Expense Ratio

Existing : 1.72
Direct : 0.97

Minimum Investment Amount

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

Load Structure

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

NAV per unit as on 28th February, 2023

Existing Growth Option : ₹ 31.9810
Direct Growth Option : ₹ 34.0283

Portfolio Details

Median Market Cap (₹ Cr)	1,25,981
Weighted Average Market Cap	2,25,278
Number of Securities	56

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	70	21	9

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

Portfolio as on 28th February, 2023

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Equity			MAT - 31/03/2027	1.90	SOV
LTIMindtree Ltd.	2.78		5.63% GS MAT - 12/04/26	1.88	SOV
ICICI Bank Ltd	2.35		Long Term Debt		
Bajaj Finance Ltd.	2.14		HDFC Ltd.	4.24	CRISIL AAA/A1+
HDFC Bank Ltd.	1.88		Power Finance Corporation Ltd.	2.45	CRISIL AAA/A1+
Infosys Ltd.	1.80		Housing And Urban Development Corpn	1.96	CARE AAA/A1+
Kotak Mahindra Bank Ltd.	1.55		Indian Railways Fin Corpn Ltd.	1.96	CRISIL AAA/A1+
Avenue Supermarts Ltd.	1.38		Small Indst. Dev. Bank Of India	1.50	CRISIL AAA/A1+
HDFC Ltd.	1.28		State Bank Of India Basel3At1	1.46	CRISIL AA+
Coforge Ltd	1.24		Jamnagar Utilities & Power Pvt Ltd. ^	1.41	CRISIL AAA/A1+
Info-Edge (India) Ltd.	1.22		REC Ltd	1.26	CRISIL AAA/A1+
Astral Ltd.	1.07		Shriram Finance Ltd	0.99	IND AA+
Titan Company Ltd.	0.92		HDB Financial Services Ltd.	0.98	CRISIL AAA/A1+
Maruti Suzuki India Ltd.	0.89		Others	8.61	
Shree Cement Ltd.	0.83		Mutual Fund Units		
AU Small Finance Bank Ltd	0.73		UTI Nifty Bank Exchange Traded Fund	0.03	
Others	15.65		Securitized Debt		
Govt Securities			First Business Receivable Trust ⁵	0.81	IND AAA/A1+
Others	9.39		Net Current assets	3.44	
7.26% GSEC 22/08/2032	8.66	SOV	Total	100.00	
7.41% GS MAT - 19/12/2036	5.39	SOV			
7.38% GSEC 20/06/2027	3.94	SOV			
6.58% GUJARAT SDL					

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

Fund Performance Vs Benchmark (CAGR) as on 28th February, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	NIFTY 50 Hybrid Composite Debt 50:50 Index (%)	Nifty 50 TRI (%)	NAV Growth (₹)	NIFTY 50 Hybrid Composite Debt 50:50 Index (₹)	Nifty 50 TRI (₹)
1 Y	-0.78	3.89	4.27	9,922	10,389	10,427
3 Y	7.71	12.06	16.99	12,496	14,072	16,012
5 Y	5.53	10.24	11.89	13,090	16,286	17,542
SI*	10.34	NA	NA	15,79,307	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 87 in 'Fund Manager Summary'. N.A - Not Available. Schemes Managed by Mr. Sunil Madhukar Patil & Mr. Ajay Tyagi.

SIP Returns as on 28th February, 2023

Period	Investment Amount (₹)	Fund Value (₹)	NIFTY 50 Hybrid Composite Debt 50:50 Index (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) NIFTY 50 Hybrid Composite Debt 50:50 Index	Yield (%) Nifty 50 TRI
1 Y	1,20,000	1,19,236	1,21,946	1,20,596	-1.19	3.05	0.93
3 Y	3,60,000	3,92,383	4,12,849	4,44,244	5.69	9.13	14.19
5 Y	6,00,000	6,98,705	7,73,856	8,34,042	6.04	10.13	13.16
7 Y	8,40,000	10,46,163	12,09,197	13,32,984	6.18	10.25	12.98
10 Y	12,00,000	17,26,216	20,51,867	23,08,537	7.07	10.35	12.57
15 Y	18,00,000	34,36,214	41,47,958	48,69,135	8.14	10.38	12.27
SI	21,90,000	51,27,702	62,21,366	75,50,982	8.62	10.44	12.25

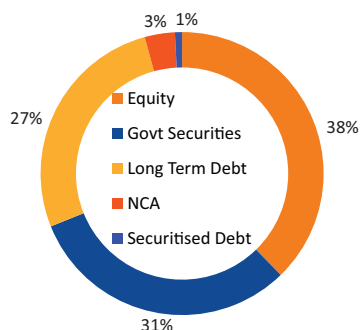
Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. Past performance may or may not be sustained in future.

UTI UNIT LINKED INSURANCE PLAN*

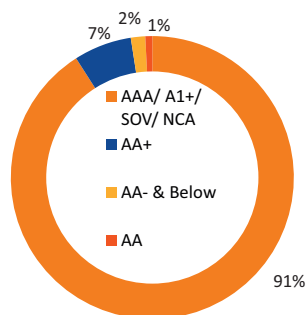
An open ended tax saving cum insurance scheme.

Category
Dynamic
Asset Allocation

Asset Allocation of Debt as on 28th Feb, 2023



Credit Profile of Debt as on 28th Feb, 2023



Top 5 Sectors

Financial Services	28%
Information Technology	16%
Healthcare	11%
Consumer Services	11%
Consumer Durables	9%
Others	25%

Quantitative Indicators Fund Benchmark

Quantitative Indicators	Fund	Benchmark
Beta	0.68	1
Standard Deviation (Annual)	8.12%	11.04%
Sharpe Ratio	0.13%	
Portfolio Turnover Ratio (Annual)	0.11	

Portfolio Parameters

Weighted Average Maturity	7.17 Yrs
Yield to Maturity*	7.70%
Modified Duration	4.63 Yrs
Macaulay Duration	4.88 Yrs
Securitized Debt Average Maturity	2.53 Yrs

*Annualized Portfolio YTM – Yields of all securities are annualized

UTI EQUITY SAVINGS FUND

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

Category
Equity Savings

Investment Objective

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

Date of inception/allotment

30th August, 2018

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 260.81 Crore
Closing AUM : ₹ 257.69 Crore

High/Low NAV in the month

High Growth Option : ₹ 14.0113
Low Growth Option : ₹ 13.8200

Total Expense Ratio

Regular : 1.53
Direct : 0.70

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW: ₹ 5000/-

Load Structure

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

NAV per unit as on 28th February, 2023

Regular Growth Option : ₹ 13.8200
Regular IDCW Option : ₹ 13.8201
Direct Growth Option : ₹ 14.3898
Direct IDCW Option : ₹ 14.3906

Portfolio Details

% of Top 10 Stocks	20.14
Median Market Cap (₹ Cr)	2,95,201
Weighted Average Market Cap	3,70,794
Number of Securities	31

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	94	2	3

Portfolio as on 28th February, 2023

Portfolio	% to NAV	Rating/Futures	Portfolio	% to NAV	Rating/Futures
Equity			Tata Motors Ltd.	1.01	
Infosys Ltd.	7.85	-4.67	Bajaj Auto Ltd.	0.95	
HDFC Ltd.	5.66	-5.31	Mahindra & Mahindra Ltd.	0.91	
Grasim Industries Ltd.	5.28	-4.68	Cipla Ltd.	0.83	
Reliance Industries Ltd.	4.05	-3.33	Dr Reddy's Laboratories Ltd.	0.69	
ICICI Bank Ltd	3.69	-1.35	Interglobe Aviation Ltd	0.66	
HDFC Bank Ltd.	3.33		ICICI Lombard General Insurance Company Ltd	0.65	
Axis Bank Ltd.	3.17	-2.30	Power Grid Corporation Of India Ltd	0.57	
JSW Steel Ltd.	2.55	-2.57	Maruti Suzuki India Ltd.	0.52	
SBI Life Insurance Company Ltd.	2.15	-2.16	Wipro Ltd.	0.44	
Larsen & Toubro Ltd.	1.97		GAIL (India) Ltd.	0.40	
HCL Technologies Ltd.	1.95		Hero Motocorp Ltd.	0.31	
Hindalco Industries Ltd.	1.88	-1.14	Dabur India Ltd.	0.23	-0.23
ITC Ltd.	1.80		Govt Securities		
Bharti Airtel Ltd.	1.66		7.38% GSEC 20/06/2027	11.62	SOV
Oil & Natural Gas Corporation Ltd.	1.62	-0.41	7.26% GSEC 22/08/2032	9.57	SOV
Aurobindo Pharma Ltd.	1.59	-0.74	364 D TBILL MAT 12/10/2023	1.86	SOV
Hindustan Unilever Ltd.	1.55	-1.55	364 D TBILL MAT 19/10/2023	1.85	SOV
State Bank Of India	1.46		364 D TBILL MAT - 01/06/2023	0.14	SOV
NTPC Ltd.	1.24		Net Current assets	10.05	
IndusInd Bank Ltd.	1.20		Total	100.00	
Tech Mahindra Ltd	1.07				

Fund Performance Vs Benchmark (CAGR) as on 28th February, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Equity Savings Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Equity Savings Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Y	6.20	5.48	2.00	10,620	10,548	10,200
3 Y	10.86	10.65	2.92	13,625	13,547	10,902
SI*	7.45	8.69	6.21	13,819	14,551	13,115

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

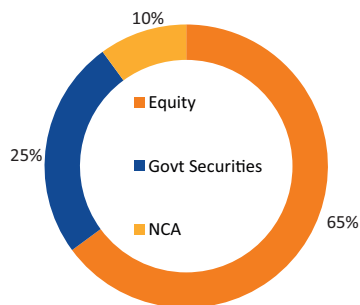
The performance of the benchmark is calculated using total return index variant of the benchmark index. The above scheme is in existence for less than 5 years.

SIP Returns as on 28th February, 2023

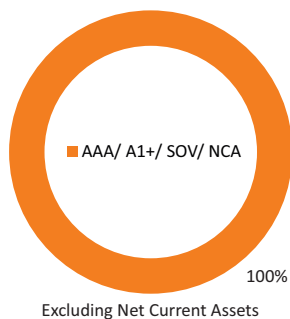
Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Equity Savings Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Equity Savings Index	Yield (%) CRISIL 10 Year Gilt Index
1 Y	1,20,000	1,23,553	1,23,252	1,22,560	5.58	25.03	4.01
3 Y	3,60,000	4,14,574	4,10,474	3,69,868	9.42	10.54	1.77
SI	5,40,000	6,60,646	6,64,687	5,84,865	8.93	9.93	3.51

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

Asset Allocation of Debt as on 28th Feb, 2023



Credit Profile of Debt as on 28th Feb, 2023



Top 5 Sectors

Financial Services	33%
Information Technology	17%
Oil, Gas & Consumable Fuels	9%
Construction Materials	8%
Metals & Mining	7%
Others	25%

Quantitative Indicators Fund Benchmark

Quantitative Indicators	Fund	Benchmark
Beta	0.73	1
Standard Deviation (Annual)	7.54%	9.02%
Sharpe Ratio	0.55%	
Portfolio Turnover Ratio (Annual)	3.84	

Portfolio Parameters

Weighted Average Maturity	4.13 Yrs
Yield to Maturity*	7.07%
Modified Duration	3.13 Yrs
Macaulay Duration	3.24 Yrs

*Annualized Portfolio YTM – Yields of all securities are annualized

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
HDFC Bank Ltd	3.3	JSW Steel Ltd	0.0
Infosys Ltd	3.2	SBI Life Insurance	
ICICI Bank Ltd	2.3	Company Ltd	0.0
Larsen & Toubro Ltd	2.0	Hindustan Unilever Ltd	0.0
HCL Technologies Ltd	2.0	Dabur India Ltd	0.0
		Hero Motocorp Ltd	0.3

UTI CHILDREN'S CAREER FUND - SAVINGS PLAN

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

Category
Children's Fund

Investment Objective

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

Date of inception/allotment

12th July, 1993

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 4077.33 Crore
Closing AUM : ₹ 4037.09 Crore

High/Low NAV in the month

High Growth Option : ₹ 30.9627
Low Growth Option : ₹ 30.5607

Total Expense Ratio

Regular : 1.74
Direct : 1.52

Minimum Investment Amount

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

Lock In Period

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

Load Structure

Entry Load: Nil
Exit Load : Nil

NAV per unit as on 28th February, 2023

Regular Growth Option : ₹ 30.5607
Direct Growth Option : ₹ 31.0952

Portfolio Details

Median Market Cap (₹ Cr)	1,06,780
Weighted Average Market Cap	2,59,649

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	67	20	13

Portfolio as on 28th February, 2023

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Equity			7.26% GSEC 22/08/2032	6.11	SOV
HDFC Bank Ltd.	3.42		7.38% GSEC 20/06/2027	4.33	SOV
ICICI Bank Ltd	3.11		7.64% MADHYA PRADESH		
Infosys Ltd.	2.71		SDL-08/02/2033	2.09	SOV
Axis Bank Ltd.	1.79		GOI FRB - MAT 22/09/2033	1.97	SOV
Bharti Airtel Ltd.	1.36		Long Term Debt		
Maruti Suzuki India Ltd.	1.06		HDFC Ltd.	5.57	CRISIL AAA/A1+
Bajaj Finance Ltd.	0.99		Power Finance Corporation Ltd.	3.95	CRISIL AAA/A1+
Godrej Consumer Products Ltd	0.92		Housing And Urban		
LTIMindtree Ltd.	0.89		Development Corpn	1.85	CARE AAA/A1+
State Bank Of India	0.88		Small Indst. Dev. Bank Of India	1.84	CRISIL AAA/A1+
Ultratech Cement Ltd.	0.82		Shriram Finance Ltd	1.25	IND AA+
Cholamandalam Investment & Finance Company Ltd	0.78		HDB Financial Services Ltd.	1.23	CRISIL AAA/A1+
Crompton Greaves Consumer Electricals Ltd.	0.75		Indian Railways Fin Corpn Ltd.	1.23	CRISIL AAA/A1+
Phoenix Mills Ltd	0.74		HDFC Bank Ltd. Basel3T2	1.23	CRISIL AAA/A1+
Tata Motors Ltd.	0.70		Citicorp Finance India Ltd.	1.23	CRISIL AAA/A1+
Others	18.13		NTPC Ltd.	1.22	CRISIL AAA/A1+
Govt Securities			Others	8.02	
Others	7.66		Securitized Debt		
7.41% GS MAT - 19/12/2036	6.65	SOV	First Business Receivable Trust [§]	0.38	IND AAA/A1+
			Net Current assets	3.14	
			Total	100.00	

§ Underlying customer - Reliance Group Company

Fund Performance Vs Benchmark (CAGR) as on 28th February, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Short Term Debt Hybrid 60+40 Fund Index (%)	Nifty 50 TRI (%)	NAV Growth (₹)	CRISIL Short Term Debt Hybrid 60+40 Fund Index (₹)	Nifty 50 TRI (₹)
1 Y	2.24	3.66	4.27	10,224	10,366	10,427
3 Y	9.38	11.05	16.99	13,086	13,695	16,012
5 Y	6.20	9.26	11.89	13,511	15,574	17,542
SI*	10.70	NA	NA	2,03,737	NA	NA

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

*Compounded annualized Growth Rate.

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

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 87 in 'Fund Manager Summary'. N.A - Not Available. Schemes Managed by Mr. Sunil Madhukar Patil & Mr Vishal Chopda

SIP Returns as on 28th February, 2023

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Short Term Debt Hybrid 60+40 Fund Index (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) CRISIL Short Term Debt Hybrid 60+40 Fund Index	Yield (%) Nifty 50 TRI
1 Y	1,20,000	1,20,654	1,21,366	1,20,596	1.02	2.13	0.93
3 Y	3,60,000	4,05,702	4,07,286	4,44,244	7.94	8.21	14.19
5 Y	6,00,000	7,27,031	7,57,512	8,34,042	7.63	9.28	13.16
7 Y	8,40,000	10,85,397	11,74,979	13,32,984	7.22	9.44	12.98
10 Y	12,00,000	18,31,461	19,94,100	23,08,537	8.20	9.81	12.57
15 Y	18,00,000	37,59,321	40,13,529	48,69,135	9.22	9.99	12.27
SI	21,90,000	54,90,584	59,43,981	75,50,982	9.27	10.02	12.25

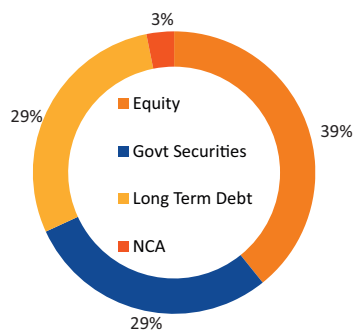
Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. Past performance may or may not be sustained in future.

UTI CHILDREN'S CAREER FUND - SAVINGS PLAN

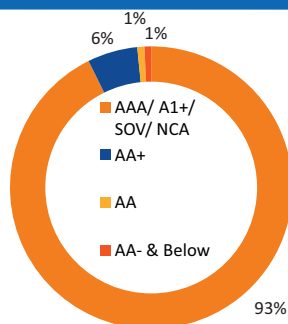
An open ended fund for investment for children having a lock-in for at least 5 years or till the child attains age of majority (whichever is earlier).

Category
Children's Fund

Asset Allocation of Debt as on 28th Feb, 2023



Credit Profile of Debt as on 28th Feb, 2023



Excluding Net Current Assets

Top 5 Sectors

Financial Services	32%
Information Technology	10%
Automobile and Auto Components	10%
Fast Moving Consumer Goods	8%
Consumer Services	6%
Others	34%

Quantitative Indicators Fund Benchmark

Quantitative Indicators	Fund	Benchmark
Beta	0.96	1
Standard Deviation (Annual)	8.63%	8.62%
Sharpe Ratio	0.31%	
Portfolio Turnover Ratio (Annual)	0.35	

Portfolio Parameters

Weighted Average Maturity	7.42 Yrs
Yield to Maturity*	7.73%
Modified Duration	4.76 Yrs
Macaulay Duration	5.01 Yrs
Securitized Debt Average Maturity	
First Business Receivable Trust	1.85 Yrs

*Annualized Portfolio YTM – Yields of all securities are annualized

UTI RETIREMENT BENEFIT PENSION FUND

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

Category
Retirement Fund

Investment Objective

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

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

Date of inception/allotment

26th December, 1994

Fund Manager

Mr. V Srivatsa - B.Com., PGDM (IIM-I), CA & ICWA (Equity Portion) Managing the scheme since Sep 2019
Mr. Sunil Madhukar Patil, M.com., MFM (Debt portion) Managing the scheme since Dec 2021

Fund AUM

Fund Size Monthly Average : ₹ 3728.24 Crore
Closing AUM : ₹ 3687.42 Crore

High/Low NAV in the month

High Growth Option : ₹ 36.2209
Low Growth Option : ₹ 35.6635

Total Expense Ratio

Regular : 1.72
Direct : 1.06

Minimum Investment Amount

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

Load Structure

Entry Load: Nil
Exit Load : Nil

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

NAV per unit as on 28th February, 2023

Regular Growth Option : ₹ 35.6635
Direct Growth Option : ₹ 37.9047

Portfolio Details

Median Market Cap (₹ Cr)	2,92,639
Weighted Average Market Cap	3,23,805
Number of Securities	59

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	68	21	11

Portfolio as on 28th February, 2023

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Equity			7.41% GS MAT - 19/12/2036	5.93	SOV
HDFC Bank Ltd.	3.40		7.38% GSEC 20/06/2027	4.74	SOV
ICICI Bank Ltd.	2.94		07.71% ANDHRA SDL 01/02/2036	1.62	SOV
Infosys Ltd.	2.39		07.73% RAJASTHAN		
Larsen & Toubro Ltd.	2.02		SDL 01/02/2038	1.36	SOV
ITC Ltd.	1.95		Long Term Debt		
State Bank Of India	1.70		HDFC Ltd.	4.75	CRISIL AAA/A1+
HDFC Ltd.	1.70		Power Finance Corporation Ltd.	3.35	CRISIL AAA/A1+
HCL Technologies Ltd.	1.56		Housing And Urban		
Axis Bank Ltd.	1.18		Development Corpn	2.02	CARE AAA/A1+
Mahindra & Mahindra Ltd.	1.17		HDB Financial Services Ltd.	1.35	CRISIL AAA/A1+
Bharti Airtel Ltd.	0.97		Bajaj Finance Ltd.	1.35	CRISIL AAA/A1+
Hindalco Industries Ltd.	0.88		Indian Railways Fin Corpn Ltd.	1.35	CRISIL AAA/A1+
Tata Motors Ltd.	0.87		LIC Housing Finance Ltd.	1.35	CRISIL AAA/A1+
Bajaj Auto Ltd.	0.86		HDFC Bank Ltd. Basel3T2	1.34	CRISIL AAA/A1+
Reliance Industries Ltd.	0.66		State Bank Of India Basel3At1	1.33	CRISIL AA+
Others	14.04		Jamnagar Utilities &		
Govt Securities			Power Pvt Ltd. ^	1.29	CRISIL AAA/A1+
Others	7.64		Others	8.06	
7.26% GSEC 22/08/2032	9.37	SOV	Net Current assets	3.53	
			Total	100.00	

^ Mukesh Ambani promoter Group company

Fund Performance Vs Benchmark (CAGR) as on 28th February, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Short Term Debt Hybrid 60+40 Fund Index (%)	Nifty 50 TRI (%)	NAV Growth (₹)	CRISIL Short Term Debt Hybrid 60+40 Fund Index (₹)	Nifty 50 TRI (₹)
1 Y	5.54	3.66	4.27	10,554	10,366	10,427
3 Y	12.38	11.05	16.99	14,193	13,695	16,012
5 Y	6.56	9.26	11.89	13,742	15,574	17,542
SI*	10.30	NA	NA	1,58,634	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 87 in 'Fund Manager Summary'. N.A - Not Available. Schemes Managed by Mr. Sunil Madhukar Patil & Mr V. Srivatsa

SIP Returns as on 28th February, 2023

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Short Term Debt Hybrid 60+40 Fund Index (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) CRISIL Short Term Debt Hybrid 60+40 Fund Index	Yield (%) Nifty 50 TRI
1 Y	1,20,000	1,22,825	1,21,366	1,20,596	4.43	2.13	0.93
3 Y	3,60,000	4,20,085	4,07,286	4,44,244	10.32	8.21	14.19
5 Y	6,00,000	7,52,908	7,57,512	8,34,042	9.03	9.28	13.16
7 Y	8,40,000	11,22,654	11,74,979	13,32,984	8.16	9.44	12.98
10 Y	12,00,000	18,59,567	19,94,100	23,08,537	8.49	9.81	12.57
15 Y	18,00,000	36,33,528	40,13,529	48,69,135	8.81	9.99	12.27
SI	21,90,000	52,46,094	59,43,981	75,50,982	8.83	10.02	12.25

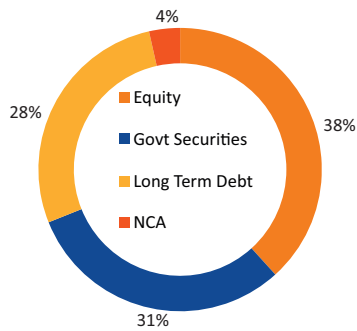
Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. Past performance may or may not be sustained in future.

UTI RETIREMENT BENEFIT PENSION FUND

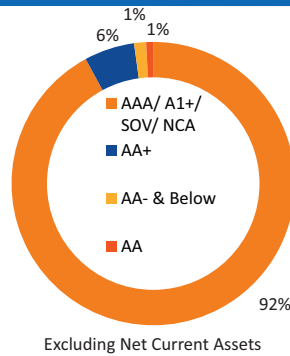
An open ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age(whichever is earlier).

Category
Retirement Fund

Asset Allocation of Debt as on 28th Feb, 2023



Credit Profile of Debt as on 28th Feb, 2023



Top 5 Sectors

Financial Services	34%
Information Technology	13%
Automobile and Auto Components	11%
Healthcare	7%
Construction	6%
Others	28%

Quantitative Indicators Fund Benchmark

Beta	0.95	1
Standard Deviation (Annual)	8.43%	8.62%
Sharpe Ratio	0.67%	
Portfolio Turnover Ratio (Annual)	0.34	

Portfolio Parameters

Weighted Average Maturity	8.11 Yrs
Yield to Maturity*	7.67%
Modified Duration	5.12 Yrs
Macaulay Duration	5.39 Yrs

*Annualized Portfolio YTM – Yields of all securities are annualized

UTI CHILDREN'S CAREER FUND - INVESTMENT PLAN

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

Category
Children's Fund

Investment Objective

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

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

Date of inception/allotment

30th January, 2008

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 694.77 Crore
Closing AUM : ₹ 685.50 Crore

High/Low NAV in the month

High Growth Option : ₹ 58.1098
Low Growth Option : ₹ 56.3616

Total Expense Ratio

Regular : 2.53
Direct : 1.49

Minimum Investment Amount

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

Load Structure

Entry Load: Nil
Exit Load : Nil

Lock In Period

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

NAV per unit as on 28th February, 2023

Regular Growth Option : ₹ 56.3616
Regular IDCW Option : ₹ 56.3649
Direct Growth Option : ₹ 61.0225
Direct IDCW Option : ₹ 61.1268

Portfolio Details

Median Market Cap (₹ Cr)	1,09,721
Weighted Average Market Cap	2,60,507

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	67	20	13
Benchmark	78	15	8

Portfolio as on 28th February, 2023

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Equity			Crompton Greaves Consumer Electricals Ltd.	1.89	
HDFC Bank Ltd.	8.64		Phoenix Mills Ltd	1.87	
ICICI Bank Ltd	7.84		Tata Motors Ltd.	1.78	
Infosys Ltd.	6.79		Avenue Supermarkets Ltd.	1.69	
Axis Bank Ltd.	4.51		Eicher Motors Ltd	1.68	
Bharti Airtel Ltd.	3.40		Nestle India Ltd.	1.65	
Maruti Suzuki India Ltd.	2.61		Hindalco Industries Ltd.	1.56	
Bajaj Finance Ltd.	2.51		ICICI Lombard General Insurance Company Ltd	1.56	
Godrej Consumer Products Ltd	2.28		Others	37.20	
LTIMindtree Ltd.	2.25		Govt Securities		
State Bank Of India	2.22		364 D TBILL MAT - 01/06/2023	0.13	SOV
Ultratech Cement Ltd.	2.06		Net Current assets	1.94	
Cholamandalam Investment & Finance Company Ltd	1.94		Total	100.00	

Fund Performance Vs Benchmark (CAGR) as on 28th February, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)
1 Y	-1.77	2.58	4.27	9,823	10,258	10,427
3 Y	14.37	17.56	16.99	14,960	16,247	16,012
5 Y	8.66	10.66	11.89	15,151	16,599	17,542
SI*	10.91	9.52	9.64	47,712	39,443	40,100

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

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

SIP Returns as on 28th February, 2023

Period	Investment Amount (₹)	Fund Value (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty 500 TRI	Yield (%) Nifty 50 TRI
1 Y	1,20,000	1,16,945	1,18,215	1,20,596	-4.72	-2.77	0.93
3 Y	3,60,000	4,22,786	4,43,106	4,44,244	10.76	14.01	14.19
5 Y	6,00,000	7,90,326	8,32,317	8,34,042	10.98	13.07	13.16
7 Y	8,40,000	12,33,601	13,15,208	13,32,984	10.81	12.60	12.98
10 Y	12,00,000	21,82,980	23,33,516	23,08,537	11.52	12.77	12.57
15 Y	18,00,000	45,96,383	49,95,917	48,69,135	11.59	12.57	12.27
SI	18,10,000	46,44,040	50,34,762	49,08,088	11.58	12.52	12.23

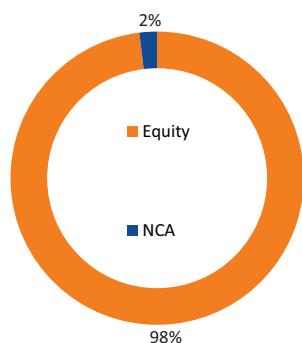
Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. Past performance may or may not be sustained in future.

