

Snapshot

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Gear Up to Flexi Mode

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 advisor 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.

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Attention : Unit Holders

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

Will entrepreneurs be guided by Keynes or Graham?



Vetri Subramaniam
Chief Investment
Officer

It is now a little over three years from when the pandemic and the associated lockdown took centre stage in India and the world. There was uncertainty about how we would deal with the pandemic and nervousness about how businesses would navigate this period.

We could look at past incidents such as the SARS outbreak of 2003 or the MERS-CoV outbreak of 2012, but they were both limited in their spread to specific regions. COVID-19, on the other hand, was a global pandemic for which there was neither a playbook nor an endgame that could be used as a precedent or a model. The miracles of modern science, vaccines and the medical community got us through the pandemic. As did endless Zoom and Teams calls.

Throughout this tumultuous period, the Mutual Fund industry managed to maintain a healthy trajectory. No wonder then that there is much that I and the entire Mutual Fund industry should be grateful for.

MF AUM has grown at a CAGR of over 13% pa from FY19 to FY23. This is a healthy rate considering the previous blockbuster growth of over 23% pa from FY14 to FY19. Just as a measure you could benchmark this to say bank deposits. For the same four-year period (FY19 to FY23) bank deposits have grown at 9.4% (source: RBI). Another way to look at this would be by way of annual net inflows in Mutual Funds. Let us consider only inflows into Equity & Hybrid schemes, including passive schemes, for simplicity purposes.

The table below depicts a picture of robustness of flows into these schemes over the past four years.

Table of MF Flows as per AMFI

| | FY20 | FY21 | FY22 | FY23 |
|---|----------|----------|----------|----------|
| Equity & Hybrid MF Sales* (Rs. in crores) | 5,30,308 | 4,92,726 | 8,87,658 | 8,16,982 |
| Growth | | -7.1% | 80.2% | -8.0% |

*Includes equity funds, hybrid funds and ETFs

Just for context, let us now juxtapose this number to automobile sales and cement sales over the same period:

| | FY20 | FY21 | FY22 | FY23 | FY23/ FY20 |
|---------------------------------|----------|----------|----------|----------|------------|
| Equity MF Sales (Rs. in crores) | 5,30,308 | 4,92,726 | 8,87,658 | 8,16,982 | 1.54x |
| Cement Demand# (mnT) | 325 | 329 | 354 | 392 | 1.21x |
| PVs Volumes^ ('000s units) | 2,775 | 2,711 | 3,069 | 3,887 | 1.40x |

#Source: Jefferies Report, Jan 05, 2023. These are analysts' estimates for the Industry

^Source: SIAM, Axis Securities

There are many reasons for these outcomes, but that is not the purpose of this data. All of us in the industry should be grateful for such outcomes. We are grateful to investors who have put their trust and savings in the industry. We must redouble our efforts to do our best for our investors and educate and handhold them through the ups and downs of Mr. Market.

Mr. Market is capable of being volatile but can also experience prolonged periods of going nowhere. The Nifty-50 index plunged nearly 40% in slightly over a month in February-March 2020 in response to the pandemic and lockdown. From that low, it then rallied 137% by October 2021, over a period of 18 months. In the subsequent 19 months, the markets have traded in a tight range by moving up and down but without any net progress. That's the nature of Mr. Market. How should investors deal with Mr. Market?

For those uninitiated with Mr. Market, here's how Warren Buffett unfolded the concept in 1987 in his letter to Berkshire Hathaway Inc. shareholders:

“Ben Graham, my friend and teacher, long ago described the mental attitude toward market fluctuations that I believe to be most conducive to investment success. He said that you should imagine market quotations as coming from a remarkably accommodating fellow named Mr. Market who is your partner in a private business. Without fail, Mr. Market appears daily and names a price at which he will either buy your interest or sell you his.

Even though the business that the two of you own may have economic characteristics that are stable, Mr. Market's quotations will be anything but. For, sad to say, the poor fellow has incurable emotional problems. At times he feels euphoric and can see only the favorable factors affecting the business. When in that mood, he names a very high buy-sell price because he fears that you will snap up his interest and rob him of imminent gains. At other times he is depressed and can see nothing but trouble ahead for both the business and the world. On these occasions, he will name a very low price, since he is terrified that you will unload your interest on him.

Mr. Market has another endearing characteristic: He doesn't mind being ignored. If his quotation is uninteresting to you today, he will be back with a new one tomorrow. Transactions are strictly at your option. Under these conditions, the more manic-depressive his behavior, the better for you.”

The analogy of Mr. Market is one that investors in the market would do well to remember. In my experience, investors and entrepreneurs tend to be driven more by what was described by the economist John Maynard Keynes as 'animal spirits'. Keynes explained how the economic cycle could be volatile because of the changing 'spirits' of the businessmen involved.

“Most, probably, of our decisions to do something positive, the full consequences of which will be drawn out over many days to come, can only be taken as the result of animal spirits – a spontaneous urge to action rather than inaction, and not as the outcome of a weighted average of quantitative benefits multiplied by quantitative probabilities.” (161-162) — John Maynard Keynes, General Theory (1936)

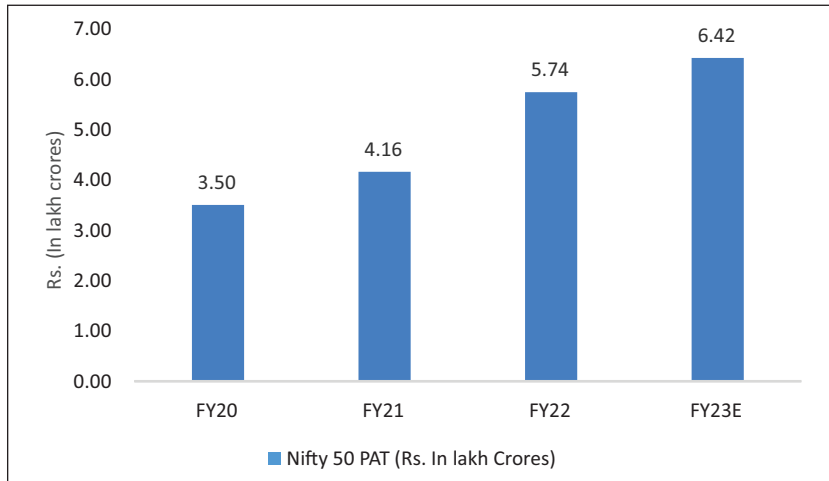
Legendary investor Benjamin Graham was of the view that you could ignore Mr. Market! But we know from experience that investors and entrepreneurs are biased towards action over inaction. When they feel bullish, entrepreneurs are positive about the future and are willing to take risks, which leads to the risk of errors in capital allocation and investment. They extend current trends of demand and profitably indefinitely into the future. They worry less about potential risk and cyclical. And when times are adverse they turn cautious and pull back on their investment plans. Arguably, investors commit the same error in allocating excessively to an asset class when past returns appear to be favourable and in holding back when recent returns have been poor. The onus to educate investors against such errors falls upon us fully and squarely.

But let us focus back on entrepreneurs. I was reminded of Keynes' 'animal spirits' when at a recent business newspaper's flagship conference there was a discussion over this topic or rather a discussion on the lack of 'animal spirits'.

Here, let me quote Amitabh Kant, G20 Sherpa and former CEO of NITI Aayog:

'We need to sustain this (growth) over a three-decade period and I have been a long-term believer that this cannot be done without the private sector actually accelerating the pace of investments. The gross fixed capital formation in India has to rise, it has presently increased to about 29% but at its peak it was at 35-36% in 2004 and that needs to be accelerated. The real point is that right now the corporate balance sheets are really good. The bank balance sheets are really good. The NPAs are at an all-time low of 4.4%. The government gave out a bonanza of Rs. 1.45 lakh crore to bring our corporate tax to international levels. It is really time to ponder over whether the country would have been better served if those resources would have been put into infrastructure or would have been used to push consumer demand. If the private sector is not investing adequately, the animal spirit of the private sector must rise to the occasion now. In my mind, it is absolutely imperative. Now is the time for the private sector to go and take all risks.'

That sounds like an exhortation to the private sector to raise its animal spirits and invest. In addition to the points made by Kant, the Indian corporate sector has witnessed a boom in profits during a difficult period for the economy. For the Nifty-50 companies, profits rose nearly 65% from FY20-FY22. This is a period when real GDP barely changed. If we include the estimated profits for FY23, Indian companies (Nifty-50) would have added nearly Rs. 3 lakh crore to their annual run rate of profits, which is an 83% surge in annual profits in FY23 vs the base of FY20.



Source: MOFSL

Just for context, in the five years — leading up to FY2020 — profits of the Nifty-50 compounded at just 5.7% pa.

Will this profit boom, combined with tax breaks and healthy balance sheets, trigger an investment boom? Clearly, the initial conditions seem favourable for a boom. Further, the banking system has healed and has the appetite to grow credit. To be clear, a GFCF rate of 29% is a healthy number and nothing to be scoffed at. The aspirational rate of 35-36% may not be healthy or sustainable as we discovered in the middle of the previous decade when companies went into bankruptcy and banks had to take on loan losses.

It is now up to the entrepreneurs to choose their course of action or inaction. Will they be swayed by 'animal spirits' or will they demonstrate studied indifference in the face of the manic-depressive Mr. Market?

As investors, we hope for prudent capital allocation from the companies we invest in. We would rather that they are not infected by 'animal spirits' or that they remain completely indifferent.

Vetri Subramaniam

Chief Investment Officer

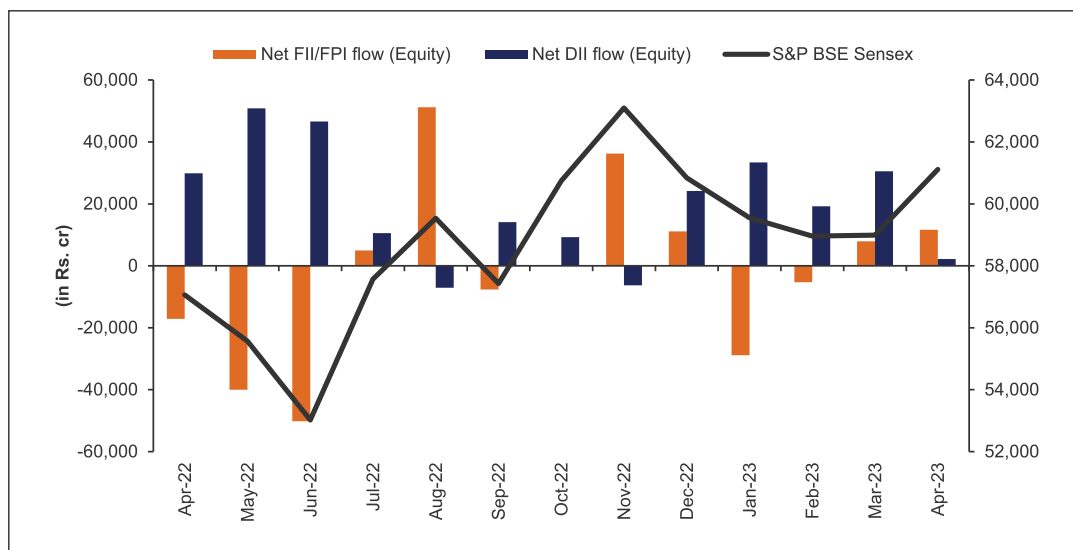
UTI Asset Management Company Ltd.

MARKET REVIEW - MAY 2023



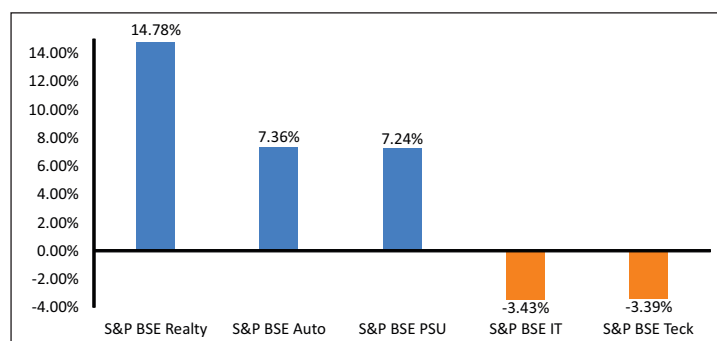
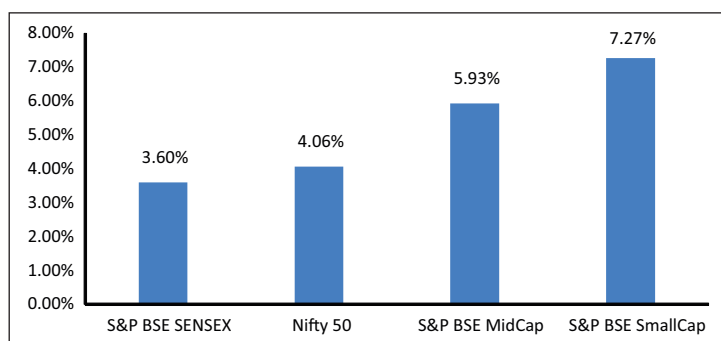
Haq, ek behtar zindagi ka.

Equity Market



Markets rebounded strongly in April 2023 thanks to resurgence in FII buying (Rs 11,631 crores). While early 2023 saw FIIs pivoting away from Indian equities to other emerging markets on valuation concerns, the ~10% correction since in Indian equities, is just what the FIIs needed to reverse course on Indian equities in March and April 2023.

On the BSE sectorial front, S&P BSE Realty (up 14.78%), S&P BSE Auto (7.36%) and S&P BSE PSU (7.24%) were the leaders. S&P BSE IT (down 3.43%) and S&P BSE Teck (3.39%) were the losers.



| Sector Indices | Month End Value | % Change (MoM) | % Change (YoY) |
|-------------------|-----------------|----------------|----------------|
| S&P BSE Auto | 30,325.51 | 7.36 | 20.29 |
| S&P BSE Bankex | 48,981.83 | 6.41 | 17.93 |
| S&P BSE CD | 38,374.18 | 1.98 | -10.06 |
| S&P BSE CG | 36,738.88 | 6.89 | 34.23 |
| S&P BSE FMCG | 17,238.74 | 4.56 | 22.42 |
| S&P BSE HC | 23,033.93 | 5.26 | -5.37 |
| S&P BSE IT | 27,503.49 | -3.43 | -14.02 |
| S&P BSE Metal | 20,134.69 | 4.95 | -7.02 |
| S&P BSE Oil & Gas | 18,271.28 | 5.11 | -6.29 |
| S&P BSE Power | 3,743.87 | 3.83 | -21.60 |
| S&P BSE PSU | 10,184.81 | 7.24 | 15.10 |
| S&P BSE Realty | 3,560.04 | 14.78 | 0.88 |
| S&P BSE Teck | 12,538.02 | -3.39 | -12.56 |

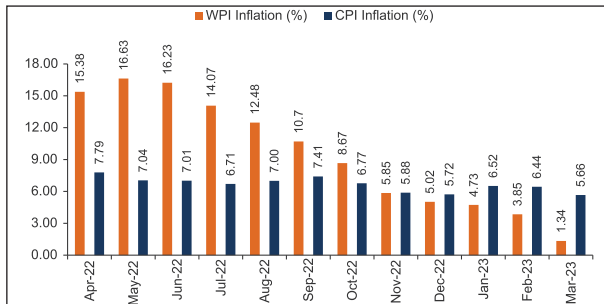
Source for numbers: BSE and NSE and leading business dailies

MARKET REVIEW - MAY 2023



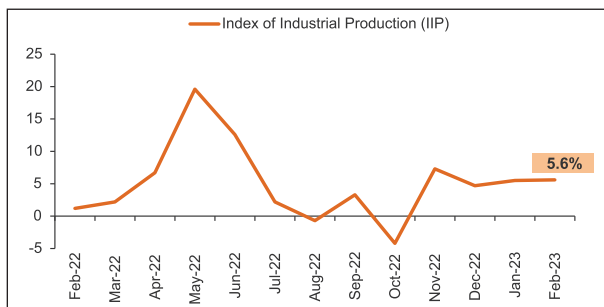
Haq, ek behtar zindagi ka.

Debt Market



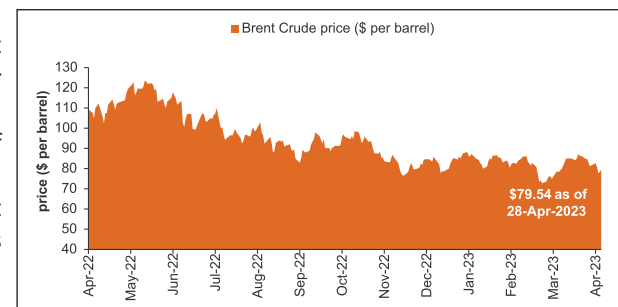
Retail inflation (CPI) eased to a 15-month low of 5.66% in March 2023 (6.44% in February 2023). Softening of food inflation (from decline in prices of vegetables, oil and fats, meat and fish) was the leading cause of easing in CPI. Overall food inflation softened to 4.79% in March 2023 (5.95% in February 2023).

Wholesale price-based inflation (WPI) declined to a 29-month low of 1.34% in March 2023 (3.85% in February 2023) on account of downtrend in input prices. This is the 10th successive month of decline in WPI-based inflation.



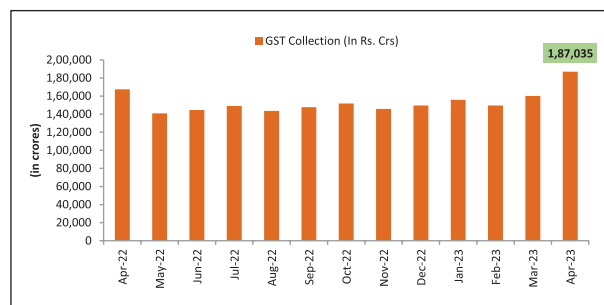
India's industrial output, as measured by the IIP, in February 2023 expanded 5.6% YoY (5.5% in January 2023). Over April 2022 to February 2023, IIP grew 5.5%. Manufacturing (up 5.3%), power generation (8.2%) and mining (4.6%) were instrumental to the rise in IIP.

Core sector output (which accounts for 40% of IIP) contracted to a five-month low of 3.6% in March 2023, which is half of what

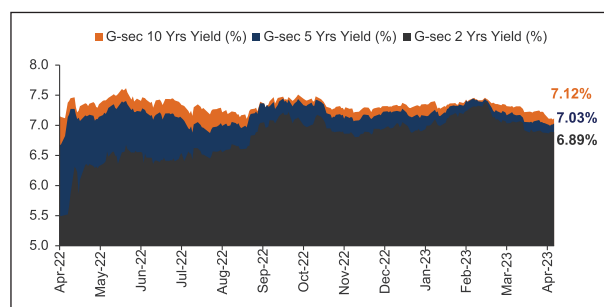


recorded in the preceding month of February 2023 (7.2%). The slide in March was aggravated by a decline in the output of three key sectors - cement, electricity and crude oil.

Gross Goods and Services Tax (GST) collections expanded to its highest ever to Rs 1,87,035 crore in April 2023 (for March 2023 sales) from Rs 1.6 lakh crore in February 2023. GST revenues for April 2023 are 12% higher year-on-year.



Sustained revival in IIP, particularly manufacturing, will be crucial to achieve the 6-6.5% GDP forecast for the next year. Financials and auto and ancillaries are expected to lead the charge with consumption-led sectors as also IT expected to be dampeners. Indian markets look to reap the benefits of strong fundamentals which combined with inexpensive valuations present a compelling opportunity to long-term investors. The central bank's seemingly prolonged hold approach on rates, should give a leg up to demand and supply.



Source for numbers: BSE and NSE and leading business dailies

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

Realignment of the monetary policy – Fixed Income Market outlook

Bond yields fell during April as the escalation of the US' regional banks crisis reinforced expectations of slowdown in global economic activity. Market participants started to price in the peak of the global rate hiking cycle. The 10-year benchmark government bond yield fell 19bps while the 10-year AAA PSU corporate bond fell by 17bps to end at 7.12% & 7.59% at the end of the month.

March CPI inflation moderated to 5.66% (February: 6.44%) led mainly by a favourable base effect and broad easing across food and core inflation. Vegetables, and oils and fats led the fall in food prices contracting by 8.5% and 7.9%, respectively. Core inflation moderated to 5.74% (February: 6.12%) led by moderation in personal care and effects, clothing and footwear.

The March goods trade deficit (USD 19.7bn) widened to a three-month high driven by increase in non-oil non-gold imports rose after a decline of two months, pointing to a possible pick-up in domestic demand. CAD for FY23 & FY24 is now likely to come lower than anticipated earlier due to fall in commodity prices, but further improvement will depend on trajectory of domestic consumer demand.

The minutes of the MPC's April meeting, where the committee kept the policy rate unchanged, were in line with the hawkish commentary of the RBI policy & the MPC members continued to reiterate that RBI could take further actions in case expected inflation trajectory failed to materialise. However, market participants continued to brush aside the hawkish undertones on expectations of fall in domestic inflation to early 5% levels in FY24 as well as slowing global economic activity due to US banking issues.

The impact of cumulative rate hikes appears to have started weighing on the US economy. 1QCY23 real GDP growth came in at 1.1% QoQ (compared to expectations of 2%), moderating from 2.6% QoQ in 4QCY22.

The April global manufacturing PMI remained in contractionary territory. New orders continued to fall, as goods demands remains affected from the post-pandemic rotation of towards services and a preference for reduced inventories. The ECB's Q1 Bank Lending Survey showed a marked deterioration in credit supply and demand conditions close to 2008 financial crisis levels as the high interest rates & reduction in liquidity begun to take hold.

Outlook: Prefer short to medium segment of the yield curve in face of gradual disinflation

Although policy rates have risen rapidly over the past year, RBI's recent actions and guidance confirm that their policy rates have likely peaked & they are moving towards a gradual disinflation approach where they expect inflation to return to their target of 4% in the medium term. By maintaining their "withdrawal of accommodation" stance & reasonably high real rates for an extended period, RBI is trying to maintain the credibility of their medium-term objective, preserve financial stability without disproportionately affecting the expansion cycle post Covid normalisation. Hence it is important to distinguish between peaking of interest rates to expectations of sharp rate cuts characterised by RBI Governor as "pause not a pivot" in his post policy conference.

In case, there is lack of visibility on the path towards their medium-term target, a central bank like RBI who is not facing financial stability concerns may not need sharp rate cuts or could even keep rates unchanged for some time till they see a decisive turn in inflation. Keeping policy rates high when global growth is slowing and global banking contagion risks are lurking could test the policy makers resolve.

The swap curve is already pricing more than 50bps of rate cuts by March 2024. Given the valuations, the risk reward is currently in favour of short to intermediate duration segments (up to 4 years) till there is decisive & durable shift in inflation expectations which leads to prospects of sharper rate cuts. Hence, investors with a 6-12 months horizon can consider an allocation to low duration/ money market strategies. Investors with more than twelve months investment horizon can consider allocation towards moderate duration (one-to-four year) strategies.

CAD – Current Account Deficit; MPC – Monetary Policy Committee

Source: RBI, Bloomberg, MoSPI, NSO, UTI Research

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

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What's ailing IT? Is it sector or Infosys specific?

"Infosys has a habit of surprising investors sharply with their earnings reports. While there is always some controversy in the market, investors should focus on valuations and not blink green with regards to IT investment. Despite the recent drop in valuations, the IT sector has a strong revenue tailwind due to their business model and client spending habits, creating ample buying opportunities."

Vetri Subramaniam, CIO, UTI AMC, says Infosys for long had this habit of surprising people very sharply both to the upside and to the downside with their earnings reports. "It felt like I had been transported back to another era when the stock behaved the way it did yesterday. It is too early to say if this is company specific or sector specific. None of the commentary that we have been picking up in recent weeks, months with the IT sector companies suggest that there is significant setback at a sectoral level and the company did call out some specific issues that they were experiencing."

For a market which was looking dull and there were concerns on the local and global fronts, have things ironed out now? Whether it is local issues like inflation and the Adani stock sell-off or global issues like US regional banks? Well, there is always something going on in the market. If it is not one controversy, it will be something else or it could be what central banks are doing. So there is always some controversy going on and that dominates the narrative. But the metric that I would always recommend to investors to focus on in terms of their view on an asset class is valuations.

As you rightly pointed out, with equity markets having gone nowhere for 18 months or more, in effect valuations have de-rated because earnings have gone up over the last 18 months quite significantly. 18 months ago, valuations were very much in the expensive zone. Today we are still not cheap but at least we have pulled back into the comfort zone

and therefore our recommendation to investors would essentially be that they could continue to stagger their investments. We are not really blinking green because we have not really gone into cheap territory as far as valuations are concerned but this is an attractive enough area; it gives you some comfort to stagger your investments. I cannot get over the howler that Infosys was and there has been serious value erosion as well. We were just looking at the PE multiples from the peak and the way they have collapsed since then. Do you find merit in buying IT at all right now? Also, do you think this is a sector specific



Vetri Subramaniam,
Chief Investment Officer

or Infosys specific issue? I have been tracking Infosys for long and it has always had this habit of surprising people very sharply both to the upside and to the downside with their earnings reports. It felt like I had been transported back to another era when the stock behaved the way it did yesterday. It is too early to say if this is company specific or sector specific. None of the commentary that we have been picking up in recent weeks, months with the IT sector companies suggest that there is significant setback at a sectoral level and the company did call out some specific issues that they were experiencing.

My operating premise would remain that the IT sector is emerging into the post-Covid era on a very strong footing in terms of the

growth visibility that it has relative to the kind of runup we had maybe during the period 2014-2020 which was a very sober era for IT so to speak.

So incrementally, we would be a lot more positive towards IT. You are right about the valuations. They were super rich 18 months ago. I had not seen those kinds of valuations for maybe a decade or more but it has now pulled back to about still above average but is drifting into a comfort zone. My underlying premise said the IT sector is coming out of the pandemic era on a much stronger footing in terms of the revenue tailwinds because of the way their business model looks, because of the way their clients are looking to spend budgets.