UTI CHILDREN'S CAREER FUND - INVESTMENT PLAN

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

Category
Children's Fund

Asset Allocation of Debt as on 28th Feb, 2023



Credit Profile of Debt as on 28th Feb, 2023



Top 5 Sectors

Financial Services	32%
Information Technology	10%
Automobile and Auto Components	10%
Fast Moving Consumer Goods	8%
Consumer Services	6%
Others	34%

Quantitative Indicators Fund Benchmark

Quantitative Indicators	Fund	Benchmark
Beta	0.94	1
Standard Deviation (Annual)	20.42%	21.31%
Sharpe Ratio	0.38%	
Portfolio Turnover Ratio (Annual)	0.20	

Portfolio Parameters

Weighted Average Maturity	0.02 Yrs
Yield to Maturity*	6.59%
Modified Duration	0.02 Yrs
Macaulay Duration	0.02 Yrs

*Annualized Portfolio YTM – Yields of all securities are annualized

FIXED INCOME PRODUCTS MARCH 2023

Fund Name	AUM (Rs Cr)	YTM*	Portfolio Parameters			Asset Allocation (%)				HFC (%)	Credit Rating Profile (%)				TER		Exit Load		
			Average Maturity	Modified Duration	Macaulay Duration	CD	CP	T-Bills	GSEC/SDL		Corporate Bonds	TREPS/Repo/ Cash	NBFC (%)	AAA/A1+/ Sov/Cash	AA+	AA		Below AA	LT AAA/Eq^
UTI Overnight Fund	5,600	6.60%	1 day	-	1 day	-	-	1.78	-	-	-	100.00	-	-	-	100.00	0.07%	0.12%	Nil
UTI Liquid Cash Plan	31,463	7.11%	29 days	28 days	29 days	11.70	42.53	5.80	0.05	12.32	10.79	100.00	-	-	-	83.23	0.14%	0.23%	\$\$\$
UTI Money Market Fund	7,647	7.48%	132 days	132 days	132 days	41.97	32.95	6.74	1.59	-	19.93	100.00	-	-	-	78.72	0.20%	0.27%	Nil
UTI Ultra Short Term Fund	2,131	7.71%	153 days	148 days	152 days	38.13	12.01	-	-	37.20	15.62	84.69	12.97	2.34	-	66.96	0.45%	0.97%	Nil
UTI Treasury Advantage Fund	2,566	7.70%	0.82 yrs	0.70 yrs	0.74 yrs	34.04	9.36	6.38	3.35	32.27	17.49	86.17	13.83	-	80.47	0.34%	0.45%	Nil	
UTI Short Term Income Fund	2,270	7.83%	2.30 yrs	1.95 yrs	2.07 yrs	6.36	-	0.66	17.91	64.89	17.56	85.05	10.19	2.16	85.05	0.34%	0.96%	Nil	
UTI Medium Term Fund	54	7.70%	3.82 yrs	2.96 yrs	3.07 yrs	-	-	-	51.82	41.23	5.52	78.25	10.93	10.82	78.25	1.02%	1.63%	\$	
UTI Bond Fund	286	7.65%	6.66 yrs	4.08 yrs	4.28 yrs	-	-	-	59.52	31.33	12.20	98.27	-	1.73	98.27	1.30%	1.64%	Nil	
UTI Floater Fund	1,638	7.68%	0.99 yrs	0.88 yrs	0.93 yrs	18.51	-	2.41	2.71	48.61	16.79	100.00	-	-	100.00	0.35%	0.85%	Nil	
UTI Banking & PSU Debt Fund	525	7.71%	3.84 yrs	3.14 yrs	3.35 yrs	-	-	-	23.77	72.54	3.69	100.00	-	-	100.00	0.25%	0.58%	Nil	
UTI Corporate Bond Fund	3,092	7.68%	2.06 yrs	1.66 yrs	1.76 yrs	3.20	-	-	8.39	70.51	5.09	100.00	-	-	100.00	0.25%	0.59%	Nil	
UTI Dynamic Bond Fund	469	7.31%	3.49 yrs	2.62 yrs	2.76 yrs	15.84	-	3.18	31.89	26.50	-	95.85	4.15	-	95.85	0.79%	1.52%	Nil	
UTI Credit Risk Fund	438	8.34%	2.51 yrs	1.86 yrs	1.96 yrs	-	-	-	8.22	83.01	15.95	37.27	3.41	47.80	37.27	0.84%	1.63%	\$	
UTI Gift Fund	517	7.28%	4.58 yrs	3.42 yrs	3.54 yrs	-	-	30.70	67.40	-	-	100.00	-	-	100.00	0.68%	0.95%	Nil	
UTI Gift Fund with 10 year Constant Duration	103	7.50%	9.12 yrs	6.40 yrs	6.63 yrs	-	-	-	94.43	-	-	100.00	-	-	100.00	0.20%	0.69%	Nil	
UTI NIFTY SDL Plus AAA PSU Bond April 2026 75:25 Index Fund	127	7.75%	3.01 yrs	2.53 yrs	2.65 yrs	-	-	-	73.09	23.49	-	100.00	-	-	100.00	0.16%	0.39%	Nil	
UTI CRISIL SDL June 2027 Index Fund	88	7.70%	3.95 yrs	3.28 yrs	3.40 yrs	-	-	-	94.67	-	-	100.00	-	-	100.00	0.16%	0.42%	Nil	
UTI CRISIL SDL April 2033 Index Fund	165	7.81%	9.55 yrs	6.52 yrs	6.77 yrs	-	-	-	96.38	-	-	100.00	-	-	100.00	0.16%	0.48%	Nil	

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

\$ Exit load is applicable if investor exits: (A) Within 12 months from the date of allotment: (i) upto 10% of the allotted Units - Nil, (ii) beyond 10% of the allotted Units - 1.00%; (B) After 12 months from the date of allotment - Nil
 \$\$\$ Exit load applicable if exit from the date of allotment within: 1 day - 0.0070%, 2 days - 0.0065%, 3 days - 0.0060%, 4 days - 0.0055%, 5 days - 0.0050%, 6 days - 0.0045%, Nil thereafter

UTI OVERNIGHT FUND

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

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

Category
Overnight Fund

Investment Objective

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

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

Date of inception/allotment

24th November, 2003

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 7115.74 Crore
Closing AUM : ₹ 5600.20 Crore

High/Low NAV in the month

High Growth Option : ₹ 3022.8070
Low Growth Option : ₹ 3008.8640

Total Expense Ratio

Regular : 0.12
Direct : 0.07

Minimum Investment Amount

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

Load Structure

Entry Load : Nil
Exit Load : Nil

NAV per unit as on 28th February, 2023

Regular Growth Option : ₹ 3022.8070
Regular IDCW Option : ₹ 1370.8617
Direct Growth Option : ₹ 3052.0326
Direct IDCW Option : ₹ 1371.6621

Portfolio Parameters

Weighted Average Maturity : 1 day
Yield to Maturity* : 6.60%
Modified Duration : -
Macaulay Duration : 1 day

*Annualized Portfolio YTM – Yields of all securities are annualized

Portfolio as on 28th February, 2023

Portfolio	% to NAV	Rating
Govt Securities		
364D TBILL MAT 16/03/2023	1.78	SOV
Net Current assets	98.22	
Total	100.00	

Fund Performance Vs Benchmark (CAGR) as on 28th February, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Overnight Fund A-I Index (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	CRISIL Overnight Fund A-I Index (₹)	CRISIL 1 Year T-Bill Index (₹)
1 Y	5.12	5.26	4.21	10,512	10,526	10,421
3 Y	3.79	3.90	4.44	11,181	11,216	11,392
5 Y	4.57	4.69	5.55	12,505	12,577	13,103
SI*	5.91	5.85	5.83	30,248	29,920	29,811

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

SIP Returns as on 28th February, 2023

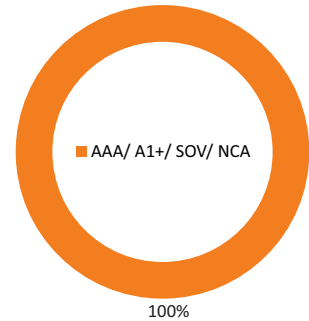
Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Overnight Fund A-I Index (₹)	CRISIL 1 Year T-Bill Index (₹)	Yield (%) Fund	Yield (%) CRISIL Overnight Fund A-I Index	Yield (%) CRISIL 1 Year T-Bill Index
1 Y	1,20,000	1,23,615	1,23,694	1,23,094	5.67	5.79	4.84
3 Y	3,60,000	3,84,205	3,84,976	3,82,858	4.28	4.42	4.05
5 Y	6,00,000	6,68,107	6,70,161	6,76,930	4.25	4.38	4.78
7 Y	8,40,000	9,86,408	9,90,956	10,10,914	4.53	4.66	5.22
10 Y	12,00,000	15,66,510	15,64,763	16,12,928	5.21	5.19	5.77
15 Y	18,00,000	28,51,616	28,34,309	29,03,876	5.87	5.79	6.09
SI	21,90,000	39,00,373	38,63,670	39,44,744	5.96	5.87	6.08

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

Asset Allocation as on 28th Feb, 2023



Credit Profile of Debt as on 28th Feb, 2023



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

Relatively Low interest rate risk and Relatively Low Credit Risk.

UTI LIQUID CASH PLAN

(Maturity of upto 91 days)

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

Category
Liquid Fund

Investment Objective

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

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

Date of inception/allotment

23rd June, 2003

Fund Manager

Mr. Amandeep S. Chopra (B.Sc., MBA [FMS Delhi])
Managing the scheme since Jul 2015
Mr. Amit Sharma (B.Com, CA, FRM)
Managing the scheme since Jul 2017

Fund AUM

Fund Size Monthly Average : ₹ 32924.27 Crore
Closing AUM : ₹ 31463.35 Crore

High/Low NAV in the month

High Growth Option : ₹ 3639.3656
Low Growth Option : ₹ 3622.4639

Total Expense Ratio

Regular : 0.23
Direct : 0.14

Minimum Investment Amount

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

Load Structure

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

NAV per unit as on 28th February, 2023

Regular Growth Option	₹ 3639.3656
Regular IDCW Option	₹ 1051.0585
Direct Growth Option	₹ 3664.8087
Direct IDCW Option	₹ 1058.8785

Portfolio Parameters

Weighted Average Maturity	29 days
Yield to Maturity*	7.11%
Modified Duration	28 days
Macaulay Duration	29 days

*Annualized Portfolio YTM – Yields of all securities are annualized

Portfolio as on 28th February, 2023

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
CP / Cds			Motilal Oswal Finvest Ltd	0.63	CRISIL AAA/A1+
National Bank For Agriculture & Rural Development	8.37	CRISIL AAA/A1+	Godrej Industries Ltd.	0.60	CRISIL AAA/A1+
Canara Bank	6.28	CRISIL AAA/A1+	Nxtra Data Ltd	0.55	CRISIL AAA/A1+
Reliance Jio Infocomm Ltd	3.47	CRISIL AAA/A1+	GIC Housing Finance Ltd.	0.47	CRISIL AAA/A1+
EXIM Bank	3.17	CRISIL AAA/A1+	Julius Baer Capital (India) Pvt Ltd	0.47	CRISIL AAA/A1+
Small Indst. Dev. Bank Of India	2.84	CARE AAA/A1+	Piramal Enterprises Ltd.	0.40	CRISIL AAA/A1+
HDFC Ltd.	2.62	CRISIL AAA/A1+	Motilal Oswal Financial Services Ltd.	0.39	ICRA AAA/A1+
Tata Steel Ltd.	2.37	ICRA AAA/A1+	ICICI Home Finance	0.32	CARE AAA/A1+
ICICI Securities Ltd.	1.89	CRISIL AAA/A1+	Tata Projects Ltd	0.32	CRISIL AAA/A1+
Hindustan Petroleum Corporation Ltd.	1.74	IND AAA/A1+	360 One WAM Ltd.	0.31	CARE AAA/A1+
Bank Of Maharashtra	1.57	CRISIL AAA/A1+	Piramal Capital & Housing Finance Ltd	0.16	CRISIL AAA/A1+
Punjab & Sind Bank Ltd.	1.56	ICRA AAA/A1+	IndusInd Bank Ltd.	0.16	CRISIL AAA/A1+
Reliance Retail Ventures Ltd.	1.41	CRISIL AAA/A1+	Aditya Birla Money Ltd	0.08	CRISIL AAA/A1+
UCO Bank	1.35	CRISIL AAA/A1+	Govt Securities		
Cholamandalam Investment & Finance Company Ltd	1.33	CRISIL AAA/A1+	182 DAYS T BILL - 28/04/2023	1.57	SOV
Tata Capital Financial Services Ltd	1.11	CRISIL AAA/A1+	91 DAYS T BILL - 18/05/2023	1.57	SOV
Bajaj Finance Ltd.	1.09	CRISIL AAA/A1+	91 DAYS T BILL - 25/05/2023	1.56	SOV
IDFC First Bank Ltd	0.79	CRISIL AAA/A1+	91 DAYS T BILL - 20/04/2023	1.10	SOV
Redington Ltd	0.71	CRISIL AAA/A1+	GS - C STRIP MAT- 19/03/2023	0.05	SOV
Ramco Cements Ltd.	0.64	ICRA AAA/A1+	NCDs		
Mahindra & Mahindra Fin.Ser.Ltd.	0.64	CRISIL AAA/A1+	Indian Railways Fin Corpn Ltd.	2.85	CRISIL AAA/A1+
Dalmia Cement (Bharat) Ltd	0.63	CRISIL AAA/A1+	Larsen & Toubro Ltd.	1.21	CRISIL AAA/A1+
Shree Cement Ltd.	0.63	CARE AAA/A1+	Power Finance Corporation Ltd.	0.87	CRISIL AAA/A1+
Aditya Birla Finance Ltd.	0.63	ICRA AAA/A1+	NTPC Ltd.	0.63	CRISIL AAA/A1+
HDFC Securities Ltd	0.63	CRISIL AAA/A1+	National Bank For Agriculture & Rural Development	0.24	ICRA AAA/A1+
Axis Finance Ltd	0.63	CRISIL AAA/A1+	Jamnagar Utilities & Power Pvt Ltd.	0.16	CRISIL AAA/A1+
Birla Group Holdings Private Ltd	0.63	CRISIL AAA/A1+	Net Current assets	33.97	
JM Financial Services Ltd.	0.63	CRISIL AAA/A1+	Total	100.00	

Fund Performance Vs Benchmark (CAGR) as on 28th February, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Liquid Fund AI Index (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	CRISIL Liquid Fund AI Index (₹)	CRISIL 1 Year T-Bill Index (₹)
1 Y	5.31	5.47	4.21	10,531	10,547	10,421
3 Y	4.17	4.32	4.44	11,304	11,353	11,392
5 Y	5.25	5.26	5.55	12,917	12,923	13,103
SI*	6.95	6.51	5.83	36,411	33,635	29,737

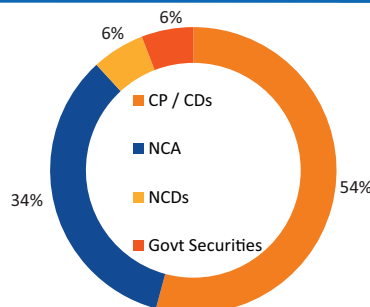
Different plans have a different expense structure. The performance details provided herein are of regular plan.

The current fund manager is managing the scheme since Oct 2014 & Co- Fund Manager managing w.e.f 7th July, 2017.

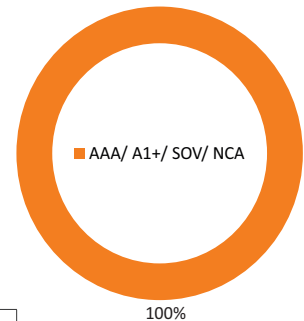
*Compounded annualized Growth Rate.

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 87 in 'Fund Manager Summary'. Schemes Managed by Mr. Amandeep S. Chopra & Mr. Amit Sharma.

Asset Allocation as on 28th Feb, 2023



Credit Profile of Debt as on 28th Feb, 2023



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

Relatively Low interest rate risk and Moderate Credit Risk.

UTI MONEY MARKET FUND

(Maturity upto 1 year)

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

Category
Money Market Fund

Investment Objective

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

Date of inception/allotment

23rd April, 1997

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 7881.64 Crore
Closing AUM : ₹ 7897.93 Crore

High/Low NAV in the month

High Growth Option : ₹ 2587.9966
Low Growth Option : ₹ 2575.7497

Total Expense Ratio

Regular : 0.27
Direct : 0.20

Minimum Investment Amount

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

Load Structure

Entry Load: Nil
Exit Load : Nil

NAV per unit as on 28th February, 2023

Regular Growth Option : ₹ 2587.9966
Regular IDCW Option : ₹ 1041.8888
Direct Growth Option : ₹ 2614.3302
Direct IDCW Option : ₹ 1279.7153

Portfolio Parameters

Weighted Average Maturity : 132 days
Yield to Maturity* : 7.48%
Modified Duration : 132 days
Macaulay Duration : 132 days

*Annualized Portfolio YTM – Yields of all securities are annualized

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

Relatively Low interest rate risk and Moderate Credit Risk.

Portfolio as on 28th February, 2023

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
CP / Cds			Bharti Telecom Ltd.	1.86	ICRA AAA/A1+
EXIM Bank	6.42	CRISIL AAA/A1+	Infina Finance Pvt Ltd.	1.74	CRISIL AAA/A1+
HDFC Bank Ltd.	6.41	CARE AAA/A1+	Tata Projects Ltd	1.23	CRISIL AAA/A1+
ICICI Bank Ltd	5.43	ICRA AAA/A1+	ICICI Securities Ltd.	1.22	CRISIL AAA/A1+
Canara Bank	5.03	CRISIL AAA/A1+	Fullerton India Credit Company Ltd.	1.22	CARE AAA/A1+
Small Indst. Dev. Bank Of India	4.92	CRISIL AAA/A1+	Crompton Greaves Consumer Electricals Ltd.	0.69	CRISIL AAA/A1+
HDFC Ltd.	3.89	CRISIL AAA/A1+	LIC Housing Finance Ltd.	0.63	CRISIL AAA/A1+
National Bank For Agriculture & Rural Development	3.66	ICRA AAA/A1+	Union Bank Of India	0.59	CRISIL AAA/A1+
IndusInd Bank Ltd.	3.54	CRISIL AAA/A1+	Muthoot Finance Ltd	0.59	CRISIL AAA/A1+
Aditya Birla Finance Ltd.	3.08	ICRA AAA/A1+	Astec Lifesciences Ltd	0.32	ICRA AAA/A1+
Mahindra & Mahindra Fin.Ser.Ltd.	3.05	CRISIL AAA/A1+	Govt Securities		
Federal Bank Ltd.	3.03	CRISIL AAA/A1+	182 D TBILL MAT - 23/03/23	6.31	SOV
IDFC First Bank Ltd	2.99	CRISIL AAA/A1+	8.27% RAJASTHAN SPL		
Motilal Oswal Financial Services Ltd.	2.49	ICRA AAA/A1+	SDL -23/06/2023	0.64	SOV
Panatone Finvest Ltd.	2.47	CRISIL AAA/A1+	8.64% JH SDL MAT - 06/03/2023	0.51	SOV
Kotak Mahindra Bank Ltd.	2.43	CRISIL AAA/A1+	8.62 MH SDL 2023	0.44	SOV
Tata Motors Finance Ltd.	2.21	ICRA AAA/A1+	364 D TBILL MAT - 08/06/2023	0.25	SOV
Reliance Jio Infocomm Ltd	1.90	CRISIL AAA/A1+	182 DAYS T BILL - 24/08/2023	0.18	SOV
Reliance Retail Ventures Ltd.	1.87	CRISIL AAA/A1+	Net Current assets	16.77	
			Total	100.00	

Fund Performance Vs Benchmark (CAGR) as on 28th February, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Money Market Fund A-I Index (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	CRISIL Money Market Fund A-I Index (₹)	CRISIL 1 Year T-Bill Index (₹)
1 Y	5.33	5.47	4.21	10,533	10,547	10,421
3 Y	4.93	4.68	4.44	11,553	11,471	11,392
5 Y	6.07	5.76	5.55	13,429	13,233	13,103
SI*	7.22	7.00	6.02	25,892	25,176	22,205

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

The current fund manager is managing the scheme since Oct 2013 & Co- Fund Manager managing w.e.f 7th July, 2017.

*Compounded annualized Growth Rate.

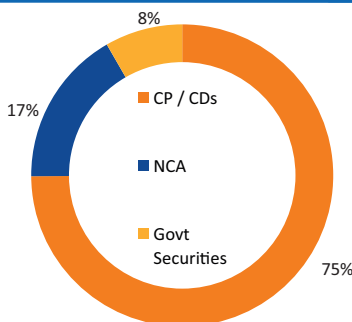
For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 87 in 'Fund Manager Summary'. No of Schemes Managed by Mr. Anurag Mittal & Mr. Amit Sharma. **The Institution plan (Growth Option) launch on 10th July 2009.

SIP Returns as on 28th February, 2023

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Money Market Fund A-I Index (₹)	CRISIL 1 Year T-Bill Index (₹)	Yield (%) Fund	Yield (%) CRISIL Money Market Fund A-I Index	Yield (%) CRISIL 1 Year T-Bill Index
1 Y	1,20,000	1,23,775	1,23,850	1,23,087	5.94	6.06	4.85
3 Y	3,60,000	3,87,266	3,87,251	3,82,842	4.82	4.81	4.05
5 Y	6,00,000	6,86,653	6,83,256	6,76,912	5.35	5.15	4.78
7 Y	8,40,000	10,31,877	10,23,450	10,10,931	5.80	5.57	5.22
10 Y	12,00,000	16,62,711	16,46,060	16,12,957	6.35	6.16	5.77
SI	16,30,000	26,59,858	26,24,869	25,06,990	6.90	6.72	6.09

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

Asset Allocation as on 28th Feb, 2023



Credit Profile of Debt as on 28th Feb, 2023



UTI ULTRA SHORT TERM FUND

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

Category
Ultra Short
Duration Fund

Investment Objective

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

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

Date of inception/allotment

29th August, 2003

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 2152.90 Crore
Closing AUM : ₹ 2130.63 Crore

High/Low NAV in the month

High Growth Option : ₹ 3608.3640
Low Growth Option : ₹ 3593.2357

Total Expense Ratio

Regular : 0.97
Direct : 0.45

Minimum Investment Amount

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

Load Structure

Entry Load: Nil
Exit Load : Nil

NAV per unit as on 28th February, 2023

Regular Growth Option : ₹ 3608.3640
Regular IDCW Option : ₹ 1025.6658
Direct Growth Option : ₹ 3820.3457
Direct IDCW Option : ₹ 1102.3549

Portfolio Parameters

Weighted Average Maturity : 153 days
Yield to Maturity* : 7.71%
Modified Duration : 148 days
Macaulay Duration : 152 days

*Annualized Portfolio YTM – Yields of all securities are annualized

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

Moderate interest rate risk and Moderate Credit Risk.

Portfolio as on 28th February, 2023

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
CP / Cds			Indian Railways Fin Corpn Ltd.	2.34	CRISIL AAA/A1+
HDFC Bank Ltd.	7.93	CARE AAA/A1+	Grasim Industries Ltd.	2.33	CRISIL AAA/A1+
Canara Bank	6.81	CRISIL AAA/A1+	Kotak Mahindra Prime Ltd.	2.32	CRISIL AAA/A1+
ICICI Bank Ltd	5.64	ICRA AAA/A1+	Embassy Office Parks REIT	2.31	CRISIL AAA/A1+
HDFC Ltd.	4.45	CRISIL AAA/A1+	Godrej Properties Ltd.	2.29	ICRA AA+
IndusInd Bank Ltd.	3.43	CRISIL AAA/A1+	National Housing Bank	2.11	CRISIL AAA/A1+
Federal Bank Ltd.	3.40	CRISIL AAA/A1+	Manappuram Finance Ltd.	1.88	CRISIL AA
IDFC First Bank Ltd	3.36	CRISIL AAA/A1+	Telesonic Networks Ltd	1.63	CRISIL AA+
Small Indst. Dev. Bank Of India	3.35	CARE AAA/A1+	Muthoot Finance Ltd	1.40	CRISIL AA+
Kotak Mahindra Bank Ltd.	3.11	CRISIL AAA/A1+	Mahindra & Mahindra Fin.Ser.Ltd.	1.38	IND AAA/A1+
Motilal Oswal Financial Services Ltd.	2.29	ICRA AAA/A1+	Cholamandalam Investment & Finance Company Ltd	1.17	ICRA AA+
Canfin Homes Ltd.	2.29	CARE AAA/A1+	LIC Housing Finance Ltd.	1.17	CARE AAA/A1+
Tata Projects Ltd	2.27	CRISIL AAA/A1+	Mahindra Rural Housing Finance Ltd	1.17	IND AA+
National Bank For Agriculture & Rural Development	1.10	ICRA AAA/A1+	HDFC Ltd.	1.16	CRISIL AAA/A1+
Crompton Greaves Consumer Electricals Ltd.	0.70	CRISIL AAA/A1+	Mindspace Business Parks REIT	1.15	CRISIL AAA/A1+
FRBs			REC Ltd	0.70	CRISIL AAA/A1+
Shriram Finance Ltd	1.97	CRISIL AA+	Canfin Homes Ltd.	0.59	ICRA AA+
NCDs			Hinduja Leyland Finance Ltd.	0.46	CARE AA
National Bank For Agriculture & Rural Development	4.69	ICRA AAA/A1+	Power Grid Corporation Of India Ltd	0.24	CRISIL AAA/A1+
Bharti Telecom Ltd.	2.76	CRISIL AA+	Net Current assets	12.63	
			Total	100.00	

Fund Performance Vs Benchmark (CAGR) as on 28th February, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Ultra Short Duration Fund B-I Index (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	CRISIL Ultra Short Duration Fund B-I Index (₹)	CRISIL 1 Year T-Bill Index (₹)
1 Y	4.64	5.78	4.21	10,464	10,578	10,421
3 Y	5.30	5.17	4.44	11,676	11,633	11,392
5 Y	5.17	6.22	5.55	12,868	13,524	13,103
SI*	6.80	7.23	5.82	36,105	39,050	30,161

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.

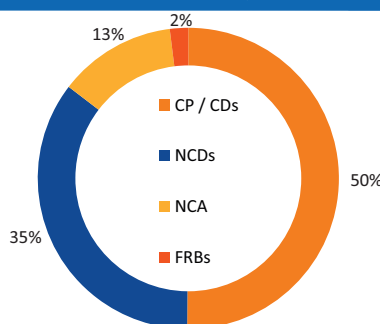
For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 87 in 'Fund Manager Summary'. Schemes Managed by Mr. Ritesh Nambiar.

SIP Returns as on 28th February, 2023

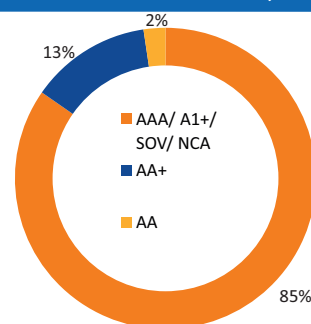
Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Ultra Short Duration Fund B-I Index (₹)	CRISIL 1 Year T-Bill Index (₹)	Yield (%) Fund	Yield (%) CRISIL Ultra Short Duration Fund B-I Index	Yield (%) CRISIL 1 Year T-Bill Index
1 Y	1,20,000	1,23,339	1,24,043	1,23,087	5.25	6.37	4.85
3 Y	3,60,000	3,89,585	3,89,505	3,82,842	5.22	5.20	4.05
5 Y	6,00,000	6,81,963	6,91,379	6,76,909	5.07	5.62	4.78
7 Y	8,40,000	10,12,494	10,39,471	10,10,893	5.26	6.00	5.22
10 Y	12,00,000	16,22,744	16,78,875	16,12,907	5.89	6.54	5.77
15 Y	18,00,000	30,28,025	31,68,299	29,03,855	6.60	7.16	6.09
SI	21,90,000	42,40,711	44,73,345	39,44,860	6.78	7.30	6.08

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

Asset Allocation as on 28th Feb, 2023



Credit Profile of Debt as on 28th Feb, 2023



UTI TREASURY ADVANTAGE FUND

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

Category
Low Duration Fund

Investment Objective

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

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

Date of inception/allotment

12th July, 1999

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 3018.83 Crore
Closing AUM : ₹ 2565.55 Crore

High/Low NAV in the month

High Growth Option : ₹ 2982.6056
Low Growth Option : ₹ 2970.9440

Total Expense Ratio

Regular : 0.45
Direct : 0.34

Minimum Investment Amount

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

Load Structure

Entry Load: Nil
Exit Load : Nil

NAV per unit as on 28th February, 2023

Regular Growth Option : ₹ 2982.6056
Regular IDCW Option : ₹ 1172.5782
Direct Growth Option : ₹ 3023.4741
Direct IDCW Option : ₹ 1180.4498

Portfolio Parameters

Weighted Average Maturity : 0.82 yrs
Yield to Maturity* : 7.70%
Modified Duration : 0.70 yrs
Macaulay Duration : 0.74 yrs

*Annualized Portfolio YTM – Yields of all securities are annualized

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

Moderate interest rate risk and Moderate Credit Risk.

Portfolio as on 28th February, 2023

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
CP / Cds			5.74% GS 2026-MAT-15/11/2026	0.74	SOV
Kotak Mahindra Bank Ltd.	9.60	CRISIL AAA/A1+	182 DAYS T BILL - 24/08/2023	0.56	SOV
ICICI Bank Ltd	8.36	ICRA AAA/A1+	5.63% GS MAT - 12/04/26	0.37	SOV
EXIM Bank	5.71	CRISIL AAA/A1+	GS-C - STRIP MAT-16/12/2025	0.32	SOV
Canara Bank	3.89	CRISIL AAA/A1+	GS - C STRIP MAT- 16/06/2027	0.14	SOV
HDFC Bank Ltd.	2.81	CARE AAA/A1+	NCDs		
HDFC Ltd.	2.79	CRISIL AAA/A1+	Cholamandalam Investment & Finance Company Ltd	4.81	ICRA AA+
National Bank For Agriculture & Rural Development	2.73	ICRA AAA/A1+	National Housing Bank	3.88	CRISIL AAA/A1+
Motilal Oswal Financial Services Ltd.	1.92	ICRA AAA/A1+	Mahindra Rural Housing Finance Ltd	3.06	CRISIL AA+
Tata Projects Ltd	1.89	CRISIL AAA/A1+	Power Finance Corporation Ltd.	2.91	CRISIL AAA/A1+
Panatone Finvest Ltd.	1.81	CRISIL AAA/A1+	National Bank For Agriculture & Rural Development	2.90	CRISIL AAA/A1+
Canfin Homes Ltd.	0.95	CARE AAA/A1+	Larsen & Toubro Ltd.	1.95	CRISIL AAA/A1+
IDFC First Bank Ltd	0.94	CRISIL AAA/A1+	Small Indst. Dev. Bank Of India	1.93	CRISIL AAA/A1+
FRBs			Canfin Homes Ltd.	1.89	ICRA AA+
Axis Finance Ltd	4.50	CRISIL AAA/A1+	Shriram Finance Ltd	1.14	CRISIL AA+
Shriram Finance Ltd	1.96	IND AA+	Bharti Telecom Ltd.	0.97	CRISIL AA+
Govt Securities			Tata Capital Ltd.	0.38	CRISIL AAA/A1+
182 D TBILL MAT - 30/03/23	5.82	SOV	Net Current assets	14.59	
GS - C STRIP MAT- 17/06/2023	0.96	SOV	Total	100.00	
GS - C STRIP MAT- 16/06/2025	0.82	SOV			

Fund Performance Vs Benchmark (CAGR) as on 28th February, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Low Duration Fund A-I Index (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	CRISIL Low Duration Fund A-I Index (₹)	CRISIL 1 Year T-Bill Index (₹)
1 Y	4.88	4.85	4.21	10,488	10,485	10,421
3 Y	6.80	5.05	4.44	12,182	11,593	11,392
5 Y	4.65	6.28	5.55	12,553	13,562	13,103
SI*	7.13	7.31	6.12	29,813	30,617	25,654

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

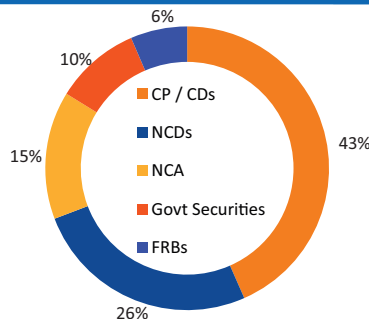
For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 87 in 'Fund Manager Summary'. Schemes Managed by Mr. Anurag Mittal.

SIP Returns as on 28th February, 2023

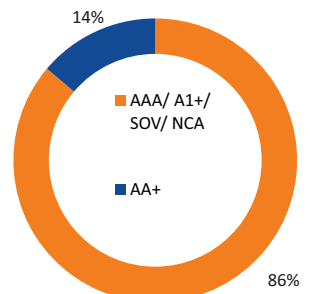
Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Low Duration Fund A-I Index (₹)	CRISIL 1 Year T-Bill Index (₹)	Yield (%) Fund	Yield (%) CRISIL Low Duration Fund A-I Index	Yield (%) CRISIL 1 Year T-Bill Index
1 Y	1,20,000	1,23,459	1,23,574	1,23,087	5.44	5.62	4.85
3 Y	3,60,000	3,96,734	3,86,633	3,82,842	6.44	4.71	4.05
5 Y	6,00,000	6,88,840	6,89,039	6,76,909	5.47	5.49	4.78
7 Y	8,40,000	10,12,335	10,38,089	10,10,893	5.26	5.97	5.22
10 Y	12,00,000	16,12,703	16,88,051	16,12,907	5.77	6.65	5.77
15 Y	18,00,000	30,15,622	31,63,682	29,03,855	6.55	7.14	6.09
SI	19,00,000	33,04,424	34,57,121	31,54,500	6.63	7.15	6.09

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

Asset Allocation as on 28th Feb, 2023



Credit Profile of Debt as on 28th Feb, 2023



UTI FLOATER FUND

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

Category
Floater

Investment Objective

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

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

Date of inception/allotment

30th October, 2018

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 1613.25 Crore
Closing AUM : ₹ 1637.66 Crore

High/Low NAV in the month

High Growth Option : ₹ 1270.0401
Low Growth Option : ₹ 1264.8342

Total Expense Ratio

Regular : 0.85
Direct : 0.35

Minimum Investment Amount

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

Load Structure

Entry Load: Nil
Exit Load : Nil

NAV per unit as on 28th February, 2023

Regular Growth Option : ₹ 1270.0401
Regular IDCW Option : ₹ 1161.0422
Direct Growth Option : ₹ 1314.6385
Direct IDCW Option : ₹ 1238.4915

Portfolio Parameters

Weighted Average Maturity : 0.99 yrs
Yield to Maturity* : 7.68%
Modified Duration : 0.88 yrs
Macaulay Duration : 0.93 yrs

*Annualized Portfolio YTM – Yields of all securities are annualized

Portfolio as on 28th February, 2023

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
CP / Cds			SDL-08/02/2033	0.26	SOV
Kotak Mahindra Bank Ltd.	8.58	CRISIL AAA/A1+	7.64% UTTAR PRADESH		
EXIM Bank	4.24	CRISIL AAA/A1+	SDL 08/02/2036	0.03	SOV
Small Indst. Dev. Bank Of India	2.85	CARE AAA/A1+	NCDs		
HDFC Bank Ltd.	2.84	CARE AAA/A1+	National Housing Bank	9.15	CRISIL AAA/A1+
FRBs			Power Finance Corporation Ltd.	6.10	CRISIL AAA/A1+
Axis Finance Ltd	6.74	CRISIL AAA/A1+	LIC Housing Finance Ltd.	5.98	CRISIL AAA/A1+
Tata Cleantech Capital Ltd.	3.69	CRISIL AAA/A1+	Citicorp Finance India Ltd.	4.54	CRISIL AAA/A1+
Power Finance Corporation Ltd.	3.03	CRISIL AAA/A1+	India Grid Trust	3.01	CRISIL AAA/A1+
Govt Securities			HDFC Ltd.	1.82	CRISIL AAA/A1+
7.38% GSEC 20/06/2027	1.52	SOV	REC Ltd	1.52	CRISIL AAA/A1+
91 DAYS T BILL - 25/05/2023	1.50	SOV	Bajaj Finance Ltd.	1.52	CRISIL AAA/A1+
182 D TBILL MAT - 23/03/23	0.91	SOV	Sikka Ports & Terminals Ltd.	1.22	CRISIL AAA/A1+
5.39% GUJARAT SDL			Tata Capital Ltd.	0.30	CRISIL AAA/A1+
MAT - 31/03/2024	0.90	SOV	Net Current assets	27.74	
7.64% MADHYA PRADESH			Total	100.00	

Fund Performance Vs Benchmark (CAGR) as on 28th February, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Low Duration Debt Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Low Duration Debt Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Y	4.39	5.24	2.00	10,439	10,524	10,200
3 Y	4.71	5.41	2.92	11,481	11,712	10,902
SI*	5.67	6.46	5.98	12,700	13,117	12,863

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.

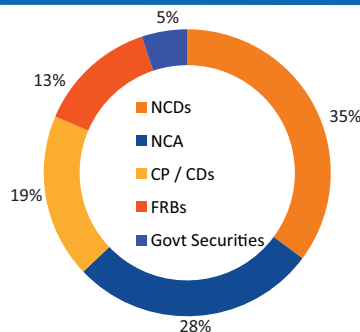
For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 87 in 'Fund Manager Summary'. Schemes Managed by Mr. Sudhir Agrawal. The above scheme is in existence for less than 5 years.

SIP Returns as on 28th February, 2023

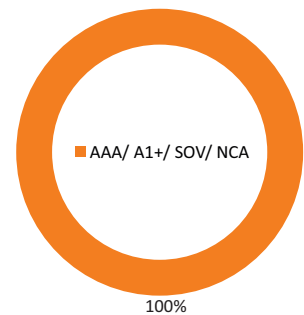
Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Low Duration Debt Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Low Duration Debt Index	Yield (%) CRISIL 10 Year Gilt Index
1 Y	1,20,000	1,23,202	1,23,799	1,23,087	5.03	5.98	4.85
3 Y	3,60,000	3,83,001	3,88,890	3,82,842	4.08	5.10	4.05
SI	5,20,000	5,76,459	5,87,321	5,73,940	4.71	5.58	4.51

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

Asset Allocation as on 28th Feb, 2023



Credit Profile of Debt as on 28th Feb, 2023



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

Relatively High interest rate risk and Moderate Credit Risk.

UTI SHORT TERM INCOME FUND

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

Category
Short Duration Fund

Investment Objective

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

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

Date of inception/allotment

23rd June, 2003

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 2270.64 Crore
Closing AUM : ₹ 2269.82 Crore

High/Low NAV in the month

High Growth Option : ₹ 26.5377
Low Growth Option : ₹ 26.4720

Total Expense Ratio

Regular : 0.96
Direct : 0.34

Minimum Investment Amount

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

Load Structure

Entry Load: Nil
Exit Load : Nil

NAV per unit as on 28th February, 2023

Regular Growth Option ₹ 37.5627
Regular IDCW Option ₹ 11.6469
Direct Growth Option ₹ 27.8839
Direct IDCW Option ₹ 10.4419

Portfolio Parameters

Weighted Average Maturity 2.30 yrs
Yield to Maturity* 7.83%
Modified Duration 1.95 yrs
Macaulay Duration 2.07 yrs

*Annualized Portfolio YTM – Yields of all securities are annualized

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

Relatively High interest rate risk and Moderate Credit Risk.

Portfolio as on 28th February, 2023

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
CP / Cds			Rural Development	8.73	CRISIL AAA/A1+
HDFC Bank Ltd.	4.23	CARE AAA/A1+	Small Indst. Dev. Bank Of India	6.54	CARE AAA/A1+
Canara Bank	2.13	CRISIL AAA/A1+	REC Ltd	6.20	CRISIL AAA/A1+
FRBs			India Grid Trust	3.26	CRISIL AAA/A1+
Axis Finance Ltd	7.07	CRISIL AAA/A1+	Mahindra Rural Housing Finance Ltd	3.02	CRISIL AA+
Shriram Finance Ltd	2.22	IND AA+	Canfin Homes Ltd.	2.78	ICRA AA+
Govt Securities			Tata Motors Finance Ltd.	2.60	CRISIL AA-
7.38% GSEC 20/06/2027	16.27	SOV	HDB Financial Services Ltd.	2.20	CRISIL AAA/A1+
5.39% GUJARAT SDL MAT - 31/03/2024	1.08	SOV	HDFC Ltd.	2.19	CRISIL AAA/A1+
182 D TBILL MAT - 23/03/23	0.66	SOV	Cholamandalam Investment & Finance Company Ltd	2.17	ICRA AA+
7.64% MADHYA PRADESH SDL-08/02/2033	0.44	SOV	Kirloskar Ferrous Industries Ltd.	2.16	ICRA AA
05.15 GS 09/11/2025	0.12	SOV	Tata Capital Ltd.	1.30	CRISIL AAA/A1+
8.19% RAJASTHAN SPL SDL -23/06/2026	0.00	SOV	EXIM Bank	1.08	CRISIL AAA/A1+
NCDs			Summit Digitel Infrastructure Ltd	1.06	CRISIL AAA/A1+
Power Finance Corporation Ltd.	9.89	CRISIL AAA/A1+	Sikka Ports & Terminals Ltd.	0.44	CRISIL AAA/A1+
National Bank For Agriculture &			Net Current assets	10.17	
			Total	100.00	

Fund Performance Vs Benchmark (CAGR) as on 28th February, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Short Duration Fund A-II Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Short Duration Fund A-II Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Y	4.05	3.53	2.00	10,405	10,353	10,200
3 Y	7.07	5.23	2.92	12,274	11,652	10,902
5 Y	4.86	6.64	6.09	12,680	13,794	13,441
SI*	7.34	7.35	5.54	26,541	26,575	21,024

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

*Compounded annualized Growth Rate.

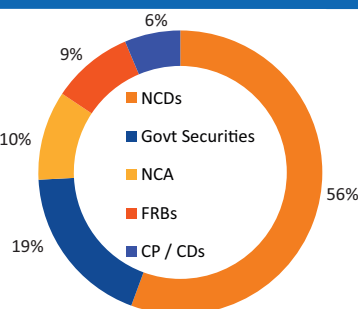
For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 87 in 'Fund Manager Summary'. Schemes Managed by Mr. Sudhir Agrawal.

SIP Returns as on 28th February, 2023

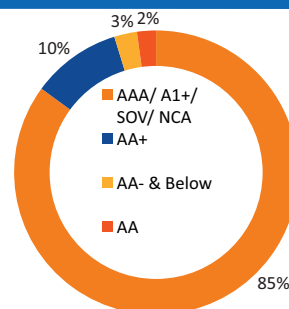
Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Short Duration Fund A-II Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Short Duration Fund A-II Index	Yield (%) CRISIL 10 Year Gilt Index
1 Y	1,20,000	1,23,042	1,23,102	1,23,087	4.78	4.87	4.85
3 Y	3,60,000	3,94,416	3,84,339	3,82,842	6.04	4.31	4.05
5 Y	6,00,000	6,91,289	6,92,270	6,76,909	5.62	5.67	4.78
7 Y	8,40,000	10,15,455	10,45,380	10,10,893	5.35	6.16	5.22
10 Y	12,00,000	16,21,827	17,05,738	16,12,907	5.88	6.84	5.77
15 Y	16,60,000	26,89,384	28,19,486	25,75,810	6.67	7.29	6.09
SI	17,10,000	28,19,216	29,71,800	26,99,697	6.65	7.32	6.09

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

Asset Allocation as on 28th Feb, 2023



Credit Profile of Debt as on 28th Feb, 2023



UTI BANKING AND PSU DEBT FUND*

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

Category
Banking and PSU Fund

Investment Objective

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

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

Date of inception/allotment

27th January, 2014

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 531.97 Crore
Closing AUM : ₹ 524.57 Crore

High/Low NAV in the month

High Growth Option : ₹ 18.3890
Low Growth Option : ₹ 18.3475

Total Expense Ratio

Regular : 0.58
Direct : 0.25

Minimum Investment Amount

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

Load Structure

Entry Load: Nil
Exit Load : Nil

NAV per unit as on 28th February, 2023

Regular Growth Option : ₹ 18.3513
Regular IDCW Option : ₹ 12.3662
Direct Growth Option : ₹ 18.5465
Direct IDCW Option : ₹ 12.4764

Portfolio Parameters

Weighted Average Maturity : 3.84 yrs
Yield to Maturity* : 7.71%
Modified Duration : 3.14 yrs
Macaulay Duration : 3.35 yrs

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

*Annualized Portfolio YTM – Yields of all securities are annualized

Portfolio as on 28th February, 2023

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Govt Securities			ICICI Bank Ltd	8.23	ICRA AAA/A1+
7.38% GSEC 20/06/2027	19.98	SOV	National Housing Bank	7.55	CRISIL AAA/A1+
7.17% GSEC 08/01/2028	1.89	SOV	REC Ltd	6.57	CRISIL AAA/A1+
7.85% TN SDL MAT - 15/03/2027	0.96	SOV	Axis Bank Ltd.	5.69	CRISIL AAA/A1+
GS - C STRIP MAT- 15/12/2027	0.94	SOV	EXIM Bank	4.76	CRISIL AAA/A1+
Long Term Debt			Indian Railways Fin Corpn Ltd.	4.74	CRISIL AAA/A1+
National Bank For Agriculture & Rural Development	9.50	CRISIL AAA/A1+	NHPC Ltd.	4.69	ICRA AAA/A1+
Power Finance Corporation Ltd.	8.54	CRISIL AAA/A1+	HDFC Bank Ltd.	3.82	CARE AAA/A1+
Small Indst. Dev. Bank Of India	8.45	ICRA AAA/A1+	Net Current assets	3.70	
			Total	100.00	

Fund Performance Vs Benchmark (CAGR) as on 28th February, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Banking and PSU Debt Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Banking and PSU Debt Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Y	10.12	3.06	2.00	11,012	10,306	10,200
3 Y	6.81	5.04	2.92	12,185	11,589	10,902
5 Y	5.44	6.95	6.09	13,034	13,995	13,441
SI*	6.92	8.02	6.80	18,352	20,138	18,166

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

*Compounded annualized Growth Rate.

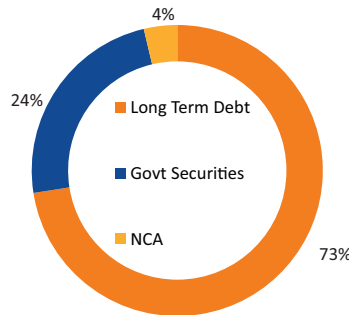
For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 87 in 'Fund Manager Summary'. Schemes Managed by Mr. Anurag Mittal.

SIP Returns as on 28th February, 2023

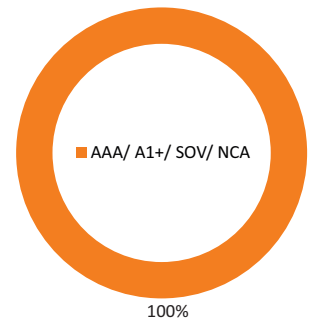
Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Banking and PSU Debt Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Banking and PSU Debt Index	Yield (%) CRISIL 10 Year Gilt Index
1 Y	1,20,000	1,24,680	1,22,975	1,23,087	7.38	4.67	4.85
3 Y	3,60,000	3,99,698	3,83,788	3,82,842	6.94	4.22	4.05
5 Y	6,00,000	7,02,387	6,94,544	6,76,909	6.25	5.80	4.78
7 Y	8,40,000	10,37,782	10,53,020	10,10,893	5.96	6.37	5.22
SI	10,80,000	14,40,083	14,83,592	13,97,260	6.26	6.90	5.61

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

Asset Allocation as on 28th Feb, 2023



Credit Profile of Debt as on 28th Feb, 2023



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

Relatively High interest rate risk and Moderate Credit Risk.

UTI CORPORATE BOND FUND

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

Category
Corporate Bond Fund

Investment Objective

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

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

Date of inception/allotment

8th August, 2018

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 3141.53 Crore
Closing AUM : ₹ 3092.40 Crore

High/Low NAV in the month

High Growth Option : ₹ 13.6772
Low Growth Option : ₹ 13.6488

Total Expense Ratio

Regular : 0.59
Direct : 0.25

Minimum Investment Amount

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

Load Structure

Entry Load: Nil
Exit Load : Nil

NAV per unit as on 28th February, 2023

Regular Growth Option : ₹ 13.6764
Regular IDCW Option : ₹ 12.0428
Direct Growth Option : ₹ 13.8759
Direct IDCW Option : ₹ 12.2300

Portfolio Parameters

Weighted Average Maturity : 2.06 yrs
Yield to Maturity* : 7.68%
Modified Duration : 1.66 yrs
Macaulay Duration : 1.76 yrs

*Annualized Portfolio YTM – Yields of all securities are annualized

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

Relatively High interest rate risk and Relatively Low Credit Risk.

Portfolio as on 28th February, 2023

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
CP / Cds			HDFC Bank Ltd.	3.25	CARE AAA/A1+
EXIM Bank	1.61	ICRA AAA/A1+	Reliance Industries Ltd.	2.42	CRISIL AAA/A1+
Kotak Mahindra Bank Ltd.	1.59	CRISIL AAA/A1+	Bajaj Finance Ltd.	2.38	CRISIL AAA/A1+
Govt Securities			National Bank For Agriculture & Rural Development	2.37	CRISIL AAA/A1+
7.38% GSEC 20/06/2027	3.39	SOV	India Grid Trust	2.36	CRISIL AAA/A1+
5.74% GS 2026-MAT-15/11/2026	1.99	SOV	EXIM Bank	2.12	CRISIL AAA/A1+
5.63% GS MAT - 12/04/26	1.39	SOV	Power Grid Corporation Of India Ltd	2.10	CRISIL AAA/A1+
8.24% G-SEC 15/02/2027	0.66	SOV	HDB Financial Services Ltd.	1.61	CRISIL AAA/A1+
GS - C STRIP MAT- 16/06/2027	0.48	SOV	Indian Railways Fin Corpn Ltd.	1.61	CRISIL AAA/A1+
GS - C STRIP MAT- 15/06/2027	0.25	SOV	Kotak Mahindra Bank Ltd.	1.60	CRISIL AAA/A1+
GS - C STRIP MAT- 15/12/2027	0.21	SOV	NTPC Ltd.	1.17	CRISIL AAA/A1+
GOI FRB - Mat 22/09/2033	0.02	SOV	Axis Finance Ltd	1.10	CRISIL AAA/A1+
Long Term Debt			Ultratech Cement Ltd.	0.79	CRISIL AAA/A1+
HDFC Ltd.	8.04	CRISIL AAA/A1+	LIC Housing Finance Ltd.	0.78	CRISIL AAA/A1+
National Housing Bank	7.99	CRISIL AAA/A1+	NHPC Ltd.	0.36	ICRA AAA/A1+
Power Finance Corporation Ltd.	7.53	CRISIL AAA/A1+	Larsen & Toubro Ltd.	0.32	CRISIL AAA/A1+
Small Indst. Dev. Bank Of India	5.89	CARE AAA/A1+	Axis Bank Ltd.	0.16	CRISIL AAA/A1+
ICICI Bank Ltd	4.99	ICRA AAA/A1+	Net Current assets	17.92	
REC Ltd	4.84	CRISIL AAA/A1+	Total	100.00	
Summit Digital Infrastructure Ltd	4.73	CRISIL AAA/A1+			

Fund Performance Vs Benchmark (CAGR) as on 28th February, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Corporate Bond Fund B-II Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Corporate Bond Fund B-II Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Y	3.60	4.53	2.00	10,360	10,453	10,200
3 Y	5.33	6.18	2.92	11,686	11,971	10,902
SI*	7.10	7.43	6.00	13,674	13,867	13,045

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.

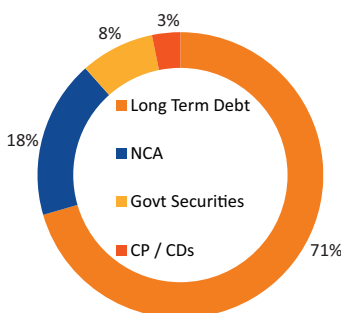
For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 87 in 'Fund Manager Summary'. Schemes Managed by Mr. Anurag Mittal. The above scheme is in existence for less than 5 years.

SIP Returns as on 28th February, 2023

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Corporate Bond Fund B-II Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Corporate Bond Fund B-II Index	Yield (%) CRISIL 10 Year Gilt Index
1 Y	1,20,000	1,22,849	1,23,496	1,22,609	4.47	5.50	4.10
3 Y	3,60,000	3,83,681	3,89,603	3,70,011	4.20	5.22	1.80
SI	5,30,000	6,00,240	6,09,772	5,71,784	5.59	6.31	3.40

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.