There could be some tremors in the near term. We have seen this in the past as well when economies are going through uncertainty but the structural tailwinds are strong and I would look for buying opportunities in IT over the rest of this year.

Let us understand the construct of IT and let us take the clock back pre-Covid. This sector was growing in the range of about 8 to 10%. That growth has come back. The valuation multiples for some of the stocks which they currently are commanding have gone back to pre-Covid levels. So looks like Covid has come and gone and the sector is back to square one, 8 to 10% growth with PE multiples of 15 to 20 times depending on the company you track. Exactly. We would tend to look for buying opportunities in IT. No doubt last week's earnings numbers were disappointing but our thought process would be that IT has the structural tailwind and there will be an ability to play that. We will have to figure out which company executes and is able to benefit from those tailwinds the best but we do think there is an opportunity this year to be accumulating IT.

‘Increased exposure to IT sector as risk- reward favourable’

Equity being a long-term (5-10 years) asset class, it would be wiser to focus on the longer-term potential rather than the short-term volatility which is more or less a given.

While **earnings** growth for the technology sector is likely to slow down in FY24 in the wake of a global macroeconomic and financial crisis, the **valuations** of stocks have turned favourable following the recent correction. This prompted UTI Mutual Fund to increase its exposure to the sector and turn overweight.

"We have increased exposure to the **IT sector** recently and gone overweight...The sector has seen absolute price correction, the earnings have grown during this period adding to time correction and the **salary hike** and attrition issues seem to have normalized," said Karthikraj Lakshmanan, senior VP and fund manager – equity at the AMC. Lakshmanan believes that a slowdown in the global **economy** could provide more outsourcing business opportunity for the Indian IT companies as their global clients look to curtail costs in a tough macro environment. Edited excerpts from the interview:

Unfolding events globally and domestically has left D-Street investors in a fix. How should one ride on the volatility?

Markets move event to event. So at any point in time, the market is impacted by some unexpected event or by an outcome which has been different from consensus expectations. That's the nature of markets in the shorter term.

In the long term, what ultimately matters for equity markets is how each individual company has fared in terms of earnings growth and free cash flow generation. Equity being a long-term (5-10 years) asset class, it would be wiser to focus on the longer-term potential rather than the short-term volatility which is more or less a given. Only the

intensity of volatility may change depending on the near-term impact.

A school of thought is that volatility brings a lot of investment opportunities. Do you buy this thought?

It definitely does create lot more opportunity for fundamental long-term investors as this volatility is often far more reactive to near term events and overestimating the impact on both positive and negative sides. Thus, it leads to mispricing the stocks, creating opportunities for investors from the market inefficiency.



Karthikraj Lakshmanan,
Fund Manager

Has UTI MF increased its cash holdings in the recent months?

What is your current cash holding?

Our equity funds don't take active cash calls. Our funds cash levels tend to be broadly in the 1-5% range. That holds true as of the last reported portfolio as well.

You are overweight in the IT and consumer sectors. Given the challenges to growth for the IT sector, will you be looking at trimming your exposure towards this pack?

We have increased exposure to the IT sector recently and gone overweight. The sector has one of the best corporate governance, high

cash flow generation, high payout of these cash flows in last few years and a long-term growth opportunity in global digital transformation and cloud migration. The sector has seen absolute price correction, the earnings have grown during this period adding to time correction and the salary hike and attrition issues seem to have normalized. Slowdown in global economy could provide more outsourcing business opportunity for the Indian IT companies as their global clients look to curtail costs in a tough macro environment. Hence, we have added to the exposure as risk-reward seem to be in favour at current levels. Within the consumer space, we are underweight on staples and overweight on discretionary. While the entire sector is expensive, we believe the discretionary part of the sector could still have higher growth for longer due to lower penetration and lower share of organized sector both of which could increase in the next decade as the young nation demographics are in favour.

Which other sectors look attractive at this point in time, and which are better to avoid?

Besides the sectors discussed above, we like private banks within financials as we believe the large private banks would continue to gain market share. The banking sector itself could grow faster than the nominal GDP due to better credit penetration and financialization of savings.

We are overweight on the auto sector as well where FY23 has been the first year of recovery.

While valuations are not as attractive as 1 year before and volume growth recovery on a favourable base has partly played out, there is potential of good earnings growth helped by margin recovery due to lower input prices.

We continue to be underweight on oil & gas, metals and power utilities as valuations are no more attractive after their

Contd.....

outperformance in the past 2-3 years considering their relatively lower return ratios and long-term growth potential.

How do you expect FY24 to pan out for India Inc? Expectations are for mid- to high teens earnings growth in FY24 which seems to be at risk due to the global slowdown and its impact on India. However, India could still be better off than many large economies from a GDP growth perspective. Longer term, India could clearly be amongst the fastest growing large economies helped by its favourable demographics of a young nation with millions of people getting added to working age population every year for the next decade when some other economies could be having an aging population.

Is it wise for investors to reduce exposure to international funds as the general belief is the banking crisis in the US and Europe are far from over?

What we have seen is a rapid increase of interest rates by global central banks in the last 1 year and reduction of liquidity. This has had its impact on some of the weaker businesses and it is difficult to say whether there would be more damage to come. But such crisis events do create opportunities where the stocks and markets could go well below their fair value. Pre-empting the short-term event and trying to time the market is fraught with lots of behavioural risks. Investors may be better off not basing their investment decisions purely on macro events. Rather, sticking to long term fundamentals and the current valuations in that light may be a better strategy while choosing both domestic as well as international equities.

In times of volatility that we are seeing now, what should be the ideal investment strategy? Would you recommend multi-asset allocation?

It's almost impossible to escape volatility when investing in equities. There is no one shoe that fits all. Hence, the need for multiple products to cater to a diverse set of investors. What we see is India's equity valuations are expensive than the longer-term average though the extent has come down in the last 1 year. In the longer-term, India could have healthy real GDP growth, providing good opportunity for earnings growth and markets would be guided by the same and cash flow generation. Thus, Indian equities as an asset class looks good for a long-term investor with enough risk appetite and patience to tide through the volatility which is bound to be there most of the times.

FUNDS AT A GLANCE



Haq, ek behtar zindagi ka.

| KEY FEATURES | UTI MASTERSHARE UNIT SCHEME | | | UTI CORE EQUITY FUND | | | UTI FLEXI CAP FUND | | |
|--------------------------------------|--|-------------------------------------|-------------------------------------|--|-------------------------------------|-------------------------------------|---|-------------------------------------|-------------------------------------|
| Fund Category | Large Cap Fund | | | Large & Mid Cap Fund | | | Flexi Cap Fund | | |
| Type of Scheme | An open ended equity scheme predominantly investing in large cap stocks | | | An open ended equity scheme investing in both large cap and mid cap stocks | | | An open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks | | |
| Investment Objective | The objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of large cap companies. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved. | | | The objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of large cap and mid cap companies. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved. | | | The primary objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of companies in a flexible manner across the market capitalization spectrum. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved. | | |
| Entry Load/ Exit Load | 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. 24 | | |
| 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 ~ | 10423.85 Cr | | | 1568.30 Cr | | | 23903.45 Cr | | |
| Expense Ratio@ (%) | Regular: 1.74, Direct : 0.95 | | | Regular: 2.16, Direct : 1.63 | | | Regular: 1.62, Direct : 0.88 | | |
| Benchmark Index | S&P BSE 100 TRI | | | Nifty Large Mid cap 250 TRI | | | Nifty 500 TRI | | |

| KEY FEATURES | UTI VALUE OPPORTUNITIES FUND | | | UTI MID CAP FUND | | | UTI DIVIDEND YIELD FUND | | |
|--------------------------------------|--|-------------------------------------|-------------------------------------|--|-------------------------------------|-------------------------------------|--|-------------------------------------|-------------------------------------|
| Fund Category | Value Fund | | | Mid Cap | | | Dividend Yield Fund | | |
| Type of Scheme | An open ended equity scheme following a value investment strategy | | | An open ended equity scheme predominantly investing in mid cap stocks | | | An open ended equity scheme predominantly investing in Dividend Yielding stocks | | |
| Investment Objective | The primary objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of companies across market capitalization spectrum. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved. | | | The objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of mid cap companies. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved. | | | The objective of the scheme is to generate long term capital appreciation and income by investing predominantly in Dividend yielding equity and equity related securities. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved. | | |
| Entry Load/ Exit Load | Entry Load | Holding Period | Exit Load | Entry Load | Holding Period | Exit Load | Entry Load | Holding Period | Exit Load |
| | Please refer to pg. 25 | | | Please refer to pg. 26 | | | 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 ~ | 6745.33 Cr | | | 7101.89 Cr | | | 2783.29 Cr | | |
| Expense Ratio@ (%) | Regular: 1.85, Direct :1.15 | | | Regular: 1.83, Direct : 0.99 | | | Regular: 2.06, Direct : 1.45 | | |
| Benchmark Index TIER I | Nifty 500 TRI | | | Nifty Mid Cap 150 TRI | | | Nifty 500 TRI | | |
| Benchmark Index TIER II | - | | | - | | | Nifty Dividend Opportunities 50 TRI | | |

~(Monthly Average as on 28th April 2023)

Minimum Investment Amount refer page No. 97. Asset Allocation refer page no. 92-96 *Benchmark change w.e.f January 1, 2022.

FUNDS AT A GLANCE



Haq, ek behtar zindagi ka.

| 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 | <table border="1"> <thead> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load</th> </tr> </thead> <tbody> <tr> <td colspan="3">Please refer to pg. 33</td> </tr> </tbody> </table> | Entry Load | Holding Period | Exit Load | Please refer to pg. 33 | | | <table border="1"> <thead> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load</th> </tr> </thead> <tbody> <tr> <td colspan="3">Please refer to pg. 34</td> </tr> </tbody> </table> | Entry Load | Holding Period | Exit Load | Please refer to pg. 34 | | | <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. 35</td> </tr> </tbody> </table> | Entry Load | Holding Period | Exit Load | Please refer to pg. 35 | | |
| Entry Load | Holding Period | Exit Load | | | | | | | | | | | | | | | | | | | |
| Please refer to pg. 33 | | | | | | | | | | | | | | | | | | | | | |
| Entry Load | Holding Period | Exit Load | | | | | | | | | | | | | | | | | | | |
| Please refer to pg. 34 | | | | | | | | | | | | | | | | | | | | | |
| Entry Load | Holding Period | Exit Load | | | | | | | | | | | | | | | | | | | |
| Please refer to pg. 35 | | | | | | | | | | | | | | | | | | | | | |
| 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 ~ | 2346.07 Cr | 447.15 Cr | 1476.35 Cr | | | | | | | | | | | | | | | | | | |
| Expense Ratio@ (%) | Regular: 2.07, Direct : 1.25 | Regular: 2.48, Direct : 1.77 | Regular:2.28, 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 | <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. 36</td> </tr> </tbody> </table> | Entry Load | Holding Period | Exit Load | Please refer to pg. 36 | | | <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 | | |
| Entry Load | Holding Period | Exit Load | | | | | | | | | | | | | | | | | | | |
| Please refer to pg. 36 | | | | | | | | | | | | | | | | | | | | | |
| Entry Load | Holding Period | Exit Load | | | | | | | | | | | | | | | | | | | |
| Please refer to pg. 37 | | | | | | | | | | | | | | | | | | | | | |
| Entry Load | Holding Period | Exit Load | | | | | | | | | | | | | | | | | | | |
| Please refer to pg. 38 | | | | | | | | | | | | | | | | | | | | | |
| 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 ~ | 851.00 Cr | 672.10 Cr | 1954.74 Cr | | | | | | | | | | | | | | | | | | |
| Expense Ratio@ (%) | Regular: 2.33, Direct : 1.36 | Regular: 2.45, Direct : 1.49 | Regular: 2.07, Direct : 1.03 | | | | | | | | | | | | | | | | | | |
| Benchmark Index | Nifty Financial Services TRI | S&P BSE Healthcare TRI | Nifty Transportation & Logistics TRI | | | | | | | | | | | | | | | | | | |

~(Monthly Average as on 28th April 2023)

Minimum Investment Amount refer page No. 97. Asset Allocation refer page no. 92-96 *Benchmark change w.e.f January 1, 2022.

FUNDS AT A GLANCE



Haq, ek behtar zindagi ka.

| KEY FEATURES | UTI LONG TERM EQUITY FUND (TAX SAVING) | | | UTI SMALL CAP FUND | | | UTI NIFTY200 MOMENTUM 30 INDEX FUND | | |
|--------------------------------------|---|-------------------------------------|-------------------------------------|---|-------------------------------------|-------------------------------------|--|-------------------------------------|-------------------------------------|
| 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. 29 | | | Please refer to pg. 27 | | | Please refer to pg. 41 | | |
| 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 ~ | 2839.53 Cr | | | 2397.69 Cr | | | 2032.73 Cr | | |
| Expense Ratio@ (%) | Regular: 1.92, Direct : 0.95 | | | Regular: 1.99, 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. 39 | | | Please refer to pg. 40 | | | Please refer to pg. 28 | | |
| 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 ~ | 10313.22 Cr | | | 2056.08 Cr | | | 2325.75 Cr | | |
| Expense Ratio@ (%) | Regular: 0.30, Direct : 0.20 | | | Regular: 0.79, Direct : 0.33 | | | Regular: 1.92, Direct : 0.29 | | |
| Benchmark Index | NIFTY 50 TRI | | | Nifty Next 50 TRI | | | Nifty 500 TRI Index TRI | | |
| ~(Monthly Average as on 28 th April 2023) Minimum Investment Amount refer page No. 97. Asset Allocation refer page no. 92-96 *Benchmark change w.e.f January 1, 2022. | | | | | | | | | |

FUNDS AT A GLANCE



Haq, ek behtar zindagi ka.

| 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. 42</td> </tr> </tbody> </table> | Entry Load | Holding Period | Exit Load | Please refer to pg. 42 | | | <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. 44</td> </tr> </tbody> </table> | Entry Load | Holding Period | Exit Load | Please refer to pg. 44 | | |
| Entry Load | Holding Period | Exit Load | | | | | | | | | | | | | | | | | | | |
| Please refer to pg. 42 | | | | | | | | | | | | | | | | | | | | | |
| Entry Load | Holding Period | Exit Load | | | | | | | | | | | | | | | | | | | |
| Please refer to pg. 43 | | | | | | | | | | | | | | | | | | | | | |
| Entry Load | Holding Period | Exit Load | | | | | | | | | | | | | | | | | | | |
| Please refer to pg. 44 | | | | | | | | | | | | | | | | | | | | | |
| 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 ~ | 161.12 Cr | 120.35 Cr | 141.27 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. 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) | 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 ~ | 4357.93 Cr | 877.40 Cr | 3040.17 Cr | | | | | | | | | | | | | | | | | | |
| Expense Ratio@ (%) | Regular: 1.95, Direct : 1.34 | Regular: 1.90, Direct : 1.06 | Regular: 0.94, Direct : 0.35 | | | | | | | | | | | | | | | | | | |
| Benchmark Index | CRISIL Hybrid 35+65 Aggressive Index | S&P BSE 200 TRI, CRISIL Composite Bond Index & Price of Gold | Nifty 50 Arbitrage Index | | | | | | | | | | | | | | | | | | |

~(Monthly Average as on 28th April 2023)

Minimum Investment Amount refer page No. 97. Asset Allocation refer page no. 92-96.

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 April 2023.

FUNDS AT A GLANCE



Haq, ek behtar zindagi ka.

| 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 | The primary objective of the scheme is to invest predominantly in debt and money market instruments and part of the portfolio into equity/equity related securities with a view to generating income and aim for capital appreciation. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved. | Investment objective of the scheme is primarily to provide return through growth in the NAV or through dividend distribution (IDCW) and reinvestment thereof. Amounts collected under the scheme shall generally be invested as follows: (a) Not less than 60% of the funds in debt instruments with low to medium risk profile. (b) Not more than 40% of the funds in equities and equity related instruments. | The investment objective of the Scheme is to provide capital appreciation and income distribution to the investors using arbitrage opportunities, investment in equity / equity related instruments and debt / money market instruments. However, there is no assurance or guarantee that the investment objective of the Scheme would be achieved. | | | | | | | | | | | | | | | | | | |
| 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. 51</td> </tr> </tbody> </table> | Entry Load | Holding Period | Exit Load | Please refer to pg. 51 | | | <table border="1"> <thead> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load</th> </tr> </thead> <tbody> <tr> <td colspan="3">Please refer to pg. 53</td> </tr> </tbody> </table> | Entry Load | Holding Period | Exit Load | Please refer to pg. 53 | | | <table border="1"> <thead> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load</th> </tr> </thead> <tbody> <tr> <td colspan="3">Please refer to pg. 55</td> </tr> </tbody> </table> | Entry Load | Holding Period | Exit Load | Please refer to pg. 55 | | |
| Entry Load | Holding Period | Exit Load | | | | | | | | | | | | | | | | | | | |
| Please refer to pg. 51 | | | | | | | | | | | | | | | | | | | | | |
| Entry Load | Holding Period | Exit Load | | | | | | | | | | | | | | | | | | | |
| Please refer to pg. 53 | | | | | | | | | | | | | | | | | | | | | |
| Entry Load | Holding Period | Exit Load | | | | | | | | | | | | | | | | | | | |
| Please refer to pg. 55 | | | | | | | | | | | | | | | | | | | | | |
| 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 ~ | 1546.16 Cr | 5119.11 Cr | 263.40 Cr | | | | | | | | | | | | | | | | | | |
| Expense Ratio@ (%) | Regular: 1.81, Direct : 1.22 | Regular: 1.64, Direct : 0.96 | 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 | 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. | The investment objective of the scheme is primarily to generate a corpus to provide for pension in the form of periodical income / cash flow to the unit holders to the extent of redemption value of their holding after the age of 58 years by investing in a mix of securities comprising of debt & money market instruments and equity & equity related instruments. However, there is no assurance or guarantee that the investment objective of the Scheme would be achieved. | The primary objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of companies across the market capitalization spectrum. However, there is no assurance or guarantee that the investment objective of the Scheme would be achieved. | | | | | | | | | | | | | | | | | | |
| 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. 57</td> </tr> </tbody> </table> | Entry Load | Holding Period | Exit Load | Please refer to pg. 57 | | | <table border="1"> <thead> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load</th> </tr> </thead> <tbody> <tr> <td colspan="3">Please refer to pg. 59</td> </tr> </tbody> </table> | Entry Load | Holding Period | Exit Load | Please refer to pg. 59 | | | <table border="1"> <thead> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load</th> </tr> </thead> <tbody> <tr> <td colspan="3">Please refer to pg. 61</td> </tr> </tbody> </table> | Entry Load | Holding Period | Exit Load | Please refer to pg. 61 | | |
| Entry Load | Holding Period | Exit Load | | | | | | | | | | | | | | | | | | | |
| Please refer to pg. 57 | | | | | | | | | | | | | | | | | | | | | |
| Entry Load | Holding Period | Exit Load | | | | | | | | | | | | | | | | | | | |
| Please refer to pg. 59 | | | | | | | | | | | | | | | | | | | | | |
| Entry Load | Holding Period | Exit Load | | | | | | | | | | | | | | | | | | | |
| Please refer to pg. 61 | | | | | | | | | | | | | | | | | | | | | |
| 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 ~ | 4057.88 Cr | 3758.01 Cr | 701.92 Cr | | | | | | | | | | | | | | | | | | |
| Expense Ratio@ (%) | Regular: 1.73, Direct : 1.52 | Regular: 1.68, Direct : 1.06 | Regular: 2.39, Direct : 1.48 | | | | | | | | | | | | | | | | | | |
| Benchmark Index | CRISIL Short Term Debt Hybrid 60+40 Index | CRISIL Short Term Debt Hybrid 60+40 Index | Nifty 500 TRI | | | | | | | | | | | | | | | | | | |

~(Monthly Average as on 28th April 2023)

Minimum Investment Amount refer page No. 97. Asset Allocation refer page no. 92-96 *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)

FUNDS AT A GLANCE



Haq, ek behtar zindagi ka.

| KEY FEATURES | UTI OVERNIGHT FUND | | | UTI LIQUID CASH PLAN | | | UTI MONEY MARKET FUND | | |
|--------------------------------------|--|-------------------------------------|--------------------------|---|-------------------------------------|-------------------------------------|--|-------------------------------------|-------------------------------------|
| Fund Category | Overnight Fund | | | Liquid Fund | | | Money Market Fund | | |
| Type of Scheme | An open ended debt scheme investing in overnight securities. Relatively low interest rate risk and Relatively low credit risk. | | | An open ended liquid scheme. Relatively low interest rate risk and Moderate credit risk. | | | An open ended debt scheme investing in money market instruments. Relatively low interest rate risk and Moderate credit risk. | | |
| Investment Objective | The investment objective of the scheme is to generate reasonable income, with low risk and high level of liquidity from a portfolio of overnight securities having a maturity of one day. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns. | | | The investment objective of the scheme is to generate steady and reasonable income, with low risk and high level of liquidity from a portfolio of debt & money market instruments. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns. | | | The investment objective of the scheme is to generate reasonable income with high level of liquidity by investing in a portfolio of money market instruments. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns. | | |
| Entry Load/ Exit Load | Entry Load | Holding Period | Exit Load | Entry Load | Holding Period | Exit Load | Entry Load | Holding Period | Exit Load |
| | Please refer to pg. 64 | | | Please refer to pg. 65 | | | Please refer to pg. 66 | | |
| 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 ~ | 6895.83 Cr | | | 28597.24 Cr | | | 7809.08 Cr | | |
| Expense Ratio@ (%) | Regular: 0.12, Direct : 0.07 | | | Regular: 0.23, Direct : 0.14 | | | Regular: 0.27, Direct : 0.20 | | |
| Benchmark Index | CRISIL Liquid Overnight Index | | | CRISIL Liquid Debt A-I Index | | | CRISIL Money Market A-I Index | | |

| KEY FEATURES | UTI ULTRA SHORT TERM FUND | | | UTI TREASURY ADVANTAGE FUND | | |
|---------------------------------------|---|-------------------------------------|-------------------------------------|---|-------------------------------------|-------------------------------------|
| Fund Category | Ultra Short Duration Fund | | | Low Duration Fund | | |
| Type of Scheme | An open ended ultra-short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 months and 6 months. Moderate interest rate risk and Moderate credit risk. | | | An open ended low duration debt scheme investing in instruments such that the Macaulay duration of the portfolios is between 6 months and 12 months. Moderate interest rate risk and Moderate credit risk. | | |
| Investment Objective | The investment objective of the scheme is to generate reasonable income with low volatility through investment in a portfolio comprising of debt & money market instruments. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns. | | | The investment objective is to generate reasonable income for its investors consistent with high liquidity by investing in a portfolio of debt & money market instruments. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns. | | |
| Entry Load/ Exit Load | Entry Load | Holding Period | Exit Load | Entry Load | Holding Period | Exit Load |
| | Please refer to pg. 67 | | | Please refer to pg. 68 | | |
| 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 ~ | 2092.94 Cr | | | 3055.64 Cr | | |
| Expense Ratio@ (%) | Regular: 0.97, Direct : 0.45 | | | Regular: 0.45, Direct : 0.34 | | |
| Benchmark Index | CRISIL Ultra Short Duration Debt B-I Index | | | CRISIL Low Duration Debt A-I Index | | |

~(Monthly Average as on 28th April 2023)

Minimum Investment Amount refer page No. 97.Asset Allocation refer page no. 92-96

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)

FUNDS AT A GLANCE



Haq, ek behtar zindagi ka.

| KEY FEATURES | UTI FLOATER FUND | | | UTI SHORT TERM INCOME FUND | | |
|--------------------------------------|--|-------------------------------------|-------------------------------------|---|-------------------------------------|-------------------------------------|
| Fund Category | Floater | | | Short Duration Fund | | |
| Type of Scheme | An open ended debt scheme predominantly investing in floating rate instruments. (including fixed rate instruments converted to floating rate exposures using swaps/derivatives. Relatively High interest rate risk and Moderate Credit Risk. | | | UTI Short Term Income Fund is an open ended short term debt scheme investing in instruments such that the Macaulay duration of portfolio is between 1 year and 3 years. Relatively high interest rate risk and Moderate credit risk. | | |
| Investment Objective | <p>The investment objective of the scheme is to generate reasonable returns and reduce interest rate risk by investing in a portfolio comprising predominantly of floating rate instruments and fixed rate instruments swapped for floating rate returns.</p> <p>The Scheme may also invest a portion of its net assets in fixed rate debt securities and money market instruments.</p> <p>However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.</p> | | | <p>The investment objective of the scheme is to generate reasonable income, with low risk and high level of liquidity from a portfolio of debt & money market instruments.</p> <p>However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.</p> | | |
| Entry Load/ Exit Load | Entry Load | Holding Period | Exit Load | Entry Load | Holding Period | Exit Load |
| | Please refer to pg. 69 | | | Please refer to pg. 70 | | |
| 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 ~ | 1599.58 Cr | | | 2343.78 Cr | | |
| Expense Ratio@ (%) | Regular: 0.85, Direct : 0.35 | | | Regular: 0.96, Direct : 0.34 | | |
| Benchmark Index | CRISIL Low Duration Debt Index | | | CRISIL Short Duration Debt A-II Index | | |

| KEY FEATURES | UTI BANKING AND PSU DEBT FUND | | | UTI CORPORATE BOND FUND | | |
|--|---|-------------------------------------|-------------------------------------|---|-------------------------------------|-------------------------------------|
| Fund Category | Banking and PSU Fund | | | Corporate Bond Fund | | |
| Type of Scheme | An open ended debt scheme predominantly investing in debt instruments of Banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds. Relatively High interest rate risk and Moderate Credit Risk. | | | UTI Corporate Bond Fund is an open ended debt scheme predominantly investing in AA+ and above rated corporate bonds. Relatively High interest rate risk and Relatively Low Credit Risk. | | |
| Investment Objective | <p>The investment objective of the scheme is to generate reasonable income, with low risk and high level of liquidity from a portfolio of predominantly debt & money market securities issued by Banks, Public Sector Undertakings (PSUs), Public Financial Institutions (PFIs) and Municipal Bonds.</p> <p>However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.</p> | | | <p>The investment objective of the scheme is to generate optimal returns by investing predominantly in AA+ and above rated corporate bonds.</p> <p>However, there can be no assurance that the investment objective of the scheme will be realized. The Scheme does not guarantee / indicate any returns.</p> | | |
| Entry Load/ Exit Load | Entry Load | Holding Period | Exit Load | Entry Load | Holding Period | Exit Load |
| | Please refer to pg. 71 | | | Please refer to pg. 72 | | |
| 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 ~ | 808.98 Cr | | | 3303.63 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 B-II Index | | |
| ~(Monthly Average as on 28 th April 2023) Minimum Investment Amount refer page No. 97. Asset Allocation refer page no. 92-96 | | | | | | |