Asset Allocation as on 28th Feb, 2023



Credit Profile of Debt as on 28th Feb, 2023



UTI CREDIT RISK FUND

(Number of Segregated portfolio in the scheme 4) (Erstwhile UTI Income Opportunities Fund)

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

Category
Credit Risk Fund

Investment Objective

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

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

Date of inception/allotment

19th November, 2012

Fund Manager

Mr. Ritesh Nambiar (CFA, FRM, MMS [Finance]), BMS (Fin) Managing the scheme since Aug-2014

Fund AUM

Fund Size Monthly Average : ₹ 440.98 Crore
Closing AUM : ₹ 438.07 Crore

High/Low NAV in the month

High Growth Option : ₹ 14.3758
Low Growth Option : ₹ 14.3450

Total Expense Ratio

Regular : 1.63
Direct : 0.84

Minimum Investment Amount

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

Load Structure

Entry Load: Nil

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

NAV per unit as on 28th February, 2023

Regular Growth Option : ₹ 14.3678
Regular IDCW Option : ₹ 8.6281
Direct Growth Option : ₹ 15.9677
Direct IDCW Option : ₹ 9.5309

Portfolio Parameters

Weighted Average Maturity : 2.51 yrs
Yield to Maturity* : 8.34%
Modified Duration : 1.86 yrs
Macaulay Duration : 1.96 yrs

*Annualized Portfolio YTM – Yields of all securities are annualized

Portfolio as on 28th February, 2023 (Main Portfolio)

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Govt Securities			Piramal Pharma Ltd	4.49	CARE AA
7.10% GS MAT - 18/04/2029	2.81	SOV	Aadhar Housing Finance Ltd.	4.47	CARE AA
7.38% GSEC 20/06/2027	2.60	SOV	Tata Projects Ltd	4.44	IND AA
6.54% GSEC MAT - 17/01/2032	2.58	SOV	Aditya Birla Fashion & Retail Ltd.	4.43	CRISIL AA
7.26% GSEC 22/08/2032	0.23	SOV	TMF Holdings Ltd	3.67	CRISIL AA-
Long Term Debt			Hinduja Leyland Finance Ltd.	3.39	CARE AA
Piramal Capital & Housing Finance Ltd	6.20	ICRA AA	National Bank For Agriculture & Rural Development	3.38	CRISIL AAA/A1+
Tata Motors Ltd.	5.81	ICRA AA-	National Housing Bank	2.28	CRISIL AAA/A1+
Manappuram Finance Ltd.	5.71	CRISIL AA	Godrej Properties Ltd.	2.27	ICRA AA+
Summit Digital Infrastructure Ltd	5.49	CRISIL AAA/A1+	Power Finance Corporation Ltd.	2.26	CRISIL AAA/A1+
Kirloskar Ferrous Industries Ltd.	5.15	ICRA AA	Small Indst. Dev. Bank Of India	2.24	ICRA AAA/A1+
Godrej Industries Ltd.	4.92	CRISIL AA	Avanse Financial Services Ltd.	2.04	CARE A+
India Grid Trust	4.63	CRISIL AAA/A1+	Shriram Finance Ltd	1.14	CRISIL AA+
Steel Authority Of India Ltd.	4.60	CARE AA	Net Current assets	8.76	
			Total	100.00	

Fund Performance Vs Benchmark (CAGR) as on 28th February, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Credit Risk Fund C-II Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Credit Risk Fund C-II Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Y	3.93	6.75	2.00	10,393	10,675	10,200
3 Y	4.21	8.17	2.92	11,317	12,657	10,902
5 Y	-1.73	8.82	6.09	9,164	15,263	13,441
SI*	3.59	9.24	6.24	14,371	24,811	18,634

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

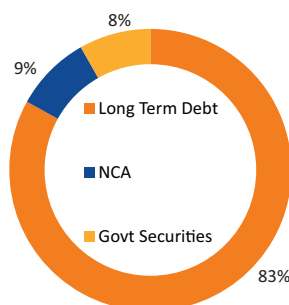
*Compounded annualized Growth Rate. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 87 in 'Fund Manager Summary'. Schemes Managed by Mr. Ritesh Nambiar. *The Scheme returns are inclusive of the impact of segregation of the portfolio Debt instruments of Altico Capital India Ltd, Vodafone Idea Ltd, Yes Bank Ltd and Zee Learn Ltd. have been segregated from the Main Portfolio on 13th Sep, 2019 17th Feb, 2020 6th March, 2020 and 07th July, 2020 Respectively

SIP Returns as on 28th February, 2023

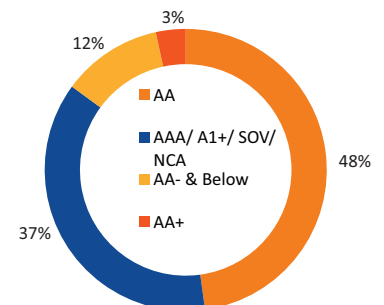
Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Credit Risk Fund C-II Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Credit Risk Fund C-II Index	Yield (%) CRISIL 10 Year Gilt Index
1 Y	1,20,000	1,23,168	1,24,857	1,23,087	4.98	7.66	4.85
3 Y	3,60,000	4,13,200	4,03,032	3,82,842	9.19	7.50	4.05
5 Y	6,00,000	6,28,365	7,40,156	6,76,909	1.83	8.35	4.78
7 Y	8,40,000	8,64,157	11,33,127	10,10,893	0.80	8.42	5.22
10 Y	12,00,000	13,09,343	18,91,527	16,12,907	1.72	8.81	5.77
SI	12,30,000	13,51,928	19,65,282	16,68,827	1.82	8.84	5.80

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

Asset Allocation as on 28th Feb, 2023



Credit Profile of Debt as on 28th Feb, 2023



UTI CREDIT RISK FUND

(Number of Segregated portfolio in the scheme 4) (Erstwhile UTI Income Opportunities Fund)

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

Category
Credit Risk Fund

NAV Per Unit (Regular Plan - Growth Option)

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

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

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

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

Date	Main Portfolio	Segregated Portfolio
14/02/2020	14.0426	NA
17/02/2020	12.6557	1.3979
Reduction in NAV(%)	-9.88%	

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

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

Date	Main Portfolio	Segregated Portfolio
06/07/2020	12.0646	NA
06/07/2020	10.9593	0.5579
Reduction in NAV(%)	-9.16%	

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

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

Segregated AUM & NAV

Segregated Fund Size Monthly Average - 17022020 :	₹ 0.0 Crore
Closing AUM:	₹ 0.0 Crore
Segregated Fund Size Monthly Average - 06032020 :	₹ 0.0 Crore
Closing AUM:	₹ 0.0 Crore
Segregated NAV per unit as on 28 th February, 2023 Growth :	₹ 0.0

Yes Bank Segregated (06032020) NAV per unit (Regular Plan - Growth Option)

Date	Main Portfolio	Segregated Portfolio
05/03/2020	12.3694	NA
06/03/2020	11.7384	0
Reduction in NAV(%)	-5.10%	

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

UTI Credit Risk Fund (Segregated - 17022020)

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

* Percentage to NAV Less Than 0.01

UTI Credit Risk Fund (Segregated - 06032020)

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

* Percentage to NAV Less Than 0.01

POTENTIAL RISK CLASS MATRIX

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

Relatively High interest rate risk and Relatively High Credit Risk.

UTI MEDIUM TERM FUND

(Number of Segregated portfolio in the scheme 3)

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

Category
Medium Duration Fund

Investment Objective

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

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

Date of inception/allotment

25th March, 2015

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 54.66 Crore
Closing AUM : ₹ 54.36 Crore

High/Low NAV in the month

High Growth Option : ₹ 15.4157
Low Growth Option : ₹ 15.3719

Total Expense Ratio

Regular : 1.63
Direct : 1.02

Minimum Investment Amount

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

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 28th February, 2023

Regular Growth Option : ₹ 15.3787
Regular IDCW Option : ₹ 11.0906
Direct Growth Option : ₹ 16.2389
Direct IDCW Option : ₹ 10.3990

Portfolio Parameters

Weighted Average Maturity : 3.82 yrs
Yield to Maturity* : 7.70%
Modified Duration : 2.96 yrs
Macaulay Duration : 3.07 yrs

*Annualized Portfolio YTM – Yields of all securities are annualized

Portfolio as on 28th February, 2023 (Main Portfolio)

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Govt Securities			Godrej Industries Ltd.	5.39	CRISIL AA
05.15 GS 09/11/2025	17.42	SOV	Kirloskar Ferrous Industries Ltd.	3.61	ICRA AA
7.10% GS MAT - 18/04/2029	13.57	SOV	Canfin Homes Ltd.	3.58	ICRA AA+
5.79% GS MAT -11/05/2030	8.38	SOV	Power Finance Corporation Ltd.	1.87	ICRA AAA/A1+
7.26% GSEC 22/08/2032	7.26	SOV	Godrej Properties Ltd.	1.83	ICRA AA+
6.54% GSEC MAT - 17/01/2032	5.19	SOV	Piramal Capital & Housing Finance Ltd	1.82	ICRA AA
Long Term Debt			HDFC Ltd.	0.74	CRISIL AAA/A1+
Reliance Industries Ltd.	9.20	CRISIL AAA/A1+	EXIM Bank	0.56	CRISIL AAA/A1+
India Grid Trust	7.11	CRISIL AAA/A1+	Net Current assets	6.95	
Shriram Finance Ltd	5.52	CRISIL AA+	Total	100.00	

Fund Performance Vs Benchmark (CAGR) as on 28th February, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Medium Duration Fund B-III Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Medium Duration Fund B-III Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Y	2.65	3.68	2.00	10,265	10,368	10,200
3 Y	2.99	6.71	2.92	10,924	12,151	10,902
5 Y	3.99	7.62	6.09	12,162	14,439	13,441
SI*	5.58	7.98	5.87	15,374	18,369	15,711

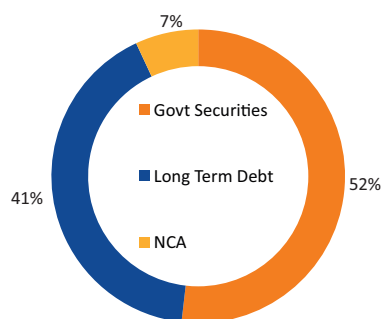
Different plans have a different expense structure. The performance details provided herein are of regular plan. The current fund manager is managing the scheme since Jun 2015 & Co- Fund Manager managing w.e.f Jun 2015.*Compounded annualized Growth Rate. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 87 in 'Fund Manager Summary'. Schemes Managed by Mr. Ritesh Nambiar. *The Scheme returns are inclusive of the impact of segregation of the portfolio Debt instruments of Vodafone Idea Ltd, Yes Bank Ltd and Zee Learn Ltd. have been segregated from the Main Portfolio on 17th Feb, 2020 6th March, 2020 and 07th July, 2020 Respectively

SIP Returns as on 28th February, 2023

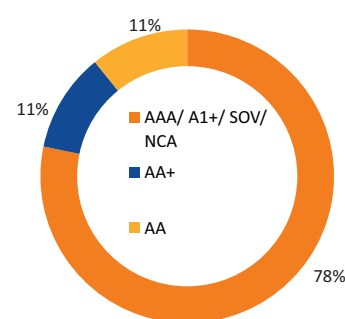
Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Medium Duration Fund B-III Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Medium Duration Fund B-III Index	Yield (%) CRISIL 10 Year Gilt Index
1 Y	1,20,000	1,22,493	1,23,682	1,23,087	3.91	5.79	4.85
3 Y	3,60,000	3,83,103	3,91,237	3,82,842	4.10	5.50	4.05
5 Y	6,00,000	6,59,503	7,16,826	6,76,909	3.74	7.06	4.78
7 Y	8,40,000	9,72,824	10,87,317	10,10,893	4.14	7.27	5.22
SI	9,40,000	11,21,231	12,63,939	11,64,247	4.43	7.42	5.37

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

Asset Allocation as on 28th Feb, 2023



Credit Profile of Debt as on 28th Feb, 2023



UTI MEDIUM TERM FUND

(Number of Segregated portfolio in the scheme 3)

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

Category
Medium Duration Fund

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

Date	Main Portfolio	Segregated Portfolio
06/07/2020	14.0932	NA
06/07/2020	13.6592	0.2211
Reduction in NAV(%)	-3.08%	

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

Yes Bank Segregated (06032020) NAV per unit (Regular Plan - Growth Option)

Date	Main Portfolio	Segregated Portfolio
05/03/2020	13.9926	NA
06/03/2020	13.6660	0
Reduction in NAV(%)	-2.33%	

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

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

Date	Main Portfolio	Segregated Portfolio
14/02/2020	14.1531	NA
17/02/2020	14.0635	0.0980
Reduction in NAV(%)	-0.63%	

Segregated AUM & NAV

Segregated Fund Size Monthly Average - 17022020 :	₹ 0.0 Crore
Closing AUM:	₹ 0.0 Crore
Segregated Fund Size Monthly Average - 06032020 :	₹ 0.0 Crore
Closing AUM:	₹ 0.66 Crore
Segregated NAV per unit as on 28 th February, 2023 Growth :	₹ 0.0

UTI Medium Term Fund (Segregated - 06032020) Segregated Portfolio as on 28th February, 2023

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

* Percentage to NAV Less Than 0.01

UTI Medium Term Fund (Segregated - 17022020) Segregated Portfolio as on 28th February, 2023

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

* Percentage to NAV Less Than 0.01

POTENTIAL RISK CLASS MATRIX

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

Relatively High interest rate risk and Relatively High Credit Risk.

UTI DYNAMIC BOND FUND

(Number of Segregated portfolio in the scheme 1)
An open ended dynamic debt scheme investing across duration. Relatively High interest rate risk and Moderate Credit Risk.

Category
Dynamic Bond

Investment Objective

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

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

Date of inception/allotment

16th June, 2010

Fund Manager

Mr. Sudhir Agarwal (MCom, PGDBA(Finance), CFA)
Managing the scheme since Dec 2021

Fund AUM

Fund Size Monthly Average : ₹455.36 Crore
Closing AUM : ₹469.29 Crore

High/Low NAV in the month

High Growth Option : ₹25.9126
Low Growth Option : ₹25.8752

Total Expense Ratio

Regular : 1.52
Direct : 0.79

Minimum Investment Amount

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

Load Structure

Entry Load: Nil
Exit Load : Nil

NAV per unit as on 28th February, 2023

Regular Growth Option : ₹25.9039
Regular IDCW Option : ₹13.7302
Direct Growth Option : ₹27.6022
Direct IDCW Option : ₹13.8516

Portfolio Parameters

Weighted Average Maturity : 3.49 yrs
Yield to Maturity* : 7.31%
Modified Duration : 2.62 yrs
Macaulay Duration : 2.76 yrs

*Annualized Portfolio YTM – Yields of all securities are annualized

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

Relatively High interest rate risk and Moderate Credit Risk.

Portfolio as on 28th February, 2023 (Main Portfolio)

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
CP / Cds			NCDs		
Canara Bank	5.31	CRISIL AAA/A1+	Power Finance Corporation Ltd.	9.58	CRISIL AAA/A1+
EXIM Bank	5.30	CRISIL AAA/A1+	HDFC Ltd.	7.48	CRISIL AAA/A1+
Small Indst. Dev. Bank Of India	5.23	CRISIL AAA/A1+	Indian Railways Fin Corpn Ltd.	5.29	CRISIL AAA/A1+
Govt Securities			Punjab National Bank Basel3T2	2.08	CRISIL AA+
7.38% GSEC 20/06/2027	26.59	SOV	Canfin Homes Ltd.	2.07	ICRA AA+
7.64% MADHYA PRADESH SDL-08/02/2033	5.30	SOV	Net Current Assets	22.58	
182 D TBILL MAT - 23/03/23	3.18	SOV	Total	100.00	

Fund Performance Vs Benchmark (CAGR) as on 28th February, 2023 Growth of ₹10000

Period	NAV Growth (%)	CRISIL Dynamic Bond Fund A-III Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Dynamic Bond Fund A-III Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Y	11.03	2.52	2.00	11,103	10,252	10,200
3 Y	9.75	5.26	2.92	13,219	11,662	10,902
5 Y	5.69	7.43	6.09	13,190	14,312	13,441
SI*	7.77	7.88	6.03	25,889	26,227	21,050

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

*Compounded annualized Growth Rate.

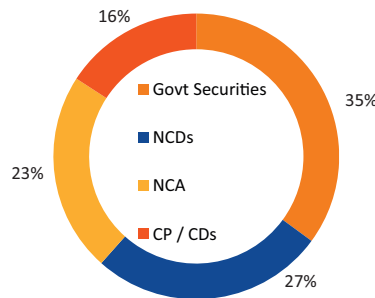
For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 87 in 'Fund Manager Summary'. Schemes Managed by Mr. Sudhir Agrawal. *The Scheme returns are inclusive of the impact of segregation of the portfolio Debt instruments of Vodafone Idea Ltd. have been segregated from the Main Portfolio on 17th Feb, 2020.

SIP Returns as on 28th February, 2023

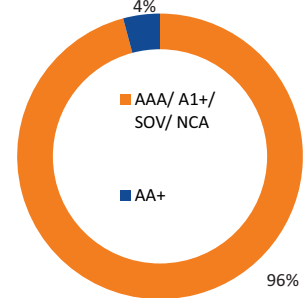
Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Dynamic Bond Fund A-III Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Dynamic Bond Fund A-III Index	Yield (%) CRISIL 10 Year Gilt Index
1 Y	1,20,000	1,24,931	1,23,119	1,22,609	7.78	4.90	4.10
3 Y	3,60,000	4,17,226	3,81,592	3,70,011	9.86	3.83	1.80
5 Y	6,00,000	7,26,786	6,98,494	6,64,194	7.62	6.03	4.02
7 Y	8,40,000	10,59,751	10,55,476	9,85,447	6.55	6.43	4.50
10 Y	12,00,000	17,03,254	17,42,486	15,91,246	6.82	7.25	5.51
SI	15,20,000	24,51,562	25,19,061	22,32,482	7.24	7.64	5.86

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

Asset Allocation as on 28th Feb, 2023



Credit Profile of Debt as on 28th Feb, 2023



Segregated AUM & NAV

Segregated Fund Size Monthly Average - 17022020 : ₹0.0 Crore
Closing AUM: ₹0.0 Crore
Segregated NAV per unit as on 28th February, 2023 Growth : ₹0.0

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

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

UTI Dynamic Bond Fund (Segregated - 17022020) Segregated Portfolio as on 28th February, 2023

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

* Percentage to NAV Less Than 0.01

UTI BOND FUND

(Number of Segregated portfolio in the scheme 1)

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

Category
Medium to Long
Duration Fund

Investment Objective

The investment objective of the scheme is to generate optimal returns with adequate liquidity by investing in debt and money market instruments such that the Macaulay duration of the portfolio is between 4 years and 7 years.

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

Date of inception/allotment

4th May, 1998

Fund Manager

Mr. Amandeep S. Chopra (B.Sc., MBA [FMS Delhi])
Managing the scheme since Feb-2012

Fund AUM

Fund Size Monthly Average : ₹ 285.71 Crore
Closing AUM : ₹ 285.98 Crore

High/Low NAV in the month

High Growth Option : ₹ 61.4661
Low Growth Option : ₹ 61.2578

Total Expense Ratio

Regular : 1.64
Direct : 1.30

Minimum Investment Amount

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

Load Structure

Entry Load : Nil
Exit Load : Nil

NAV per unit as on 28th February, 2023

Regular Growth Option : ₹ 61.2700
Regular IDCW Option : ₹ 15.7363
Direct Growth Option : ₹ 66.1562
Direct IDCW Option : ₹ 20.8779

Portfolio Parameters

Weighted Average Maturity : 6.66 yrs
Yield to Maturity* : 7.65%
Modified Duration : 4.08 yrs
Macaulay Duration : 4.28 yrs

*Annualized Portfolio YTM – Yields of all securities are annualized

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

Relatively High interest rate risk and Moderate Credit Risk.

Portfolio as on 28th February, 2023 (Main Portfolio)

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Govt Securities			Long Term Debt		
7.38% GSEC 20/06/2027	20.94	SOV	Bajaj Finance Ltd.	8.71	CRISIL AAA/A1+
7.26% GSEC 22/08/2032	18.98	SOV	REC Ltd	6.96	CRISIL AAA/A1+
GOI FRB - MAT 22/09/2033	8.71	SOV	Indian Railways Fin Corpn Ltd.	5.25	CRISIL AAA/A1+
7.41% GS MAT - 19/12/2036	6.95	SOV	Kotak Mahindra Bank Ltd.	5.19	CRISIL AAA/A1+
7.74% MH SDL MAT - 01/03/2033	3.50	SOV	HDB Financial Services Ltd.	3.49	CRISIL AAA/A1+
7.64% UTTARPRADESH			Piramal Capital & Housing Finance Ltd	1.73	ICRA AA
SDL 08/02/2036	0.44	SOV	Net Current assets	9.15	
			Total	100.00	

Fund Performance Vs Benchmark (CAGR) as on 28th February, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Medium to Long Duration Fund A-III Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Medium to Long Duration Fund A-III Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Y	10.78	2.47	2.00	11,078	10,247	10,200
3 Y	9.29	5.22	2.92	13,054	11,649	10,902
5 Y	3.83	7.48	6.09	12,069	14,346	13,441
SI*	7.57	9.40	NA	61,257	93,138	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 87 in 'Fund Manager Summary'. N.A - Not Available. Schemes Managed by Mr. Amandeep S. Chopra.

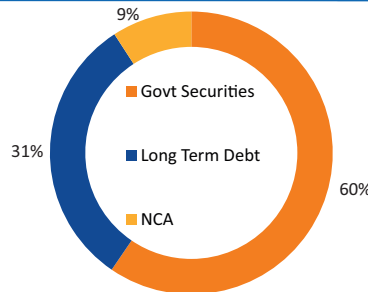
*The Scheme returns are inclusive of the impact of segregation of the portfolio Debt instruments of Vodafone Idea Ltd. have been segregated from the Main Portfolio on 17th Feb, 2020.

SIP Returns as on 28th February, 2023

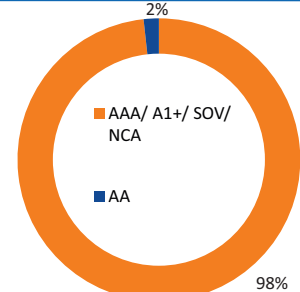
Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Medium to Long Duration Fund A-III Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Medium to Long Duration Fund A-III Index	Yield (%) CRISIL 10 Year Gilt Index
1 Y	1,20,000	1,25,128	1,22,894	1,22,609	8.10	4.55	4.10
3 Y	3,60,000	4,13,973	3,80,872	3,70,011	9.32	3.71	1.80
5 Y	6,00,000	7,00,312	6,97,778	6,64,194	6.13	5.99	4.02
7 Y	8,40,000	10,01,909	10,55,726	9,85,447	4.97	6.44	4.50
10 Y	12,00,000	15,73,933	17,44,071	15,91,246	5.30	7.27	5.51
15 Y	18,00,000	29,09,497	33,15,732	28,57,740	6.11	7.71	5.89
SI	21,90,000	40,51,579	47,01,123	39,18,541	6.34	7.78	6.01

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

Asset Allocation as on 28th Feb, 2023



Credit Profile of Debt as on 28th Feb, 2023



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

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

UTI Bond Fund (Segregated - 17022020) Segregated Portfolio as on 28th February, 2023

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

* Percentage to NAV Less Than 0.01

Segregated AUM & NAV

Segregated Fund Size Monthly Average - 17022020 : ₹ 0.0 Crore
Closing AUM: ₹ 0.0 Crore
Segregated NAV per unit as on 28th February, 2023 Growth : ₹ 0.0

UTI GILT FUND

(Erstwhile UTI Gilt Advantage Fund LTP)

UTI Gilt Fund is an open ended debt scheme investing in government securities across maturities. Relatively High interest rate risk and Relatively Low Credit Risk.

Category
Gilt Fund

Investment Objective

The investment objective of the scheme is to generate credit risk-free return through investment in sovereign securities issued by the Central Government and / or a State Government and / or any security unconditionally guaranteed by the Central Government and / or a State Government for repayment of principal and interest. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.

Date of inception/allotment

21st January, 2002

Fund Manager

Mr. Sudhir Agarwal (MCom, PGDBA(Finance), CFA)
Managing the scheme since Dec 2021

Fund AUM

Fund Size Monthly Average : ₹ 518.78 Crore
Closing AUM : ₹ 517.29 Crore

High/Low NAV in the month

High Growth Option : ₹ 52.3422
Low Growth Option : ₹ 52.2224

Total Expense Ratio

Regular : 0.95
Direct : 0.68

Minimum Investment Amount

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

Load Structure

Entry Load: Nil
Exit Load : Nil

NAV per unit as on 28th February, 2023

Regular Growth Option : ₹ 52.2379
Regular IDCW Option : ₹ 32.4031
Direct Growth Option : ₹ 53.7516
Direct IDCW Option : ₹ 26.2295

Portfolio Parameters

Weighted Average Maturity : 4.58 yrs
Yield to Maturity* : 7.28%
Modified Duration : 3.42 yrs
Macaulay Duration : 3.54 yrs

*Annualized Portfolio YTM – Yields of all securities are annualized

Portfolio as on 28th February, 2023

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Govt Securities			7.94% HR SDL 2034 - 29/06/2034	4.92	SOV
7.38% GSEC 20/06/2027	38.59	SOV	7.64% MADHYA PRADESH		
7.26% GSEC 22/08/2032	19.08	SOV	SDL-08/02/2033	4.81	SOV
182 D TBILL MAT - 23/03/23	11.55	SOV	Net Current assets	1.89	
91 DAYS T BILL - 16/03/2023	9.64	SOV	Total	100.00	
91 DAYS T BILL - 25/05/2023	9.51	SOV			

Fund Performance Vs Benchmark (CAGR) as on 28th February, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Dynamic Gilt Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Dynamic Gilt Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Y	3.86	2.92	2.00	10,386	10,292	10,200
3 Y	4.38	4.88	2.92	11,372	11,537	10,902
5 Y	7.00	7.26	6.09	14,028	14,199	13,441
SI*	8.14	7.48	6.37	52,206	45,874	36,844

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

*Compounded annualized Growth Rate.

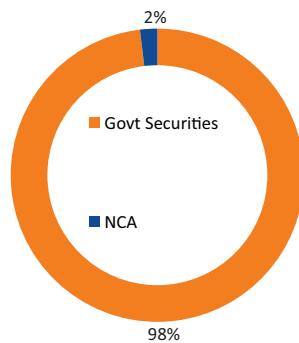
For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 87 in 'Fund Manager Summary'. Schemes Managed by Mr. Sudhir Agrawal.

SIP Returns as on 28th February, 2023

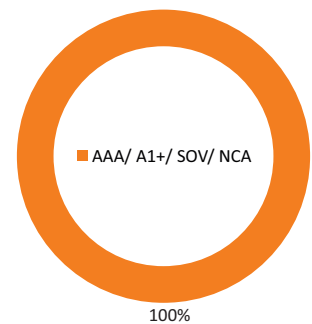
Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Dynamic Gilt Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Dynamic Gilt Index	Yield (%) CRISIL 10 Year Gilt Index
1 Y	1,20,000	1,22,975	1,23,449	1,22,609	4.67	5.42	4.10
3 Y	3,60,000	3,78,832	3,93,285	3,70,011	3.35	5.85	1.80
5 Y	6,00,000	6,86,137	7,04,950	6,64,194	5.32	6.40	4.02
7 Y	8,40,000	10,38,052	10,53,951	9,85,447	5.96	6.39	4.50
10 Y	12,00,000	17,26,712	17,23,288	15,91,246	7.08	7.04	5.51
15 Y	18,00,000	33,22,402	32,28,463	28,57,686	7.73	7.38	5.89
SI	21,90,000	47,04,982	45,20,412	39,18,487	7.79	7.41	6.01

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

Asset Allocation as on 28th Feb, 2023



Credit Profile of Debt as on 28th Feb, 2023



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

Relatively High interest rate risk and Relatively Low Credit Risk.

UTI GILT FUND WITH 10 YEAR CONSTANT DURATION

(An open ended debt scheme investing in government securities having a constant maturity of 10 years. Relatively High Interest rate risk and Relatively Low Credit Risk)

Category
Gilt Fund

Investment Objective

The investment objective of the scheme is to generate optimal returns with high liquidity by investing in a portfolio of government securities such that weighted average portfolio maturity is around 10 years. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.

Date of inception/allotment

03rd August, 2022

Fund Manager

Mr. Jaydeep Bhowal & Mr. Anurag Mittal Deputy Head-Fixed Income & Fund Manager: C.A., Msc in Accounting & Finance, London School of Economics, UK Managing the scheme since Aug 2022

Fund AUM

Fund Size Monthly Average : ₹ 104.25 Crore
Closing AUM : ₹ 102.50 Crore

High/Low NAV in the month

High Growth Option : ₹ 10.3731
Low Growth Option : ₹ 10.3072

Total Expense Ratio

Regular : 0.69
Direct : 0.20

Minimum Investment Amount

Minimum amount of investment under all plans and options Minimum initial investment is ₹ 5,000/- and in multiples of ₹ 1/- thereafter. Subsequent minimum investment under a folio is ₹ 1,000/- and in multiples of ₹ 1/- thereafter with no upper limit.

Load Structure

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

Load Structure during New Fund Offer Period and on an Ongoing basis: *In terms of SEBI circular no. SEBI/IMD/CIR No.4/168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009.

NAV per unit as on 28th February, 2023

Regular Growth Option : ₹ 10.3075
Regular IDCW Option : ₹ 10.3072
Direct Growth Option : ₹ 10.3372
Direct IDCW Option : ₹ 10.3373

Portfolio Parameters

Weighted Average Maturity : 9.12 yrs
Yield to Maturity* : 7.50%
Modified Duration : 6.40 yrs
Macaulay Duration : 6.63 yrs

The above scheme is in existence for less than 1 years.

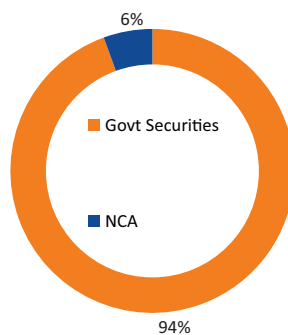
*Annualized Portfolio YTM – Yields of all securities are annualized

March 2023 | For Product Label, Refer Page no. 88-92.

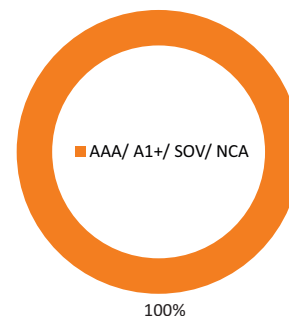
Portfolio as on 28th February, 2023

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Govt Securities			7.38% GSEC 20/06/2027	2.92	SOV
7.26% GSEC 22/08/2032	72.20	SOV	Net Current assets	5.57	
7.26% GSEC MAT - 06/02/2033	14.46	SOV	Total	100.00	
7.41% GS MAT - 19/12/2036	4.85	SOV			

Asset Allocation as on 28th Feb, 2023



Credit Profile of Debt as on 28th Feb, 2023



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

Relatively High interest rate risk and Relatively Low Credit Risk.

DIVIDEND/BONUS HISTORY

UTI Mastershare Unit Scheme - IDCW Declared						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
1989	1:2@Rs.12		17.78	10	10-01-1989	10-01-1989
	18.00%	1.8	29.45	10	30-06-1989	30-06-1989
1990	18.00%	1.8	26.52	10	04-06-1990	04-06-1990
1991	18.00%	1.8	36	10	28-06-1991	28-06-1991
	1:2 bonus	42.09		10	30-07-1991	30-07-1991
1992	18.00%	1.8	50	10	24-06-1992	24-06-1992
1993	1:3 bonus	0.8	32.1	10	13-12-1993	13-12-1993
	1:1 right @15			10	20-12-1993	20-12-1993
	18.00%	1.8	57.6	10	24-11-1993	24-11-1993
1994	20.00%	2	37.97	10	27-07-1994	27-07-1994
1995	16.00%	1.6	29.78	10	14-06-1995	14-06-1995
	1:5 bonus		23.09	10	30-08-1995	30-08-1995
1996	16.00%	1.6	24.16	10	28-08-1996	28-08-1996
1997	16.00%	1.6	24.76	10	20-08-1997	20-08-1997
1998	16.00%	1.6	15.76	10	19-08-1998	19-08-1998
1999	16.00%	1.6	22.62	10	25-08-1999	25-08-1999
2000	16.00%	1.6	17.14	10	17-05-2000	17-05-2000
2001	10.00%	1	10.34	10	03-10-2001	03-10-2001
2002	10.00%	1	11.13	10	11-10-2002	11-10-2002
2003	14.00%	1.4	14.54	10	18-09-2003	18-09-2003
2004	20.00%	2	18.9	10	24-09-2004	24-09-2004
2005	25.00%	2.5	23.47	10	20-10-2005	20-10-2005
2006	30.00%	3	29.77	10	10-11-2006	10-11-2006
2007	35.00%	3.5	42.75	10	07-11-2007	07-11-2007
2008	22.00%	2.2	20.93	10	23-10-2008	23-10-2008
2009	27.00%	2.7	28.65	10	30-10-2009	30-10-2009
2010	30.00%	3	34.04	10	15-11-2010	15-11-2010
2011	22.00%	2.2	28.02	10	31-10-2011	31-10-2011
2012	22.00%	2.2	27.36	10	15-11-2012	15-11-2012
2013	22.50%	2.25	27.33	10	29-10-2013	29-10-2013
2014	27.50%	2.75	35.54	10	05-11-2014	05-11-2014
2015	28.00%	2.8	33.76	10	09-11-2015	16-10-2015
2016	30.00%	3	34.5821	10	01-11-2016	08-11-2016
2017	35.00%	3.5	34.7809	10	09-10-2017	16-10-2017
2018	27.00%	2.7	32.6933	10	05-11-2018	15-11-2018
2019 §	26.00%	2.6	31.5608	10	10-10-2019	17-10-2019
2020	16.00%	1.6	31.2494	10	29-10-2020	05-11-2020
2021	27.00%	2.7	46.7047	10	25-10-2021	01-11-2021
2022	12.00%	1.20	42.8204	10	27-10-2022	03-11-2022

Pursuant to payment of IDCW-bonus- right, the NAV of the IDCW Option (Existing Plan- Direct Plan) of the scheme would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. Face Value per unit is Rs.10.00. # IDCW declared every year since 1987 till 2022.

*Not Available

NAV at the time of Div. Declaration

§ IDCW % is in regular plan

Cumulative Gross Total
IDCW of 724% Since
1987 till 2022

UTI Flexi Cap Fund (Earlier Known as UTI EQUITY FUND) - IDCW Declared						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2000	15%	1.5	13.14	10	N-A*	02-04-2000
2004	30.00%	3	19.69	10	23-01-2004	13-02-2004
2005	20.00%	2	21.28	10	17-05-2005	09-06-2005
2006	20.00%	2	26.99	10	12-07-2006	19-07-2006
2009	10%	1	25.6	10	08-04-2009	16-04-2009
2013	14.00%	1.4	54.87	10	19-02-2013	26-02-2013
2014	17.50%	1.75	67.6094	10	20-05-2014	27-05-2014
2015	28%	2.8	83.6487	10	13-05-2015	14-05-2015
2016	28.00%	2.8	82.604	10	13-06-2016	20-06-2016
2017	28.00%	2.8	93.6715	10	13-06-2017	20-06-2017
2018	33.00%	3.3	112.6637	10	16-08-2018	23-08-2018
2019	30%	3	99.2097	10	29-07-2019	05-08-2019
2020	30.00%	3	109.9267	10	18-08-2020	25-08-2020
2021	45.00%	4.50	171.6550	10	05-08-2021	12-08-2021

*Not Available

UTI Core Equity Fund (Formerly known as UTI Top 100 Fund) IDCW Declared						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2013	15.00%	1.5	23.77	10	18-09-2013	25-09-2013
2015	30%	3	36.8854	10	19-03-2015	26-03-2015
2016	21.00%	2.1	29.773	10	09-03-2016	16-03-2016
2017	25.00%	2.5	33.8504	10	20-03-2017	27-03-2017
2018	27.00%	2.7	36.235	10	14-03-2018	21-03-2018
2021	35%	3.5	42.1175	10	01-03-2021	08-03-2021

The scheme IDCW details under regular plan.

Disclaimer: Pursuant to payment of Dividend/Bonus, the Nav of the income distribution cum capital withdrawal options of the schemes would fall to the extent of payout and statutory levy (if applicable)

UTI MNC Fund - IDCW Declared						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2005	50%	5.00	29.43	10.00	12-12-2005	19-12-2005
2007	30%	3.00	30.54	10.00	25-05-2007	01-06-2007
2008	25%	2.50	24.34	10.00	28-07-2008	04-08-2008
2010	15%	1.50	37.68	10.00	31-08-2010	07-09-2010
2012	22%	2.20	44.55	10.00	26-09-2012	03-10-2012
2014	25%	2.50	80.13	10.00	18-11-2014	25-11-2014
2015	35%	3.50	91.8144	10.00	19-10-2015	26-10-2015
2016	35%	3.50	91.4860	10.00	13-10-2016	20-10-2016
2017	36%	3.60	105.5565	10.00	29-11-2017	06-12-2017
2020	35%	3.50	106.5713	10.00	30-01-2020	06-02-2020

UTI Infrastructure Fund - IDCW Declared						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2006	30.00%	3	17.88	10	03-07-2006	10-07-2006
2007	35%	3.5	22.62	10	22-06-2007	29-06-2007
2009	15.00%	1.5	19.6	10	31-07-2009	06-08-2009
2016	9.00%	0.9	20.32	10	09-03-2016	16-03-2016
2017	10.00%	1	26.0469	10	20-03-2017	27-03-2017

UTI Dividend Yield Fund - IDCW Declared						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2009	5.00%	0.5	13.2	10	05-11-2009	12-11-2009
2010	5.00%	0.5	14.34	10	17-03-2010	24-03-2010
2010	5.00%	0.5	14.92	10	21-07-2010	27-07-2010
2010	7%	0.7	16.13	10	21-12-2010	28-12-2010
2011	5.00%	0.5	14.33	10	30-05-2011	06-06-2011
2011	4.00%	0.4	12.71	10	23-11-2011	29-11-2011
2012	4%	0.4	12.9	10	19-06-2012	26-06-2012
2012	5.00%	0.5	14.19	10	17-12-2012	24-12-2012
2013	5.00%	0.5	13.05	10	12-06-2013	19-06-2013
2014	4.50%	0.45	13.1011	10	07-01-2014	14-01-2014
2014	6%	0.6	15.6948	10	04-06-2014	11-06-2014
2014	8.00%	0.8	22.174039	10	22-12-2014	29-12-2014
2015	5.50%	0.55	15.9054	10	17-06-2015	24-06-2015
2015	5.50%	0.55	15.2092	10	21-12-2015	28-12-2015
2016	5.50%	0.55	15.3682	10	30-06-2016	01-07-2016
2016	5.50%	0.55	14.875	10	22-12-2016	29-12-2016
2017	7.50%	0.75	16.9767	10	13-06-2017	20-06-2017
2017	7.50%	0.75	17.8696	10	21-12-2017	28-12-2017
2018	7.50%	0.75	17.1894	10	14-03-2018	21-03-2018
2018	7.50%	0.75	16.2769	10	13-12-2018	20-12-2018
2019	6.00%	0.6	16.072	10	20-06-2019	27-06-2019
2019	7.00%	0.7	15.3871	10	16-12-2019	23-12-2019
2020	4.50%	0.45	15.3595	10	14-09-2020	21-09-2020
2021	5.00%	0.5	18.6293	10	15-03-2021	22-03-2021
2021	7.00%	0.70	23.9138	10	15-11-2021	22-11-2021
2022	6.00%	0.60	21.7131	10	16-08-2022	23-08-2022

UTI Value Opportunities Fund (Formerly known as UTI Opportunities) - IDCW Declared						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2007	17.00%	1.7	13.74	10	29-06-2007	06-07-2007
2008	18%	1.8	11.54	10	01-07-2008	08-07-2008
2009	10.00%	1	11.95	10	10-07-2009	17-07-2009
2010	15.00%	1.5	14.05	10	22-01-2010	29-01-2010
2011	8.00%	0.8	14.97	10	24-04-2011	01-05-2011
2012	9%	0.9	14.39	10	12-04-2012	19-04-2012
2013	10.00%	1	15.2	10	07-05-2013	14-05-2013
2014	12.50%	1.25	16.0517	10	15-04-2014	22-04-2014
2015	15%	1.5	20.5752	10	16-04-2015	17-04-2015
2016	10.00%	1	18.6083	10	28-04-2016	05-05-2016
2017	13.00%	1.3	18.6765	10	08-05-2017	15-05-2017
2018	12.00%	1.2	19.5009	10	02-07-2018	09-07-2018
2019	11%	1.1	18.8335	10	17-07-2019	24-07-2019

UTI Healthcare Fund (Formerly known as UTI Pharma & Healthcare Fund) IDCW Declared						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2006	25%	2.50	21.34	10.00	10-01-2006	17-01-2006
2008	15%	1.50	20.91	10.00	26-08-2008	02-09-2008
2010	17%	1.70	32.65	10.00	28-10-2010	04-11-2010

DIVIDEND/BONUS HISTORY



Haq, ek behtar zindagi ka.

UTI Banking and Financial Fund (Formerly known as UTI Banking Sector Fund) IDCW Declared

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2005	25%	2.50	15.62	10.00	22-09-2005	29-09-2005
2007	35%	3.50	19.02	10.00	23-05-2007	30-05-2007
2009	22%	2.20	19.04	10.00	04-09-2009	11-09-2009
2010	10%	1.00	22.78	10.00	24-06-2010	01-07-2010
2011	25%	2.50	24.20	10.00	27-01-2011	03-02-2011
2011	25%	2.50	21.82	10.00	04-05-2011	09-05-2011
2015	25%	2.50	31.8833	10.00	16-07-2015	23-07-2015
2016	25%	2.50	30.6179	10.00	03-08-2016	10-08-2016

UTI Long Term Equity Fund (Tax Saving) (Formerly known as UTI Equity Tax Saving Plan) IDCW Declared

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2004	40%	4.00	N-A*	10.00	14-01-2004	20-01-2004
2004	20%	2.00	N-A*	10.00	29-10-2004	04-11-2004
2005	40%	4.00	N-A*	10.00	09-09-2005	15-09-2005
2006	60%	6.00	22.93	10.00	23-02-2006	02-03-2006
2007	20%	2.00	19.56	10.00	16-01-2007	23-01-2007
2008	35%	3.50	22.8	10.00	04-02-2008	11-02-2008
2009	15%	1.50	17.07	10.00	29-12-2009	05-01-2010
2011	10%	1.00	16.37	10.00	14-02-2011	21-02-2011
2013	20%	2.00	17.5786	10.00	11-12-2013	18-12-2013
2015	22%	2.20	22.5504	10.00	12-01-2015	19-01-2015
2016	25%	2.50	19.0170	10.00	18-01-2016	25-01-2016
2017	13.5%	1.35	19.1411	10.00	10-01-2017	17-01-2017
2018	27%	2.70	22.5279	10.00	14-02-2018	21-02-2018
2019	15%	1.50	18.8737	10.00	22-01-2019	29-01-2019
2022	25%	2.50	29.8284	10.00	15-02-2022	22-02-2022

UTI Arbitrage Fund (Formerly known as UTI Spread Fund) IDCW Declared - Last 10 Months IDCWs (Recent IDCWs)

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2020	0.80%	0.080	15.9591	10.00	29-06-2020	06-07-2020
2020	0.80%	0.080	15.8805	10.00	29-07-2020	05-08-2020
2020	0.70%	0.070	15.8518	10.00	31-08-2020	07-09-2020
2020	0.70%	0.070	15.8206	10.00	29-10-2020	05-11-2020
2020	0.70%	0.070	15.7670	10.00	27-11-2020	07-12-2020
2021	0.70%	0.070	15.7462	10.00	30-12-2020	06-01-2021
2021	0.60%	0.060	15.7017	10.00	01-02-2021	08-02-2021
2021	0.50%	0.050	15.6864	10.00	01-03-2021	08-03-2021
2021	0.50%	0.050	15.7097	10.00	31-03-2021	07-04-2021
2021	0.50%	0.050	15.7253	10.00	03-05-2021	10-05-2021
2021	0.50%	0.050	15.7461	10.00	31-05-2021	07-06-2021
2021	0.50%	0.050	15.7642	10.00	30-06-2021	07-07-2021
2021	0.50%	0.050	15.7656	10.00	02-08-2021	09-08-2021
2021	0.50%	0.050	15.7694	10.00	01-09-2021	08-09-2021

UTI Retirement Benefit Pension Fund - Bonus Declared

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2007	1:10		19.3365	10.00	30-03-2007	05-04-2007
2009	1:10		21.1539	10.00	19-05-2009	26-05-2009
2010	1:05		22.1851	10.00	31-03-2010	07-04-2010
2011	1:10		19.8899	10.00	25-04-2011	02-05-2011
2012	1:10		18.0822	10.00	13-06-2012	20-06-2012
2013	1:10		18.4373	10.00	23-05-2013	30-05-2013
2014	1:10		19.9371	10.00	25-08-2014	01-09-2014

UTI Regular Saving Fund (Formerly known as UTI MIS Advantage Plan) - IDCW - Regular Plan declared - Last 10 Months IDCW (Recent IDCWs)

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2022	0.80%	0.080	16.0356	10.00	24-01-22	01-02-22
2022	0.80%	0.080	15.9497	10.00	23-02-22	02-03-22
2022	0.80%	0.080	15.9006	10.00	28-03-22	04-04-22
2022	0.80%	0.080	15.7325	10.00	25-04-22	02-05-22
2022	0.80%	0.080	15.3382	10.00	25-05-22	01-06-22
2022	0.80%	0.080	15.1732	10.00	23-06-22	01-07-22
2022	0.80%	0.080	15.5388	10.00	25-07-22	01-08-22
2022	0.80%	0.080	15.7457	10.00	25-08-22	01-09-22
2022	0.80%	0.080	15.5558	10.00	26-09-22	03-10-22
2022	0.80%	0.080	15.7971	10.00	24-11-22	01-12-22

2022	0.80%	0.080	15.6997	10.00	26-12-22	02-01-23
2023	0.80%	0.080	15.6514	10.00	25-01-23	01-02-23
2023	0.80%	0.080	15.5502	10.00	23-02-23	01-03-23

@@ NAV of Monthly IDCW Option - Regular Plan
The scheme IDCW details under regular plan.

UTI Short Term Income Fund - IDCW Declared - Last 10 Quarterly IDCW

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2017	1.50%	0.150	12.3826	10.00	19-12-2017	26-12-2017
2018	1.50%	0.150	12.3556	10.00	19-03-2018	26-03-2018
2018	0.30%	0.030	12.3207	10.00	19-06-2018	26-06-2018
2018	1.00%	0.100	12.4819	10.00	18-09-2018	25-09-2018
2018	1.20%	0.120	12.6444	10.00	19-12-2018	26-12-2018
2019	2.00%	0.200	12.7240	10.00	18-03-2019	25-03-2019
2020	1.50%	0.150	12.5178	10.00	17-06-2020	24-06-2020
2020	1.50%	0.150	12.6397	10.00	16-09-2020	23-09-2020
2020	1.50%	0.150	12.7588	10.00	14-12-2020	21-12-2020
2021	0.75%	0.075	12.6723	10.00	16-06-2021	23-06-2021
2021	1.25%	0.125	12.7771	10.00	15-09-2021	22-09-2021
2021	1.00%	0.100	13.3287	10.00	16-12-2021	23-12-2021
2022	1.00%	0.100	13.3034	10.00	15-03-2022	22-03-2022

UTI Bond Fund - IDCW Declared - Last 10 Quarterly IDCW

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2018	0.30%	0.030	14.3788	10.00	19-06-2018	26-06-2018
2018	0.25%	0.025	14.4843	10.00	18-09-2018	25-09-2018
2018	1.00%	0.100	14.8155	10.00	19-12-2018	26-12-2018
2019	0.25%	0.025	14.4932	10.00	18-03-2019	25-03-2019
2020	1.00%	0.100	13.5121	10.00	17-06-2020	24-06-2020
2020	1.00%	0.100	16.9457	10.00	16-09-2020	23-09-2020
2020	1.00%	0.100	13.6925	10.00	14-12-2020	21-12-2020
2021	0.75%	0.075	13.4995	10.00	16-06-2021	23-06-2021
2021	0.75%	0.075	13.5782	10.00	15-09-2021	22-09-2021
2021	0.75%	0.075	14.5804	10.00	16-12-2021	23-12-2021
2022	1.75%	0.175	14.3915	10.00	15-03-2022	22-03-2022
2022	0.50%	0.050	15.1073	10.00	15-06-2022	22-06-2022

UTI Gilt Fund (Formerly known as UTI Gilt Arbitrage Fund LTP) - IDCW Declared for Regular Plan

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2012	3.50%	0.350	12.7174	10.00	28-03-2012	04-04-2012
2012	0.30%	0.030	12.8605	10.00	20-09-2012	26-09-2012
2013	2.00%	0.200	15.1318	10.00	18-03-2013	25-03-2013
2014	1.00%	0.100	13.1639	10.00	19-03-2014	26-03-2014
2014	0.60%	0.060	14.1032	10.00	18-09-2014	25-09-2014
2015	0.60%	0.060	15.2249	10.00	19-03-2015	26-03-2015
2016	1.50%	0.150	17.9258	10.00	21-03-2016	28-03-2016
2016	1.25%	0.125	18.1950	10.00	20-06-2016	27-06-2016
2016	1.25%	0.125	29.2992	10.00	19-09-2016	26-09-2016
2016	1.25%	0.125	20.2216	10.00	19-12-2016	26-12-2016
2017	3.25%	0.325	20.2695	10.00	15-03-2017	22-03-2017
2017	1.50%	0.150	17.7435	10.00	21-06-2017	28-06-2017
2017	1.50%	0.150	20.9520	10.00	18-09-2017	25-09-2017
2017	1.00%	0.100	17.2889	10.00	19-12-2017	26-12-2017
2018	0.030%	0.030	20.5256	10.00	19-06-2018	26-06-2018
2018	0.30%	0.030	17.3736	10.00	18-09-2018	25-09-2018
2018	1.40%	0.140	18.1480	10.00	19-12-2018	26-12-2018
2019	2.00%	0.200	18.0782	10.00	18-03-2019	25-03-2019
2019	1.50%	0.150	19.0489	10.00	20-06-2019	27-06-2019
2019	2.00%	0.200	19.4702	10.00	18-09-2019	25-09-2019
2019	2.00%	0.200	19.2848	10.00	19-12-2019	26-12-2019
2020	2.00%	0.200	19.5270	10.00	19-03-2020	26-03-2020
2020	1.50%	0.150	20.4645	10.00	16-09-2020	23-09-2020
2020	1.00%	0.100	20.6317	10.00	14-12-2020	21-12-2020

UTI Overnight Fund (Formerly known as UTI UTI G-SEC STP) - IDCW Declaration

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2007	2.50%	0.250	10.7471	10.00	3-30-2007	4-6-2007
2007	2.75%	0.275	10.8159	10.00	9-28-2007	10-5-2007
2008	2.25%	0.225	10.8738	10.00	9-30-2008	10-7-2008
2009	3.00%	0.300	11.2318	10.00	3-30-2009	4-6-2009
2009	0.05%	0.050	10.9160	10.00	9-30-2009	10-7-2009
2012	6.00%	0.600	11.9718	10.00	3-28-2012	4-4-2012
2013	3.00%	0.300	12.0232	10.00	3-18-2013	3-25-2013
2013	2.00%	0.200	12.2042	10.00	9-19-2013	9-26-2013
2014	2.00%	0.200	12.5067	10.00	3-19-2014	3-26-2014
2015	4.00%	0.400	13.0042	10.00	3-19-2015	3-26-2015

The scheme IDCW details under regular plan.