FUNDS AT A GLANCE



Haq, ek behtar zindagi ka.

| 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 | Entry Load | Holding Period | Exit Load | Entry Load | Holding Period | Exit Load |
| | Please refer to pg. 73 | | | Please refer to pg. 75 | | |
| 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 ~ | 432.44 Cr | | | 47.69 Cr | | |
| Expense Ratio@ (%) | Regular: 1.63, Direct : 0.84 | | | Regular: 1.62, Direct : 1.01 | | |
| Benchmark Index | CRISIL Credit Risk Debt C-II Index | | | CRISIL Medium Duration Debt B-III Index | | |

| KEY FEATURES | UTI DYNAMIC BOND FUND | | | UTI BOND FUND | | |
|--|--|-------------------------------------|-------------------------------------|---|-------------------------------------|-------------------------------------|
| Fund Category | Dynamic Bond | | | Medium to Long Duration Fund | | |
| Type of Scheme | An open ended dynamic debt scheme investing across duration. Relatively High interest rate risk and moderate Credit Risk. | | | An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 4 years and 7 years. Relatively high interest rate risk and Moderate credit risk. | | |
| Investment Objective | The investment objective of the scheme is to generate optimal returns with adequate liquidity through active management of the portfolio, by investing in debt and money market instruments across duration. However, there can be no assurance that the investment objective of the scheme will be realized. The Scheme does not guarantee / indicate any returns. | | | The investment objective of the scheme is to generate optimal returns with adequate liquidity by investing in debt and money market instruments such that the Macaulay duration of the portfolio is between 4 years and 7 years. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns. | | |
| Entry Load/ Exit Load | Entry Load | Holding Period | Exit Load | Entry Load | Holding Period | Exit Load |
| | Please refer to pg. 77 | | | Please refer to pg. 78 | | |
| 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 ~ | 526.77 Cr | | | 306.17 Cr | | |
| Expense Ratio@ (%) | Regular: 1.52, Direct : 0.79 | | | Regular: 1.64, Direct : 1.30 | | |
| Benchmark Index | CRISIL Dynamic Bond A-III Index | | | CRISIL Medium to Long Duration Debt A-III Index | | |
| ~(Monthly Average as on 28 th April 2023) Minimum Investment Amount refer page No. 97. Asset Allocation refer page no. 92-96 | | | | | | |

FUNDS AT A GLANCE



Haq, ek behtar zindagi ka.

| KEY FEATURES | UTI GILT FUND | | | UTI GILT FUND WITH 10 YEAR CONSTANT DURATION | | |
|--|---|-------------------------------------|-------------------------------------|--|-------------------------------------|-------------------------------------|
| Fund Category | Gilt Fund | | | Gilt Fund with 10 year constant duration | | |
| Type of Scheme | UTI Gilt Fund is an open ended debt scheme investing in government securities across maturities. Relatively high interest rate risk and Relatively low credit risk. | | | An open ended debt scheme investing in government securities having a constant maturity of 10 years. Relatively High Interest rate risk and Relatively Low Credit Risk | | |
| Investment Objective | <p>The investment objective of the scheme is to generate credit risk-free return through investment in sovereign securities issued by the Central Government and/or State Government and / or any security unconditionally guaranteed by the Central Government and / or a State Government for repayment of principal and interest.</p> <p>However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.</p> | | | <p>The investment objective of the scheme is to generate optimal returns with high liquidity by investing in a portfolio of government securities such that weighted average portfolio maturity is around 10 years.</p> <p>However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.</p> | | |
| Entry Load/ Exit Load | Entry Load | Holding Period | Exit Load | Entry Load | Holding Period | Exit Load |
| | Please refer to pg. 79 | | | Please refer to pg. 80 | | |
| 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 ~ | 577.41 Cr | | | 157.16 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 April 2023) Minimum Investment Amount refer page No. 97. Asset Allocation refer page no. 92-96 | | | | | | |

| KEY FEATURES | UTI CRISIL SDL MATURITY APRIL 2033 INDEX FUND | | | UTI CRISIL SDL MATURITY JUNE 2027 INDEX FUND | | |
|--|--|-------------------------------------|-------------------------------------|---|-------------------------------------|-------------------------------------|
| Fund Category | Debt Index Fund | | | Debt Index Fund | | |
| Type of Scheme | An open-ended target maturity debt index fund tracking CRISIL IBX SDL Index – April 2033. A Relatively High Interest Rate Risk and Relatively Low Credit Risk. | | | An open-ended Target Maturity Debt Index Fund tracking CRISIL IBX SDL Index – June 2027. A Relatively High Interest Rate Risk and Relatively Low Credit Risk | | |
| Investment Objective | <p>The investment objective of the scheme is to track the Index by investing in securities as represented by CRISIL IBX SDL Index – April 2033, subject to tracking errors.</p> <p>However, there is no guarantee or assurance that the investment objective of the scheme will be achieved.</p> | | | <p>The investment objective of the scheme is to track the Index by investing in securities as represented by CRISIL IBX SDL Index – June 2027, subject to tracking errors.</p> <p>However, there is no guarantee or assurance that the investment objective of the scheme will be achieved.</p> | | |
| Entry Load/ Exit Load | Entry Load | Holding Period | Exit Load | Entry Load | Holding Period | Exit Load |
| | Please refer to pg. 81 | | | Please refer to pg. 82 | | |
| Plans/Options(Regular/Direct) | Growth Option | | | Growth Option | | |
| SIP/SWP/STRIP | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| Fund Size ~ | 283.06 Cr | | | 94.02 Cr | | |
| Expense Ratio@ (%) | Regular: 0.41, Direct : 0.16 | | | Regular: 0.41, Direct : 0.16 | | |
| Benchmark Index | CRISIL IBX SDL Index – April 2033 | | | CRISIL IBX SDL Index – June 2027 | | |
| ~(Monthly Average as on 28 th April 2023) Minimum Investment Amount refer page No. 97. Asset Allocation refer page no. 92-96 | | | | | | |

FUNDS AT A GLANCE



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| KEY FEATURES | UTI NIFTY SDL PLUS AAA PSU BOND APR 2028 75:25 INDEX FUND | UTI NIFTY SDL PLUS AAA PSU BOND APR 2026 75:25 INDEX FUND | | | | | | | | | | | | |
|--|--|--|----------------|-----------|------------------------|--|--|--|------------|----------------|-----------|------------------------|--|--|
| Fund Category | Debt Index Fund | | | | | | | | | | | | | |
| Type of Scheme | An open-ended Target Maturity Index Fund investing in constituents of Nifty SDL Plus AAA PSU Bond Apr 2028 75:25 Index. A Relatively High Interest Rate Risk and Moderate Credit Risk | An open-ended Target Maturity Index Fund investing in constituents of Nifty SDL Plus AAA PSU Bond Apr 2026 75:25 Index. A Relatively High Interest Rate Risk and Moderate Credit Risk | | | | | | | | | | | | |
| Investment Objective | The investment objective of the scheme is to track the Nifty SDL Plus AAA PSU Bond Apr 2028 75:25 Index by investing in AAA rated PSU Bonds and SDLs, maturing on or before April 2028, subject to tracking errors. However, there is no guarantee or assurance that the investment objective of the scheme will be achieved. | The investment objective of the scheme is to track the Nifty SDL Plus AAA PSU Bond Apr 2026 75:25 Index by investing in AAA rated PSU Bonds and SDLs, maturing on or before April 2026, subject to tracking errors. However, there is no guarantee or assurance that the investment objective of the scheme will be achieved. | | | | | | | | | | | | |
| Entry Load/ Exit Load | <table border="1"> <thead> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load</th> </tr> </thead> <tbody> <tr> <td colspan="3">Please refer to pg. 83</td> </tr> </tbody> </table> | Entry Load | Holding Period | Exit Load | Please refer to pg. 83 | | | <table border="1"> <thead> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load</th> </tr> </thead> <tbody> <tr> <td colspan="3">Please refer to pg. 84</td> </tr> </tbody> </table> | Entry Load | Holding Period | Exit Load | Please refer to pg. 84 | | |
| Entry Load | Holding Period | Exit Load | | | | | | | | | | | | |
| Please refer to pg. 83 | | | | | | | | | | | | | | |
| Entry Load | Holding Period | Exit Load | | | | | | | | | | | | |
| Please refer to pg. 84 | | | | | | | | | | | | | | |
| Plans/Options(Regular/Direct) | Growth Option | | | | | | | | | | | | | |
| SIP/SWP/STRIP | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | | | | | | | | | | | | |
| Fund Size ~ | 42.16 Cr | 176.46 Cr | | | | | | | | | | | | |
| Expense Ratio@ (%) | Regular: 0.41, Direct : 0.16 | | | | | | | | | | | | | |
| Benchmark Index | Nifty SDL Plus AAA PSU Bond Apr 2028 75:25 Index | NIFTY SDL Plus AAA PSU Bond Apr 2026 75:25 Index | | | | | | | | | | | | |
| ~(Monthly Average as on 28 th April 2023) Minimum Investment Amount refer page No. 97. Asset Allocation refer page no. 92-96 | | | | | | | | | | | | | | |

| KEY FEATURES | UTI LONG DURATION FUND | | | | | | |
|--|--|------------|----------------|-----------|------------------------|--|--|
| Fund Category | Debt Fund | | | | | | |
| Type of Scheme | An open ended debt scheme investing in instruments such that the Macaulay duration of the portfolio is greater than 7 years. Relatively High Interest rate risk and Relatively Low Credit Risk | | | | | | |
| Investment Objective | The scheme aims to generate optimal returns with adequate liquidity by investing in a portfolio of debt and money market instruments. However, there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns. | | | | | | |
| Entry Load/ Exit Load | <table border="1"> <thead> <tr> <th>Entry Load</th> <th>Holding Period</th> <th>Exit Load</th> </tr> </thead> <tbody> <tr> <td colspan="3">Please refer to pg. 85</td> </tr> </tbody> </table> | Entry Load | Holding Period | Exit Load | Please refer to pg. 85 | | |
| Entry Load | Holding Period | Exit Load | | | | | |
| Please refer to pg. 85 | | | | | | | |
| Plans/Options(Regular/Direct) | Growth Option Quarterly IDCW Option / Half Yearly IDCW Option / Annual IDCW Option & Flexi IDCW Option (Both Payout & Reinvestment facilities available) | | | | | | |
| SIP/SWP/STRIP | <input checked="" type="checkbox"/> | | | | | | |
| Fund Size ~ | 51.31 Cr | | | | | | |
| Expense Ratio@ (%) | Regular: 1.49, Direct : 0.44 | | | | | | |
| Benchmark Index | CRISIL Long Duration Debt A-III Index | | | | | | |
| ~(Monthly Average as on 28 th April 2023) Minimum Investment Amount refer page No. 97. Asset Allocation refer page no. 92-96 | | | | | | | |



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EQUITY READY RECKONER MAY 2023

| Fund Name | | Market Cap Based Funds | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|--|--|--|---|-----------|---------------------|-----------|-----|-------------|----|-----|------------------|-----|----|---|----------------|----|-----|----------------|--------|--------|-----------------------|---|------------|--------|----|--------|----|-----|-----|-----|----|-----|-----|----|----|-----|----|----|----|---|--|--|----|----|----|-----|-----|-----|-----|----|-----|-----|-----|-----|--|---|--|--|---------------------|-------------------------|------------------------|-----------|-------------|-------------|-----------|-------------|-------------|--|--|--|--|--------|---------|----------------|------------------------------|-------|------|---------------|-------|------|-----------|------|-------|--------------|------|------|------------------------|------|------|-------------------|------|------|-------------------|------|-------|-------------|------|------|----------------------------|------|-------|--------------------|-------|-------|------------|-------|-------|------------------------|------|------|------------------------------|---|-------|-----------------|------|-------|-----------------------------|------|-------|-------|------|-------|--------|------|------|----------|------|-------|-------------------|------|------|----------|---|-------|
| UTI Master Share Unit Scheme | UTI Mid Cap Fund | UTI Small Cap Fund | UTI Core Equity Fund | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Category: Large Cap Fund Month End AuM: ₹ 10,557 Crores Benchmark Index: S&P BSE 100 TRI | Mid Cap Fund ₹ 7,289 Crores Nifty Midcap 150 TRI | Small Cap Fund ₹ 2,461 Crores Nifty Smallcap 250 TRI | Large & Mid Cap Fund ₹ 1,619 Crores Nifty LargeMidcap 250 TRI | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <table border="1"> <tr><th colspan="3">Market Capitalization of Fund vis-à-vis Benchmark Index</th></tr> <tr><th>Large Cap</th><th>Mid Cap</th><th>Small Cap</th></tr> <tr><td>96%</td><td>13%</td><td>6%</td></tr> <tr><td>90%</td><td>4%</td><td>92%</td></tr> <tr><td>8%</td><td>69%</td><td>3%</td></tr> <tr><td>2%</td><td>17%</td><td>97%</td></tr> <tr><td>0%</td><td>2%</td><td>1%</td></tr> </table> <table border="1"> <tr><th colspan="3">Operating Cash Flow (OCF) Tiers of Fund vis-à-vis Benchmark Index</th></tr> <tr><th>C1</th><th>C2</th><th>C3</th></tr> <tr><td>87%</td><td>13%</td><td>84%</td></tr> <tr><td>8%</td><td>10%</td><td>30%</td></tr> <tr><td>6%</td><td>0%</td><td>14%</td></tr> <tr><td>4%</td><td>2%</td><td>1%</td></tr> </table> <table border="1"> <tr><th colspan="3">Return on Capital Employed (ROCE) Tiers of Fund vis-à-vis Benchmark Index</th></tr> <tr><th>R1</th><th>R2</th><th>R3</th></tr> <tr><td>59%</td><td>34%</td><td>55%</td></tr> <tr><td>29%</td><td>7%</td><td>27%</td></tr> <tr><td>17%</td><td>13%</td><td>18%</td></tr> </table> | Market Capitalization of Fund vis-à-vis Benchmark Index | | | Large Cap | Mid Cap | Small Cap | 96% | 13% | 6% | 90% | 4% | 92% | 8% | 69% | 3% | 2% | 17% | 97% | 0% | 2% | 1% | Operating Cash Flow (OCF) Tiers of Fund vis-à-vis Benchmark Index | | | C1 | C2 | C3 | 87% | 13% | 84% | 8% | 10% | 30% | 6% | 0% | 14% | 4% | 2% | 1% | Return on Capital Employed (ROCE) Tiers of Fund vis-à-vis Benchmark Index | | | R1 | R2 | R3 | 59% | 34% | 55% | 29% | 7% | 27% | 17% | 13% | 18% | <table border="1"> <tr><th colspan="3">Portfolio Characteristics of Fund vis-à-vis Benchmark Index (%)</th></tr> <tr><th>Price to Book (P/B)</th><th>Price to Earnings (P/E)</th><th>Return on Equity (RoE)</th></tr> <tr><td>7.02 7.88</td><td>37.96 41.57</td><td>17.70 17.52</td></tr> <tr><td>6.36 6.39</td><td>30.45 33.23</td><td>16.51 18.65</td></tr> </table> | Portfolio Characteristics of Fund vis-à-vis Benchmark Index (%) | | | Price to Book (P/B) | Price to Earnings (P/E) | Return on Equity (RoE) | 7.02 7.88 | 37.96 41.57 | 17.70 17.52 | 6.36 6.39 | 30.45 33.23 | 16.51 18.65 | <table border="1"> <tr><th colspan="3">Sector weights/Active weights of Funds vis-à-vis Benchmark Index (Highlighted +/-2%)</th></tr> <tr><th>Sector</th><th>NAV (%)</th><th>Active Wt. (%)</th></tr> <tr><td>AUTOMOBILE & AUTO COMPONENTS</td><td>11.54</td><td>2.42</td></tr> <tr><td>CAPITAL GOODS</td><td>17.80</td><td>5.36</td></tr> <tr><td>CHEMICALS</td><td>5.14</td><td>-2.38</td></tr> <tr><td>CONSTRUCTION</td><td>0.73</td><td>0.73</td></tr> <tr><td>CONSTRUCTION MATERIALS</td><td>3.00</td><td>1.03</td></tr> <tr><td>CONSUMER DURABLES</td><td>8.20</td><td>3.20</td></tr> <tr><td>CONSUMER SERVICES</td><td>3.83</td><td>-1.52</td></tr> <tr><td>DIVERSIFIED</td><td>1.34</td><td>0.67</td></tr> <tr><td>FAST MOVING CONSUMER GOODS</td><td>3.06</td><td>-6.47</td></tr> <tr><td>FINANCIAL SERVICES</td><td>17.33</td><td>-4.24</td></tr> <tr><td>HEALTHCARE</td><td>10.27</td><td>-0.83</td></tr> <tr><td>INFORMATION TECHNOLOGY</td><td>6.54</td><td>0.60</td></tr> <tr><td>MEDIA, ENTMT. & PUBLICATIONS</td><td>-</td><td>-1.22</td></tr> <tr><td>METALS & MINING</td><td>0.37</td><td>-2.64</td></tr> <tr><td>OIL, GAS & CONSUMABLE FUELS</td><td>1.13</td><td>-2.70</td></tr> <tr><td>POWER</td><td>0.89</td><td>-1.88</td></tr> <tr><td>REALTY</td><td>3.42</td><td>0.22</td></tr> <tr><td>SERVICES</td><td>0.60</td><td>-1.65</td></tr> <tr><td>TELECOMMUNICATION</td><td>4.52</td><td>2.27</td></tr> <tr><td>TEXTILES</td><td>-</td><td>-0.26</td></tr> </table> | Sector weights/Active weights of Funds vis-à-vis Benchmark Index (Highlighted +/-2%) | | | Sector | NAV (%) | Active Wt. (%) | AUTOMOBILE & AUTO COMPONENTS | 11.54 | 2.42 | CAPITAL GOODS | 17.80 | 5.36 | CHEMICALS | 5.14 | -2.38 | CONSTRUCTION | 0.73 | 0.73 | CONSTRUCTION MATERIALS | 3.00 | 1.03 | CONSUMER DURABLES | 8.20 | 3.20 | CONSUMER SERVICES | 3.83 | -1.52 | DIVERSIFIED | 1.34 | 0.67 | FAST MOVING CONSUMER GOODS | 3.06 | -6.47 | FINANCIAL SERVICES | 17.33 | -4.24 | HEALTHCARE | 10.27 | -0.83 | INFORMATION TECHNOLOGY | 6.54 | 0.60 | MEDIA, ENTMT. & PUBLICATIONS | - | -1.22 | METALS & MINING | 0.37 | -2.64 | OIL, GAS & CONSUMABLE FUELS | 1.13 | -2.70 | POWER | 0.89 | -1.88 | REALTY | 3.42 | 0.22 | SERVICES | 0.60 | -1.65 | TELECOMMUNICATION | 4.52 | 2.27 | TEXTILES | - | -0.26 |
| Market Capitalization of Fund vis-à-vis Benchmark Index | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Large Cap | Mid Cap | Small Cap | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 96% | 13% | 6% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 90% | 4% | 92% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 8% | 69% | 3% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2% | 17% | 97% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 0% | 2% | 1% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Operating Cash Flow (OCF) Tiers of Fund vis-à-vis Benchmark Index | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| C1 | C2 | C3 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 87% | 13% | 84% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 8% | 10% | 30% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 6% | 0% | 14% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4% | 2% | 1% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Return on Capital Employed (ROCE) Tiers of Fund vis-à-vis Benchmark Index | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| R1 | R2 | R3 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 59% | 34% | 55% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 29% | 7% | 27% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 17% | 13% | 18% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Portfolio Characteristics of Fund vis-à-vis Benchmark Index (%) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Price to Book (P/B) | Price to Earnings (P/E) | Return on Equity (RoE) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 7.02 7.88 | 37.96 41.57 | 17.70 17.52 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 6.36 6.39 | 30.45 33.23 | 16.51 18.65 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Sector weights/Active weights of Funds vis-à-vis Benchmark Index (Highlighted +/-2%) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Sector | NAV (%) | Active Wt. (%) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| AUTOMOBILE & AUTO COMPONENTS | 11.54 | 2.42 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| CAPITAL GOODS | 17.80 | 5.36 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| CHEMICALS | 5.14 | -2.38 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| CONSTRUCTION | 0.73 | 0.73 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| CONSTRUCTION MATERIALS | 3.00 | 1.03 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| CONSUMER DURABLES | 8.20 | 3.20 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| CONSUMER SERVICES | 3.83 | -1.52 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| DIVERSIFIED | 1.34 | 0.67 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| FAST MOVING CONSUMER GOODS | 3.06 | -6.47 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| FINANCIAL SERVICES | 17.33 | -4.24 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| HEALTHCARE | 10.27 | -0.83 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| INFORMATION TECHNOLOGY | 6.54 | 0.60 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| MEDIA, ENTMT. & PUBLICATIONS | - | -1.22 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| METALS & MINING | 0.37 | -2.64 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| OIL, GAS & CONSUMABLE FUELS | 1.13 | -2.70 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| POWER | 0.89 | -1.88 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| REALTY | 3.42 | 0.22 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| SERVICES | 0.60 | -1.65 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| TELECOMMUNICATION | 4.52 | 2.27 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| TEXTILES | - | -0.26 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | <table border="1"> <tr><th colspan="3">Portfolio Composition</th></tr> <tr><th>Top 10 Holdings (%)</th><td>24</td><td>20</td></tr> <tr><th>Stock Count</th><td>79</td><td>57</td></tr> <tr><th>Active Share (%)</th><td>41</td><td>75</td></tr> </table> | Portfolio Composition | | | Top 10 Holdings (%) | 24 | 20 | Stock Count | 79 | 57 | Active Share (%) | 41 | 75 | <table border="1"> <tr><th colspan="3">Fund Manager/s</th></tr> <tr><th>Managing Since</th><td>Aug-19</td><td>Dec-21</td></tr> <tr><td>Karthikraj Lakshmanan</td><td>Ankit Agarwal</td><td>V Srivatsa</td></tr> <tr><td>Sep-22</td><td></td><td>May-17</td></tr> </table> | Fund Manager/s | | | Managing Since | Aug-19 | Dec-21 | Karthikraj Lakshmanan | Ankit Agarwal | V Srivatsa | Sep-22 | | May-17 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Portfolio Composition | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Top 10 Holdings (%) | 24 | 20 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Stock Count | 79 | 57 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Active Share (%) | 41 | 75 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Fund Manager/s | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Managing Since | Aug-19 | Dec-21 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Karthikraj Lakshmanan | Ankit Agarwal | V Srivatsa | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Sep-22 | | May-17 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

AUM – Asset under Management; Portfolio Characteristics are calculated based on full market cap using weighted average methodology at aggregation. Operating Cash Flow Tiers (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 (R) - 3 Tiers based on the previous 5 year average return on capital (for manufacturing companies & non-lending non banking finance companies (NBFCs)) & based on the previous 5 year average return on asset for banks & NBFCs (including housing finance companies).