Disclaimer: Pursuant to payment of Dividend/Bonus, the Nav of the income distribution cum capital withdrawal options of the schemes would fall to the extent of payout and statutory levy (if applicable)

DIVIDEND/BONUS HISTORY



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2016	6.00%	0.600	13.7856	10.00	21-03-2016	28-03-2016
2017	7.00%	0.700	13.9920	10.00	15-03-2017	22-03-2017
2018	4.00%	0.400	14.0709	10.00	19-03-2018	26-03-2018
2019	4.00%	40.000	1448.7274	1000.00	18-03-2019	25-03-2019
2020	4.00%	40.000	1483.9871	1000.00	19-03-2020	26-03-2020
2022	3.00%	30.000	1513.2932	1000.00	15-03-2022	22-03-2022

UTI Dynamic Bond Fund - IDCW Declared - Last 10 Months IDCWs (Recent IDCWs)

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2018	0.30%	0.030	12.0737	10.00	19-06-2018	26-06-2018
2018	0.45%	0.045	12.1749	10.00	18-09-2018	25-09-2018
2018	1.25%	0.125	12.4714	10.00	19-12-2018	26-12-2018
2019	0.25%	0.025	12.1756	10.00	18-03-2019	25-03-2019
2020	1.50%	0.150	12.1334	10.00	17-06-2020	24-06-2020
2020	1.50%	0.150	12.1629	10.00	16-09-2020	23-09-2020
2020	1.50%	0.150	12.1621	10.00	14-12-2020	21-12-2020
2021	0.50%	0.050	12.0364	10.00	16-06-2021	23-06-2021
2021	0.50%	0.050	12.1056	10.00	15-09-2021	22-09-2021
2021	1.00%	0.100	13.2050	10.00	16-12-2021	23-12-2021
2022	3.00%	0.300	13.0243	10.00	15-03-2022	22-03-2022
2022	0.50%	0.050	13.6903	10.00	15-06-2022	22-06-2022

UTI Treasury Advantage Fund - IDCW Declared - Last 10 Months IDCWs (Recent IDCWs)

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2018	1.00%	10.00	1167.9430	1000.00	19-12-2018	26-12-2018
2019	2.00%	20.00	1179.7755	1000.00	18-03-2019	25-03-2019
2020	1.00%	10.00	1135.9063	1000.00	17-06-2020	24-06-2020
2020	1.00%	10.00	1144.9093	1000.00	16-09-2020	23-09-2020
2020	1.00%	10.00	1149.8879	1000.00	14-12-2020	21-12-2020
2021	0.50%	5.00	1141.3700	1000.00	16-06-2021	23-06-2021
2021	1.00%	10.00	1151.2855	1000.00	15-09-2021	22-09-2021
2021	1.00%	10.00	1205.2561	1000.00	16-12-2021	23-12-2021
2022	0.50%	5.00	1205.8885	1000.00	15-03-2022	22-03-2022
2022	0.25%	2.50	1208.2190	1000.00	15-06-2022	22-06-2022
2022	0.75%	7.50	1223.3011	1000.00	14-09-2022	21-09-2022
2022	0.75%	7.50	1231.6722	1000.00	14-12-2022	21-12-2022

UTI Unit Linked Insurance Plan - Bonus declared

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2006	2:15		17.1209	10.00	30-03-2006	06-04-2006
2007	1:10		15.4634	10.00	30-03-2007	06-04-2007
2008	1:10		15.3404	10.00	30-09-2008	07-10-2008
2010	1:10		18.2637	10.00	23-02-2010	02-03-2010
2011	1:10		18.8819	10.00	25-04-2011	02-05-2011
2012	1:10		17.6937	10.00	13-06-2012	20-06-2012
2013	1:10		18.1324	10.00	23-05-2013	30-05-2013
2014	1:10		19.2033	10.00	25-08-2014	01-09-2014

UTI Banking & PSU Debt Fund - IDCW Declared

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2017	2.50%	0.250	10.9018	10.00	15-03-2017	22-03-2017
2017	1.50%	0.150	10.9302	10.00	21-06-2017	28-06-2017
2017	1.50%	0.150	10.9452	10.00	18-09-2017	25-09-2017
2017	1.50%	0.150	10.9373	10.00	19-12-2017	26-12-2017
2018	1.50%	0.150	10.9148	10.00	19-03-2018	26-03-2018
2018	0.30%	0.030	10.8702	10.00	19-06-2018	26-06-2018
2018	1.00%	0.100	11.0165	10.00	18-09-2018	25-09-2018
2018	1.20%	0.120	11.2040	10.00	19-12-2018	26-12-2018
2019	1.50%	0.150	11.0514	10.00	18-03-2019	25-03-2019
2020	1.00%	0.100	11.3820	10.00	17-06-2020	24-06-2020
2020	1.00%	0.100	11.4756	10.00	16-09-2020	23-09-2020
2020	1.00%	0.100	11.5779	10.00	14-12-2020	21-12-2020
2021	0.50%	0.050	11.4186	10.00	16-06-2021	23-06-2021
2021	0.75%	0.075	11.4837	10.00	15-09-2021	22-09-2021
2021	0.75%	0.075	11.4779	10.00	16-12-2021	23-12-2021
2022	0.50%	0.050	12.0850	10.00	16-06-2022	22-06-2022

UTI Children's Career Fund - Saving Plan (Formerly known as UTI CCP Advantage Fund) - Bonus Declared

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2007	1:10		14.4895	10.00	30-03-2007	06-04-2007
2009	1:10		13.0344	10.00	26-03-2009	02-04-2009

2010	1:10		15.7857	10.00	31-03-2010	07-04-2010
2011	1:10		15.7041	10.00	25-04-2011	02-05-2011
2012	1:10		14.6295	10.00	13-06-2012	20-06-2012
2013	1:10		15.0686	10.00	23-05-2013	30-05-2013
2014	1:10		16.9392	10.00	25-08-2014	01-09-2014

UTI Mid Cap Fund - IDCW Declared

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2009	20%	2.00	16.24	10.00	15-06-2009	23-06-2009
2010	22%	2.20	26.03	10.00	14-09-2010	21-09-2010
2014	40%	4.00	49.7962	10.00	26-11-2014	03-12-2014
2015	45%	4.50	50.5602	10.00	02-12-2015	09-12-2015
2017	25%	2.50	52.0223	10.00	20-02-2017	27-02-2017
2018	50%	5.00	63.2793	10.00	18-01-2018	25-01-2018
2021	40%	4.00	74.1048	10.00	08-03-2021	15-03-2021

UTI Transportation & Logistics Fund - IDCW Declared

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2009	20%	2.00	12.37	10.00	15-06-2009	22-06-2009
2009	15%	1.50	15.45	10.00	29-12-2009	05-01-2010
2010	20%	2.00	19.11	10.00	06-10-2010	13-10-2010
2011	12%	1.20	13.96	10.00	21-06-2011	27-06-2011
2016	30%	3.00	39.1639	10.00	08-02-2016	15-02-2016

UTI Nifty Index Fund

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2017	3.50%	0.350	33.4502	10.00	13-11-2017	20-11-2017

UTI Corporate Bond Fund

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2020	0.50%	0.050	10.8026	10.00	19-03-2019	26-03-2020
2020	1.00%	0.100	11.3735	10.00	17-06-2020	24-06-2020
2020	1.00%	0.100	11.5203	10.00	16-09-2020	23-09-2020
2020	1.00%	0.100	11.6996	10.00	14-12-2020	21-12-2020
2021	0.75%	0.075	11.4847	10.00	16-06-2021	23-06-2021
2021	1.50%	0.150	11.5750	10.00	15-09-2021	22-09-2021
2021	0.75%	0.075	11.4923	10.00	16-12-2021	23-12-2021
2022	2.50%	0.250	11.4110	10.00	15-03-2022	22-03-2022

UTI Credit Risk Fund (Formerly known as UTI Income Opportunities Fund) - IDCW Declared

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2014	1.50%	0.150	10.9267	10.00	22-12-2014	29-12-2014
2015	2.00%	0.200	11.0319	10.00	19-03-2015	26-03-2015
2015	1.25%	0.125	11.0580	10.00	18-06-2015	25-06-2015
2015	1.25%	0.125	11.1633	10.00	21-09-2015	28-09-2015
2015	1.25%	0.125	11.2764	10.00	21-12-2015	28-12-2015
2016	3.25%	0.325	11.3754	10.00	21-03-2016	28-03-2016
2016	1.50%	0.150	11.6493	10.00	20-06-2016	27-06-2016
2016	1.50%	0.150	11.5104	10.00	19-09-2016	26-09-2016
2016	1.50%	0.150	11.6442	10.00	19-12-2016	26-12-2016
2017	2.50%	0.250	11.6698	10.00	15-03-2017	22-03-2017
2017	1.50%	0.150	12.3492	10.00	21-06-2017	28-06-2017
2017	1.50%	0.150	11.7604	10.00	18-09-2017	25-09-2017
2017	1.50%	0.150	11.7444	10.00	19-12-2017	26-12-2017
2018	1.50%	0.150	11.7434	10.00	19-03-2018	26-03-2018
2018	0.30%	0.030	11.6753	10.00	19-06-2018	26-06-2018
2018	0.45%	0.045	11.7932	10.00	18-09-2018	25-09-2018
2018	1.25%	0.125	11.9678	10.00	19-12-2018	26-12-2018
2019	2.00%	0.200	12.0368	10.00	18-03-2019	25-03-2019

UTI Ultra Short Term Fund (Formerly known as UTI Floating Rate Fund STP) - IDCW Declared

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2018	1.00%	10.00	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

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

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2020	1.00%	10.00	1098.5559	1000.00	16-09-2020	23-09-2020
2020	0.75%	7.50	1101.2983	1000.00	14-12-2020	21-12-2020
2021	0.25%	2.50	1097.2161	1000.00	16-06-2021	23-06-2021
2021	0.75%	7.50	1104.1735	1000.00	15-09-2021	22-09-2021
2021	1.50%	15.00	1135.0707	1000.00	16-12-2021	23-12-2021
2022	1.50%	15.00	1129.0981	1000.00	15-03-2022	22-03-2022
2022	0.25%	2.50	1121.2537	1000.00	15-06-2022	22-06-2022
2022	0.75%	7.50	1132.6741	1000.00	14-09-2022	21-09-2022
2022	0.75%	7.50	1139.7173	1000.00	14-12-2022	21-12-2022

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2020	0.85%	0.85	17.6850	10.00	15-01-2020	22-01-2020
2020	0.85%	0.85	17.6864	10.00	17-02-2020	24-02-2020
2020	0.85%	0.85	15.3095	10.00	16-03-2020	23-02-2020
2020	0.85%	0.085	15.9355	10.00	15-06-2020	22-06-2020
2020	0.85%	0.085	16.8188	10.00	15-07-2020	22-07-2020
2020	0.80%	0.0850	17.7898	10.00	18-08-2020	25-08-2020
2020	0.85%	0.0850	17.7579	10.00	16-09-2020	23-09-2020
2020	0.85%	0.0850	17.7479	10.00	19-10-2020	26-10-2020
2020	0.85%	0.0850	18.3413	10.00	18-11-2020	25-11-2020
2020	0.85%	0.0850	18.6632	10.00	16-12-2020	23-12-2020
2021	0.85%	0.0850	18.9348	10.00	18-01-2021	25-01-2021
2021	0.85%	0.0850	19.2624	10.00	17-02-2021	24-02-2021
2021	0.85%	0.0850	19.0502	10.00	15-03-2021	22-03-2021
2021	0.85%	0.0850	18.7674	10.00	19-04-2021	26-04-2021
2021	0.85%	0.0850	19.5092	10.00	16-06-2021	23-06-2021
2021	0.85%	0.0850	19.6211	10.00	15-07-2021	22-07-2021
2021	0.85%	0.0850	19.8140	10.00	16-08-2021	23-08-2021
2021	0.85%	0.0850	20.3691	10.00	15-09-2021	22-09-2021
2022	2.55%	0.2550	20.5080	10.00	17-01-2022	24-01-2022
2022	2.55%	0.2550	19.5998	10.00	19-04-2022	26-04-2022
2022	2.55%	0.2550	18.7219	10.00	19-07-2022	26-07-2022
2022	2.55%	0.2550	19.4689	10.00	13-10-2022	20-10-2022
2023	2.55%	0.2550	19.8305	10.00	16-01-2023	20-01-2023

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2015	12.00%	1.20	19.1601	10.00	16-09-2015	24-09-2015
2021	20.00%	2.00	29.4591	10.00	01-03-2021	08-03-2021

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2018	0.30%	0.030	10.7072	10.00	19-06-2018	26-06-2018
2018	0.45%	0.045	10.8140	10.00	18-09-2018	25-09-2018
2018	1.25%	0.125	10.9814	10.00	19-12-2018	26-12-2018
2019	2.00%	0.200	11.0308	10.00	18-03-2019	25-03-2019
2019	2.00%	0.200	11.2024	10.00	18-09-2019	25-09-2019
2019	1.50%	0.150	11.0929	10.00	19-12-2019	26-12-2019
2020	1.00%	0.100	10.8977	10.00	17-06-2020	24-06-2020
2020	0.50%	0.005	10.8456	10.00	14-12-2020	21-12-2020
2021	0.75%	0.075	11.4600	10.00	16-06-2021	23-06-2021
2021	2.00%	0.200	11.2677	10.00	15-09-2021	22-09-2021
2021	1.00%	0.100	11.9368	10.00	16-12-2021	23-12-2021
2022	4.00%	0.400	11.5102	10.00	15-03-2022	22-03-2022

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2016	15.00%	1.500	19.9212	10.00	25-02-2016	3-03-2016

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2021	0.50%	5	1096.8314	1000.00	16-06-2021	23-06-2021
2021	1.00%	10	1106.1437	1000.00	15-09-2021	22-09-2021
2021	0.50%	5	1101.5639	1000.00	16-12-2021	23-12-2021
2022	2.00%	20	1095.5515	1000.00	15-03-2022	22-03-2022
2022	0.25%	2.50	1105.7468	1000.00	15-06-2022	22-06-2022
2022	0.75%	7.50	1118.6223	1000.00	14-09-2022	21-09-2022
2022	0.75%	7.50	1124.2392	1000.00	14-12-2022	21-12-2022

Year	IDCW	NAV	Face Value	Record Date
2017	2.70%	30.99	10	16-10-2017
2017	2.70%	31.47	10	20-11-2017
2017	3%	31.55	10	18-12-2017
2018	2.70%	32.43	10	17-01-2018
2018	4.00%	30.46	10	26-02-2018
2018	2.70%	32.01	10	07-02-2018
2018	3%	29.98	10	21-03-2018
2018	2.70%	29.85	10	19-04-2018
2018	2.70%	29.64	10	21-05-2018
2018	2.70%	29.29	10	21-06-2018
2018	2.30%	29.13	10	23-08-2018
2018	2.30%	28.96	10	25-09-2018
2018	2.30%	27.20	10	23-10-2018
2018	2.30%	27.02	10	22-11-2018
2018	1.10%	27.25	10	26-12-2018
2019	1.10%	27.16	10	22-01-2019
2019	1.10%	25.87	10	21-02-2019
2019	1.10%	27.29	10	25-03-2019
2019	2.10%	27.65	10	22-04-2019
2019	2.10%	26.13	10	22-05-2019
2019	2.10%	26.46	10	24-06-2019
2019	2.10%	26.71	10	24-07-2019
2019	2.10%	25.01	10	27-08-2019
2019	2.10%	24.82	10	25-09-2019
2019	1.70%	24.66	10	22-10-2019
2019	1.70%	25.27	10	25-11-2019
2019	1.70%	25.28	10	23-12-2019
2020	1.70%	26.05	10	22-01-2020
2020	1.70%	25.13	10	24-02-2020
2020	3.90%	24.11	10	27-08-2020
2020	3.90%	24.63	10	11-11-2020
2021	4.70%	30.12	10	15-02-2021
2021	4.70%	30.65	10	17-05-2021
2021	6.00%	33.03	10	18-08-2021
2021	6.00%	35.68	10	22-11-2021
2022	6.00%	33.65	10	22-02-2022
2022	6.00%	31.04	10	23-05-2022
2022	6.00%	33.02	10	17-08-2022
2022	6.80%	33.44	10	17-11-2022
2023	6.80%	33.00	10	17-02-2023

PLANS/OPTIONS

UTI Liquid Cash Plan

- Growth Option
- Daily Reinvestment of IDCW option
- Weekly Payout of IDCW option
- Weekly Reinvestment of IDCW option
- Fortnightly Payout of IDCW option
- Fortnightly Reinvestment of IDCW option
- Monthly Payout of IDCW option
- Monthly Reinvestment of IDCW option
- Quarterly Payout of IDCW option
- Quarterly Reinvestment of IDCW option
- Half Yearly Payout of IDCW option
- Half Yearly Reinvestment of IDCW option
- Annual Payout of IDCW option
- Annual Reinvestment of IDCW option
- Flexi Payout of IDCW option
- Flexi Reinvestment of IDCW option

In case IDCW option is selected and the periodicity for IDCW is not specified, the default IDCW option will be the Monthly Payout of IDCW option

UTI Money Market Fund

- Growth Option
- Daily Reinvestment of IDCW option
- Weekly Payout of IDCW option
- Weekly Reinvestment of IDCW option
- Fortnightly Payout of IDCW option
- Fortnightly Reinvestment of IDCW option
- Monthly Payout of IDCW option
- Monthly Reinvestment of IDCW option
- Quarterly Payout of IDCW option
- Quarterly Reinvestment of IDCW option
- Half Yearly Payout of IDCW option
- Half Yearly Reinvestment of IDCW option
- Annual Payout of IDCW option
- Annual Reinvestment of IDCW option
- Flexi Payout of IDCW option
- Flexi Reinvestment of IDCW option

Default Option - Growth Option

In case IDCW option is selected and the periodicity for IDCW is not specified, the default IDCW option will be the Monthly Payout of IDCW option

IDCW Means Income Distribution cum capital withdrawal by the scheme of units.

The scheme IDCW details under regular plan.

Disclaimer: Pursuant to payment of Dividend/Bonus, the Nav of the income distribution cum capital withdrawal options of the schemes would fall to the extent of payout and statutory levy (if applicable)

List of the UTI MF schemes where Merger has been effected since March 2003



Haq, ek behtar zindagi ka.

Merged Schemes	Merged Into	Month & Year
MEP 93, MEP 94, MEP 95, MEP 96 & MEP 97	UTI MEPUS	March 03
UTI Growing Corpus Growing Income Plan (GCGIP)	UTI Unit Scheme 95	May 04
UTI Grihalakshmi Unit Plan (GUP)	UTI Smart Woman Savings Plan (Name Change)	Nov 04
UTI Grandmaster Unit Scheme, UTI Primary Equity Fund, UTI Unit Scheme 92, UTI Master Equity Plan 98, UTI Master Equity Plan 99	UTI Value Opportunities Fund (New Scheme)	July 05
UTI PSU Fund, UTI Large Cap Fund	UTI Index Select Fund	April 07
UTI GSF- Brand Value Fund	UTI-MNC Fund	April 07
UTI Growth & Value Fund, UTI Dynamic Equity Fund, UTI India Advantage Fund	UTI Mid Cap Fund	April 07
UTI Petro Fund (Sector Fund)	UTI Energy Fund (Thematic Fund, Name Change)	Oct 07
UTI Auto Sector Fund (Sector Fund)	UTI Trans. & Logistics Fund (Thematic Fund, Name Change)	April 08
UTI Software Fund	UTI Service Industries Fund	Sept 08
UTI Index Select Fund, UTI Master Growth Fund	UTI Core Equity Fund	May 09
UTI Infrastructure Advantage Fund Series 1	UTI Infrastructure Fund	Feb 11
UTI Variable Income Scheme - Index Linked Plan	UTI Hybrid Equity Fund	Mar 11
UTI Wealth Builder Fund (Close Ended)	UTI Value Opportunities Fund	Oct 11
UTI Master Index Fund, Sunder	UTI Nifty 50 Index Fund	March 12
UTI G-Sec Fund - Investment Plan	UTI Gilt Advantage Fund-LTP	Aug 12
UTI Master Value Fund	UTI Mid Cap Fund	Mar 14
UTI Masterplus Unit Scheme	UTI Bluechip Flexicap Fund	July 14
UTI Contra Fund & UTI Services Industries Fund	UTI Multi Cap Fund (New scheme)	August 14
UTI Energy Fund	UTI Infrastructure Fund	March 16
UTI Monthly Income Scheme, UTI Smart Woman Savings Plan, UTI Unit Scheme for Charitable & Religious Trusts & Registered Societies	UTI Regular Savings Fund	May 18
UTI Multi Cap Fund	UTI Value Opportunities Fund	May 18
UTI Bluechip Flexicap Fund	UTI Flexi Cap Fund	May 18
UTI Long Term Advantage Fund - Series III, IV, V, VI and VII	UTI Long Term Equity Fund (Tax Saving)	Aug 21
UTI FIIF - Mthly Interval Plan - I & UTI FIIF Qtly Interval Plan - III	UTI FIIF Series II - Qtly Interval Plan - VI	Apr 22
UTI FIIF - Series II - Qtly Interval Plan - IV & VII, UTI FIIF - Half Yrly Plan - I & II	UTI FIIF - Qtly Interval Plan I	Apr 22
UTI FIIF - Mthly Plan II, UTI FIIF - Annual Interval Plan II & IV	UTI FIIF - Annual Interval Plan III	Apr 22
UTI FTIF - Series XXXI-IX (1168 Days), UTI FTIF - Series XXX-XI (1169 Days), UTI FTIF - Series XXX-XII (1148 Days), UTI FTIF - Series XXX-XIII (1127 Days), UTI FTIF - Series XXXI-XIV (1111 Days), UTI FTIF - Series XXXI-XV (1099 Days), UTI FTIF - Series XXXII-I (1126 Days), UTI FTIF - Series XXXII-II (1111 Days)	UTI Corporate Bond Fund	Apr 22

Sr. No.	Old Scheme Name	New Scheme Name	W. E. F
1	UTI Master Gain - 1992(UTI EQUITY FUND)	UTI Flexi Cap Fund	Feb-21
2	UTI Equity Tax Saving Plan	UTI Long Term Equity Fund (Tax Saving)	Dec-15
3	UTI Wealth Builder Fund Series- II	UTI Wealth Builder Fund	Jun-16
4	UTI Wealth Builder Fund	UTI Multi Asset Fund	May-18
5	UTI Mahila Unit Scheme	UTI Smart Woman Saving Plan	Mar-17
6	UTI Credit Opportunities Fund	UTI Income Opportunities Fund	Sep-13
7	UTI Income Opportunities Fund	UTI Credit Risk Fund	May-18
8	UTI MIS Advantage Plan	UTI Regular Savings Fund	May-18
9	UTI Top 100 Fund	UTI Core Equity Fund	May-18
10	UTI Pharma & Healthcare Fund	UTI Healthcare Fund	May-18
11	UTI Banking Sector Fund	UTI Banking and Financial Services Fund	May-18
12	UTI G-SEC STP	UTI Overnight Fund	May-18
13	UTI Floating Rate Fund Stp	UTI Ultra Short Term Fund	May-18
14	UTI Spread Fund	UTI Arbitrage Fund	May-18
15	UTI Opportunities Fund	UTI Value Opportunities Fund	May-18
16	UTI Gilt Advantage Fund	UTI Gilt Fund	May-18
17	UTI Balanced Fund	UTI Hybrid Equity Fund	May-18
18	UTI Children's Career Balanced Plan	UTI Children's Career Fund-Saving Plan	May-18
19	UTI CCP Advantage Fund	UTI Children's Career Fund-Investment Plan	May-18
20	UTI India Lifestyle Fund	UTI India Consumer Fund	May-19
21	UTI Leadership Equity Fund	UTI Bluechip Flexicap Fund	Dec-15
22	UTI Bank ETF	UTI Nifty Bank ETF	Jul-22
23	UTI Nifty ETF	UTI Nifty 50 ETF	Jul-22
24	UTI Sensex ETF	UTI S&P BSE Sensex ETF	Jul-22
25	UTI Nifty Index Fund	UTI Nifty 50 Index Fund	Jul-22
26	UTI Sensex Index Fund	UTI S&P BSE Sensex Index Fund	Jul-22

UTI Flexi Cap Fund (Earlier Known as UTI EQUITY FUND)

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Equity and equity related instruments	65	100	Medium to high
Debt and Money Market instruments including securitized debt#	0	35	Low to medium
Units issued by REITs & InvITs	0	10	Medium to high

UTI Value Opportunities Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Equity and equity related instruments	65	100	Medium to high
Debt and Money Market instruments including securitized debt#	0	35	Low to medium
Units issued by REITs & InvITs	0	10	Medium to high

UTI Mastershare Unit Scheme

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Equity & equity related instruments (minimum 80% of the total assets would be in equity and equity related instruments of large cap companies)	80	100	Medium to high
Debt and Money Market instruments including securitized debt#	0	20	Low to medium
Units issued by REITs & InvITs	0	10	Medium to high

UTI India Consumer Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Equity and equity related instruments (minimum 80% of the total assets would be in equity and equity related instruments of companies related to the theme of Indian Lifestyle & are part of benchmark sectors)	80	100	Medium to high
Debt and Money Market instruments including securitized debt#	0	20	Low to medium
Units issued by REITs & InvITs	0	10	Medium to high

UTI Core Equity Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Equity and Equity related instruments (Minimum 35% of the total assets would be in equity and equity related instruments of large cap companies and minimum 35% of the total assets would be in equity and equity related instruments of mid cap companies)	70	100	Medium to high
Debt and Money Market instruments including securitized debt#	0	30	Low to medium
Units issued by REITs & InvITs	0	10	Medium to high

UTI Infrastructure Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Equity and equity related instruments (minimum 80% of the total assets would be in equity and equity related instruments of companies related to the Infrastructure theme).	80	100	Medium to high
Debt and Money Market instruments including securitized debt#	0	20	Low to medium
Units issued by REITs & InvITs	0	10	Medium to high

UTI Mid Cap Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Equity and equity related instruments (minimum 65% of the total assets would be in equity and equity related instruments of mid cap companies).	65	100	Medium to high
Debt and Money Market instruments including securitized debt#	0	35	Low to medium
Units issued by REITs & InvITs	0	10	Medium to high

UTI MNC Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Equity and equity related instruments (minimum 80% of the total assets would be in equity and equity related instruments of multi-national corporations/ companies).	80	100	Medium to high
Debt and Money Market instruments including securitized debt#	0	20	Low to medium
Units issued by REITs & InvITs	0	10	Medium to high

UTI Dividend Yield Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Equity and equity related instruments (minimum 65% of the total assets would be in equity and equity related instruments of Dividend Yielding companies).	65	100	Medium to high
Debt and Money Market instruments including securitized debt#	0	35	Low to medium
Units issued by REITs & InvITs	0	10	Medium to high

UTI Healthcare Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Equity and equity related instruments (minimum 80% of the total assets would be in equity and equity related instruments of companies related to the healthcare services sector).	80	100	Medium to high
Debt and Money Market instruments including securitized debt#	0	20	Low to medium
Units issued by REITs & InvITs	0	10	Medium to high

UTI Transportation & Logistics Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Equity and equity related instruments (minimum 80% of the total assets would be in equity and equity related instruments of companies engaged in the transportation and logistics sector).	80	100	Medium to high
Debt and Money Market instruments including securitised debt#	0	20	Low to medium
Units issued by REITs & InvITs	0	10	Medium to high

UTI Banking and Financial Services Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Equity and equity related instruments (minimum 80% of the total assets would be in equity and equity related instruments of companies engaged in banking and financial services activities).	80	100	Medium to high
Debt and Money Market instruments including securitised debt#	0	20	Low to medium
Units issued by REITs & InvITs	0	10	Medium to high

UTI Nifty 50 Index Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Securities covered by the Nifty 50 Index	95	100	Medium to high
Money Market instruments	0	5	Low to medium

UTI Overnight Fund

Securities/ Instruments	Indicative Allocation (% of total assets)	Risk Profile
Overnight securities (including Triparty Repo on Government Securities or treasury bill & Repo)	100	Low

UTI Money Market Fund

Securities/ Instruments	Indicative Allocation (% of total assets)	Risk Profile
Money market instruments (including Triparty Repo on Government Securities or treasury bill & Repo)	100	Low

UTI Liquid Cash Plan

Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Money market instruments (including Triparty Repo on Government Securities or treasury bill & Repo)	0	100	Low
Debt Securities (including securitised debt)*	0	100	Low to Medium

UTI Ultra Short Term Fund

Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Money market instruments (including Triparty Repo on Government Securities or treasury bill & Repo)	0	100	Low
Debt Securities (including securitised debt)*	0	100	Low to Medium

UTI Treasury Advantage Fund

Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Money market instruments (including Triparty Repo on Government Securities or treasury bill & Repo)	0	100	Low
Debt Securities (including securitised debt)*	0	100	Low to Medium

UTI Short Term Income Fund

Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Debt Securities (including securitised debt)*	0	100	Low to Medium
Money Market Instruments (Including Triparty Repo on Government Securities or treasury bill & Repo)	0	100	Low

UTI Medium Term Fund

Asset allocation under normal circumstances : The Portfolio Macaulay duration would be between 3 year to 4 years

Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Debt Instruments (including securitised debt)*	50	100	Low to Medium
Money market Instruments (including Triparty Repo on Government Securities or treasury bill & Repo)	0	50	Low
Units issued by REITs & InvITs	0	10	Medium to High

Asset allocation in light of anticipated adverse situation :
The Portfolio Macaulay duration under anticipated adverse situation is 1 year to 4 years

Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Debt Instruments (including securitised debt)*	50	100	Low to Medium
Money market Instruments (including Triparty Repo on Government Securities or treasury bill & Repo)	0	50	Low
Units issued by REITs & InvITs	0	10	Medium to High

UTI Bond Fund

Asset allocation under normal circumstances : The Portfolio Macaulay duration would be between 4 year to 7 years

Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Debt Instruments (including securitised debt)*	50	100	Low to Medium
Money Market Instruments (including Triparty Repo on Government Securities or treasury bill & Repo)	0	50	Low

Asset allocation in light of anticipated adverse situation :
The Portfolio Macaulay duration under anticipated adverse situation is 1 year to 7 years

Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Debt Instruments (including securitised debt)*	50	100	Low to Medium
Money Market Instruments (including Triparty Repo on Government Securities or treasury bill & Repo)	0	50	Low

UTI Dynamic Bond Fund

Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Money Market Instruments, Debentures and Securitised Debt	0	100	Low to Medium
Debt Instruments including Securitised Debt*	0	100	Medium
Units issued by REITs & InvITs	0	10	Medium to High

UTI Credit Risk Fund			
Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Debt instruments (including securitised debt)*	65	100	Low to Medium
Money market instruments (including Triparty Repo on Government Securities or treasury bill & Repo)	0	35	Low
Units issued by REITs & InvITs	0	10	Medium to High

UTI Banking & PSU Debt Fund			
Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Debt and Money Market Securities issued by Banks, Public Financial Institutions (PFIs) and Public Sector Undertakings (PSUs) and Municipal Bonds	80	100	Low to Medium
Debt and Money Market Securities (including Triparty Repo on Government Securities or treasury bill & Repo) issued by entities other than Banks, Public Financial Institutions (PFIs) and Public Sector Undertakings (PSUs) and Municipal Bonds	0	20	Low to Medium

UTI Gilt Fund			
Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Securities issued by the Central Government and / or State Government and / or any security unconditionally guaranteed by the Central Government and / or State Government	80	100	Sovereign
Triparty Repo on Government Securities or treasury bill, Repo, Reverse Repo & instruments of such nature	0	20	Low

UTI Regular Savings Fund			
Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Debt and Money Market instruments (including securitized debt)*	75%	90%	Low to Medium
Equity & equity related instruments	10%	25%	Medium to High
Units issued by REITs & InvITs	0%	10%	Medium to High

UTI Hybrid Equity Fund			
Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Equity & equity related instruments	65%	80%	Medium to High
Debt and Money Market instruments (including securitised debt)*	20%	35%	Low to Medium
Units issued by REITs & InvITs	0%	10%	Medium to High

UTI Multi Asset Fund			
Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Equity & equity related instruments	65%	80%	Medium to High
Debt and Money Market instruments (including securitized debt)*	10%	25%	Low to Medium
Gold ETFs	10%	25%	High
Units issued by REITs & InvITs	0%	10%	Medium to High

UTI Focused Equity Fund			
Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Equity & equity related instruments (Maximum 30 stocks)	65%	100%	High
Debt and Money Market instruments (including securitised debt)*	0%	25%	Low to Medium
Units issued by REITs & InvITs	0%	10%	Medium to High

UTI Arbitrage Fund [#]			
(1) Under normal market circumstances, the investment range would be as follows:			
Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Equity and equity related instruments	65	100	Medium to High
Derivatives including Index Futures, Stock Futures, Index Options and Stock Options*	65	100	Medium to High
Money Market, Debt instruments, Securitized debt# and call money.	0	35	Low to Medium

(2) The asset allocation under defensive circumstances would be as follows:			
Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Equity and equity related instruments	0	65	Medium to High
Derivatives including Index Futures, Stock Futures, Index Options and Stock Options*	0	65	Medium to High
Money Market, Debt instruments, Securitized debt# and call money.	35	100	Low to Medium

UTI Retirement Benefit Pension Fund [#]			
Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Debt and Money Market instruments (including securitised debt)*	60%	100%	Low to Medium
Equity & Equity related instruments	0%	40%	Medium to High
Units issued by REITs & InvITs	0%	10%	Medium to High

UTI Children's Career Fund - Savings Plan [#]			
Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Debt and Money Market instruments (including securitised debt)*	60%	100%	Low to Medium
Equity & equity related instruments	0%	40%	Medium to High
Units issued by REITs & InvITs	0%	10%	Medium to High

UTI Children's Career Fund - Investment Plan [#]			
Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Equity & equity related instruments	70%	100%	Medium to High
Debt and Money Market instruments (including securitized debt)*	0%	30%	Low to Medium
Units issued by REITs & InvITs	0%	10%	Medium to High

UTI Corporate Bond Fund			
Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Corporate Debt rated AA+ and above (including securitized debt*)	80%	100%	Low to Medium
Corporate debt (other than stated above) and Money Market Instruments	0%	20%	Low to Medium
Units issued by REITs & InvITs	0%	10%	Medium to High

*Investments in securitised debt, if undertaken, shall not exceed 50% of the net assets of the scheme.

UTI Nifty200 Momentum 30 Index Fund			
Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Securities covered by Nifty200 Momentum 30 Index	95	100	Medium to High
Debt/ Money Market instruments including Triparty Repo on Government Securities or Treasury Bills and units of Liquid Mutual Fund	0	5	Low

UTI Small Cap Fund			
Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Equity and equity related instruments (minimum 65% of the total assets would be in equity and equity related instruments of small cap companies).	65	100	Medium to High
Debt and Money Market instruments including securitized debt	0	35	Low to Medium
Units issued by REITs & InvITs	0	10	Medium to High

The fund may invest up to 50% of its debt portfolio in securitized debt.

UTI Long Term Equity Fund (Tax Saving)			
Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Equity & Equity related instruments	80%	100%	Medium to High
Money Market instruments and other liquid instruments	0%	20%	Low to Medium

UTI Equity Savings Fund			
Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Equity and equity related instruments Of Which	65%	90%	Medium to High
Cash future arbitrage opportunities	20%	75%	Low to Medium
Net long equity position	20%	50%	Medium to High
Debt and Money Market Securities (including securitized debt & margin for derivatives)*	10%	35%	Low to Medium
Units issued by REITs & InvITs	0%	10%	Medium to High

* The fund may invest up to 50% of its debt portfolio in securitized debt.

UTI S&P BSE Sensex Index Fund			
Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Max	Min	
Securities covered by S&P BSE Sensex Index	100%	95%	Medium to High
Debt/ Money Market instruments including Triparty Repo on Government Securities or treasury bill and units of Liquid Mutual Fund	5%	0%	Low

UTI Nifty Mid cap 150 Quality 50 Index Fund			
Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Max	Min	
Securities covered by Nifty Mid cap 150 Quality 50 Index	100%	95%	Medium to High
Debt/ Money Market instruments including Triparty Repo on Government Securities or treasury bill and units of Liquid Mutual Fund	5%	0%	Low

The Scheme may also take exposure to: Derivatives up to 50% of the net assets of the Scheme. The scheme may take debt derivatives position based on the opportunities available subject to the guidelines issued by SEBI from time to time and in line with the overall investment objective of the scheme. These may be taken to hedge the portfolio, rebalance the same or to undertake any other strategy. The cumulative gross exposure through debt, derivative positions and repo transactions on government securities and such other securities/assets as may be permitted by SEBI from time to time subject to regulatory approvals, if any, shall not exceed 100% of the net assets of the scheme

The net assets of the scheme will be invested in stocks constituting the underlying index. This would be done by investing in the stocks comprising the index. The scheme shall endeavour to maintain the same weightage they represent in the index. The scheme may take exposure in derivative instruments upto 20% of the net assets of the scheme.

UTI Nifty Next 50 Index Fund			
Type of Instruments	Asset Allocation (% of Net Assets)		Risk profile
	Min	Max	
Securities covered by underlying index	95%	100%	Medium to High
Cash/Money Market Instruments including Triparty Repo on Government Securities or treasury bill and Units of Liquid Mutual Fund	0%	5%	Low

UTI Floater Fund			
Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Floating Rate Debt Securities (including Securitised Debt & Fixed Rate Debt Instruments swapped for floating rate returns)	65%	100%	Low to Medium
Debt and Money Market Securities (including Triparty Repo on Government Securities or treasury bill & Repo)	0%	35%	Low to Medium
Units issued by REITs & InvITs	0%	10%	Medium to High

* Investments in securitized debt, if undertaken, shall not exceed 50% of the net assets of the Scheme.

UTI S&P BSE Low Volatility Index Fund			
Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Max	Min	
Securities covered by S&P BSE Low Volatility Index	100%	95%	Medium to High
Debt/ Money Market instruments including Triparty Repo and units of Liquid Mutual Fund	5%	0%	Low

UTI Gilt Fund with 10 Year Constant Duration			
Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Max	Min	
Securities issued by the Central and State Governments	80%	100%	Low to Medium
Triparty Repos on Government Securities or treasury bill, Repo, Reverse Repo on Government Securities & Money Market instruments	0%	20%	Low

UTI 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





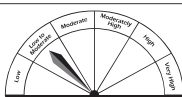













UTI Multi Asset Fund

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

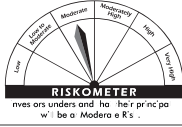

















For performance details of other Schemes managed by the Fund Manager Summary

Sr. No	Name of the Fund Manager	Funds Managed	Performance data refer page no.
1	Mr. Ajay Tyagi	UTI Flexi Cap Fund (Earlier Known as UTI EQUITY FUND)	21
		UTI Unit Linked Insurance Plan (Equity Portion)	48
2	Mr. Amandeep Chopra	UTI Bond Fund	73
		UTI Liquid Cash Plan (along with Mr. Amit Sharma)	60
		UTI Regular Savings Fund (Debt Portion)	46
		UTI Banking and Financial Services Fund (Along with Ms. Preethi RS)	30
3	Mr. Amit Premchandani	UTI Dividend Yield Fund	26
		UTI Regular Savings Fund (Equity Portion)	46
		UTI Value Opportunities Fund	22
		UTI Arbitrage Fund (along with Mr Sharwan Kumar Goyal)	45
4	Mr. Amit Sharma	UTI Liquid Cash Plan (along with Mr.Amandeep Chopra)	60
		UTI Money Market Fund (along with Mr. Anurag Mittal)	61
		UTI Overnight Fund	59
		UTI Mid Cap Fund	23
5	Mr Ankit Agarwal	UTI Small Cap Fund	24
		UTI Banking & PSU Debt Fund	66
6	Mr. Anurag Mittal	UTI Corporate Bond Fund	67
		UTI Gilt Fund with 10 year Constant Durartion (along with Mr Jaydeep Bhowal)	75
		UTI Money Market Fund (Along with Mr. Amit Sharma)	61
		UTI Treasury Advantage Fund	63
		UTI Healthcare Fund (Along with Mr. V. Srivatsa)	31
7	Mr. Kamal Gada	UTI MNC Fund	27
		UTI Mastershare Unit Scheme	19
		UTI Master Equity Plan Unit Scheme (UTI MEPUS)	-
9	Ms. Preethi R S	UTI Banking and Financial Services Fund (Along with Mr. Amit Premchandani)	30
10	Mr. Ritesh Nambiar	UTI Credit Risk Fund	68
		UTI Medium Term Fund	70
		UTI Ultra Short Term Fund	62
11	Mr Sachin Trivedi	UTI Infrastructure Fund	29
		UTI Transportation And Logistic Fund	32
12	Mr Sharwan Kumar Goyal	UTI Arbitrage Fund (along with Mr. Amit Sharma)	45
		UTI Multi Asset Fund (Equity/Gold Portion)	43
		UTI Nifty 50 ETF*	-
		UTI Nifty 50 Index Fund*	34
		UTI Nifty Bank ETF*	-
		UTI Nifty Mid cap 150 Quality 50 Index Fund*	38
		UTI Nifty Next 50 ETF*	-
		UTI Nifty Next 50 Index Fund*	35
		UTI Nifty200 Momentum 30 Index Fund*	36
		UTI S&P BSE Low Volatility Index Fund*	39
		UTI S&P BSE SENSEX ETF*	-
		UTI S&P BSE Sensex Index Fund*	37
		UTI S&P BSE Sensex Next 50 ETF*	-
UTI Gold ETF Fund of Fund*	-		
13	Mr. Sudhir Agrawal	UTI Dynamic Bond Fund	72
		UTI Floater Fund	64
		UTI Gilt Fund	74
		UTI Short Term Income Fund	65
14	Mr. Sunil Madhukar Patil	UTI Children's Career Fund - Savings Plan (Debt Portion)	52
		UTI Equity Savings Fund (Debt Portion),	50
		UTI Fixed Income Interval Fund & Fixed Income Interval Fund Series II,	-
		UTI Fixed Term Income Funds,	-
		UTI Hybrid Equity Fund (Debt Portion),	41
		UTI Multi Asset Fund (Debt Portion)	43
		UTI Retirement Benefit Pension Fund (Debt Portion)	54
		UTI Unit Linked Insurance Plan (Debt Portion)	48
		UTI CRISIL SDL Maturity April 2033 Index Fund	-
		UTI CRISIL SDL Maturity June 2027 Index Fund	-
		UTI NIFTY SDL Plus AAA PSU Bond Apr 2026 75:25 Index Fund	-
UTI NIFTY SDL Plus AAA PSU Bond Apr 2028 75:25 Index Fund	-		
15	Mr. V Srivatsa	UTI Core Equity Fund	20
		UTI Equity Savings Fund (Equity Portfolio)	50
		UTI Healthcare Fund (Along with Mr. Kamal Gada)	31
		UTI Hybrid Equity Fund (Along with Mr. Sunil Madhukar Patil)	41
		UTI Retirement Benefit Pension Fund (Equity Portion)	54
16	Mr. Vishal Chopda	UTI Children's Career Fund-Savings Plan (Equity Portion)	52
		UTI Children's Career Fund - Investment Plan	56
		UTI Focused Equity Fund	25
		UTI India Consumer Fund	28
		UTI Long Term Equity Fund (Tax Saving)	33






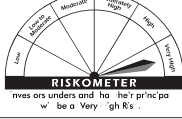


*Assistant Fund Manager is Mr. Ayush Jain

Scheme name	This product is suitable for investors who are seeking*	Riskometer	Benchmark Riskometer
UTI ARBITRAGE FUND Refer Page no 45	<ul style="list-style-type: none"> Capital appreciation over medium to long term Takes advantage of arbitrage opportunities in cash and derivative market without taking any directional/unhedged position in either equity or derivative instruments 	UTI ARBITRAGE FUND 	NIFTY 50 ARBITRAGE INDEX 
UTI OVERNIGHT FUND Refer Page no 59	<ul style="list-style-type: none"> Reasonable income over one day with capital preservation. Investment in overnight securities. 	UTI OVERNIGHT FUND 	CRISIL OVERNIGHT FUND AI INDEX 
UTI FLOATER FUND Refer Page no 64	<ul style="list-style-type: none"> To generate reasonable returns. To invest predominantly in floating rate instruments (including fixed rate instruments converted to floating rate exposures using swaps/ derivatives). 	UTI FLOATER FUND 	CRISIL LOW DURATION DEBT INDEX 
UTI TREASURY ADVANTAGE FUND Refer Page no 63	<ul style="list-style-type: none"> Reasonable income consistent with high liquidity over short term. Investment in Debt & Money Market instruments. 	UTI TREASURY ADVANTAGE FUND 	CRISIL LOW DURATION FUND AI INDEX 
UTI CORPORATE BOND FUND Refer Page no 67	<ul style="list-style-type: none"> Optimal returns over the medium to long term. To invest predominantly in AA+ and above rated corporate debt. 	UTI CORPORATE BOND FUND 	CRISIL CORPORATE BOND FUND BII INDEX 
UTI LIQUID CASH PLAN Refer Page no 60	<ul style="list-style-type: none"> Steady and reasonable Income over short-term with capital preservation. Investment in money market securities & high quality debt. 	UTI LIQUID CASH PLAN 	CRISIL LIQUID FUND AI INDEX 
UTI DYNAMIC BOND FUND Refer Page no 72	<ul style="list-style-type: none"> Optimal returns with adequate liquidity over medium to long term Investment in Debt & Money Market Instruments 	UTI DYNAMIC BOND FUND 	CRISIL DYNAMIC BOND FUND AIII INDEX 
UTI MONEY MARKET FUND Refer Page no 61	<ul style="list-style-type: none"> Reasonable Income with high level of liquidity over short-term. Investment in money market securities. 	UTI MONEY MARKET FUND 	CRISIL MONEY MARKET FUND AI INDEX 
UTI SHORT TERM INCOME FUND Refer Page no 65	<ul style="list-style-type: none"> Reasonable Income with low risk and high level of liquidity over short-term. Investment in Debt & Money Market instruments. 	UTI SHORT TERM INCOME FUND 	CRISIL SHORT DURATION FUND AII INDEX 

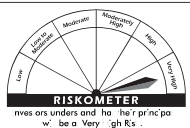
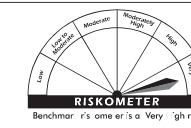
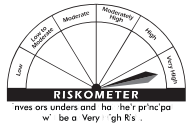

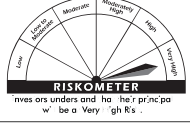
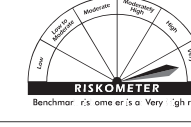
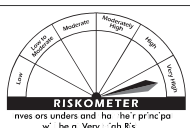
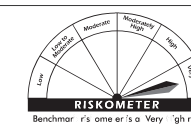
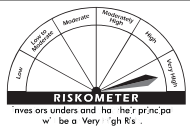
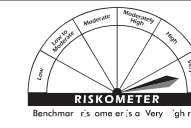
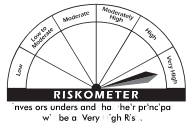

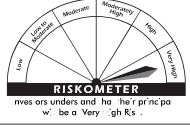



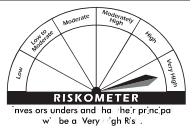
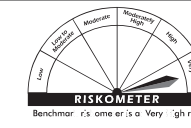
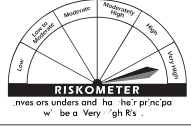
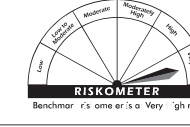
*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

Scheme name	This product is suitable for investors who are seeking*	Riskometer	Benchmark Riskometer
UTI GILT FUND Refer Page no 74	<ul style="list-style-type: none"> • Credit risk free return over the medium to long term • Investment in sovereign securities issued by the Central Government and / or a State Government and / or any security unconditionally guaranteed by the Central Government and / or a State Government. 	UTI GILT FUND 	CRISIL DYNAMIC GILT INDEX 
UTI ULTRA SHORT TERM FUND Refer Page no 62	<ul style="list-style-type: none"> • Reasonable Income with low volatility over short term. • Investment in debt & money market instruments. 	UTI ULTRA SHORT TERM FUND 	CRISIL ULTRA SHORT DURATION FUND BI INDEX 
UTI BANKING AND PSU DEBT FUND Refer Page no 66	<ul style="list-style-type: none"> • Reasonable income, with low risk and high level of liquidity over short to medium term. • Investment predominantly in Debt & Money Market Securities issued by Bank, Public Sector Undertaking (PSUs), Public Financial Institutions (PFIs) and Municipal Bonds. 	UTI BANKING AND PSU DEBT FUND 	CRISIL BANKING AND PSU DEBT INDEX 
UTI MEDIUM TERM FUND Refer Page no 70	<ul style="list-style-type: none"> • Reasonable income over the medium to long term. • Investment in Debt and Money Market instruments. 	UTI MEDIUM TERM FUND 	CRISIL MEDIUM DURATION FUND BIII INDEX 
UTI BOND FUND Refer Page no 73	<ul style="list-style-type: none"> • Optimal returns with adequate liquidity over medium to long term • Investment in Debt & money market instruments 	UTI BOND FUND 	CRISIL MEDIUM TO LONG DURATION FUND AIII INDEX 
UTI GILT FUND WITH 10 YEAR CONSTANT DURATION Refer Page no 75	<ul style="list-style-type: none"> • Reasonable income over long term • Investment in government securities having a constant maturity of 10 years 	UTI GILT FUND WITH 10 YEAR CONSTANT DURATION 	CRISIL 10 YEAR GILT INDEX 
UTI EQUITY SAVINGS FUND Refer Page no 50	<ul style="list-style-type: none"> • Long-term capital appreciation and income • Investment in equity & equity related instruments, arbitrage opportunities, and investments in debt and money market opportunities. 	UTI EQUITY SAVINGS FUND  <p>Investors understand that their principal will be at Moderately High Risk.</p>	CRISIL EQUITY SAVINGS INDEX 
UTI CREDIT RISK FUND Refer Page no 68	<ul style="list-style-type: none"> • Reasonable income and capital appreciation over medium to long term • Investment in Debt and Money Market instruments 	UTI CREDIT RISK FUND  <p>Investors understand that their principal will be at Moderately High Risk.</p>	CRISIL CREDIT RISK FUND CII INDEX 
UTI REGULAR SAVINGS FUND Refer Page no 46	<ul style="list-style-type: none"> • Long-term capital appreciation and regular income over medium-term • Investment in equity instruments (maximum 25%) and fixed income securities (debt and money market securities) 	UTI REGULAR SAVINGS FUND  <p>Investors understand that their principal will be at Moderately High Risk.</p>	NIFTY 50 HYBRID COMPOSITE DEBT 15:85 INDEX 



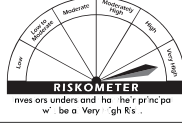







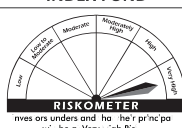
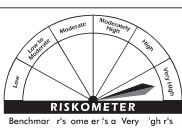




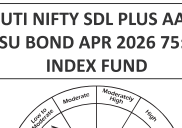
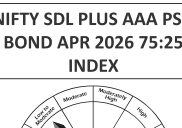
*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

Scheme name	This product is suitable for investors who are seeking*	Riskometer	Benchmark Riskometer
UTI UNIT LINKED INSURANCE PLAN Refer Page no 48	<ul style="list-style-type: none"> Long Term Capital Appreciation Investment in equity instruments (maximum-40%) and debt Instruments 	UTI UNIT LINKED INSURANCE PLAN 	NIFTY 50 HYBRID COMPOSITE DEBT 50:50 INDEX 
UTI RETIREMENT BENEFIT PENSION FUND Refer Page no 54	<ul style="list-style-type: none"> Long Term Capital Appreciation Investment in equity instruments (maximum-40%) and debt/ Money market Instruments 	UTI RETIREMENT BENEFIT PENSION FUND 	CRISIL SHORT TERM DEBT HYBRID 60+40 FUND INDEX 
UTI CHILDREN'S CAREER FUND - SAVINGS PLAN Refer Page no 52	<ul style="list-style-type: none"> Long Term Capital Appreciation Investment in equity instruments (maximum-40%) and debt Instruments 	UTI CHILDREN'S CAREER FUND - SAVINGS PLAN 	CRISIL SHORT TERM DEBT HYBRID 60+40 FUND INDEX 
UTI MULTI ASSET FUND Refer Page no 43	<ul style="list-style-type: none"> Long-term capital appreciation Investment in equity, debt and Gold ETFs with a minimum allocation of 10% in each asset class 	UTI MULTI ASSET FUND 	65% S&P BSE 200 TRI, 25% CRISIL COMPOSITE BOND FUND INDEX & 10% PRICE OF GOLD 
UTI HYBRID EQUITY FUND Refer Page no 41	<ul style="list-style-type: none"> Long term capital appreciation Investment in equity instruments (maximum-80%) and fixed income securities (debt and money market securities) 	UTI HYBRID EQUITY FUND 	CRISIL HYBRID 35+65 AGGRESSIVE INDEX 
UTI NIFTY 50 INDEX FUND Refer Page no 34	<ul style="list-style-type: none"> Capital growth in tune with the index returns Passive investment in equity instruments comprised in Nifty 50 index 	UTI NIFTY 50 INDEX FUND 	NIFTY 50 TRI 
UTI NIFTY NEXT 50 INDEX FUND Refer Page no 35	<ul style="list-style-type: none"> Capital growth in tune with the index returns Passive investment in equity instruments comprised in Nifty Next 50 index 	UTI NIFTY NEXT 50 INDEX FUND 	NIFTY NEXT 50 TRI 
UTI BANKING AND FINANCIAL SERVICES FUND Refer Page no 30	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in equity and equity related securities of companies engaged in banking and financial services activities. 	UTI BANKING AND FINANCIAL SERVICES FUND 	NIFTY FINANCIAL SERVICES TRI 
UTI MASTERSHARE UNIT SCHEME Refer Page no 19	<ul style="list-style-type: none"> Long term capital appreciation. Investment predominantly in equity instruments of large cap companies. 	UTI MASTERSHARE UNIT SCHEME 	S&P BSE 100 TRI 

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

Scheme name	This product is suitable for investors who are seeking*	Riskometer	Benchmark Riskometer
UTI HEALTHCARE FUND Refer Page no 31	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in equity and equity related securities in the Healthcare Services Sector. 	UTI HEALTHCARE FUND 	S&P BSE HEALTHCARE TRI 
UTI TRANSPORTATION AND LOGISTICS FUND Refer Page no 22	<ul style="list-style-type: none"> Long term capital appreciation. Investment predominantly in equity and equity related securities of the companies engaged in the transportation and logistics sector. 	UTI TRANSPORTATION & LOGISTICS FUND 	NIFTY TRANSPORTATION & LOGISTICS TRI 
UTI FLEXI CAP FUND Refer Page no 21	<ul style="list-style-type: none"> Long term capital appreciation Investment in equity instruments of companies with good growth prospects across the market capitalization spectrum. 	UTI FLEXI CAP FUND 	NIFTY 500 TRI 
UTI VALUE OPPORTUNITIES FUND Refer Page no 22	<ul style="list-style-type: none"> Long term capital appreciation Investment in equity instruments following a value investment strategy across the market capitalization spectrum. 	UTI VALUE OPPORTUNITIES FUND 	NIFTY 500 TRI 
UTI INDIA CONSUMER FUND Refer Page no 28	<ul style="list-style-type: none"> Long term capital growth Investment in equity instruments of companies that are expected to benefit from the changing consumer aspirations, changing lifestyle and growth of consumption 	UTI INDIA CONSUMER FUND 	NIFTY INDIA CONSUMPTION TRI 
UTI CHILDREN'S CAREER FUND - INVESTMENT PLAN Refer Page no 56	<ul style="list-style-type: none"> Long term capital appreciation Investment in equity instruments (above 70%) and debt instruments. 	UTI CHILDREN'S CAREER FUND - INVESTMENT PLAN 	NIFTY 500 TRI 
UTI LONG TERM EQUITY FUND (TAX SAVING) Refer Page no 33	<ul style="list-style-type: none"> Long term capital growth. Investment in equity instruments of companies that are believed to have growth potential. 	UTI LONG TERM EQUITY FUND 	NIFTY 500 TRI 
UTI DIVIDEND YIELD FUND Refer Page no 26	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in Dividend Yielding equity and equity related securities 	UTI DIVIDEND YIELD FUND 	NIFTY 500 TRI 
UTI CORE EQUITY FUND Refer Page no 20	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in equity instruments of both large cap and mid cap companies 	UTI CORE EQUITY FUND 	NIFTY LARGEMID CAP 250 TRI 
UTI MNC FUND Refer Page no 27	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in equity and equity related securities of Multi-National companies 	UTI MNC FUND 	NIFTY MNC TRI 

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

Scheme name	This product is suitable for investors who are seeking*	Riskometer	Benchmark Riskometer
UTI INFRASTRUCTURE FUND Refer Page no 29	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in equity and equity related securities of companies forming part of the infrastructure sector. 	UTI INFRASTRUCTURE FUND 	NIFTY INFRASTRUCTURE TRI 
UTI MID CAP FUND Refer Page no 23	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in mid cap companies 	UTI MID CAP FUND 	NIFTY MID CAP 150 TRI 
UTI SMALL CAP FUND Refer Page no 24	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly equity and equity related securities of small cap companies 	UTI SMALL CAP FUND 	NIFTY SMALL CAP 250 TRI 
UTI NIFTY200 MOMENTUM 30 INDEX FUND Refer Page no 36	<ul style="list-style-type: none"> Capital growth in tune with the index returns Passive investment in equity instruments comprised in Nifty200 Momentum 30 Index 	UTI NIFTY200 MOMENTUM 30 INDEX FUND 	NIFTY 200 MOMENTUM 30 TRI 
UTI FOCUSED EQUITY FUND Refer Page no 25	<ul style="list-style-type: none"> Long term capital Growth Investment in equity & equity related securities across market capitalization in maximum 30 stocks 	UTI FOCUSED EQUITY FUND 	NIFTY 500 TRI 
UTI S&P BSE SENSEX INDEX FUND Refer Page no 37	<ul style="list-style-type: none"> Capital growth in tune with the index returns Passive investment in equity instruments comprised in S&P BSE Sensex Index 	UTI S&P BSE SENSEX INDEX FUND 	S&P BSE SENSEX TRI 
UTI NIFTY MID CAP 150 QUALITY 50 INDEX FUND Refer Page no 38	<ul style="list-style-type: none"> Capital growth in tune with the index returns Passive investment in equity instruments comprised in Nifty Mid Cap 150 Quality 50 Index 	UTI NIFTY MID CAP 150 QUALITY 50 INDEX FUND 	NIFTY MID CAP 150 QUALITY 50 TRI 
UTI S&P BSE LOW VOLATILITY INDEX FUND Refer Page no 39	<ul style="list-style-type: none"> Capital growth in tune with the index returns Passive investment in equity instruments comprised in S&P BSE Low Volatility Index 	UTI S&P BSE LOW VOLATILITY INDEX FUND 	S&P BSE LOW VOLATILITY TRI 
UTI NIFTY SDL PLUS AAA PSU BOND APR 2026 75:25 INDEX FUND	<ul style="list-style-type: none"> Income over the target maturity period Investments in PSU Bonds & State Development Loans (SDLs), tracking Nifty SDL Plus AAA PSU Bond Apr 2026 75:25 Index, subject to tracking error 	UTI NIFTY SDL PLUS AAA PSU BOND APR 2026 75:25 INDEX FUND 	NIFTY SDL PLUS AAA PSU BOND APR 2026 75:25 INDEX 