All data as of April 30, 2023

EQUITY READY RECKONER MAY 2023

| Fund Name | UTI Value Opportunities Fund | UTI Long Term Equity Fund (Tax Saving) | Market Cap Agnostic Funds | UTI Focused Equity Fund | UTI Flexi Cap Fund | |
|--|---|---|---|---|---|----------------|
| Category | Value Fund | ELSS | Focused Fund | Flexi Cap | | |
| Month End AUM | ₹ 6,815 Crores | ₹ 2,883 Crores | ₹ 2,353 Crores | ₹ 24,237 Crores | | |
| Benchmark Index | Nifty 500 TRI | Nifty 500 TRI | Nifty 500 TRI | Nifty 500 TRI | | |
| | <div style="display: flex; justify-content: space-between;"> <div> <p>Large Cap</p> <p>Mid Cap</p> <p>Small Cap</p> </div> <div> </div> </div> | <div style="display: flex; justify-content: space-between;"> <div> <p>Large Cap</p> <p>Mid Cap</p> <p>Small Cap</p> </div> <div> </div> </div> | <div style="display: flex; justify-content: space-between;"> <div> <p>Large Cap</p> <p>Mid Cap</p> <p>Small Cap</p> </div> <div> </div> </div> | <div style="display: flex; justify-content: space-between;"> <div> <p>Large Cap</p> <p>Mid Cap</p> <p>Small Cap</p> </div> <div> </div> </div> | <div style="display: flex; justify-content: space-between;"> <div> <p>Large Cap</p> <p>Mid Cap</p> <p>Small Cap</p> </div> <div> </div> </div> | |
| | <div style="display: flex; justify-content: space-between;"> <div> <p>C1</p> <p>C2</p> <p>C3</p> </div> <div> </div> </div> | <div style="display: flex; justify-content: space-between;"> <div> <p>C1</p> <p>C2</p> <p>C3</p> </div> <div> </div> </div> | <div style="display: flex; justify-content: space-between;"> <div> <p>C1</p> <p>C2</p> <p>C3</p> </div> <div> </div> </div> | <div style="display: flex; justify-content: space-between;"> <div> <p>C1</p> <p>C2</p> <p>C3</p> </div> <div> </div> </div> | <div style="display: flex; justify-content: space-between;"> <div> <p>C1</p> <p>C2</p> <p>C3</p> </div> <div> </div> </div> | |
| | <div style="display: flex; justify-content: space-between;"> <div> <p>R1</p> <p>R2</p> <p>R3</p> </div> <div> </div> </div> | <div style="display: flex; justify-content: space-between;"> <div> <p>R1</p> <p>R2</p> <p>R3</p> </div> <div> </div> </div> | <div style="display: flex; justify-content: space-between;"> <div> <p>R1</p> <p>R2</p> <p>R3</p> </div> <div> </div> </div> | <div style="display: flex; justify-content: space-between;"> <div> <p>R1</p> <p>R2</p> <p>R3</p> </div> <div> </div> </div> | <div style="display: flex; justify-content: space-between;"> <div> <p>R1</p> <p>R2</p> <p>R3</p> </div> <div> </div> </div> | |
| | <div style="display: flex; justify-content: space-between;"> <div> <p>Price to Book (P/B)</p> <p>Price to Earnings (P/E)</p> <p>Return on Equity (ROE)</p> </div> <div> </div> </div> | <div style="display: flex; justify-content: space-between;"> <div> <p>Price to Book (P/B)</p> <p>Price to Earnings (P/E)</p> <p>Return on Equity (ROE)</p> </div> <div> </div> </div> | <div style="display: flex; justify-content: space-between;"> <div> <p>Price to Book (P/B)</p> <p>Price to Earnings (P/E)</p> <p>Return on Equity (ROE)</p> </div> <div> </div> </div> | <div style="display: flex; justify-content: space-between;"> <div> <p>Price to Book (P/B)</p> <p>Price to Earnings (P/E)</p> <p>Return on Equity (ROE)</p> </div> <div> </div> </div> | <div style="display: flex; justify-content: space-between;"> <div> <p>Price to Book (P/B)</p> <p>Price to Earnings (P/E)</p> <p>Return on Equity (ROE)</p> </div> <div> </div> </div> | |
| | <p>Scale is only for representation and not for measurement</p> | | | | | |
| Price to Book (P/B) | 4.75 | 6.77 | 6.77 | 6.77 | 9.90 | |
| Price to Earnings (P/E) | 28.95 | 31.89 | 31.89 | 31.89 | 39.98 | |
| Return on Equity (ROE) | 16.24 | 18.62 | 17.84 | 17.48 | 24.44 | |
| | | | | | | |
| | | | | | | |
| Sector | NAV (%) | Active Wt. (%) | NAV (%) | Active Wt. (%) | NAV (%) | Active Wt. (%) |
| AUTOMOBILE & AUTO COMPONENTS | 9.33 | 3.59 | 9.63 | 3.89 | 10.43 | 4.69 |
| CAPITAL GOODS | 4.24 | 0.33 | 5.41 | 1.50 | 5.01 | 1.10 |
| CHEMICALS | 1.24 | -1.57 | 2.43 | -0.38 | 2.49 | -0.32 |
| CONSTRUCTION | 0.86 | -1.85 | 0.98 | -1.73 | - | -2.71 |
| CONSTRUCTION MATERIALS | 1.33 | -0.99 | 2.10 | -0.22 | 2.89 | 0.57 |
| CONSUMER DURABLES | 4.71 | 1.20 | 4.81 | 1.30 | 2.61 | -0.90 |
| CONSUMER SERVICES | 4.35 | 1.94 | 5.90 | 3.49 | 7.54 | 5.13 |
| DIVERSIFIED | - | -0.11 | - | -0.11 | - | -0.11 |
| FAST MOVING CONSUMER GOODS | 3.39 | -5.24 | 7.86 | -0.77 | 8.78 | 0.15 |
| FINANCIAL SERVICES | 33.74 | 1.50 | 32.38 | 0.14 | 32.92 | 0.68 |
| HEALTHCARE | 9.35 | 4.33 | 5.38 | 0.36 | 6.25 | 1.23 |
| INFORMATION TECHNOLOGY | 10.91 | 0.71 | 8.82 | -1.38 | 10.74 | 0.54 |
| MEDIA, ENTMT. & PUBLICATIONS | - | -0.31 | - | -0.31 | - | -0.31 |
| METALS & MINING | 4.67 | 1.46 | 1.84 | -1.37 | 1.93 | -1.28 |
| OIL, GAS & CONSUMABLE FUELS | 2.46 | -7.14 | 1.29 | -8.31 | - | -9.60 |
| POWER | 1.04 | -1.52 | 1.03 | -1.53 | - | -2.56 |
| REALTY | 2.54 | 1.69 | 2.97 | 2.12 | 3.14 | 2.29 |
| SERVICES | 0.31 | -0.97 | 1.18 | -0.10 | - | -1.28 |
| TELECOMMUNICATION | 3.93 | 1.83 | 3.58 | 1.48 | 3.57 | 1.47 |
| TEXTILES | - | -0.42 | - | -0.42 | - | -0.42 |
| | | | | | | |
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| | | | | | | |
| | | | | | | |
| Top 10 Holdings (%) | 44 | 43 | 44 | 53 | 44 | |
| Stock Count | 56 | 54 | 54 | 28 | 55 | |
| Active Share (%) | 66 | 68 | 68 | 74 | 66 | |
| | | | | | | |
| | | | | | | |
| Fund Manager/s | Amit Premchandani | Vishal Chopda | Vishal Chopda | Vishal Chopda | Ajay Tyagi | |
| Managing Since | Feb-18 | Aug-19 | May-22 | May-22 | 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 (C)- 3 Tiers based on the number of years in which they have generated positive operating cash flows in the previous 5 years (for manufacturing companies). RoCE/Implied RoE Tiers (R) - 3 Tiers based on the previous 5 year average return on capital (for manufacturing companies & non-lending non banking finance companies (NBFCs)) & based on the previous 5 year average return on asset for banks & NBFCs (including housing finance companies). | | | | | | |
| All data as of April 30, 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 : ₹10423.85 Crore
Closing AUM : ₹10556.95 Crore

High/Low NAV in the month

High Growth Option : ₹190.8145
Low Growth Option : ₹185.4976

Total Expense Ratio

Regular : 1.74
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 April, 2023

Regular Growth Option : ₹190.8145
Regular IDCW Option : ₹40.6819
Direct Growth Option : ₹205.2286
Direct IDCW Option : ₹46.6603

Portfolio Details

| | |
|-----------------------------|----------|
| % of Top 10 Stocks | 51.06 |
| Median Market Cap (₹ Cr) | 3,72,538 |
| Weighted Average Market Cap | 4,22,522 |
| Number of Securities | 49 |

All figures given are provisional and unaudited.

Market Capitalisation (%)

| | Large | Mid | Small |
|-----------|-------|-----|-------|
| Fund | 90 | 8 | 2 |
| Benchmark | 96 | 4 | 0 |

Portfolio as on 28th April, 2023

| Equity | % to NAV | Equity | % to NAV |
|--------------------------------|----------|---|---------------|
| ICICI Bank Ltd | 9.87 | LTIMindtree Ltd. | 1.73 |
| HDFC Ltd. | 7.99 | SKF India Ltd. | 1.70 |
| Infosys Ltd. | 6.97 | Sun Pharmaceuticals Industries Ltd. | 1.69 |
| Bharti Airtel Ltd. | 4.53 | Asian Paints Ltd. | 1.64 |
| Reliance Industries Ltd. | 4.26 | ICICI Lombard General Insurance Company Ltd | 1.54 |
| Axis Bank Ltd. | 4.14 | Cipla Ltd. | 1.53 |
| HDFC Bank Ltd. | 3.83 | Godrej Consumer Products Ltd | 1.46 |
| Tata Consultancy Services Ltd. | 3.47 | State Bank Of India | 1.46 |
| Kotak Mahindra Bank Ltd. | 3.04 | Havells India Ltd. | 1.31 |
| Maruti Suzuki India Ltd. | 2.97 | NTPC Ltd. | 1.14 |
| Larsen & Toubro Ltd. | 2.55 | Aditya Birla Fashion & Retail Ltd. | 1.12 |
| Bajaj Finance Ltd. | 2.47 | United Breweries Ltd. | 1.09 |
| Avenue Supermarts Ltd. | 2.15 | Samvardhana Motherson International Ltd | 1.08 |
| Ultratech Cement Ltd. | 2.15 | Others | 11.50 |
| Eicher Motors Ltd | 2.03 | Net Current Assets | 3.79 |
| Titan Company Ltd. | 1.96 | TOTAL | 100.00 |
| Tata Motors Ltd. | 1.85 | | |

Active Stock positions

| Overweight (Top 5) | % | Underweight (Top 5) | % |
|-------------------------|-----|-------------------------|------|
| ICICI Bank Ltd | 3.0 | Reliance Industries Ltd | -4.7 |
| HDFC Ltd | 2.5 | HDFC Bank Ltd | -4.2 |
| Bharti Airtel Ltd | 2.4 | ITC Ltd | -4.0 |
| Infosys Ltd | 2.1 | Hindustan Unilever Ltd | -2.4 |
| Maruti Suzuki India Ltd | 1.7 | Mahindra & Mahindra Ltd | -1.3 |

Quantitative Indicators Fund Benchmark

| Quantitative Indicators | Fund | Benchmark |
|-----------------------------------|--------|-----------|
| Beta | 0.07 | 1 |
| Standard Deviation (Annual) | 15.62% | 60.12% |
| Sharpe Ratio | 0.88% | |
| Portfolio Turnover Ratio (Annual) | 0.19 | |
| P/B | 6.39 | 6.36 |
| P/E | 33.23 | 30.45 |
| ROE | 16.51 | 18.65 |

Fund Performance Vs Benchmark (CAGR) as on 28th April, 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 | 1.43 | 5.78 | 8.48 | 10,143 | 10,578 | 10,848 |
| 3 Y | 20.63 | 24.14 | 23.32 | 17,554 | 19,131 | 18,754 |
| 5 Y | 9.97 | 11.88 | 13.00 | 16,087 | 17,535 | 18,430 |
| SI* | 15.31 | 14.11 | 14.85 | 18,28,642 | 12,45,389 | 15,77,588 |

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 April, 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 | 1,20,938 | 1,24,892 | 1,26,050 | 1.48 | 7.79 | 9.66 |
| 3 Y | 3,60,000 | 4,19,860 | 4,46,427 | 4,46,632 | 10.32 | 14.58 | 14.62 |
| 5 Y | 6,00,000 | 8,05,514 | 8,56,933 | 8,60,190 | 11.77 | 14.29 | 14.44 |
| 7 Y | 8,40,000 | 12,56,778 | 13,55,978 | 13,86,606 | 11.34 | 13.48 | 14.10 |
| 10 Y | 12,00,000 | 21,89,563 | 23,73,307 | 24,06,041 | 11.59 | 13.10 | 13.36 |
| 15 Y | 18,00,000 | 47,31,853 | 51,14,729 | 51,60,878 | 11.94 | 12.85 | 12.95 |
| SI* | 22,10,000 | 73,99,859 | 80,54,027 | 81,70,722 | 11.87 | 12.64 | 12.77 |

Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account.*Since inception for above mentioned schemes is taken for the period December 2004 to April 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 | 14% |
| Automobile and Auto Components | 10% |
| Consumer Durables | 6% |
| Others | 36% |

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 : ₹ 1568.30 Crore
Closing AUM : ₹ 1619.50 Crore

High/Low NAV in the month

High Growth Option : ₹ 104.0485
Low Growth Option : ₹ 98.8869

Total Expense Ratio

Regular : 2.16
Direct : 1.63

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW: ₹ 5000/-

Load Structure

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

NAV per unit as on 28th April, 2023

Regular Growth Option : ₹ 104.0485
Regular IDCW Option : ₹ 50.6877
Direct Growth Option : ₹ 109.4277
Direct IDCW Option : ₹ 53.7737

Portfolio Details

| | |
|-----------------------------|----------|
| % of Top 10 Stocks | 32.48 |
| Median Market Cap (₹ Cr) | 50,076 |
| Weighted Average Market Cap | 2,21,824 |
| Number of Securities | 58 |

All figures given are provisional and unaudited.

Market Capitalisation (%)

| | | | |
|-----------|-------|-----|-------|
| | Large | Mid | Small |
| Fund | 47 | 45 | 9 |
| Benchmark | 52 | 47 | 1 |

Portfolio as on 28th April, 2023

| Equity | % to NAV | Equity | % to NAV |
|--------------------------------------|----------|--|---------------|
| HDFC Bank Ltd. | 5.23 | Max Financial Services Ltd. | 1.97 |
| ICICI Bank Ltd | 4.19 | Emami Ltd. | 1.92 |
| HDFC Ltd. | 3.62 | HCL Technologies Ltd. | 1.89 |
| ITC Ltd. | 3.51 | Mahindra & Mahindra Ltd. | 1.86 |
| Infosys Ltd. | 3.13 | Shriram Finance Ltd | 1.84 |
| Federal Bank Ltd. | 3.05 | Hindalco Industries Ltd. | 1.84 |
| Larsen & Toubro Ltd. | 2.82 | Gland Pharma Ltd | 1.78 |
| IndusInd Bank Ltd. | 2.32 | Aditya Birla Capital Ltd | 1.76 |
| Bharti Airtel Ltd. | 2.30 | Axis Bank Ltd. | 1.76 |
| Aurobindo Pharma Ltd. | 2.30 | Phoenix Mills Ltd | 1.76 |
| State Bank Of India | 2.29 | Nippon Life India Asset Management Ltd | 1.74 |
| Dalmia Bharat Ltd | 2.24 | Cummins India Ltd. | 1.65 |
| Coromandel International Ltd. | 2.22 | Zydus Lifesciences Ltd | 1.58 |
| Hindustan Petroleum Corporation Ltd. | 2.14 | Bajaj Auto Ltd. | 1.54 |
| Fortis Healthcare Ltd. | 2.02 | Others | 25.71 |
| Tata Motors Ltd. | 2.00 | Net Current Assets | 4.03 |
| | | TOTAL | 100.00 |

Active Stock positions

| Overweight (Top 5) | % | Underweight (Top 5) | % |
|------------------------------|-----|-------------------------------|------|
| Federal Bank Ltd | 2.2 | Reliance Industries Ltd | -3.5 |
| IndusInd Bank Ltd | 1.9 | Tata Consultancy Services Ltd | -1.8 |
| Coromandel International Ltd | 1.9 | Kotak Mahindra Bank Ltd | -1.5 |
| Aurobindo Pharma Ltd | 1.8 | Hindustan Unilever Ltd | -1.2 |
| Dalmia Bharat Ltd | 1.8 | Max Healthcare Institute Ltd | -1.0 |

Quantitative Indicators

| Indicator | Fund | Benchmark |
|-----------------------------------|--------|-----------|
| Beta | 0.07 | 1 |
| Standard Deviation (Annual) | 16.00% | 60.09% |
| Sharpe Ratio | 1.36% | |
| Portfolio Turnover Ratio (Annual) | 0.36 | |
| P/B | 3.69 | 6.92 |
| P/E | 24.19 | 34.36 |
| ROE | 15.96 | 18.30 |

Fund Performance Vs Benchmark (CAGR) as on 28th April, 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 | 9.19 | 5.61 | 6.89 | 10,919 | 10,561 | 10,689 |
| 3 Y | 28.74 | 28.06 | 23.74 | 21,337 | 21,001 | 18,947 |
| 5 Y | 9.65 | 11.69 | 12.30 | 15,854 | 17,386 | 17,866 |
| SI* | 11.93 | 14.69 | 12.23 | 48,191 | 67,699 | 50,025 |

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 April, 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 | 1,26,567 | 1,24,619 | 1,25,331 | 10.50 | 7.35 | 8.50 |
| 3 Y | 3,60,000 | 4,65,463 | 4,58,383 | 4,45,256 | 17.54 | 16.45 | 14.40 |
| 5 Y | 6,00,000 | 8,84,625 | 8,97,046 | 8,54,658 | 15.58 | 16.15 | 14.18 |
| 7 Y | 8,40,000 | 13,30,855 | 14,10,911 | 13,60,016 | 12.95 | 14.59 | 13.56 |
| 10 Y | 12,00,000 | 22,71,147 | 26,12,965 | 23,60,237 | 12.28 | 14.90 | 13.00 |
| SI | 16,70,000 | 40,54,105 | 49,12,587 | 42,16,000 | 11.91 | 14.35 | 12.41 |

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

Top 5 Sectors

| | |
|--------------------------------|-----|
| Financial Services | 31% |
| Automobile and Auto Components | 11% |
| Healthcare | 11% |
| Information Technology | 8% |
| 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 : ₹ 23903.45 Crore
Closing AUM : ₹ 24236.57 Crore

High/Low NAV in the month

High Growth Option : ₹ 227.4904
Low Growth Option : ₹ 220.2589

Total Expense Ratio

Regular : 1.62
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 April, 2023

Regular Growth Option : ₹ 227.4904
Regular IDCW Option : ₹ 150.4022
Direct Growth Option : ₹ 240.2143
Direct IDCW Option : ₹ 159.8588

Portfolio Details

| | |
|-----------------------------|----------|
| % of Top 10 Stocks | 43.52 |
| Median Market Cap (₹ Cr) | 1,00,863 |
| Weighted Average Market Cap | 2,26,023 |
| Number of Securities | 55 |

All figures given are provisional and unaudited.

Market Capitalisation (%)

| | | | |
|-----------|-------|-----|-------|
| | Large | Mid | Small |
| Fund | 69 | 21 | 10 |
| Benchmark | 77 | 15 | 8 |

Portfolio as on 28th April, 2023

| Equity | % to NAV | Equity | % to NAV |
|---------------------------|----------|---------------------------------|---------------|
| LTIMindtree Ltd. | 6.24 | Asian Paints Ltd. | 1.55 |
| ICICI Bank Ltd | 6.16 | Berger Paints India Ltd. | 1.55 |
| Bajaj Finance Ltd. | 5.51 | Ajanta Pharma Ltd. | 1.49 |
| HDFC Bank Ltd. | 4.55 | Indiamart Intermesh Ltd | 1.44 |
| Kotak Mahindra Bank Ltd. | 4.31 | Havells India Ltd. | 1.40 |
| Infosys Ltd. | 3.80 | Endurance Technologies Ltd. | 1.38 |
| Avenue Supermarts Ltd. | 3.53 | Schaeffler India Ltd | 1.35 |
| HDFC Ltd. | 3.28 | Marico Ltd. | 1.33 |
| Info-Edge (India) Ltd. | 3.25 | Divis Laboratories Ltd. | 1.32 |
| Coforge Ltd | 2.89 | Jubilant Food Works Ltd | 1.29 |
| Astral Ltd. | 2.62 | Nestle India Ltd. | 1.25 |
| Titan Company Ltd. | 2.61 | Grindwell Norton Ltd. | 1.22 |
| Maruti Suzuki India Ltd. | 2.09 | Motherson Sumi Wiring India Ltd | 1.19 |
| AU Small Finance Bank Ltd | 1.89 | Suven Pharmaceuticals Ltd | 1.16 |
| Shree Cement Ltd. | 1.66 | Others | 20.69 |
| P I Industries Ltd. | 1.58 | Net Current Assets | 4.43 |
| | | TOTAL | 100.00 |

Active Stock positions

| Overweight (Top 5) | % | Underweight (Top 5) | % |
|-----------------------|-----|-------------------------------|------|
| LTIMindtree Ltd | 5.9 | Reliance Industries Ltd | -6.9 |
| Bajaj Finance Ltd | 4.1 | ITC Ltd | -3.2 |
| Avenue Supermarts Ltd | 3.1 | Tata Consultancy Services Ltd | -2.8 |
| Info-Edge (India) Ltd | 3.0 | Larsen & Toubro Ltd | -2.4 |
| Coforge Ltd | 2.8 | Axis Bank Ltd | -2.0 |

Quantitative Indicators

| Quantitative Indicators | Fund | Benchmark |
|-----------------------------------|--------|-----------|
| Beta | 0.07 | 1 |
| Standard Deviation (Annual) | 15.60% | 60.05% |
| Sharpe Ratio | 0.86% | |
| Portfolio Turnover Ratio (Annual) | 0.08 | |
| P/B | 9.90 | 6.77 |
| P/E | 39.98 | 31.89 |
| ROE | 24.44 | 18.62 |

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

| Period | NAV Growth (%) | Nifty 500 TRI (%) | Nifty 50 TRI (%) | NAV Growth (₹) | Nifty 500 TRI (₹) | Nifty 50 TRI (₹) |
|--------|----------------|-------------------|------------------|----------------|-------------------|------------------|
| 1 Y | -5.01 | 4.04 | 6.89 | 9,499 | 10,404 | 10,689 |
| 3 Y | 20.32 | 25.11 | 23.74 | 17,419 | 19,583 | 18,947 |
| 5 Y | 10.28 | 11.12 | 12.30 | 16,315 | 16,947 | 17,866 |
| SI* | 12.13 | 11.60 | NA | 3,46,641 | 2,99,115 | 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 PRI values from 18-05-1992 to 01-08-2006 and TRI values thereafter.

SIP Returns as on 28th April, 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 | 1,17,792 | 1,23,741 | 1,25,331 | -3.45 | 5.94 | 8.50 |
| 3 Y | 3,60,000 | 3,95,616 | 4,45,130 | 4,45,256 | 6.27 | 14.38 | 14.40 |
| 5 Y | 6,00,000 | 7,86,475 | 8,58,334 | 8,54,658 | 10.81 | 14.35 | 14.18 |
| 7 Y | 8,40,000 | 12,61,043 | 13,46,948 | 13,60,016 | 11.44 | 13.29 | 13.56 |
| 10 Y | 12,00,000 | 22,61,283 | 23,91,750 | 23,60,237 | 12.19 | 13.25 | 13.00 |
| 15 Y | 18,00,000 | 53,27,531 | 51,68,747 | 50,16,887 | 13.32 | 12.97 | 12.62 |
| SI* | 22,10,000 | 86,88,167 | 80,10,127 | 79,07,065 | 13.33 | 12.59 | 12.47 |

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

Top 5 Sectors

| | |
|------------------------|-----|
| Financial Services | 27% |
| Information Technology | 13% |
| Consumer Services | 12% |
| 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 : ₹ 6745.33 Crore
Closing AUM : ₹ 6815.09 Crore

High/Low NAV in the month

High Growth Option : ₹ 101.6234
Low Growth Option : ₹ 99.0421

Total Expense Ratio

Regular : 1.85
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 April, 2023

Regular Growth Option : ₹ 101.6234
Regular IDCW Option : ₹ 29.6158
Direct Growth Option : ₹ 109.5198
Direct IDCW Option : ₹ 35.7184

Portfolio Details

| | |
|-----------------------------|----------|
| % of Top 10 Stocks | 43.93 |
| Median Market Cap (₹ Cr) | 99,137 |
| Weighted Average Market Cap | 2,67,693 |
| Number of Securities | 57 |

All figures given are provisional and unaudited.