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

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	INF789F01SR4
18	UTI Contra Fund	Direct IDCW Plan	INF789F01SS2
19	UTI Credit Risk Fund	Direct Quarterly IDCW Plan	INF789F01YC4
20	UTI Credit Risk Fund	Direct Quarterly IDCW Plan	INF789F01YD2
21	UTI Credit Risk Fund	Direct Annual IDCW Plan	INF789FB1U28
22	UTI Credit Risk Fund	Direct Annual IDCW Plan	INF789FB1U36
23	UTI Credit Risk Fund	Direct Monthly IDCW Plan	INF789FB1U02
24	UTI Credit Risk Fund	Direct Monthly IDCW Plan	INF789FB1U10
25	UTI Liquid Cash Plan- Institutional	Direct Monthly IDCW Plan	INF789F01XR4
26	UTI Liquid Cash Plan- Institutional	Direct Monthly IDCW Plan	INF789F01XS2
27	UTI Liquid Cash Plan- Institutional	Direct Quarterly IDCW Plan	INF789FA1K22
28	UTI Liquid Cash Plan- Institutional	Direct Quarterly IDCW Plan	INF789FA1K30
29	UTI Liquid Cash Plan- Institutional	Direct Annual IDCW Plan	INF789FA1K63
30	UTI Liquid Cash Plan- Institutional	Direct Annual IDCW Plan	INF789FA1K71
31	UTI Dynamic Bond Fund	Direct Quarterly IDCW Plan	INF789F01XB8
32	UTI Dynamic Bond Fund	Direct Quarterly IDCW Plan	INF789F01XC6
33	UTI Dynamic Bond Fund	Direct Annual IDCW Plan	INF789FA1S65
34	UTI Dynamic Bond Fund	Direct Annual IDCW Plan	INF789FA1S73
35	UTI DIVIDEND YIELD FUND	Direct IDCW Option	INF789F01SU8
36	UTI DIVIDEND YIELD FUND	Direct IDCW Option	INF789F01SV6
37	UTI Energy Fund	Direct IDCW Plan	INF789F01SX2
38	UTI Energy Fund	Direct IDCW Plan	INF789F01SY0
39	UTI Flexi Cap Fund (Earlier Known as UTI EQUITY FUND)	Direct IDCW Plan	INF789F01TA8
40	UTI Flexi Cap Fund (Earlier Known as UTI EQUITY FUND)	Direct IDCW Plan	INF789F01TB6
41	UTI Long Term Equity Fund (Tax Saving)	Direct IDCW Plan	INF789F01TD2
42	UTI ULTRA SHORT TERM FUND	DIRECT MONTHLY IDCW PLAN	INF789FA1P84
43	UTI ULTRA SHORT TERM FUND	DIRECT MONTHLY IDCW PLAN	INF789FA1P92
44	UTI ULTRA SHORT TERM FUND	DIRECT QUARTERLY IDCW PLAN	INF789FA1Q00
45	UTI ULTRA SHORT TERM FUND	DIRECT QUARTERLY IDCW PLAN	INF789FA1Q18
46	UTI ULTRA SHORT TERM FUND	DIRECT ANNUAL IDCW PLAN	INF789FA1Q42
47	UTI ULTRA SHORT TERM FUND	DIRECT ANNUAL IDCW PLAN	INF789FA1Q59
48	UTI GILT FUND	Direct IDCW PLAN	INF789F01TJ9
49	UTI GILT FUND	Direct IDCW PLAN	INF789F01TK7
50	UTI HEALTHCARE FUND	Direct IDCW PLAN	INF789F01TM3
51	UTI HEALTHCARE FUND	Direct IDCW PLAN	INF789F01TN1
52	UTI-Services Industries Fund	Direct IDCW PLAN	INF789F01TP6
53	UTI-Services Industries Fund	Direct IDCW PLAN	INF789F01TQ4
54	UTI-Infrastructure Fund	Direct IDCW PLAN	INF789F01TS0
55	UTI-Infrastructure Fund	Direct IDCW PLAN	INF789F01TT8
56	UTI - LONG TERM ADVANTAGE FUND - SERIES III	DIRECT PLAN - IDCW	INF789FB18M3
57	UTI LONG TERM ADVANTAGE FUND - SERIES IV	DIRECT PLAN - IDCW	INF789FC1FD7
58	UTI LONG TERM ADVANTAGE FUND - SERIES V	DIRECT PLAN - IDCW	INF789FC1HS1
59	UTI LONG TERM ADVANTAGE FUND - SERIES VI	DIRECT PLAN - IDCW	INF789FC1V74
60	UTI LONG TERM ADVANTAGE FUND - SERIES VII	DIRECT PLAN - IDCW	INF789FC17D4
61	UTI-BLUECHIP FLEXICAP FUND	Direct IDCW PLAN	INF789F01TV4
62	UTI-BLUECHIP FLEXICAP FUND	Direct IDCW PLAN	INF789F01TW2
63	UTI India Consumer Fund	Direct IDCW PLAN	INF789F01VG1
64	UTI India Consumer Fund	Direct IDCW PLAN	INF789F01VH9
65	UTI-Mid Cap Fund	Direct IDCW PLAN	INF789F01TY8
66	UTI-MID CAP FUND	Direct IDCW PLAN	INF789F01TZ5
67	UTI-MNC Fund	Direct IDCW PLAN	INF789F01UB4
68	UTI-MNC Fund	Direct IDCW PLAN	INF789F01UC2
69	UTI CORE EQUITY FUND	Direct IDCW PLAN	INF789F01UE8
70	UTI CORE EQUITY FUND	Direct IDCW PLAN	INF789F01UF5
71	UTI REGULAR SAVINGS FUND	Direct Monthly IDCW PLAN	INF789F01UK5
72	UTI REGULAR SAVINGS FUND	Direct Monthly IDCW PLAN	INF789F01UL3
73	UTI REGULAR SAVINGS FUND	Direct PLAN	INF789F01UM1
74	UTI-Money Market Fund -Institutional Plan	Direct Monthly IDCW PLAN	INF789FA1M46
75	UTI-Money Market Fund -Institutional Plan	Direct Monthly IDCW PLAN	INF789FA1M53
76	UTI-Money Market Fund -Institutional Plan	Direct Quarterly IDCW PLAN	INF789FA1M61
77	UTI-Money Market Fund -Institutional Plan	Direct Quarterly IDCW PLAN	INF789FA1M79
78	UTI-Money Market Fund -Institutional Plan	Direct Annual IDCW PLAN	INF789FA1N03
79	UTI-Money Market Fund -Institutional Plan	Direct Annual IDCW PLAN	INF789FA1N11
80	UTI-Mastershare Unit Scheme	Direct IDCW PLAN	INF789F01UQ2
81	UTI-Mastershare Unit Scheme	Direct IDCW PLAN	INF789F01UR0
82	UTI MEDIUM TERM FUND	Direct Annual IDCW PLAN	INF789FB1KL1
83	UTI MEDIUM TERM FUND	Direct Annual IDCW PLAN	INF789FB1KM9
84	UTI MEDIUM TERM FUND	Direct Monthly IDCW PLAN	INF789FB1KF3
85	UTI MEDIUM TERM FUND	Direct Monthly IDCW PLAN	INF789FB1KG1
86	UTI MEDIUM TERM FUND	Direct Quarterly IDCW PLAN	INF789FB1KH9
87	UTI MEDIUM TERM FUND	Direct Quarterly IDCW PLAN	INF789FB1KI7
88	UTI Nifty 50 Index Fund	Direct IDCW PLAN	INF789F01WY2
89	UTI Nifty 50 Index Fund	Direct IDCW PLAN	INF789F01WZ9
90	UTI VALUE OPPORTUNITIES FUND	Direct IDCW PLAN	INF789F01UZ3
91	UTI VALUE OPPORTUNITIES FUND	Direct IDCW PLAN	INF789F01VA4
92	UTI-Rajiv Gandhi Equity Saving Scheme	Direct IDCW PLAN	INF789F01YS0
93	UTI ARBITRAGE FUND	Direct IDCW PLAN	INF789FB1RE1
94	UTI ARBITRAGE FUND	Direct IDCW PLAN	INF789FB1RF8
95	UTI-Short Term Income Fund- Institutional Option	Direct Quarterly IDCW PLAN	INF789FA1R66
96	UTI-Short Term Income Fund- Institutional Option	Direct Quarterly IDCW PLAN	INF789FA1R74
97	UTI-Short Term Income Fund- Institutional Option	Direct Monthly IDCW PLAN	INF789F01XZ7
98	UTI-Short Term Income Fund- Institutional Option	Direct Monthly IDCW PLAN	INF789F01YA8
99	UTI-Short Term Income Fund- Institutional Option	Direct Annual IDCW PLAN	INF789FA1R33
100	UTI-Short Term Income Fund- Institutional Option	Direct Annual IDCW PLAN	INF789FA1R41
101	UTI Multi Asset Fund	Direct IDCW Plan	INF789F01VC0
102	UTI Multi Asset Fund	Direct IDCW Plan	INF789F01VD8
103	UTI CORPORATE BOND FUND	Direct Plan	INF789F1A546
104	UTI CORPORATE BOND FUND	Direct Plan	INF789F1A553

105	UTI CORPORATE BOND FUND	Direct Plan	INF789F1A561
106	UTI CORPORATE BOND FUND	Direct Plan	INF789F1A579
107	UTI CORPORATE BOND FUND	Direct Plan	INF789F1A587
108	UTI CORPORATE BOND FUND	Direct Plan	INF789F1A595
109	UTI CORPORATE BOND FUND	Direct Plan	INF789F1A603
110	UTI CORPORATE BOND FUND	Direct Plan	INF789F1A611
111	UTI EQUITY SAVINGS FUND	Direct Plan	INF789F1A751
112	UTI EQUITY SAVINGS FUND	Direct Plan	INF789F1A769
113	UTI EQUITY SAVINGS FUND	Direct Plan	INF789F1A801
114	UTI EQUITY SAVINGS FUND	Direct Plan	INF789F1A819
115	UTI EQUITY SAVINGS FUND	Direct Plan	INF789F1A843
116	UTI EQUITY SAVINGS FUND	Direct Plan	INF789F1A850
117	UTI - FLOATER FUND	DIRECT PLAN	INF789F1AC33
118	UTI - FLOATER FUND	DIRECT PLAN	INF789F1AC20
119	UTI - FLOATER FUND	DIRECT PLAN	INF789F1A0A1
120	UTI - FLOATER FUND	DIRECT PLAN	INF789F1A0B9
121	UTI - FLOATER FUND	DIRECT PLAN	INF789F1A0C7
122	UTI - FLOATER FUND	DIRECT PLAN	INF789F1A0D5
123	UTI - FLOATER FUND	DIRECT PLAN	INF789F1A0E3
124	UTI - FLOATER FUND	DIRECT PLAN	INF789F1A0F0

Ser. No.	SCHEMEDESC	PLANDESC	ISIN
1	UTI Transportation & Logistics Fund	Regular IDCW Plan	INF789F01281
2	UTI Hybrid Equity Fund	Regular IDCW Plan	INF789F01315
3	UTI Banking & Financial Services Fund	Regular IDCW Plan	INF789F01356
4	UTI Banking & Financial Services Fund	Regular IDCW Plan	INF789F01364
5	UTI Bond Fund	Regular Quarterly IDCW Plan	INF789F01380
6	UTI Bond Fund	Regular Quarterly IDCW Plan	INF789F01398
7	UTI Banking & PSU Debt Fund	Regular Quarterly IDCW Plan	INF789F01223
8	UTI Banking & PSU Debt Fund	Regular Quarterly IDCW Plan	INF789F01321
9	UTI 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	INF789F01R80
13	UTI Dynamic Bond Fund	Regular Quarterly IDCW Plan	INF789F01000
14	UTI Dynamic Bond Fund	Regular Quarterly IDCW Plan	INF789F01P7
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 GIIT FUND	REGULAR IDCW PLAN	INF789F01646
26	UTI GIIT 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	INF789F01B67
34	UTI LONG TERM ADVANTAGE FUND - SERIES IV	REGULAR PLAN - IDCW	INF789F01FB1
35	UTI LONG TERM ADVANTAGE FUND - SERIES V	REGULAR PLAN - IDCW	INF789F01HQ5
36	UTI LONG TERM ADVANTAGE FUND - SERIES VI	REGULAR PLAN - IDCW	INF789F01V58
37	UTI LONG TERM ADVANTAGE FUND - SERIES VII	REGULAR PLAN - IDCW	INF789F015D8
38	UTI-BLUECHIP FLEXICAP FUND	IDCW PLAN	INF789F01760
39	UTI-BLUECHIP FLEXICAP FUND	IDCW PLAN	INF789F01778
40	UTI India Consumer Fund	IDCW PLAN	INF789F01CF3
41	UTI India Consumer Fund	IDCW PLAN	INF789F01CG1
42	UTI-Mid Cap Fund	IDCW	INF789F01794
43	UTI-Mid Cap Fund	IDCW	INF789F01802
44	UTI-MNC Fund	IDCW PLAN	INF789F01828
45	UTI-MNC Fund	IDCW PLAN	INF789F01836
46	UTI CORE EQUITY FUND	REGULAR IDCW PLAN	INF189A01046
47	UTI CORE EQUITY FUND	REGULAR IDCW PLAN	INF789F01851
48	UTI-Mastershare Unit Scheme	IDCW PLAN	INF189A01038
49	UTI-Mastershare Unit Scheme	IDCW PLAN	INF789F01950
50	UTI Nifty 50 Index Fund	IDCW PLAN	INF789F01JL6
51	UTI Nifty 50 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	INF789F01VQ4
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	INF789F1ACP1
74	UTI - FLOATER FUND	REGULAR PLAN	INF789F1ACQ9
75	UTI - FLOATER FUND	REGULAR PLAN	INF789F1ACR7
76	UTI - FLOATER FUND	REGULAR PLAN	INF789F1ACS5
77	UTI - FLOATER FUND	REGULAR PLAN	INF789F1ACT3
78	UTI - FLOATER FUND	REGULAR PLAN	INF789F1ACU1
79	UTI - FLOATER FUND	REGULAR PLAN	INF789F1ACV9
80	UTI - FLOATER FUND	REGULAR PLAN	INF789F1ACW7

Schemes ISIN - more Plan/options wise available in UTIMF web site as per link

[https://docs.utimf.com/v1/AUTH_5b9dd00b-8132-4a21-a800-](https://docs.utimf.com/v1/AUTH_5b9dd00b-8132-4a21-a800-711111810cee/UTIContainer/Details%20of%20ISIN%20for%20Demat%20Account-Open%20Ended%20Schemes20190821-055050.xlsx)

[711111810cee/UTIContainer/Details%20of%20ISIN%20for%20Demat%20Account-Open%20Ended%20Schemes20190821-055050.xlsx](https://docs.utimf.com/v1/AUTH_5b9dd00b-8132-4a21-a800-711111810cee/UTIContainer/Details%20of%20ISIN%20for%20Demat%20Account-Open%20Ended%20Schemes20190821-055050.xlsx)

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ATTENTION

UTI SCUP Outstanding Unit holding Accounts

Due to closure of the UTI Senior Citizens Unit Plan (UTI-SCUP) as of 18/02/2008 SCUP unitholders who have still not submitted their Membership Certificate for redeeming/switching the outstanding units, may submit the same alongwith the duly filled in Forms to our Registrar & Transfer Agent for UTI-SCUP UTI Infrastructure Technology And Services Limited, Plot No.3, Sector 11, CBD Belapur, Navi Mumbai 400614 or to our nearest UTI Financial Centre.

Members are requested to get their signature attested by their Banker where they are having their Bank account (under their official seal mentioning Name, Designation and Employee no. of the Attesting Authority), as over a period of time the Member's signature might have undergone changes.

For any assistance in this regard you may also directly contact Ms. Chaitali Patil at UTI Corporate Office over phone at 022-267931188 or mail him at chaitali.patil@utiitsl.com

For any assistance in this regard you may also directly contact Mr. Kishor Paunikar, Associate Vice President, Department of Operations at UTI Corporate Office over phone at 022-66786253 or mail him at kishor.paunikar@uti.co.in

Fund Manager : An employee of the asset management company such as a mutual fund or life insurer, who manages investments of the scheme. He is usually part of a larger team of fund managers and research analysts.

Application Amount for Fresh Subscription : This is the minimum investment amount for a new investor in a mutual fund scheme.

Minimum Additional Amount : This is the minimum investment amount for an existing investor in a mutual fund scheme.

Yield to Maturity : The Yield to Maturity or the YTM is the rate of return anticipated on a bond if held until maturity. YTM is expressed as an annual rate. The YTM factors in the bond's current market price, par value, coupon interest rate and time to maturity.

SIP : SIP or systematic investment plan works on the principle of making periodic investments of a fixed sum. It works similar to a recurring bank deposit. For instance, an investor may opt for an SIP that invests ` 500 every 15th of the month in an equity fund for a period of three years.

NAV : The NAV or the net asset value is the total asset value per unit of the mutual fund after deducting all related and permissible expenses. The NAV is calculated at the end of every business day. It is the value at which the investor enters or exits the mutual fund.

Benchmark : A group of securities, usually a market index, whose performance is used as a standard or benchmark to measure investment performance of mutual funds, among other investments. Some typical benchmarks include the Nifty, Sensex, BSE200, BSE500, 10-Year Gsec.

Entry Load : A mutual fund may have a sales charge or load at the time of entry and/or exit to compensate the distributor/agent.

Entry load is charged at the time an investor purchases the units of a mutual fund. The entry load is added to the prevailing NAV at the time of investment. For instance, if the NAV is ` 100 and the entry load is 1%, the investor will enter the fund at ` 101.

Note: SEBI, vide circular dated June 30, 2009 has abolished entry load

Exit Load : Exit load is charged at the time an investor redeems the units of a mutual fund. The exit load is reduced from the prevailing NAV at the time of redemption. The investor will receive redemption proceed at net value of NAV less Exit load. For instance if the NAV is ` 100 and the exit load is 1%, the investor will receive ` 99.

Modified Duration : Modified duration is the price sensitivity and the percentage change in price for a unit change in yield

Standard Deviation : Standard deviation is a statistical measure of the range of an investment's performance. When a mutual fund has a high standard deviation, it means its range of performance is wide, implying greater volatility.

Sharpe Ratio : The Sharpe Ratio, named after its founder, the Nobel Laureate William Sharpe, is a measure of risk-adjusted returns. It is calculated using standard deviation and excess return to determine reward per unit of risk.

Beta : Beta is a measure of an investment's volatility vis-à-vis the market. Beta of less than 1 means that the security will be less volatile than the market. A beta of greater than 1 implies that the security's price will be more volatile than the market.

AUM : AUM or Assets Under Management refers to the recent / updated cumulative market value of investments managed by a mutual fund or any investment firm.

Holdings : The holdings or the portfolio is a mutual fund's latest or updated reported statement of investments/securities. These are usually displayed in terms of percentage to net assets or the rupee value or both. The objective is to give investors an idea of where their money is being invested by the fund manager.

Nature of Scheme : The investment objective and underlying investments determine the nature of the mutual fund scheme. For instance, a mutual fund that aims at generating capital appreciation by investing in stock markets is an equity fund or growth fund. Likewise, a mutual fund that aims at capital preservation by investing in debt markets is a debt fund or income fund. Each of these categories may have sub-categories.

Rating Profile : Mutual funds invest in securities after evaluating their creditworthiness as disclosed by the ratings. A depiction of the mutual fund in various investments based on their ratings becomes the rating profile of the fund. Typically, this is a feature of debt funds.

Enclosed debt exposure for identifying Perpetual Bonds/AT1 Bonds/Tier II Bonds

ISIN	Bank	Security	Type
INE028A08083	BANK OF BARODA	8.5% UNCD BOB (T-1) PERP SR-VI.	Basel III Additional Tier I Bond
INE028A08117	BANK OF BARODA	8.65% UNCD BOB (T-1) PERP SR-IX	Basel III Additional Tier I Bond
INE028A08190	BANK OF BARODA	7.44% UNCD BOB (SR-23) 03/01/2030	Basel III Tier 2 Bond
INE028A08208	BANK OF BARODA	7.84% UNNCD BOB (SR-24) 15/01/2035	Basel III Tier 2 Bond
INE040A08393	HDFC BANK LTD.	8.44% URNCD HDFC BANK SR-1-28/12/28	Infrastructure Bond
INE062A08157	STATE BANK OF INDIA	8.15% UNCD SBI-(PERP)TR-I-SR-IV	Basel III Tier 1 bond
INE090A08UC2	ICICI BANK LTD	9.90%UNCD ICICI BANKPERP-28/12/2023	Basel III Tier 1 bond
INE238A08344	AXIS BANK LTD.	9.15% URNCD AXIS BANK-31.12.22	Basel II Lower Tier 2 Bond
INE428A08101	ALLAHABAD BANK	9.53% URNCD ALL BK SR4--27/12/29	Basel III Tier 2 Bond
INE434A08075	UNION BANK OF INDIA	7.98%UNCR BONDS-24/10/2027	Basel III Tier 2 Bond
INE528G08345	YES BANK LTD.	8% URNCD YESBANK LTD 30/09/2026	Infrastructure Bond
INE528G08352	YES BANK LTD.	9.5% UNCD YES BANK(PERP)-23/12/2021	Basel III Additional Tier I Bond
INE528G08394	YES BANK LTD.	9% UNCD YES BANK(PERP)-18/10/2022	Basel III Additional Tier I Bond
INE667A08104	CANARA BANK	9.8%UNCD SYND BK(V)PERP25/07/2022.	Basel III Tier 1 bond
INE692A08086	UNION BANK OF INDIA	9.08% UNCD UNION BANK(PERP)XXIV	Basel III Additional Tier I Bond
INE160A08159	PUNJAB NATIONAL BANK	-	Tier II Bonds (under Basel III)
INE062A08173	STATE BANK OF INDIA	-	Tier I bonds under Basel III -
Perpetual			
INE062A08249	STATE BANK OF INDIA	-	Tier I bonds under Basel III -
Perpetual			
INE084A08151	BANK OF INDIA	-	Tier II Bonds (under Basel III)
INE062A08173	STATE BANK OF INDIA	-	Tier I bonds under Basel III -
Perpetual			
INE692A08094	UNION BANK OF INDIA	-	Tier II Bonds (under Basel III)
INE062A08249	STATE BANK OF INDIA	-	Tier I bonds under Basel III -
Perpetual			
INE084A08151	BANK OF INDIA	-	Tier II Bonds (under Basel III)
INE062A08249	STATE BANK OF INDIA	-	Tier I bonds under Basel III -
Perpetual			
INE476A08100	CANARA BANK	-	Tier I bonds under Basel III -
Perpetual			
INE692A08094	UNION BANK OF INDIA	-	Tier II Bonds (under Basel III)
INE434A08075	UNION BANK OF INDIA	-	Tier II Bonds (under Basel III)
INE476A08100	CANARA BANK	-	Tier I bonds under Basel III -
Perpetual			
INE692A08094	UNION BANK OF INDIA	-	Tier II Bonds (under Basel III)
INE692A08094	UNION BANK OF INDIA	-	Tier II Bonds (under Basel III)
INE476A08100	CANARA BANK	-	Tier I bonds under Basel III -
Perpetual			

UTI TRUSTEE CO. (P) LTD.

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2. Mr. Shiva Kumar
3. Ms. Mukeeta Pramit Jhaveri

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Directors

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7. Mr. Rajeev Kakar
8. Mrs. Jayashree Vaidhyathanan
9. Mrs. Dipali H Sheth
10. Mr. Kiran Kumar Taranina

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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.

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Exit Load: Exit load is charged at the time an investor redeems the units of a mutual fund. The exit load is reduced from the prevailing NAV at the time of redemption. The investor will receive redemption proceeds at net value of NAV less Exit Load. For instance if the NAV is Rs. 100 and the exit load is 1%, the investor will receive Rs.99.

***Note:** SEBI, vide circular dated June 30, 2009 has abolished entry load and mandated that the upfront commission to distributors will be paid by the investor directly to the distributor, based on his assignment of various factors including the service rendered by the distributor."

Modified Duration: Modified duration is the price sensitivity and the percentage change in price for a unit change yield

Standard Deviation: A statistical measure of the historical volatility of a Fund or portfolio. More generally, a measure of the extent to which numbers are spread around their average. Lower the measure, lesser the volatility of the returns of the Fund, The Standard Deviation has been computed by taking Daily returns of the Fund over the past three years.

Sharpe Ratio: The Sharpe Ratio, named after its founder, the Nobel Laureate William Sharpe, is a measure of risk-adjusted returns. It is calculated using standard deviation and excess return to determine reward per unit or risk.

Beta: A quantitative measure of the volatility of a given portfolio relative to the respective Benchmark. A Beta above 1 is more volatile than the Benchmark, while a Beta below 1 is less volatile. Beta is computed as "Covariance of NAV returns vs Index Returns" divided by "Variance of index returns" based on daily returns for the past three years.

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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 calculates the weighted average time before a bondholder would receive the bond's cash flows. The Macaulay duration of the portfolio is essentially an average of the duration of bonds within the portfolio, accounting for what percentage of the total portfolio each bond represents. The Macaulay duration of a zero-coupon bond would be equal to the bond's maturity.

Market Capitalizations: As per the SEBI circular SEBI/HO/MD/D3/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

Kfin Technologies Limited

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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 Limited (Kfintech) and Computer Age Management Services Limited (CAMS) have jointly developed a digital platform for Mutual Fund investors named "MFCentral".

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.

Score in all directions

UTI FLEXI CAP FUND



UTI Flexi Cap Fund provides investors an opportunity to diversify their portfolio across large, mid and small cap companies. The fund focuses on sustainable businesses with high growth potential.



Portfolio focus on long-term wealth creation



Strength of Large Cap & growth potential of Mid & Small Cap



Suitable for building your core equity portfolio

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UTI Flexi Cap Fund

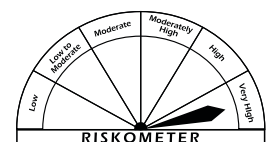
(An open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks.)

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.

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



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

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