Market Capitalisation (%)

| | | | |
|-----------|-------|-----|-------|
| | Large | Mid | Small |
| Fund | 69 | 17 | 14 |
| Benchmark | 77 | 15 | 8 |

Portfolio as on 28th April, 2023

| Equity | % to NAV | Equity | % to NAV |
|---|----------|--|---------------|
| HDFC Bank Ltd. | 9.76 | Sun Pharmaceuticals Industries Ltd. | 1.56 |
| ICICI Bank Ltd | 7.27 | Ajanta Pharma Ltd. | 1.55 |
| Infosys Ltd. | 5.70 | Crompton Greaves Consumer Electricals Ltd. | 1.50 |
| Axis Bank Ltd. | 4.67 | LTIMindtree Ltd. | 1.46 |
| Bharti Airtel Ltd. | 3.93 | Tata Motors Ltd. | 1.42 |
| State Bank Of India | 3.39 | Godrej Consumer Products Ltd | 1.41 |
| IndusInd Bank Ltd. | 2.37 | Bharat Petroleum Corporation Ltd. | 1.36 |
| Hindalco Industries Ltd. | 2.37 | Marico Ltd. | 1.35 |
| Tata Steel Ltd. | 2.30 | Jubilant Food Works Ltd | 1.31 |
| Eicher Motors Ltd | 2.18 | ICICI Lombard General Insurance | |
| Maruti Suzuki India Ltd. | 2.14 | Company Ltd | 1.31 |
| Aditya Birla Fashion & Retail Ltd. | 1.96 | Phoenix Mills Ltd | 1.27 |
| Mphasis Ltd | 1.95 | Brigade Enterprises Ltd. | 1.27 |
| Bajaj Auto Ltd. | 1.95 | AIA Engineering Ltd. | 1.27 |
| Cipla Ltd. | 1.87 | Others | 23.12 |
| Tech Mahindra Ltd | 1.80 | Net Current Assets | 1.59 |
| Samvardhana Motherson International Ltd | 1.64 | TOTAL | 100.00 |

Active Stock positions

| Overweight (Top 5) | % | Underweight (Top 5) | % |
|-----------------------------------|-----|-------------------------|------|
| HDFC Bank Ltd | 3.5 | Reliance Industries Ltd | -6.9 |
| Axis Bank Ltd | 2.7 | ITC Ltd | -3.2 |
| Bharti Airtel Ltd | 2.3 | HDFC Ltd | -3.0 |
| Infosys Ltd | 1.9 | Tata Consultancy | |
| Aditya Birla Fashion & Retail Ltd | 1.9 | Services Ltd | -2.8 |
| | | Larsen & Toubro Ltd | -2.4 |

Quantitative Indicators

| Quantitative Indicators | Fund | Benchmark |
|-----------------------------------|--------|-----------|
| Beta | 0.07 | 1 |
| Standard Deviation (Annual) | 15.37% | 60.05% |
| Sharpe Ratio | 1.10% | |
| Portfolio Turnover Ratio (Annual) | 0.26 | |
| P/B | 4.75 | 6.77 |
| P/E | 28.95 | 31.89 |
| ROE | 16.24 | 18.62 |

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

| Period | NAV Growth (%) | Nifty 500 TRI (%) | Nifty 50 TRI (%) | NAV Growth (₹) | Nifty 500 TRI (₹) | Nifty 50 TRI (₹) |
|--------|----------------|-------------------|------------------|----------------|-------------------|------------------|
| 1 Y | 5.31 | 4.04 | 6.89 | 10,531 | 10,404 | 10,689 |
| 3 Y | 23.84 | 25.11 | 23.74 | 18,993 | 19,583 | 18,947 |
| 5 Y | 10.89 | 11.12 | 12.30 | 16,772 | 16,947 | 17,866 |
| SI* | 13.92 | 13.47 | 13.82 | 1,01,591 | 94,685 | 1,00,017 |

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 April, 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 | 1,22,097 | 1,23,741 | 1,25,331 | 3.32 | 5.94 | 8.50 |
| 3 Y | 3,60,000 | 4,35,105 | 4,45,130 | 4,45,256 | 12.79 | 14.38 | 14.40 |
| 5 Y | 6,00,000 | 8,44,482 | 8,58,334 | 8,54,658 | 13.69 | 14.35 | 14.18 |
| 7 Y | 8,40,000 | 13,12,283 | 13,46,948 | 13,60,016 | 12.56 | 13.29 | 13.56 |
| 10 Y | 12,00,000 | 22,25,225 | 23,91,750 | 23,60,237 | 11.89 | 13.25 | 13.00 |
| 15 Y | 18,00,000 | 50,09,547 | 51,68,747 | 50,16,887 | 12.61 | 12.97 | 12.62 |
| SI | 21,30,000 | 73,34,595 | 71,61,251 | 70,29,426 | 12.60 | 12.38 | 12.20 |

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

Top Sectors

| | |
|--------------------------------|-----|
| Financial Services | 34% |
| Information Technology | 11% |
| Healthcare | 9% |
| Automobile and Auto Components | 9% |
| Others | 37% |

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 : ₹ 7101.89 Crore
Closing AUM : ₹ 7288.99 Crore

High/Low NAV in the month

High Growth Option : ₹ 186.4137
Low Growth Option : ₹ 178.2482

Total Expense Ratio

Regular : 1.83
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 April, 2023

Regular Growth Option : ₹ 186.4137
Regular IDCW Option : ₹ 88.2126
Direct Growth Option : ₹ 203.5813
Direct IDCW Option : ₹ 100.1829

Portfolio Details

| | |
|-----------------------------|--------|
| % of Top 10 Stocks | 24.32 |
| Median Market Cap (₹ Cr) | 28,964 |
| Weighted Average Market Cap | 32,619 |
| Number of Securities | 79 |

All figures given are provisional and unaudited.

Market Capitalisation (%)

| | | | |
|-----------|-------|-----|-------|
| | Large | Mid | Small |
| Fund | 13 | 69 | 17 |
| Benchmark | 6 | 92 | 2 |

Portfolio as on 28th April, 2023

| Equity | % to NAV | Equity | % to NAV |
|--|----------|---------------------------------|---------------|
| Cholamandalam Investment & Finance Company Ltd | 3.41 | Jubilant Food Works Ltd | 1.70 |
| Tube Investments Of India Ltd | 2.86 | Karur Vysya Bank Ltd. | 1.65 |
| Federal Bank Ltd. | 2.84 | City Union Bank Ltd | 1.59 |
| P I Industries Ltd. | 2.33 | Schaeffler India Ltd | 1.59 |
| Shriram Finance Ltd | 2.33 | Page Industries Ltd | 1.58 |
| APL Apollo Tubes Ltd | 2.19 | Balkrishna Industries Ltd. | 1.51 |
| Alkem Laboratories Ltd | 2.13 | Sundram Fasteners Ltd. | 1.51 |
| Polycab India Ltd | 2.11 | Prestige Estates Projects Ltd | 1.49 |
| Bharat Forge Ltd. | 2.06 | Endurance Technologies Ltd. | 1.43 |
| Astral Ltd. | 2.06 | Motherson Sumi Wiring India Ltd | 1.40 |
| J.K.Cement Ltd. | 2.01 | Persistent Systems Ltd. | 1.39 |
| Coforge Ltd | 1.99 | Max Financial Services Ltd. | 1.38 |
| Phoenix Mills Ltd | 1.93 | Kajaria Ceramics Ltd. | 1.37 |
| Bharat Electronics Ltd. | 1.85 | Grindwell Norton Ltd. | 1.34 |
| Ashok Leyland Ltd. | 1.74 | Others | 39.13 |
| Syngene International Ltd. | 1.74 | Net Current Assets | 4.35 |
| | | TOTAL | 100.00 |

Active Stock positions

| Overweight (Top 5) | % | Underweight (Top 5) | % |
|--|-----|------------------------------|------|
| Cholamandalam Invt & Finance Company Ltd | 3.4 | Max Healthcare Institute Ltd | -1.9 |
| P I Industries Ltd | 2.3 | AU Small Finance Bank Ltd | -1.8 |
| Bharat Electronics Ltd | 1.8 | Trent Ltd | -1.7 |
| Karur Vysya Bank Ltd | 1.6 | TVS Motor Company Ltd | -1.5 |
| City Union Bank Ltd | 1.6 | Tata Elxsi Ltd | -1.3 |

Quantitative Indicators

| Quantitative Indicators | Fund | Benchmark |
|-----------------------------------|--------|-----------|
| Beta | 0.07 | 1 |
| Standard Deviation (Annual) | 15.95% | 60.45% |
| Sharpe Ratio | 1.41% | |
| Portfolio Turnover Ratio (Annual) | 0.16 | |
| P/B | 7.88 | 7.02 |
| P/E | 41.57 | 37.96 |
| ROE | 17.70 | 17.52 |

Fund Performance Vs Benchmark (CAGR) as on 28th April, 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 | 2.27 | 7.44 | 6.89 | 10,227 | 10,744 | 10,689 |
| 3 Y | 29.44 | 33.48 | 23.74 | 21,687 | 23,782 | 18,947 |
| 5 Y | 9.76 | 12.00 | 12.30 | 15,934 | 17,629 | 17,866 |
| SI* | 17.14 | 17.11 | 14.15 | 2,04,401 | 2,03,270 | 1,24,823 |

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 April, 2023

| Period | Investment Amount (₹) | Fund Value (₹) | Nifty Mid Cap 150 TRI (₹) | Nifty 50 TRI (₹) | Yield (%) Fund | Yield (%) Nifty Mid Cap 150 TRI | Yield (%) Nifty 50 TRI |
|--------|-----------------------|----------------|---------------------------|------------------|----------------|---------------------------------|------------------------|
| 1 Y | 1,20,000 | 1,21,734 | 1,26,001 | 1,25,331 | 2.74 | 9.58 | 8.50 |
| 3 Y | 3,60,000 | 4,50,623 | 4,81,546 | 4,45,256 | 15.24 | 19.97 | 14.40 |
| 5 Y | 6,00,000 | 9,05,337 | 9,61,932 | 8,54,658 | 16.53 | 19.02 | 14.18 |
| 7 Y | 8,40,000 | 13,70,417 | 15,00,171 | 13,60,016 | 13.77 | 16.32 | 13.56 |
| 10 Y | 12,00,000 | 26,36,016 | 29,25,826 | 23,60,237 | 15.06 | 17.01 | 13.00 |
| 15 Y | 18,00,000 | 71,62,204 | 71,40,214 | 50,16,887 | 16.73 | 16.70 | 12.62 |
| SI* | 22,10,000 | 1,11,36,850 | 1,05,27,618 | 79,07,065 | 15.56 | 15.52 | 12.47 |

Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account.*Since inception for above mentioned schemes is taken for the period December 2004 to April 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 | 17% |
| Automobile and Auto Components | 12% |
| Healthcare | 10% |
| Consumer Durables | 8% |
| 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 : ₹ 2397.69 Crore
Closing AUM : ₹ 2461.45 Crore

High/Low NAV in the month

High Growth Option : ₹ 15.3899
Low Growth Option : ₹ 14.7632

Total Expense Ratio

Regular : 1.99
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 April, 2023

Regular Growth Option : ₹ 15.3899
Regular IDCW Option : ₹ 15.3898
Direct Growth Option : ₹ 16.0796
Direct IDCW Option : ₹ 16.0796

Portfolio Details

| | |
|-----------------------------|--------|
| % of Top 10 Stocks | 20.39 |
| Median Market Cap (₹ Cr) | 10,225 |
| Weighted Average Market Cap | 12,813 |
| Number of Securities | 79 |

All figures given are provisional and unaudited.

Market Capitalisation (%)

| | | | |
|-----------|-------|-----|-------|
| | Large | Mid | Small |
| Fund | - | 23 | 77 |
| Benchmark | - | 3 | 97 |

Portfolio as on 28th April, 2023

| Equity | % to NAV | Equity | % to NAV |
|--|----------|--------------------------------------|---------------|
| Carborandum Universal Ltd. | 2.59 | 360 One Wam Ltd | 1.56 |
| Karur Vysya Bank Ltd. | 2.37 | eClerx Services Ltd. | 1.52 |
| Brigade Enterprises Ltd. | 2.23 | Prince Pipes And Fittings Ltd | 1.51 |
| Timken India Ltd. | 2.14 | Metro Brands Ltd | 1.49 |
| Tube Investments Of India Ltd | 1.92 | Firstsource Solutions Ltd. | 1.47 |
| Chalet Hotels Ltd | 1.86 | Coforge Ltd | 1.45 |
| Cera Sanitaryware Ltd. | 1.86 | Praj Industries Ltd. | 1.45 |
| Canfin Homes Ltd. | 1.83 | Persistent Systems Ltd. | 1.44 |
| KPIT Technologies Ltd | 1.81 | Mahindra CIE Automotive Ltd | 1.43 |
| Krishna Institute Of Medical Science Ltd | 1.78 | Vardhman Textiles Ltd. | 1.41 |
| V.I.P.Industries Ltd. | 1.75 | Computer Age Management Services Ltd | 1.40 |
| APL Apollo Tubes Ltd | 1.69 | City Union Bank Ltd | 1.40 |
| MTAR Technologies Ltd | 1.68 | La Opala RG Ltd. | 1.40 |
| Creditaccess Grameen Ltd | 1.68 | Others | 45.15 |
| Suven Pharmaceuticals Ltd | 1.60 | Net Current Assets | 3.99 |
| Cholamandalam Financial Holdings Ltd | 1.58 | TOTAL | 100.00 |
| Navin Fluorine International Ltd | 1.56 | | |

Active Stock positions

| Overweight (Top 5) | % | Underweight (Top 5) | % |
|-------------------------------|-----|----------------------------|------|
| Timken India Ltd | 2.1 | Indian Energy Exchange Ltd | -1.3 |
| Tube Investments Of India Ltd | 1.9 | IDFC Ltd | -1.3 |
| APL Apollo Tubes Ltd | 1.7 | KEI Industries Ltd | -1.2 |
| Chalet Hotels Ltd | 1.6 | Elgi Equipments Ltd | -1.1 |
| Navin Fluorine Int Ltd | 1.6 | Redington Ltd | -1.1 |

Fund Performance Vs Benchmark (CAGR) as on 28th April, 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 | 0.63 | -0.13 | 6.89 | 10,063 | 9,987 | 10,689 |
| SI* | 20.10 | 24.55 | 14.56 | 15,389 | 16,764 | 13,770 |

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 April, 2023

| Period | Investment Amount (₹) | Fund Value (₹) | Nifty Small Cap 250 TRI (₹) | Nifty 50 TRI (₹) | Yield (%) Fund | Yield (%) Nifty Small Cap 250 TRI | Yield (%) Nifty 50 TRI |
|--------|-----------------------|----------------|-----------------------------|------------------|----------------|-----------------------------------|------------------------|
| 1 Y | 1,20,000 | 1,21,536 | 1,24,451 | 1,25,331 | 2.43 | 7.08 | 8.50 |
| SI | 2,80,000 | 3,10,867 | 3,09,842 | 3,08,654 | 8.98 | 8.69 | 8.35 |

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

Top 5 Sectors

| | |
|--------------------|-----|
| Capital Goods | 17% |
| Financial Services | 16% |
| Consumer Durables | 14% |
| Healthcare | 10% |
| Services | 7% |
| Others | 37% |

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 : ₹ 2325.75 Crore
Closing AUM : ₹ 2353.04 Crore

High/Low NAV in the month

High Growth Option : ₹ 10.2476
Low Growth Option : ₹ 9.8459

Total Expense Ratio

Regular : 1.92
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 April, 2023

Regular Growth Option : ₹ 10.2476
Regular IDCW Option : ₹ 10.2476
Direct Growth Option : ₹ 10.5521
Direct IDCW Option : ₹ 10.5519

Portfolio Details

| | |
|-----------------------------|----------|
| % of Top 10 Stocks | 52.78 |
| Median Market Cap (₹ Cr) | 1,46,473 |
| Weighted Average Market Cap | 3,28,978 |
| Number of Securities | 28 |

All figures given are provisional and unaudited.

Market Capitalisation (%)

| | Large | Mid | Small |
|-----------|-------|-----|-------|
| Fund | 84 | 14 | 2 |
| Benchmark | 77 | 15 | 8 |

Portfolio as on 28th April, 2023

| Equity | % to NAV | Equity | % to NAV |
|---|----------|--|---------------|
| HDFC Bank Ltd. | 9.75 | Cholamandalam Investment & Finance Company Ltd | 2.81 |
| ICICI Bank Ltd | 8.87 | Havells India Ltd. | 2.61 |
| Tata Consultancy Services Ltd. | 6.70 | Jubilant Food Works Ltd | 2.56 |
| Tata Motors Ltd. | 4.69 | Avenue Supermarts Ltd. | 2.54 |
| IndusInd Bank Ltd. | 4.29 | P I Industries Ltd. | 2.49 |
| LTIMindtree Ltd. | 4.04 | Trent Ltd. | 2.44 |
| Bajaj Finance Ltd. | 3.92 | Dabur India Ltd. | 2.40 |
| Maruti Suzuki India Ltd. | 3.65 | Ajanta Pharma Ltd. | 2.18 |
| Bharti Airtel Ltd. | 3.57 | Tube Investments Of India Ltd | 2.09 |
| Godrej Consumer Products Ltd | 3.30 | Divis Laboratories Ltd. | 2.04 |
| ICICI Lombard General Insurance Company Ltd | 3.28 | Cipla Ltd. | 2.03 |
| Phoenix Mills Ltd | 3.14 | Hindalco Industries Ltd. | 1.93 |
| Bharat Forge Ltd. | 3.12 | ABB India Ltd. | 1.89 |
| United Breweries Ltd. | 3.08 | Net Current Assets | 1.71 |
| Ultratech Cement Ltd. | 2.89 | TOTAL | 100.00 |

Active Stock positions

| Overweight (Top 5) | % | Underweight (Top 5) | % |
|-------------------------------|-----|-------------------------|------|
| Tata Consultancy Services Ltd | 3.9 | Reliance Industries Ltd | -6.9 |
| Tata Motors Ltd | 3.9 | HDFC Ltd | -4.2 |
| LTIMindtree Ltd | 3.7 | Infosys Ltd | -3.8 |
| IndusInd Bank Ltd | 3.7 | ITC Ltd | -3.2 |
| HDFC Bank Ltd | 3.5 | Larsen & Toubro Ltd | -2.4 |

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

| Period | NAV Growth (%) | Nifty 500 TRI (%) | Nifty 50 TRI (%) | NAV Growth (₹) | Nifty 500 TRI (₹) | Nifty 50 TRI (₹) |
|--------|----------------|-------------------|------------------|----------------|-------------------|------------------|
| 1 Y | 6.66 | 4.04 | 6.89 | 10,666 | 10,404 | 10,689 |
| SI* | 1.46 | 5.69 | 6.10 | 10,246 | 10,974 | 11,046 |

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

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

SIP Returns as on 28th April, 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 | 1,22,976 | 1,23,741 | 1,25,331 | 4.72 | 5.94 | 8.50 |
| SI | 2,00,000 | 2,04,300 | 2,06,572 | 2,09,658 | 2.49 | 3.80 | 5.58 |

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

Top 5 Sectors

| | |
|--------------------------------|-----|
| Financial Services | 33% |
| Information Technology | 11% |
| Automobile and Auto Components | 10% |
| Fast Moving Consumer Goods | 9% |
| Consumer Services | 8% |
| Others | 30% |

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 : ₹ 2839.53 Crore
Closing AUM : ₹ 2883.24 Crore

High/Low NAV in the month

High Growth Option : ₹ 138.7641
Low Growth Option : ₹ 134.2626

Total Expense Ratio

Regular : 1.92
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 April, 2023

Regular Growth Option : ₹ 138.7641
Regular IDCW Option : ₹ 26.5096
Direct Growth Option : ₹ 151.8878
Direct IDCW Option : ₹ 35.7944

Portfolio Details

| | |
|-----------------------------|----------|
| % of Top 10 Stocks | 42.76 |
| Median Market Cap (₹ Cr) | 97,350 |
| Weighted Average Market Cap | 2,58,191 |

All figures given are provisional and unaudited.

Market Capitalisation (%)

| | Large | Mid | Small |
|-----------|-------|-----|-------|
| Fund | 68 | 19 | 13 |
| Benchmark | 77 | 15 | 8 |

Portfolio as on 28th April, 2023

| Equity | % to NAV | Equity | % to NAV |
|--|----------|---|---------------|
| HDFC Bank Ltd. | 8.89 | Eicher Motors Ltd | 1.80 |
| ICICI Bank Ltd | 8.21 | Crompton Greaves Consumer Electricals Ltd. | 1.72 |
| Infosys Ltd. | 5.74 | Avenue Supermarts Ltd. | 1.68 |
| Axis Bank Ltd. | 4.61 | Metro Brands Ltd | 1.57 |
| Bharti Airtel Ltd. | 3.58 | United Breweries Ltd. | 1.54 |
| Maruti Suzuki India Ltd. | 2.56 | ICICI Lombard General Insurance Company Ltd | 1.48 |
| Bajaj Finance Ltd. | 2.50 | MTAR Technologies Ltd | 1.48 |
| IndusInd Bank Ltd. | 2.25 | Jubilant Food Works Ltd | 1.44 |
| Godrej Consumer Products Ltd | 2.25 | Ajanta Pharma Ltd. | 1.43 |
| Cholamandalam Investment & Finance Company Ltd | 2.17 | Canfin Homes Ltd. | 1.39 |
| Ultratech Cement Ltd. | 2.10 | Gujarat Gas Ltd | 1.29 |
| LTIMindtree Ltd. | 2.04 | P I Industries Ltd. | 1.28 |
| Tata Motors Ltd. | 1.97 | Bharat Forge Ltd. | 1.21 |
| Phoenix Mills Ltd | 1.88 | Cipla Ltd. | 1.18 |
| Hindalco Industries Ltd. | 1.84 | Others | 22.68 |
| Nestle India Ltd. | 1.83 | Net Current Assets | 2.40 |
| | | TOTAL | 100.00 |

Active Stock positions

| Overweight (Top 5) | % | Underweight (Top 5) | % |
|------------------------------|-----|-------------------------------|------|
| ICICI Bank Ltd | 2.8 | Reliance Industries Ltd | -6.9 |
| HDFC Bank Ltd | 2.6 | HDFC Ltd | -4.2 |
| Axis Bank Ltd | 2.6 | ITC Ltd | -3.2 |
| Infosys Ltd | 2.0 | Tata Consultancy Services Ltd | -2.8 |
| Godrej Consumer Products Ltd | 2.0 | Larsen & Toubro Ltd | -2.4 |

Quantitative Indicators Fund Benchmark

| Quantitative Indicators | Fund | Benchmark |
|-----------------------------------|--------|-----------|
| Beta | 0.07 | 1 |
| Standard Deviation (Annual) | 15.57% | 60.05% |
| Sharpe Ratio | 0.95% | |
| Portfolio Turnover Ratio (Annual) | 0.24 | |
| P/B | 7.54 | 6.77 |
| P/E | 33.15 | 31.89 |
| ROE | 17.84 | 18.62 |

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

| Period | NAV Growth (%) | Nifty 500 TRI (%) | Nifty 50 TRI (%) | NAV Growth (₹) | Nifty 500 TRI (₹) | Nifty 50 TRI (₹) |
|--------|----------------|-------------------|------------------|----------------|-------------------|------------------|
| 1 Y | 0.88 | 4.04 | 6.89 | 10,088 | 10,404 | 10,689 |
| 3 Y | 21.71 | 25.11 | 23.74 | 18,029 | 19,583 | 18,947 |
| 5 Y | 9.45 | 11.12 | 12.30 | 15,710 | 16,947 | 17,866 |
| SI* | 14.08 | 13.54 | 13.07 | 2,17,808 | 1,94,929 | 1,76,906 |

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 April, 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 | 1,20,063 | 1,23,741 | 1,25,331 | 0.10 | 5.94 | 8.50 |
| 3 Y | 3,60,000 | 4,18,247 | 4,45,130 | 4,45,256 | 10.05 | 14.38 | 14.40 |
| 5 Y | 6,00,000 | 8,10,742 | 8,58,334 | 8,54,658 | 12.04 | 14.35 | 14.18 |
| 7 Y | 8,40,000 | 12,51,003 | 13,46,948 | 13,60,016 | 11.21 | 13.29 | 13.56 |
| 10 Y | 12,00,000 | 21,84,564 | 23,91,750 | 23,60,237 | 11.54 | 13.25 | 13.00 |
| 15 Y | 18,00,000 | 46,44,677 | 51,68,747 | 50,16,887 | 11.72 | 12.97 | 12.62 |
| SI* | 22,10,000 | 68,00,259 | 80,10,127 | 79,07,065 | 11.09 | 12.59 | 12.47 |

Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account.*Since inception for above mentioned schemes is taken for the period December 2004 to April 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% |
| Automobile and Auto Components | 10% |
| Information Technology | 9% |
| Fast Moving Consumer Goods | 8% |
| Consumer Services | 6% |
| Others | 35% |

SECTORAL & THEMATIC EQUITY FUNDS

READY RECKONER MAY 2023



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| Parameters | UTI Dividend Yield Fund | UTI MNC Fund | UTI India Consumer Fund | UTI Infrastructure Fund | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---------------------------------------|---|-----------------------|-----------------------------|--------------------------|--------|------|-----|----|-------|-------|------|-------|-------|------|-------|------|---------------|-------|-------|--------------------|-------|--------|------------|-------|------|-----------|-------|------|------------|------|------|------------|------|------|----|------|------|--|--------|------|-----|--------|------|-----|--------------|-------|--------|--------------|-------|------|---------------|-------|------|---------------|-------|-------|-----------|-------|-------|-----------|-------|--------|----------|-------|------|----------|------|-------|--------------------|------|------|------------------------|------|-------|
| Category | Dividend Yield | Thematic Fund | Thematic Fund | Thematic Fund | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Month End AUM | ₹ 2,810 Cr | ₹ 2,374 Cr | ₹ 458 Cr | ₹ 1,501 Cr | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Benchmark | Nifty 500 TRI | Nifty MNC TRI | Nifty India Consumption TRI | Nifty Infrastructure TRI | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Tier I | Nifty Dividend Opportunities 50 TRI | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Tier II | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Market Capitalization of Fund vis-à-vis Benchmark Index | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Operating Cash Flow (OCF) Tiers of Fund vis-à-vis Benchmark Index | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Return on Capital Employed (ROCE) Tiers of Fund vis-à-vis Benchmark Index | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Portfolio Characteristics of Fund vis-à-vis Benchmark Index (%) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Top-5 Sector Holdings (%) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | <table border="1"> <thead> <tr> <th>Sector</th> <th>%NAV</th> <th>%AW</th> <th>Sector</th> <th>%NAV</th> <th>%AW</th> </tr> </thead> <tbody> <tr> <td>IT</td> <td>21.59</td> <td>11.39</td> <td>FMCG</td> <td>32.53</td> <td>-8.10</td> </tr> <tr> <td>FMCG</td> <td>17.63</td> <td>9.00</td> <td>CAPITAL GOODS</td> <td>19.67</td> <td>-0.02</td> </tr> <tr> <td>FINANCIAL SERVICES</td> <td>14.48</td> <td>-17.76</td> <td>AUTOMOBILE</td> <td>16.41</td> <td>1.87</td> </tr> <tr> <td>OIL & GAS</td> <td>11.81</td> <td>2.21</td> <td>HEALTHCARE</td> <td>8.20</td> <td>2.01</td> </tr> <tr> <td>HEALTHCARE</td> <td>6.42</td> <td>1.40</td> <td>IT</td> <td>6.54</td> <td>2.63</td> </tr> </tbody> </table> | Sector | %NAV | %AW | Sector | %NAV | %AW | IT | 21.59 | 11.39 | FMCG | 32.53 | -8.10 | FMCG | 17.63 | 9.00 | CAPITAL GOODS | 19.67 | -0.02 | FINANCIAL SERVICES | 14.48 | -17.76 | AUTOMOBILE | 16.41 | 1.87 | OIL & GAS | 11.81 | 2.21 | HEALTHCARE | 8.20 | 2.01 | HEALTHCARE | 6.42 | 1.40 | IT | 6.54 | 2.63 | <table border="1"> <thead> <tr> <th>Sector</th> <th>%NAV</th> <th>%AW</th> <th>Sector</th> <th>%NAV</th> <th>%AW</th> </tr> </thead> <tbody> <tr> <td>CONSTRUCTION</td> <td>27.03</td> <td>-10.37</td> <td>CONSTRUCTION</td> <td>16.15</td> <td>0.04</td> </tr> <tr> <td>CAPITAL GOODS</td> <td>19.35</td> <td>3.18</td> <td>CAPITAL GOODS</td> <td>15.41</td> <td>12.50</td> </tr> <tr> <td>OIL & GAS</td> <td>15.02</td> <td>-4.77</td> <td>OIL & GAS</td> <td>13.71</td> <td>-17.20</td> </tr> <tr> <td>TELECOMM</td> <td>12.34</td> <td>5.24</td> <td>TELECOMM</td> <td>9.63</td> <td>-2.15</td> </tr> <tr> <td>FINANCIAL SERVICES</td> <td>9.79</td> <td>9.79</td> <td>CONSTRUCTION MATERIALS</td> <td>8.62</td> <td>-4.15</td> </tr> </tbody> </table> | Sector | %NAV | %AW | Sector | %NAV | %AW | CONSTRUCTION | 27.03 | -10.37 | CONSTRUCTION | 16.15 | 0.04 | CAPITAL GOODS | 19.35 | 3.18 | CAPITAL GOODS | 15.41 | 12.50 | OIL & GAS | 15.02 | -4.77 | OIL & GAS | 13.71 | -17.20 | TELECOMM | 12.34 | 5.24 | TELECOMM | 9.63 | -2.15 | FINANCIAL SERVICES | 9.79 | 9.79 | CONSTRUCTION MATERIALS | 8.62 | -4.15 |
| Sector | %NAV | %AW | Sector | %NAV | %AW | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| IT | 21.59 | 11.39 | FMCG | 32.53 | -8.10 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| FMCG | 17.63 | 9.00 | CAPITAL GOODS | 19.67 | -0.02 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| FINANCIAL SERVICES | 14.48 | -17.76 | AUTOMOBILE | 16.41 | 1.87 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| OIL & GAS | 11.81 | 2.21 | HEALTHCARE | 8.20 | 2.01 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| HEALTHCARE | 6.42 | 1.40 | IT | 6.54 | 2.63 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Sector | %NAV | %AW | Sector | %NAV | %AW | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| CONSTRUCTION | 27.03 | -10.37 | CONSTRUCTION | 16.15 | 0.04 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| CAPITAL GOODS | 19.35 | 3.18 | CAPITAL GOODS | 15.41 | 12.50 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| OIL & GAS | 15.02 | -4.77 | OIL & GAS | 13.71 | -17.20 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| TELECOMM | 12.34 | 5.24 | TELECOMM | 9.63 | -2.15 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| FINANCIAL SERVICES | 9.79 | 9.79 | CONSTRUCTION MATERIALS | 8.62 | -4.15 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Key Portfolio Quantitative Indicators | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Standard Deviation (%) ^A | 14.57 | 12.65 | 14.34 | 17.13 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Beta ^A | 0.06 | 0.05 | 0.06 | 0.08 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Sharpe Ratio (%) ^A | 1.06 | 0.61 | 0.72 | 1.18 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Portfolio Turnover Ratio ^A | 0.17 | 0.06 | 0.16 | 0.17 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Portfolio Composition | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Top 10 Holdings (%) | 45 | 53 | 53 | 53 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Stock Count | 50 | 34 | 34 | 45 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Active Share (%) | 83 | 45 | 59 | 72 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Fund Manager/s | Amit Prenchandani | Karthikraj Lakshmanan | Vishal Chopda | Sachin Trivedi | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Managing Since | Nov-22 | Nov-22 | Feb-18 | Sep-21 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

Data as of April 30, 2023. %AW = % Active Weight
^AComputed on 3 years monthly rolling period. Risk free rate - 6.90% (FBI Overnight Mibor). Portfolio Characteristics are calculated based on full market cap using weighted average methodology at aggregation.
 Operating Cash Flow Tiers (C) - 3 Tiers based on the number of years in which they have generated positive operating cash flows in the previous 5 years (for manufacturing companies).
 RoCE/Implied RoE Tiers (R) - 3 Tiers based on the previous 5 year average return on capital (for manufacturing companies & non-lending non banking finance companies (NBFCs)) & based on the previous 5 year average return on asset for banks & NBFCs (including housing finance companies).
 For detailed portfolio, please visit www.utimf.com

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

SECTORAL & THEMATIC EQUITY FUNDS

READY RECKONER MAY 2023



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| Parameters | UTI Banking and Financial Services Fund | UTI Healthcare Fund | UTI Transportation and Logistics Fund | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|------------------------|--|-----|----|-----------|-------|-------|------|------------|-------|-------|-------|-----------|------|------|-------|---------------------|------|------|--|----------|------|-------|--|--|---------|------|-----|----|------------|-------|-------|------|-----------|------|-------|-------|----------------|------|-------|-------|------------------|------|-------|--|-------------------|------|------|--|--|---------|------|-----|----|---------------------|-------|-------|------|---------------------|-------|-------|-------|-------------|-------|------|-------|-------------------|------|------|--|------------|------|------|--|
| Category | Sectoral Fund | Sectoral Fund | Sectoral Fund | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Month End AuM | ₹ 867 Cr | ₹ 683 Cr | ₹ 2,019 Cr | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Benchmark | Nifty Financial Services TRI | S&P BSE Healthcare TRI | Nifty Transportation and Logistics TRI | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Tier I | - | - | - | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Tier II | - | - | - | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Fund | 83% | 42% | 72% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Benchmark | 8% | 27% | 22% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Large Cap | 97% | 50% | 70% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Mid Cap | 3% | 30% | 28% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Small Cap | 0% | 20% | 2% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Fund | - | 90% | 73% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Benchmark | - | 10% | 27% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| C1 | - | 0% | 0% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| C2 | - | 0% | 0% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| C3 | - | 1% | 3% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Fund | 50% | 44% | 29% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Benchmark | 27% | 36% | 51% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| R1 | 62% | 19% | 19% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| R2 | 23% | 30% | 17% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| R3 | 14% | 30% | 17% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Fund | 3.38 | 5.86 | 5.02 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Benchmark (BW) | 23.84 | 40.26 | 37.86 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Price to Book (P/B) | 3.44 | 17.47 | 9.10 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Price to Earnings (P/E) | 23.71 | 44.44 | 31.58 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Return on Equity (RoE) | 15.81 | 15.24 | 18.84 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Top-5 Equity Holdings (%) | <table border="1"> <thead> <tr> <th>Company</th> <th>%NAV</th> <th>%AW</th> <th>BM</th> </tr> </thead> <tbody> <tr> <td>HDFC BANK</td> <td>19.84</td> <td>-3.51</td> <td>3.44</td> </tr> <tr> <td>ICICI BANK</td> <td>18.39</td> <td>-1.72</td> <td>23.71</td> </tr> <tr> <td>AXIS BANK</td> <td>8.82</td> <td>1.43</td> <td>15.81</td> </tr> <tr> <td>STATE BANK OF INDIA</td> <td>7.58</td> <td>0.61</td> <td></td> </tr> <tr> <td>HDFC LTD</td> <td>6.72</td> <td>-9.07</td> <td></td> </tr> </tbody> </table> | Company | %NAV | %AW | BM | HDFC BANK | 19.84 | -3.51 | 3.44 | ICICI BANK | 18.39 | -1.72 | 23.71 | AXIS BANK | 8.82 | 1.43 | 15.81 | STATE BANK OF INDIA | 7.58 | 0.61 | | HDFC LTD | 6.72 | -9.07 | | <table border="1"> <thead> <tr> <th>Company</th> <th>%NAV</th> <th>%AW</th> <th>BM</th> </tr> </thead> <tbody> <tr> <td>SUN PHARMA</td> <td>13.02</td> <td>-3.81</td> <td>6.15</td> </tr> <tr> <td>CIPLA LTD</td> <td>7.71</td> <td>-0.04</td> <td>44.44</td> </tr> <tr> <td>DR REDDYS LABS</td> <td>7.51</td> <td>-1.95</td> <td>15.24</td> </tr> <tr> <td>APOLLO HOSPITALS</td> <td>6.27</td> <td>-0.92</td> <td></td> </tr> <tr> <td>AJANTA PHARMA LTD</td> <td>4.46</td> <td>3.69</td> <td></td> </tr> </tbody> </table> | Company | %NAV | %AW | BM | SUN PHARMA | 13.02 | -3.81 | 6.15 | CIPLA LTD | 7.71 | -0.04 | 44.44 | DR REDDYS LABS | 7.51 | -1.95 | 15.24 | APOLLO HOSPITALS | 6.27 | -0.92 | | AJANTA PHARMA LTD | 4.46 | 3.69 | | <table border="1"> <thead> <tr> <th>Company</th> <th>%NAV</th> <th>%AW</th> <th>BM</th> </tr> </thead> <tbody> <tr> <td>MARUTI SUZUKI INDIA</td> <td>12.88</td> <td>-0.42</td> <td>6.81</td> </tr> <tr> <td>MAHINDRA & MAHINDRA</td> <td>12.78</td> <td>-0.02</td> <td>31.58</td> </tr> <tr> <td>TATA MOTORS</td> <td>10.48</td> <td>0.53</td> <td>18.84</td> </tr> <tr> <td>EICHER MOTORS LTD</td> <td>9.69</td> <td>4.43</td> <td></td> </tr> <tr> <td>BAJAJ AUTO</td> <td>7.02</td> <td>1.18</td> <td></td> </tr> </tbody> </table> | Company | %NAV | %AW | BM | MARUTI SUZUKI INDIA | 12.88 | -0.42 | 6.81 | MAHINDRA & MAHINDRA | 12.78 | -0.02 | 31.58 | TATA MOTORS | 10.48 | 0.53 | 18.84 | EICHER MOTORS LTD | 9.69 | 4.43 | | BAJAJ AUTO | 7.02 | 1.18 | |
| Company | %NAV | %AW | BM | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| HDFC BANK | 19.84 | -3.51 | 3.44 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| ICICI BANK | 18.39 | -1.72 | 23.71 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| AXIS BANK | 8.82 | 1.43 | 15.81 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| STATE BANK OF INDIA | 7.58 | 0.61 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| HDFC LTD | 6.72 | -9.07 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Company | %NAV | %AW | BM | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| SUN PHARMA | 13.02 | -3.81 | 6.15 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| CIPLA LTD | 7.71 | -0.04 | 44.44 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| DR REDDYS LABS | 7.51 | -1.95 | 15.24 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| APOLLO HOSPITALS | 6.27 | -0.92 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| AJANTA PHARMA LTD | 4.46 | 3.69 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Company | %NAV | %AW | BM | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| MARUTI SUZUKI INDIA | 12.88 | -0.42 | 6.81 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| MAHINDRA & MAHINDRA | 12.78 | -0.02 | 31.58 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| TATA MOTORS | 10.48 | 0.53 | 18.84 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| EICHER MOTORS LTD | 9.69 | 4.43 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| BAJAJ AUTO | 7.02 | 1.18 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Standard Deviation (%)^A | 22.19 | 15.12 | 20.75 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Beta^A | 0.13 | 0.07 | 0.11 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Sharpe Ratio (%)^A | 0.75 | 0.50 | 1.16 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Portfolio Turnover Ratio^A | 0.17 | 0.21 | 0.12 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Top 10 Holdings (%) | 77 | 59 | 71 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Stock Count | 25 | 32 | 33 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Active Share (%) | 49 | 44 | 29 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Fund Manager/s | Preethi RS | Kamal G | Sachin Trivedi | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Managing Since | May-22 | May-22 | Sep-16 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

Data as of April 30, 2023. %AW - % Active Weight
^AComputed on 3 years monthly rolling period. Risk free rate - 6.90% (FBI Overnight Mibor). Portfolio Characteristics are calculated based on full market cap using weighted average methodology at aggregation.
 Operating Cash Flow Tiers (C)- 3 Tiers based on the number of years in which they have generated positive operating cash flows in the previous 5 years (for manufacturing companies).
 RoCE/ Implied RoE Tiers (R) - 3 Tiers based on the previous 5 year average return on capital (for manufacturing companies & non-lending non banking finance companies (NBFCs)) & based on the previous 5 year average return on asset for banks & NBFCs (including housing finance companies).
 For detailed portfolio, please visit www.utimf.com

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

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 : ₹ 2783.29 Crore
Closing AUM : ₹ 2810.26 Crore

High/Low NAV in the month

High Growth Option : ₹ 104.2693
Low Growth Option : ₹ 101.9704

Total Expense Ratio

Regular : 2.06
Direct : 1.45

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW: ₹ 5000/-

Load Structure

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

NAV per unit as on 28th April, 2023

Regular Growth Option : ₹ 104.2071
Regular IDCW Option : ₹ 21.1084
Direct Growth Option : ₹ 110.9830
Direct IDCW Option : ₹ 24.7763

Portfolio Details

| | |
|-----------------------------|----------|
| % of Top 10 Stocks | 44.91 |
| Median Market Cap (₹ Cr) | 91,144 |
| Weighted Average Market Cap | 2,25,337 |
| Number of Securities | 50 |

All figures given are provisional and unaudited.

Market Capitalisation (%)

| | | | |
|-----------|-------|-----|-------|
| | Large | Mid | Small |
| Fund | 69 | 14 | 17 |
| Benchmark | 77 | 15 | 8 |

Portfolio as on 28th April, 2023

| Equity | % to NAV | Equity | % to NAV |
|--------------------------------------|----------|--|---------------|
| Infosys Ltd. | 6.69 | Oil & Natural Gas Corporation Ltd. | 2.05 |
| ITC Ltd. | 6.36 | HDFC Ltd. | 1.98 |
| NTPC Ltd. | 5.02 | Great Eastern Shipping Co. Ltd. | 1.93 |
| Tech Mahindra Ltd | 4.92 | Coromandel International Ltd. | 1.87 |
| Tata Steel Ltd. | 4.16 | Cummins India Ltd. | 1.82 |
| Mphasis Ltd | 3.87 | Procter & Gamble Hygiene & Hel Care Ltd. | 1.57 |
| Marico Ltd. | 3.80 | Hero Motocorp Ltd. | 1.46 |
| Hindustan Unilever Ltd. | 3.72 | State Bank Of India | 1.44 |
| Tata Consultancy Services Ltd. | 3.44 | Computer Age Management Services Ltd | 1.41 |
| ICICI Bank Ltd | 2.94 | Mahanagar Gas Ltd. | 1.35 |
| LTIMindtree Ltd. | 2.67 | Sanofi India Ltd. | 1.35 |
| Bharat Petroleum Corporation Ltd. | 2.67 | Samvardhana Motherson International Ltd | 1.31 |
| GAIL (India) Ltd. | 2.54 | Indian Energy Exchange Ltd | 1.29 |
| Bajaj Auto Ltd. | 2.52 | Others | 15.75 |
| Bharat Electronics Ltd. | 2.31 | Net Current Assets | 1.33 |
| Hindustan Petroleum Corporation Ltd. | 2.27 | TOTAL | 100.00 |
| Torrent Pharmaceuticals Ltd. | 2.20 | | |

Active Stock positions

| Overweight (Top 5) | % | Underweight (Top 5) | % |
|--------------------|-----|-------------------------|------|
| Tech Mahindra Ltd | 4.4 | Reliance Industries Ltd | -6.9 |
| NTPC Ltd | 4.3 | HDFC Bank Ltd | -5.5 |
| Mphasis Ltd | 3.7 | ICICI Bank Ltd | -2.4 |
| Marico Ltd | 3.6 | Larsen & Toubro Ltd | -2.4 |
| Tata Steel Ltd | 3.4 | Kotak Mahindra Bank Ltd | -2.4 |

Quantitative Indicators

| Quantitative Indicators | Fund | Benchmark |
|-----------------------------------|--------|-----------|
| Beta | 0.06 | 1 |
| Standard Deviation (Annual) | 14.57% | 60.05% |
| Sharpe Ratio | 1.06% | |
| Portfolio Turnover Ratio (Annual) | 0.17 | |
| P/B | 6.62 | 6.70 |
| P/E | 26.64 | 24.44 |
| ROE | 23.26 | 25.62 |

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

| Period | NAV Growth (%) | Nifty 500 TRI (%) | Nifty Dividend Opportunities 50 TRI (%) | Nifty 50 TRI (%) | NAV Growth (₹) | Nifty 500 TRI (₹) | Nifty Dividend Opportunities 50 TRI (₹) | Nifty 50 TRI (₹) |
|--------|----------------|-------------------|---|------------------|----------------|-------------------|---|------------------|
| 1 Y | 1.91 | 4.04 | 11.17 | 6.89 | 10,191 | 10,404 | 11,117 | 10,689 |
| 3 Y | 22.38 | 25.11 | 25.78 | 23.74 | 18,329 | 19,583 | 19,899 | 18,947 |
| 5 Y | 10.03 | 11.12 | 10.79 | 12.30 | 16,131 | 16,947 | 16,696 | 17,866 |
| SI* | 13.90 | 14.34 | 16.59 | NA | 1,04,131 | 1,11,616 | 1,58,520 | 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 April, 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 | 1,23,184 | 1,23,741 | 1,29,311 | 5.05 | 5.94 | 14.98 |
| 3 Y | 3,60,000 | 4,29,801 | 4,45,130 | 4,70,779 | 11.93 | 14.38 | 18.35 |
| 5 Y | 6,00,000 | 8,24,464 | 8,58,334 | 8,84,995 | 12.72 | 14.35 | 15.60 |
| 7 Y | 8,40,000 | 12,80,448 | 13,46,948 | 13,74,695 | 11.87 | 13.29 | 13.86 |
| 10 Y | 12,00,000 | 22,02,239 | 23,91,750 | 23,58,850 | 11.70 | 13.25 | 12.99 |
| 15 Y | 18,00,000 | 46,71,036 | 51,68,747 | 52,72,146 | 11.79 | 12.97 | 13.20 |
| SI | 21,50,000 | 71,12,224 | 73,62,898 | 83,13,357 | 12.10 | 12.43 | 13.57 |

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 | 22% |
| Fast Moving Consumer Goods | 18% |
| Financial Services | 14% |
| Oil, Gas & Consumable Fuels | 12% |
| Healthcare | 6% |
| 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 : ₹ 2346.07 Crore
Closing AUM : ₹ 2373.63 Crore

High/Low NAV in the month

High Growth Option : ₹ 270.7753
Low Growth Option : ₹ 264.0484

Total Expense Ratio

Regular : 2.07
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 April, 2023

Regular Growth Option : ₹ 270.7753
Regular IDCW Option : ₹ 139.6076
Direct Growth Option : ₹ 295.9685
Direct IDCW Option : ₹ 153.5286

Portfolio Details

| | |
|-----------------------------|----------|
| % of Top 10 Stocks | 53.46 |
| Median Market Cap (₹ Cr) | 45,476 |
| Weighted Average Market Cap | 1,15,987 |
| Number of Securities | 34 |

All figures given are provisional and unaudited.

Market Capitalisation (%)

| | | | |
|-----------|-------|-----|-------|
| | Large | Mid | Small |
| Fund | 42 | 54 | 4 |
| Benchmark | 64 | 35 | 1 |

Portfolio as on 28th April, 2023

| Equity | % to NAV | Equity | % to NAV |
|--|----------|--|---------------|
| Maruti Suzuki India Ltd. | 8.61 | CRISIL Ltd | 2.46 |
| Nestle India Ltd. | 8.30 | Oracle Financial Services Software Ltd. | 2.08 |
| Hindustan Unilever Ltd. | 6.89 | 3M India Ltd. | 2.04 |
| Britannia Industries Ltd. | 4.83 | Sanofi India Ltd. | 1.89 |
| Mphasis Ltd | 4.46 | Bayer Cropscience Ltd. | 1.88 |
| United Spirits Ltd. | 4.30 | Gland Pharma Ltd | 1.77 |
| Schaeffler India Ltd | 4.16 | Timken India Ltd. | 1.58 |
| Grindwell Norton Ltd. | 4.14 | HDFC Asset Management Company Ltd | 1.40 |
| Procter & Gamble Hygiene & Hel Care Ltd. | 3.93 | ICICI Prudential Life Insurance Company Ltd. | 0.91 |
| United Breweries Ltd. | 3.83 | Nippon Life India Asset Management Ltd | 0.81 |
| Siemens India Ltd. | 3.74 | Escorts Kubota Ltd | 0.73 |
| Abbott India Ltd. | 3.40 | Mahindra CIE Automotive Ltd | 0.70 |
| SKF India Ltd. | 3.33 | Procter & Gamble Health Ltd | 0.66 |
| Cummins India Ltd. | 3.31 | Others | 1.35 |
| Bosch Ltd. | 2.94 | Net Current Assets | 4.35 |
| Whirlpool Of India Ltd. | 2.65 | TOTAL | 100.00 |
| Honeywell Automation India Ltd. | 2.55 | | |

Active Stock positions

| Overweight (Top 5) | % | Underweight (Top 5) | % |
|------------------------|-----|-----------------------------|------|
| Grindwell Norton Ltd | 2.7 | Vedanta Ltd | -5.2 |
| Whirlpool Of India Ltd | 2.7 | Ambuja Cements Ltd | -4.9 |
| Schaeffler India Ltd | 2.3 | Britannia Industries Ltd | -4.2 |
| United Breweries Ltd | 2.1 | Colgate Palmolive India Ltd | -3.6 |
| Mphasis Ltd | 1.9 | Ashok Leyland Ltd | -3.5 |

Quantitative Indicators Fund Benchmark

| Quantitative Indicators | Fund | Benchmark |
|-----------------------------------|--------|-----------|
| Beta | 0.05 | 1 |
| Standard Deviation (Annual) | 12.65% | 59.47% |
| Sharpe Ratio | 0.61% | |
| Portfolio Turnover Ratio (Annual) | 0.06 | |
| P/B | 19.48 | 21.43 |
| P/E | 55.46 | 56.52 |
| ROE | 30.99 | 33.98 |

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

| Period | NAV Growth (%) | Nifty MNC TRI (%) | Nifty 50 TRI (%) | NAV Growth (₹) | Nifty MNC TRI (₹) | Nifty 50 TRI (₹) |
|--------|----------------|-------------------|------------------|----------------|-------------------|------------------|
| 1 Y | 3.96 | 8.57 | 6.89 | 10,396 | 10,857 | 10,689 |
| 3 Y | 14.66 | 18.20 | 23.74 | 15,074 | 16,514 | 18,947 |
| 5 Y | 6.06 | 7.56 | 12.30 | 13,422 | 14,399 | 17,866 |
| SI* | 15.35 | 13.15 | NA | 3,51,992 | 2,17,763 | 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 98 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 April, 2023

| Period | Investment Amount (₹) | Fund Value (₹) | Nifty MNC TRI (₹) | Nifty 50 TRI (₹) | Yield (%) Fund | Yield (%) Nifty MNC TRI | Yield (%) Nifty 50 TRI |
|--------|-----------------------|----------------|-------------------|------------------|----------------|-------------------------|------------------------|
| 1 Y | 1,20,000 | 1,20,719 | 1,24,655 | 1,25,331 | 1.13 | 7.41 | 8.50 |
| 3 Y | 3,60,000 | 4,04,871 | 4,30,971 | 4,45,256 | 7.83 | 12.12 | 14.40 |
| 5 Y | 6,00,000 | 7,41,250 | 8,06,299 | 8,54,658 | 8.42 | 11.81 | 14.18 |
| 7 Y | 8,40,000 | 11,28,732 | 12,61,616 | 13,60,016 | 8.33 | 11.45 | 13.56 |
| 10 Y | 12,00,000 | 20,47,448 | 23,24,366 | 23,60,237 | 10.32 | 12.71 | 13.00 |
| 15 Y | 18,00,000 | 55,14,318 | 57,45,230 | 50,16,887 | 13.72 | 14.20 | 12.62 |
| SI* | 22,10,000 | 92,09,147 | 94,98,389 | 79,07,065 | 13.86 | 14.13 | 12.47 |

Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. *Since inception for above mentioned schemes is taken for the period December 2004 to April 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 | 33% |
| Capital Goods | 20% |
| Automobile and Auto Components | 16% |
| Healthcare | 8% |
| Information Technology | 7% |
| Others | 17% |

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 : ₹ 447.15 Crore
Closing AUM : ₹ 457.50 Crore

High/Low NAV in the month

High Growth Option : ₹ 38.1286
Low Growth Option : ₹ 36.5775

Total Expense Ratio

Regular : 2.48
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 April, 2023

Regular Growth Option : ₹ 38.1286
Regular IDCW Option : ₹ 33.3296
Direct Growth Option : ₹ 40.4443
Direct IDCW Option : ₹ 35.5056

Portfolio Details

| | |
|-----------------------------|----------|
| % of Top 10 Stocks | 52.24 |
| Median Market Cap (₹ Cr) | 2,16,402 |
| Weighted Average Market Cap | 2,31,610 |
| Number of Securities | 34 |

All figures given are provisional and unaudited.

Market Capitalisation (%)

| | Large | Mid | Small |
|-----------|-------|-----|-------|
| Fund | 80 | 18 | 2 |
| Benchmark | 96 | 4 | - |

Portfolio as on 28th April, 2023

| Equity | % to NAV | Equity | % to NAV |
|------------------------------|----------|--|---------------|
| Maruti Suzuki India Ltd. | 7.98 | Page Industries Ltd | 2.42 |
| Bharti Airtel Ltd. | 7.25 | Havells India Ltd. | 2.37 |
| ITC Ltd. | 5.86 | Phoenix Mills Ltd | 2.25 |
| Titan Company Ltd. | 5.20 | Jubilant Food Works Ltd | 2.15 |
| Asian Paints Ltd. | 5.08 | Marico Ltd. | 2.08 |
| Nestle India Ltd. | 5.04 | Bajaj Finance Ltd. | 2.06 |
| Godrej Consumer Products Ltd | 4.46 | Crompton Greaves Consumer Electricals Ltd. | 1.98 |
| Eicher Motors Ltd | 3.97 | Astral Ltd. | 1.70 |
| Hindustan Unilever Ltd. | 3.76 | ICICI Lombard General | |
| Avenue Supermarkets Ltd. | 3.65 | Insurance Company Ltd | 1.51 |
| United Breweries Ltd. | 3.15 | Aditya Birla Fashion & Retail Ltd. | 1.24 |
| Tata Motors Ltd. | 3.07 | PB Fintech Ltd | 1.23 |
| Metro Brands Ltd | 3.02 | Whirlpool Of India Ltd. | 1.11 |
| Trent Ltd. | 2.69 | FSN E-Commerce Ventures (Nykaa) Ltd | 0.98 |
| Dabur India Ltd. | 2.68 | Others | 3.13 |
| ICICI Bank Ltd | 2.56 | Net Current Assets | 1.94 |
| HDFC Bank Ltd. | 2.43 | TOTAL | 100.00 |

Active Stock positions

| Overweight (Top 5) | % | Underweight (Top 5) | % |
|------------------------------|-----|--------------------------|------|
| United Breweries Ltd | 3.2 | Mahindra & | |
| Tata Motors Ltd | 3.1 | Mahindra Ltd | -6.2 |
| Metro Brands Ltd | 3.0 | Hindustan Unilever Ltd | -5.5 |
| ICICI Bank Ltd | 2.6 | ITC Ltd | -4.7 |
| Godrej Consumer Products Ltd | 2.5 | Britannia Industries Ltd | -3.0 |
| | | Bajaj Auto Ltd | -2.8 |

Quantitative Indicators Fund Benchmark

| Quantitative Indicators | Fund | Benchmark |
|-----------------------------------|--------|-----------|
| Beta | 0.06 | 1 |
| Standard Deviation (Annual) | 14.34% | 59.76% |
| Sharpe Ratio | 0.72% | |
| Portfolio Turnover Ratio (Annual) | 0.16 | |
| P/B | 15.28 | 15.13 |
| P/E | 52.35 | 51.80 |
| ROE | 21.36 | 25.76 |

Fund Performance Vs Benchmark (CAGR) as on 28th April, 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 | 1.11 | 7.15 | 6.89 | 10,111 | 10,715 | 10,689 |
| 3 Y | 17.15 | 19.90 | 23.74 | 16,078 | 17,237 | 18,947 |
| 5 Y | 7.20 | 9.38 | 12.30 | 14,160 | 15,660 | 17,866 |
| SI* | 8.86 | 12.48 | 10.60 | 38,116 | 63,831 | 48,939 |

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 April, 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 | 1,19,368 | 1,22,174 | 1,25,331 | -0.99 | 3.44 | 8.50 |
| 3 Y | 3,60,000 | 4,10,667 | 4,36,968 | 4,45,256 | 8.80 | 13.08 | 14.40 |
| 5 Y | 6,00,000 | 7,68,736 | 8,26,403 | 8,54,658 | 9.89 | 12.81 | 14.18 |
| 7 Y | 8,40,000 | 11,77,297 | 12,91,598 | 13,60,016 | 9.51 | 12.11 | 13.56 |
| 10 Y | 12,00,000 | 19,82,235 | 22,94,433 | 23,60,237 | 9.71 | 12.47 | 13.00 |
| 15 Y | 18,00,000 | 43,08,774 | 55,77,966 | 50,16,887 | 10.84 | 13.86 | 12.62 |
| SI | 18,80,000 | 46,07,213 | 60,32,207 | 53,47,131 | 10.62 | 13.62 | 12.28 |

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 | 27% |
| Consumer Durables | 19% |
| Automobile and Auto Components | 15% |
| Consumer Services | 12% |
| Financial Services | 10% |
| Others | 16% |

UTI INFRASTRUCTURE FUND

An open ended equity scheme following the infrastructure theme.

Category
Thematic

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 : ₹ 1476.35 Crore
Closing AUM : ₹ 1500.84 Crore

High/Low NAV in the month

High Growth Option : ₹ 85.4021
Low Growth Option : ₹ 82.4942

Total Expense Ratio

Regular : 2.28
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 April, 2023

Regular Growth Option ₹ 85.4021
Regular IDCW Option ₹ 44.6349
Direct Growth Option ₹ 89.0367
Direct IDCW Option ₹ 46.5932

Portfolio Details

| | |
|-----------------------------|----------|
| % of Top 10 Stocks | 53.26 |
| Median Market Cap (₹ Cr) | 1,49,039 |
| Weighted Average Market Cap | 2,56,867 |
| Number of Securities | 45 |

All figures given are provisional and unaudited.

Market Capitalisation (%)

| | | | |
|-----------|-------|-----|-------|
| | Large | Mid | Small |
| Fund | 65 | 22 | 14 |
| Benchmark | 91 | 9 | - |

Portfolio as on 28th April, 2023

| Equity | % to NAV | Equity | % to NAV |
|---|----------|--|---------------|
| Larsen & Toubro Ltd. | 10.74 | Brigade Enterprises Ltd. | 1.80 |
| Bharti Airtel Ltd. | 9.63 | H G Infra Engineering Ltd. | 1.70 |
| Ultratech Cement Ltd. | 5.94 | Hindustan Petroleum Corporation Ltd. | 1.59 |
| NTPC Ltd. | 5.80 | Interglobe Aviation Ltd | 1.47 |
| Reliance Industries Ltd. | 4.84 | Indraprastha Gas Ltd | 1.43 |
| ICICI Bank Ltd | 4.50 | Crompton Greaves Consumer Electricals Ltd. | 1.35 |
| Axis Bank Ltd. | 3.33 | Cummins India Ltd. | 1.32 |
| Adani Ports And Special Economic Zone Ltd | 3.02 | Blue Star Ltd. | 1.32 |
| Gujarat Gas Ltd | 2.74 | PNC Infratech Ltd | 1.30 |
| Bharat Electronics Ltd. | 2.72 | KNR Constructions Ltd | 1.25 |
| Shree Cement Ltd. | 2.68 | 3M India Ltd. | 1.24 |
| Siemens India Ltd. | 2.65 | Mahindra Logistics Ltd | 1.19 |
| Container Corporation Of India Ltd | 2.37 | J. Kumar Infraprojects Ltd. | 1.16 |
| Bharat Forge Ltd. | 2.19 | Others | 8.02 |
| Bharat Petroleum Corporation Ltd. | 2.07 | Net Current Assets | 4.73 |
| SKF India Ltd. | 2.06 | TOTAL | 100.00 |
| Torrent Power Ltd. | 1.84 | | |

Active Stock positions

| Overweight (Top 5) | % | Underweight (Top 5) | % |
|------------------------|-----|--------------------------|-------|
| ICICI Bank Ltd | 4.5 | Reliance Industries Ltd | -15.4 |
| Axis Bank Ltd | 3.3 | Larsen & Toubro Ltd | -5.4 |
| Gujarat Gas Ltd | 2.7 | Power Grid | |
| Bharat Electronics Ltd | 2.7 | Corporation Of India Ltd | -4.6 |
| Bharat Forge Ltd | 2.2 | Grasim Industries Ltd | -3.6 |
| | | Oil & Natural Gas | |
| | | Corporation Ltd | -3.5 |

Quantitative Indicators

| Quantitative Indicators | Fund | Benchmark |
|-----------------------------------|--------|-----------|
| Beta | 0.08 | 1 |
| Standard Deviation (Annual) | 17.13% | 60.44% |
| Sharpe Ratio | 1.18% | |
| Portfolio Turnover Ratio (Annual) | 0.17 | |
| P/B | 4.67 | 4.42 |
| P/E | 37.23 | 34.94 |
| ROE | 14.06 | 12.73 |

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

| Period | NAV Growth (%) | Nifty Infrastructure TRI (%) | Nifty 50 TRI (%) | NAV Growth (₹) | Nifty Infrastructure TRI (₹) | Nifty 50 TRI (₹) |
|--------|----------------|------------------------------|------------------|----------------|------------------------------|------------------|
| 1 Y | 12.41 | 5.31 | 6.89 | 11,241 | 10,531 | 10,689 |
| 3 Y | 27.08 | 26.53 | 23.74 | 20,523 | 20,257 | 18,947 |
| 5 Y | 8.75 | 10.66 | 12.30 | 15,214 | 16,599 | 17,866 |
| SI* | 12.43 | 9.67 | 14.15 | 93,439 | 58,161 | 1,24,823 |

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 98 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 April, 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 | 1,28,620 | 1,27,658 | 1,25,331 | 13.84 | 12.27 | 8.50 |
| 3 Y | 3,60,000 | 4,75,886 | 4,67,040 | 4,45,256 | 19.12 | 17.78 | 14.40 |
| 5 Y | 6,00,000 | 8,79,785 | 9,06,813 | 8,54,658 | 15.36 | 16.60 | 14.18 |
| 7 Y | 8,40,000 | 13,00,343 | 13,62,676 | 13,60,016 | 12.30 | 13.61 | 13.56 |
| 10 Y | 12,00,000 | 22,11,695 | 21,69,208 | 23,60,237 | 11.78 | 11.41 | 13.00 |
| 15 Y | 18,00,000 | 39,73,945 | 34,90,585 | 50,16,887 | 9.88 | 8.33 | 12.62 |
| SI* | 22,10,000 | 56,83,857 | 46,59,083 | 79,07,065 | 9.42 | 7.54 | 12.47 |

Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account.*Since inception for above mentioned schemes is taken for the period December 2004 to April 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 | 10% |
| Construction Materials | 9% |
| Others | 36% |

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

Ms. Preethi R S, MBA , IIM Kozhikode BE, Computer Science RVCE , Bengaluru Managing the scheme since April 2023

Fund AUM

Fund Size Monthly Average : ₹ 851.00 Crore
Closing AUM : ₹ 867.34 Crore

High/Low NAV in the month

High Growth Option : ₹ 126.6026
Low Growth Option : ₹ 120.8922

Total Expense Ratio

Regular : 2.33
Direct : 1.36

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 April, 2023

Regular Growth Option : ₹ 126.6026
Regular IDCW Option : ₹ 49.2731
Direct Growth Option : ₹ 140.9903
Direct IDCW Option : ₹ 55.1811

Portfolio Details

| | |
|-----------------------------|----------|
| % of Top 10 Stocks | 76.88 |
| Median Market Cap (₹ Cr) | 5,12,390 |
| Weighted Average Market Cap | 4,50,585 |
| Number of Securities | 25 |

All figures given are provisional and unaudited.

Market Capitalisation (%)

| | Large | Mid | Small |
|-----------|-------|-----|-------|
| Fund | 83 | 8 | 9 |
| Benchmark | 97 | 3 | 0 |

Portfolio as on 28th April, 2023

| Equity | % to NAV | Equity | % to NAV |
|--|----------|--|---------------|
| HDFC Bank Ltd. | 19.85 | Bajaj Finserv Ltd. | 1.62 |
| ICICI Bank Ltd | 18.39 | ICICI Lombard General Insurance Company Ltd | 1.56 |
| Axis Bank Ltd. | 8.82 | Canfin Homes Ltd. | 1.50 |
| State Bank Of India | 7.58 | Max Financial Services Ltd. | 1.28 |
| HDFC Ltd. | 6.72 | Bandhan Bank Ltd. | 1.13 |
| Kotak Mahindra Bank Ltd. | 4.02 | Star Health And Allied Insurance Company Ltd | 1.06 |
| SBI Life Insurance Company Ltd. | 3.24 | DCB Bank Ltd | 1.04 |
| Bajaj Finance Ltd. | 3.12 | Mahindra & Mahindra Fin.Ser.Ltd. | 1.01 |
| IndusInd Bank Ltd. | 2.95 | KFin Technologies Ltd | 0.99 |
| Karur Vysya Bank Ltd. | 2.19 | ICICI Securities Ltd. | 0.00 |
| SBI Cards And Payment Services Pvt Ltd. | 2.10 | Creditaccess Grameen Ltd | 0.00 |
| Cholamandalam Investment & Finance Company Ltd | 2.01 | Prudent Corporate Advisory Services Ltd | 0.00 |
| Multi Commodity Exchange Of India Ltd | 1.72 | Net Current Assets | 1.14 |
| Federal Bank Ltd. | 1.69 | TOTAL | 100.00 |
| PB Fintech Ltd | 1.67 | | |
| Equitas Small Finance Bank Ltd | 1.62 | | |

Active Stock positions

| Overweight (Top 5) | % | Underweight (Top 5) | % |
|---------------------------------------|-----|-------------------------|------|
| IndusInd Bank Ltd | 2.9 | HDFC Ltd | -9.1 |
| Karur Vysya Bank Ltd | 2.2 | Kotak Mahindra Bank Ltd | -4.9 |
| Multi Commodity Exchange Of India Ltd | 1.7 | HDFC Bank Ltd | -3.5 |
| Federal Bank Ltd | 1.7 | Bajaj Finance Ltd | -2.1 |
| PB Fintech Ltd | 1.7 | ICICI Bank Ltd | -1.7 |

Quantitative Indicators Fund Benchmark

| | | |
|-----------------------------------|--------|--------|
| Beta | 0.13 | 1 |
| Standard Deviation (Annual) | 22.19% | 62.17% |
| Sharpe Ratio | 0.75% | |
| Portfolio Turnover Ratio (Annual) | 0.17 | |
| P/B | 3.38 | 3.44 |
| P/E | 23.84 | 23.71 |
| ROE | 13.85 | 15.81 |

Fund Performance Vs Benchmark (CAGR) as on 28th April, 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 | 14.55 | 16.13 | 6.89 | 11,455 | 11,613 | 10,689 |
| 3 Y | 23.58 | 22.59 | 23.74 | 18,873 | 18,423 | 18,947 |
| 5 Y | 5.30 | 13.03 | 12.30 | 12,948 | 18,455 | 17,866 |
| SI* | 14.23 | 17.60 | 14.15 | 1,26,503 | 2,20,267 | 1,24,823 |

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

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

SIP Returns as on 28th April, 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 | 1,28,675 | 1,30,127 | 1,25,331 | 13.93 | 16.32 | 8.50 |
| 3 Y | 3,60,000 | 4,53,759 | 4,54,470 | 4,45,256 | 15.73 | 15.84 | 14.40 |
| 5 Y | 6,00,000 | 7,80,477 | 8,45,639 | 8,54,658 | 10.50 | 13.75 | 14.18 |
| 7 Y | 8,40,000 | 11,49,435 | 13,89,618 | 13,60,016 | 8.84 | 14.16 | 13.56 |
| 10 Y | 12,00,000 | 20,15,492 | 26,27,897 | 23,60,237 | 10.02 | 15.01 | 13.00 |
| 15 Y | 18,00,000 | 44,34,746 | 64,55,363 | 50,16,887 | 11.18 | 15.54 | 12.62 |
| SI* | 22,10,000 | 74,31,572 | 1,14,34,499 | 79,07,065 | 11.91 | 15.80 | 12.47 |

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

Top Sectors

| | |
|--------------------|-----|
| Financial Services | 99% |
| NCA | 1% |

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. Kamal Gada B.Com, CA, CS,CFA
Managing the scheme since Apr 2023

Fund AUM

Fund Size Monthly Average : ₹ 672.10 Crore
Closing AUM : ₹ 682.85 Crore

High/Low NAV in the month

High Growth Option : ₹ 150.0403
Low Growth Option : ₹ 143.3835

Total Expense Ratio

Regular : 2.45
Direct : 1.49

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 April, 2023

Regular Growth Option : ₹ 150.0403
Regular IDCW Option : ₹ 115.9601
Direct Growth Option : ₹ 165.5202
Direct IDCW Option : ₹ 127.9361

Portfolio Details

| | |
|-----------------------------|--------|
| % of Top 10 Stocks | 58.89 |
| Median Market Cap (₹ Cr) | 43,257 |
| Weighted Average Market Cap | 64,662 |
| Number of Securities | 32 |

All figures given are provisional and unaudited.

Market Capitalisation (%)

| | Large | Mid | Small |
|-----------|-------|-----|-------|
| Fund | 42 | 27 | 30 |
| Benchmark | 50 | 31 | 19 |

Portfolio as on 28th April, 2023

| Equity | % to NAV | Equity | % to NAV |
|--|----------|-------------------------------------|---------------|
| Sun Pharmaceuticals Industries Ltd. | 13.02 | Poly Medicare Ltd. | 1.83 |
| Cipla Ltd. | 7.71 | Metropolis Healthcare Ltd | 1.82 |
| Dr Reddy's Laboratories Ltd. | 7.51 | Proctor & Gamble Health Ltd | 1.74 |
| Apollo Hospitals Enterprise Ltd. | 6.27 | AMI Organics Ltd | 1.72 |
| Ajanta Pharma Ltd. | 4.46 | Indoco Remedies Ltd. | 1.48 |
| Aurobindo Pharma Ltd. | 4.43 | Syngene International Ltd. | 1.46 |
| Krishna Institute Of Medical Science Ltd | 4.05 | J.B.Chemicals & Pharmaceuticals Ltd | 1.40 |
| Fortis Healthcare Ltd. | 4.00 | Rainbow Childrens Medicare Ltd | 1.16 |
| Zydus Lifesciences Ltd | 3.85 | Biocon Ltd. | 1.09 |
| Divis Laboratories Ltd. | 3.59 | Pfizer Ltd. | 1.02 |
| ERIS Lifesciences Ltd | 3.37 | Alembic Pharmaceuticals Ltd. | 0.98 |
| Suven Pharmaceuticals Ltd | 3.35 | Lupin Ltd. | 0.88 |
| Torrent Pharmaceuticals Ltd. | 3.31 | Windlas Biotec Ltd | 0.80 |
| IPCA Laboratories Ltd. | 3.12 | Others | 1.42 |
| Gland Pharma Ltd | 2.79 | Net Current Assets | 2.19 |
| Alkem Laboratories Ltd | 2.21 | TOTAL | 100.00 |
| Abbott India Ltd. | 1.96 | | |

Active Stock positions

| Overweight (Top 5) | % | Underweight (Top 5) | % |
|--|-----|------------------------------------|------|
| Ajanta Pharma Ltd | 3.7 | Max Healthcare Institute Ltd | -5.3 |
| Krishna Institute Of Medical Science Ltd | 3.2 | Sun Pharmaceuticals Industries Ltd | -3.8 |
| ERIS Lifesciences Ltd | 3.1 | Divis Laboratories Ltd | -3.0 |
| Suven Pharmaceuticals Ltd | 2.6 | Dr Reddy's Laboratories Ltd | -2.0 |
| Fortis Healthcare Ltd | 1.9 | Laurus Labs Ltd | -1.9 |

Quantitative Indicators

| Quantitative Indicators | Fund | Benchmark |
|-----------------------------------|--------|-----------|
| Beta | 0.07 | 1 |
| Standard Deviation (Annual) | 15.12% | 60.08% |
| Sharpe Ratio | 0.50% | |
| Portfolio Turnover Ratio (Annual) | 0.21 | |
| P/B | 5.86 | 6.15 |
| P/E | 40.26 | 44.44 |
| ROE | 17.47 | 15.24 |

Fund Performance Vs Benchmark (CAGR) as on 28th April, 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 | -3.58 | -4.67 | 6.89 | 9,642 | 9,533 | 10,689 |
| 3 Y | 14.50 | 15.23 | 23.74 | 15,011 | 15,300 | 18,947 |
| 5 Y | 11.54 | 10.99 | 12.30 | 17,270 | 16,848 | 17,866 |
| SI* | 13.34 | 13.58 | NA | 1,98,290 | 2,08,552 | NA |

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

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

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

SIP Returns as on 28th April, 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 | 1,21,871 | 1,21,382 | 1,25,331 | 2.96 | 2.18 | 8.50 |
| 3 Y | 3,60,000 | 3,79,301 | 3,81,809 | 4,45,256 | 3.44 | 3.88 | 14.40 |
| 5 Y | 6,00,000 | 8,09,505 | 7,97,620 | 8,54,658 | 11.97 | 11.38 | 14.18 |
| 7 Y | 8,40,000 | 12,20,267 | 11,86,065 | 13,60,016 | 10.52 | 9.72 | 13.56 |
| 10 Y | 12,00,000 | 19,70,338 | 18,85,119 | 23,60,237 | 9.60 | 8.76 | 13.00 |
| 15 Y | 18,00,000 | 48,97,000 | 49,10,069 | 50,16,887 | 12.34 | 12.37 | 12.62 |
| SI* | 22,10,000 | 79,66,189 | 81,20,613 | 79,07,065 | 12.54 | 12.71 | 12.47 |

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

Top Sectors

| | |
|------------|-----|
| Healthcare | 97% |
| NCA | 3% |

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 : ₹ 1954.74 Crore
Closing AUM : ₹ 2018.67 Crore

High/Low NAV in the month

High Growth Option : ₹ 152.5904
Low Growth Option : ₹ 141.9394

Total Expense Ratio

Regular : 2.07
Direct : 1.03

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW: ₹ 5000/-

Load Structure

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

NAV per unit as on 28th April, 2023

Regular Growth Option : ₹ 152.5904
Regular IDCW Option : ₹ 70.3608
Direct Growth Option : ₹ 170.6041
Direct IDCW Option : ₹ 78.9041

Portfolio Details

| | |
|-----------------------------|----------|
| % of Top 10 Stocks | 71.38 |
| Median Market Cap (₹ Cr) | 1,28,368 |
| Weighted Average Market Cap | 1,15,839 |
| Number of Securities | 33 |

All figures given are provisional and unaudited.

Market Capitalisation (%)

| | Large | Mid | Small |
|-----------|-------|-----|-------|
| Fund | 72 | 22 | 7 |
| Benchmark | 69 | 28 | 4 |

Portfolio as on 28th April, 2023

| Equity | % to NAV | Equity | % to NAV |
|---|----------|--------------------------------------|---------------|
| Maruti Suzuki India Ltd. | 12.88 | Container Corporation Of India Ltd | 1.56 |
| Mahindra & Mahindra Ltd. | 12.78 | Mahindra & Mahindra Fin.Ser.Ltd. | 1.45 |
| Tata Motors Ltd. | 10.48 | Schaeffler India Ltd | 1.39 |
| Eicher Motors Ltd | 9.69 | Mahindra Cie Automotive Ltd | 1.09 |
| Bajaj Auto Ltd. | 7.02 | VRL Logistics Ltd | 1.06 |
| Adani Ports And Special Economic Zone Ltd | 5.24 | Endurance Technologies Ltd. | 1.04 |
| Ashok Leyland Ltd. | 4.25 | Subros Ltd. | 0.89 |
| Hero Motocorp Ltd. | 3.33 | Mahindra Logistics Ltd | 0.89 |
| TVS Motor Company Ltd | 2.95 | Jamna Auto Industries Ltd. | 0.76 |
| Interglobe Aviation Ltd | 2.74 | Minda Corporation Ltd | 0.69 |
| Apollo Tyres Ltd. | 2.31 | Escorts Kubota Ltd | 0.53 |
| Samvardhana Motherson International Ltd | 1.81 | Gujarat Pipavav Port Ltd. | 0.38 |
| Bosch Ltd. | 1.80 | Sandhar Technologies Ltd | 0.32 |
| Sundram Fasteners Ltd. | 1.67 | Radiant Cash Management Services Ltd | 0.30 |
| Bharat Forge Ltd. | 1.63 | Others | 0.37 |
| Motherson Sumi Wiring India Ltd | 1.57 | Net Current Assets | 5.10 |
| | | TOTAL | 100.00 |

Active Stock positions

| Overweight (Top 5) | % | Underweight (Top 5) | % |
|---------------------|-----|---------------------------|------|
| Eicher Motors Ltd | 4.4 | Tube Investments | |
| Ashok Leyland Ltd | 1.8 | Of India Ltd | -3.1 |
| Motherson Sumi | | Zomato Ltd | -3.0 |
| Wiring India Ltd | 1.6 | Indian Railway | |
| Mahindra & Mahindra | | Catering & Tourism Ltd | -2.2 |
| Fin.Ser.Ltd | 1.4 | MRF Ltd | -2.0 |
| Bajaj Auto Ltd | 1.2 | Balkrishna Industries Ltd | -1.9 |

Quantitative Indicators Fund Benchmark

| Quantitative Indicators | Fund | Benchmark |
|-----------------------------------|--------|-----------|
| Beta | 0.11 | 1 |
| Standard Deviation (Annual) | 20.75% | 60.93% |
| Sharpe Ratio | 1.16% | |
| Portfolio Turnover Ratio (Annual) | 0.12 | |
| P/B | 5.02 | 6.81 |
| P/E | 37.86 | 31.58 |
| ROE | 9.10 | 18.84 |

Fund Performance Vs Benchmark (CAGR) as on 28th April, 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 | 13.72 | 14.72 | 6.89 | 11,372 | 11,472 | 10,689 |
| 3 Y | 30.91 | 33.94 | 23.74 | 22,435 | 24,029 | 18,947 |
| 5 Y | 3.74 | 6.11 | 12.30 | 12,016 | 13,454 | 17,866 |
| SI* | 16.94 | 16.21 | 10.54 | 1,05,571 | 96,070 | 45,229 |

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 April, 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 | 1,24,935 | 1,25,800 | 1,25,331 | 7.86 | 9.25 | 8.50 |
| 3 Y | 3,60,000 | 4,74,675 | 4,84,376 | 4,45,256 | 18.94 | 20.39 | 14.40 |
| 5 Y | 6,00,000 | 8,61,949 | 9,10,254 | 8,54,658 | 14.52 | 16.75 | 14.18 |
| 7 Y | 8,40,000 | 12,10,281 | 12,97,202 | 13,60,016 | 10.29 | 12.23 | 13.56 |
| 10 Y | 12,00,000 | 22,15,498 | 22,98,214 | 23,60,237 | 11.81 | 12.50 | 13.00 |
| SI | 18,00,000 | 67,51,151 | 65,92,079 | 50,16,887 | 16.06 | 15.78 | 12.62 |

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

Top Sectors

| | |
|--------------------------------|-----|
| Automobile and Auto Components | 75% |
| Services | 12% |
| Capital Goods | 6% |
| NCA | 5% |
| Others | 2% |

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 : ₹10313.22 Crore
Closing AUM : ₹10614.99 Crore

High/Low NAV in the month

High Growth Option : ₹121.4289
Low Growth Option : ₹116.6703

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 April, 2023

Regular Growth Option : ₹121.4289
Regular IDCW Option : ₹61.1757
Direct Growth Option : ₹122.7998
Direct IDCW Option : ₹61.8683

Portfolio Details

| | |
|-----------------------------|----------|
| % of Top 10 Stocks | 58.82 |
| Median Market Cap (₹ Cr) | 5,13,784 |
| Weighted Average Market Cap | 5,80,297 |

All figures given are provisional and unaudited.

Market Capitalisation (%)

| | | | |
|------|-------|-----|-------|
| | Large | Mid | Small |
| Fund | 100 | - | - |

Tracking error as on 28th April, 2023

| Tracking Error | Non Annualised | Annualised |
|------------------|----------------|------------|
| Over last 1 year | 0.0019 | 0.0300 |
| Over last 3 year | 0.0019 | 0.0297 |
| Over last 5 year | 0.0057 | 0.0908 |
| Since Inception | 0.0968 | 1.5302 |

Past performance may or may not be sustained in future.

Portfolio as on 28th April, 2023

| Equity | % to NAV | Equity | % to NAV |
|--------------------------------|----------|-------------------------------------|---------------|
| Reliance Industries Ltd. | 10.33 | HCL Technologies Ltd. | 1.42 |
| HDFC Bank Ltd. | 9.38 | Titan Company Ltd. | 1.39 |
| ICICI Bank Ltd | 8.08 | Mahindra & Mahindra Ltd. | 1.39 |
| HDFC Ltd. | 6.34 | Sun Pharmaceuticals Industries Ltd. | 1.34 |
| Infosys Ltd. | 5.64 | Ultratech Cement Ltd. | 1.10 |
| ITC Ltd. | 4.73 | Tata Steel Ltd. | 1.10 |
| Tata Consultancy Services Ltd. | 4.16 | Tata Motors Ltd. | 1.08 |
| Larsen & Toubro Ltd. | 3.60 | NTPC Ltd. | 1.03 |
| Kotak Mahindra Bank Ltd. | 3.59 | Power Grid Corporation Of India Ltd | 1.02 |
| Axis Bank Ltd. | 2.97 | Nestle India Ltd. | 0.98 |
| State Bank Of India | 2.80 | IndusInd Bank Ltd. | 0.95 |
| Hindustan Unilever Ltd. | 2.77 | Bajaj Finserv Ltd. | 0.93 |
| Bharti Airtel Ltd. | 2.47 | JSW Steel Ltd. | 0.86 |
| Bajaj Finance Ltd. | 2.11 | Tech Mahindra Ltd | 0.80 |
| Asian Paints Ltd. | 1.65 | Others | 12.58 |
| Maruti Suzuki India Ltd. | 1.44 | Net Current Assets | -0.03 |
| | | TOTAL | 100.00 |

Quantitative Indicators Fund Benchmark

| | | |
|-----------------------------------|--------|--------|
| Beta | 0.08 | 1 |
| Standard Deviation (Annual) | 16.47% | 60.17% |
| Sharpe Ratio | 1.00% | |
| Portfolio Turnover Ratio (Annual) | 0.04 | |

Fund Performance Vs Benchmark (CAGR) as on 28th April, 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 | 6.53 | 6.89 | 8.48 | 10,653 | 10,689 | 10,848 |
| 3 Y | 23.35 | 23.74 | 23.32 | 18,768 | 18,947 | 18,754 |
| 5 Y | 11.91 | 12.30 | 13.00 | 17,558 | 17,866 | 18,430 |
| SI* | 11.38 | 12.30 | 12.63 | 1,21,412 | 1,46,898 | 1,57,230 |

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 98 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 April, 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 | 1,25,102 | 1,25,331 | 1,26,050 | 8.13 | 8.50 | 9.66 |
| 3 Y | 3,60,000 | 4,42,792 | 4,45,256 | 4,46,632 | 14.01 | 14.40 | 14.62 |
| 5 Y | 6,00,000 | 8,46,279 | 8,54,658 | 8,60,190 | 13.78 | 14.18 | 14.44 |
| 7 Y | 8,40,000 | 13,40,763 | 13,60,016 | 13,86,606 | 13.16 | 13.56 | 14.10 |
| 10 Y | 12,00,000 | 23,07,820 | 23,60,237 | 24,06,041 | 12.58 | 13.00 | 13.36 |
| 15 Y | 18,00,000 | 47,58,523 | 50,16,887 | 51,60,878 | 12.01 | 12.62 | 12.95 |
| SI* | 22,10,000 | 72,51,307 | 79,07,065 | 81,70,722 | 11.68 | 12.47 | 12.77 |

Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account.*Since inception for above mentioned schemes is taken for the period December 2004 to April 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 | 38% |
| Information Technology | 13% |
| Oil, Gas & Consumable Fuels | 12% |
| Fast Moving Consumer Goods | 10% |
| 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 : ₹ 2056.08 Crore
Closing AUM : ₹ 2118.99 Crore

High/Low NAV in the month

High Growth Option : ₹ 14.0715
Low Growth Option : ₹ 13.4655

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 April, 2023

Regular Growth Option : ₹ 14.0715
Direct Growth Option : ₹ 14.4403

Portfolio Details

| | |
|-----------------------------|--------|
| % of Top 10 Stocks | 31.85 |
| Median Market Cap (₹ Cr) | 75,611 |
| Weighted Average Market Cap | 82,365 |

All figures given are provisional and unaudited.

Market Capitalisation (%)

| | | | |
|------|-------|-----|-------|
| | Large | Mid | Small |
| Fund | 92 | 8 | - |

Portfolio as on 28th April, 2023

| Equity | % to NAV | Equity | % to NAV |
|--|----------|---|---------------|
| LTIMindtree Ltd. | 3.69 | ICICI Lombard General Insurance Company Ltd | 2.51 |
| Bharat Electronics Ltd. | 3.37 | P I Industries Ltd. | 2.48 |
| SRF Ltd. | 3.36 | DLF Ltd. | 2.40 |
| Pidilite Industries Ltd. | 3.36 | Marico Ltd. | 2.34 |
| Bank Of Baroda | 3.18 | Hindustan Aeronautics Ltd | 2.22 |
| Cholamandalam Investment & Finance Company Ltd | 3.13 | Page Industries Ltd | 2.21 |
| Godrej Consumer Products Ltd | 3.13 | SBI Cards And Payment Services Pvt Ltd. | 2.06 |
| Shree Cement Ltd. | 2.96 | United Spirits Ltd. | 2.06 |
| Dabur India Ltd. | 2.84 | Interglobe Aviation Ltd | 1.99 |
| Vedanta Ltd | 2.84 | Canara Bank | 1.94 |
| Havells India Ltd. | 2.81 | Colgate Palmolive India Ltd. | 1.94 |
| Siemens India Ltd. | 2.80 | Avenue Supermarts Ltd. | 1.85 |
| Indian Oil Corporation Ltd. | 2.72 | Indian Railway Catering & Tourism Ltd | 1.71 |
| Tata Power Company Ltd. | 2.69 | Others | 21.50 |
| Info-Edge (India) Ltd. | 2.67 | Net Current Assets | -0.03 |
| Ambuja Cements Ltd. | 2.65 | TOTAL | 100.00 |
| GAIL (India) Ltd. | 2.63 | | |

Quantitative Indicators

| Quantitative Indicators | Fund | Benchmark |
|-----------------------------------|--------|-----------|
| Beta | 0.08 | 1 |
| Standard Deviation (Annual) | 17.27% | 60.38% |
| Sharpe Ratio | 0.63% | |
| Portfolio Turnover Ratio (Annual) | 0.41 | |

Fund Performance Vs Benchmark (CAGR) as on 28th April, 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 | -7.17 | -6.41 | 6.89 | 9,283 | 9,359 | 10,689 |
| 3 Y | 17.83 | 18.90 | 23.74 | 16,359 | 16,809 | 18,947 |
| SI* | 7.31 | 8.63 | 12.96 | 14,071 | 14,929 | 18,039 |

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 98 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 April, 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 | 1,16,903 | 1,17,439 | 1,25,331 | -4.84 | -4.00 | 8.50 |
| 3 Y | 3,60,000 | 4,00,873 | 4,06,932 | 4,45,256 | 7.16 | 8.18 | 14.40 |
| SI | 5,80,000 | 7,20,355 | 7,37,578 | 8,18,860 | 8.94 | 9.93 | 14.32 |

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

| | |
|----------------------------|-----|
| Financial Services | 18% |
| Fast Moving Consumer Goods | 14% |
| Capital Goods | 10% |
| Chemicals | 9% |
| Consumer Services | 8% |
| Others | 41% |

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 : ₹ 2032.73 Crore
Closing AUM : ₹ 2089.74 Crore

High/Low NAV in the month

High Growth Option : ₹ 13.0249
Low Growth Option : ₹ 12.3188

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 April, 2023

Regular Growth Option ₹ 13.0249
Direct Growth Option ₹ 13.1675

Portfolio Details

| | |
|-----------------------------|----------|
| % of Top 10 Stocks | 50.16 |
| Median Market Cap (₹ Cr) | 1,22,967 |
| Weighted Average Market Cap | 2,01,808 |

All figures given are provisional and unaudited.

Market Capitalisation (%)

| | | | |
|------|-------|-----|-------|
| | Large | Mid | Small |
| Fund | 77 | 23 | 0 |

Portfolio as on 28th April, 2023

| Equity | % to NAV | Equity | % to NAV |
|-------------------------------------|----------|-------------------------------|---------------|
| ITC Ltd. | 6.37 | Pidilite Industries Ltd. | 2.94 |
| NTPC Ltd. | 5.19 | Cummins India Ltd. | 2.78 |
| ICICI Bank Ltd | 5.08 | Trent Ltd. | 2.75 |
| Bank Of Baroda | 5.03 | Adani Enterprises Ltd. | 2.55 |
| Mahindra & Mahindra Ltd. | 4.96 | Canara Bank | 2.26 |
| Sun Pharmaceuticals Industries Ltd. | 4.92 | Siemens India Ltd. | 2.05 |
| Bharti Airtel Ltd. | 4.89 | IDFC First Bank Ltd | 1.96 |
| State Bank Of India | 4.79 | Jindal Steel & Power Ltd. | 1.92 |
| Axis Bank Ltd. | 4.60 | Punjab National Bank | 1.64 |
| Eicher Motors Ltd | 4.32 | ABB India Ltd. | 1.45 |
| Hindustan Aeronautics Ltd | 3.98 | Bharat Heavy Electricals Ltd. | 1.06 |
| Bharat Electronics Ltd. | 3.98 | Aditya Birla Capital Ltd | 0.93 |
| Coal India Ltd. | 3.63 | Escorts Kubota Ltd | 0.57 |
| Ambuja Cements Ltd. | 3.56 | Others | 0.00 |
| Indian Hotels Company Ltd. | 3.46 | Net Current Assets | -0.07 |
| Federal Bank Ltd. | 3.36 | TOTAL | 100.00 |
| TVS Motor Company Ltd | 3.10 | | |

Fund Performance Vs Benchmark (CAGR) as on 28th April, 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 | -0.28 | 0.35 | 6.89 | 9,972 | 10,035 | 10,689 |
| SI* | 13.14 | 14.46 | 9.72 | 13,023 | 13,351 | 12,196 |

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 98 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 April, 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 | 1,24,365 | 1,24,322 | 1,25,331 | 6.94 | 6.87 | 8.50 |
| SI | 2,50,000 | 2,58,200 | 2,57,740 | 2,69,905 | 3.04 | 2.87 | 7.32 |

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

| | |
|--------------------------------|-----|
| Financial Services | 30% |
| Capital Goods | 16% |
| Automobile and Auto Components | 12% |
| Fast Moving Consumer Goods | 6% |
| Consumer Services | 6% |
| Others | 30% |

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 : ₹ 161.12 Crore
Closing AUM : ₹ 162.47 Crore

High/Low NAV in the month

High Growth Option : ₹ 10.6510
Low Growth Option : ₹ 10.2803

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 April, 2023

Regular Growth Option : ₹ 10.6510
Direct Growth Option : ₹ 10.6642

Portfolio Details

| | |
|-----------------------------|----------|
| % of Top 10 Stocks | 67.25 |
| Median Market Cap (₹ Cr) | 5,22,092 |
| Weighted Average Market Cap | 6,49,155 |

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 April, 2023

| Equity | % to NAV | Equity | % to NAV |
|--------------------------------|----------|-------------------------------------|---------------|
| Reliance Industries Ltd. | 11.99 | Maruti Suzuki India Ltd. | 1.64 |
| HDFC Bank Ltd. | 10.68 | HCL Technologies Ltd. | 1.62 |
| ICICI Bank Ltd | 9.20 | Titan Company Ltd. | 1.58 |
| HDFC Ltd. | 7.28 | Sun Pharmaceuticals Industries Ltd. | 1.53 |
| Infosys Ltd. | 6.50 | Ultratech Cement Ltd. | 1.25 |
| ITC Ltd. | 5.38 | Tata Steel Ltd. | 1.25 |
| Tata Consultancy Services Ltd. | 4.73 | Tata Motors Ltd. | 1.23 |
| Larsen & Toubro Ltd. | 4.10 | Bajaj Finserv Ltd. | 1.21 |
| Kotak Mahindra Bank Ltd. | 3.98 | NTPC Ltd. | 1.17 |
| Axis Bank Ltd. | 3.42 | Power Grid Corporation Of India Ltd | 1.16 |
| Hindustan Unilever Ltd. | 3.15 | Nestle India Ltd. | 1.11 |
| State Bank Of India | 3.11 | IndusInd Bank Ltd. | 1.08 |
| Bharti Airtel Ltd. | 2.81 | Tech Mahindra Ltd | 0.93 |
| Bajaj Finance Ltd. | 2.40 | Wipro Ltd. | 0.82 |
| Asian Paints Ltd. | 1.88 | Net Current Assets | 0.14 |
| Mahindra & Mahindra Ltd. | 1.69 | TOTAL | 100.00 |

Fund Performance Vs Benchmark (CAGR) as on 28th April, 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 | 8.10 | 8.48 | 6.89 | 10,810 | 10,848 | 10,689 |
| SI* | 5.20 | 5.51 | 4.52 | 10,651 | 10,690 | 10,565 |

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 98 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 April, 2023

| Period | Investment Amount (₹) | Fund Value (₹) | S&P BSE Sensex TRI (₹) | Nifty 50 TRI (₹) | Yield (%) Fund | Yield (%) S&P BSE Sensex TRI | Yield (%) Nifty 50 TRI |
|--------|-----------------------|----------------|------------------------|------------------|----------------|------------------------------|------------------------|
| 1 Y | 1,20,000 | 1,25,710 | 1,26,050 | 1,25,331 | 9.11 | 9.66 | 8.50 |
| SI | 1,50,000 | 1,57,755 | 1,58,199 | 1,57,118 | 7.94 | 8.40 | 7.28 |

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 | 42% |
| Information Technology | 15% |
| Oil, Gas & Consumable Fuels | 12% |
| Fast Moving Consumer Goods | 10% |
| 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 : ₹120.35 Crore
Closing AUM : ₹122.72 Crore

High/Low NAV in the month

High Growth Option : ₹9.3011
Low Growth Option : ₹8.8904

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 April, 2023

Regular Growth Option ₹9.3011
Direct Growth Option ₹9.3472

Portfolio Details

| | |
|-----------------------------|--------|
| % of Top 10 Stocks | 33.19 |
| Median Market Cap (₹ Cr) | 26,362 |
| Weighted Average Market Cap | 30,328 |

All figures given are provisional and unaudited.

Market Capitalisation (%)

| | | | |
|------|-------|-----|-------|
| | Large | Mid | Small |
| Fund | 11 | 76 | 13 |

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

Portfolio as on 28th April, 2023

| Equity | % to NAV | Equity | % to NAV |
|---|----------|--|---------------|
| Page Industries Ltd | 4.63 | Navin Fluorine International Ltd. | 2.18 |
| Indian Energy Exchange Ltd | 4.26 | Voltas Ltd. | 2.17 |
| Tata Elxsi Ltd. | 4.04 | L&T Technology Services Ltd | 2.06 |
| Tube Investments Of India Ltd | 3.26 | Hindustan Zinc Ltd. | 2.01 |
| Persistent Systems Ltd. | 3.22 | Grindwell Norton Ltd. | 1.99 |
| APL Apollo Tubes Ltd | 3.07 | Emami Ltd. | 1.96 |
| Petronet LNG Ltd. | 2.84 | SKF India Ltd. | 1.93 |
| Supreme Industries Ltd. | 2.73 | CRISIL Ltd | 1.90 |
| Abbott India Ltd. | 2.58 | Gujarat State Petronet Ltd. | 1.89 |
| AU Small Finance Bank Ltd | 2.57 | Kajaria Ceramics Ltd. | 1.78 |
| ICICI Securities Ltd. | 2.54 | Crompton Greaves Consumer Electricals Ltd. | 1.78 |
| Astral Ltd. | 2.48 | Atul Ltd. | 1.67 |
| Deepak Nitrite Ltd. | 2.38 | AIA Engineering Ltd. | 1.60 |
| Coromandel International Ltd. | 2.36 | Others | 25.16 |
| Coforge Ltd | 2.32 | Net Current Assets | 0.11 |
| Balkrishna Industries Ltd. | 2.29 | TOTAL | 100.00 |
| Oracle Financial Services Software Ltd. | 2.26 | | |

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

| Period | NAV Growth (%) | Nifty Mid Cap150 Quality 50 TRI (%) | Nifty 50 TRI (%) | NAV Growth (₹) | Nifty Mid Cap150 Quality 50 TRI (₹) | Nifty 50 TRI (₹) |
|--------|----------------|-------------------------------------|------------------|----------------|-------------------------------------|------------------|
| 1 Y | -3.09 | -2.52 | 6.89 | 9,691 | 9,748 | 10,689 |
| SI* | -6.66 | -6.12 | 3.29 | 9,301 | 9,357 | 10,346 |

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 98 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 April, 2023

| Period | Investment Amount (₹) | Fund Value (₹) | NIFTY Midcap 150 Quality 50 TRI (₹) | Nifty 50 TRI (₹) | Yield (%) Fund | Yield (%) NIFTY Midcap 150 Quality 50 TRI | Yield (%) Nifty 50 TRI |
|--------|-----------------------|----------------|-------------------------------------|------------------|----------------|---|------------------------|
| 1 Y | 1,20,000 | 1,18,873 | 1,19,268 | 1,25,331 | -1.77 | -1.15 | 8.50 |
| SI | 1,20,000 | 1,18,873 | 1,19,268 | 1,25,331 | -1.77 | -1.15 | 8.50 |

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 | 15% |
| Chemicals | 14% |
| Information Technology | 14% |
| Financial Services | 12% |
| Healthcare | 12% |
| Others | 33% |

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 : ₹ 141.27 Crore
Closing AUM : ₹ 143.22 Crore

High/Low NAV in the month

High Growth Option : ₹ 11.2834
Low Growth Option : ₹ 10.8860

Total Expense Ratio

Regular : 0.90
Direct : 0.44

Minimum Investment Amount

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

Load Structure

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

Exit Load : Nil

NAV per unit as on 28th April, 2023

Regular Growth Option ₹ 11.2834
Direct Growth Option ₹ 11.3450

Portfolio Details

| | |
|-----------------------------|----------|
| % of Top 10 Stocks | 37.28 |
| Median Market Cap (₹ Cr) | 1,08,401 |
| Weighted Average Market Cap | 2,23,241 |

All figures given are provisional and unaudited.

Market Capitalisation (%)

| | | | |
|------|-------|-----|-------|
| | Large | Mid | Small |
| Fund | 66 | 30 | 3 |

Portfolio as on 28th April, 2023

| Equity | % to NAV | Equity | % to NAV |
|---|----------|--------------------------------|---------------|
| Nestle India Ltd. | 4.33 | Larsen & Toubro Ltd. | 3.29 |
| Alkem Laboratories Ltd | 3.97 | Britannia Industries Ltd. | 3.23 |
| Colgate Palmolive India Ltd. | 3.90 | Indian Oil Corporation Ltd. | 3.13 |
| ITC Ltd. | 3.68 | Pidilite Industries Ltd. | 3.10 |
| Glaxosmithkline Pharmaceuticals Ltd. | 3.66 | Dabur India Ltd. | 3.04 |
| Bajaj Auto Ltd. | 3.62 | Marico Ltd. | 2.99 |
| Relaxo Footwears Ltd | 3.61 | HDFC Bank Ltd. | 2.97 |
| Torrent Pharmaceuticals Ltd. | 3.55 | Bayer Cropscience Ltd. | 2.97 |
| Kotak Mahindra Bank Ltd. | 3.51 | Tata Consultancy Services Ltd. | 2.96 |
| Castrol India Ltd. | 3.44 | Whirlpool Of India Ltd. | 2.96 |
| Dr Reddy's Laboratories Ltd. | 3.44 | Hindustan Unilever Ltd. | 2.90 |
| Sun Pharmaceuticals Industries Ltd. | 3.40 | HCL Technologies Ltd. | 2.86 |
| ICICI Bank Ltd | 3.39 | IPCA Laboratories Ltd. | 2.64 |
| Cipla Ltd. | 3.36 | Others | 0.00 |
| Oracle Financial Services Software Ltd. | 3.36 | Net Current Assets | 0.11 |
| Abbott India Ltd. | 3.32 | TOTAL | 100.00 |
| Bharti Airtel Ltd. | 3.31 | | |

Top 5 Sectors

| | |
|-----------------------------|-----|
| Healthcare | 27% |
| Fast Moving Consumer Goods | 24% |
| Financial Services | 10% |
| Information Technology | 9% |
| Oil, Gas & Consumable Fuels | 7% |
| Others | 23% |

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

| Period | NAV Growth (%) | S&P BSE Low Volatility (%) | Nifty 50 TRI (%) | NAV Growth (₹) | S&P BSE Low Volatility (₹) | Nifty 50 TRI (₹) |
|--------|----------------|----------------------------|------------------|----------------|----------------------------|------------------|
| 1 Y | 9.86 | 11.00 | 6.89 | 10,986 | 11,100 | 10,689 |
| SI* | 10.98 | 12.22 | 9.30 | 11,283 | 11,429 | 11,086 |

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

HYBRID READY RECKONER MAY 2023

| Parameters | UTI Hybrid Equity Fund | UTI Equity Savings Fund | UTI Multi Asset Fund | UTI Arbitrage Fund | UTI Regular Savings Fund | UTI Children's Career Fund - Investment Plan | UTI Children's Career Fund - Savings Plan | UTI Retirement Benefit Pension Fund | UTI Unit Linked Insurance Plan |
|--|--|--|---|---|--|--|---|---|--|
| Product Category | Hybrid - Aggressive | Hybrid - Equity Savings | Hybrid - Multi Asset (Equity/Gold) | Hybrid - Arbitrage | Hybrid - Conservative | Solution oriented-Children's Fund | Solution oriented-Children's Fund | Solution Oriented-Retirement Fund | Hybrid - Dynamic Asset Allocation |
| Inception Date | 2-Jan-95 | 30-Aug-18 | 19-Nov-08 | 22-Jun-06 | 16-Dec-03 | 30-Jan-08 | 12-Jul-93 | 26-Dec-94 | 1-Oct-71 |
| Month-end AUM (₹ Cr) | 4,441 | 268 | 891 | 3,017 | 1,551 | 717 | 4,087 | 3,809 | 5,157 |
| Fund Manager | V Srivatsa (Equity Sunil Patil (Debt)) | V Srivatsa (Equity) Sunil Patil (Debt) | Sharwan Kumar Goyal (Equity/Gold) Sunil Patil (Debt) | Sharwan Goyal (Equity) Amit Sharma (Debt) | Jaydeep Bhowal (Debt) Anit Premchandani (Equity) | Vishal Chopda | Sunil Patil (Debt) Vishal Chopda (Equity) | Sunil Patil (Debt) V Srivatsa (Equity) | Sunil Patil (Debt) Ajay Tyagi (Equity) |
| Ideal Investment Horizon | 3 years & above | 3 years & above | 3 years & above | 6 months & above | 3 years & above | 5 years & above | 5 years & above | 5 years & above | 10 years / 15 years |
| Benchmark | CRISIL Hybrid 35+65 Aggressive Index | CRISIL Equity Savings TRI | 65% S&P BSE 200 TRI, 25% CRISIL Composite Bond Index, 10% Price of Gold | Nifty 50 Arbitrage TRI Index | Nifty 50 Hybrid Composite Debt 15:85 Index | Nifty 500 TRI | CRISIL Short Term Debt Hybrid 60+40 Index | CRISIL Short Term Debt Hybrid 60+40 Index | NIFTY 50 Hybrid Composite Debt 50:50 Index |
| Investment Purpose | Wealth Creation | Wealth Creation & Income Generation | Wealth Creation | Income Generation | Income Generation | Wealth Creation for Child | Wealth Creation for Child | Retirement Corpus | Insurance, Tax Saving & Wealth Creation |
| PORTFOLIO ASSET ALLOCATION | | | | | | | | | |
| PORTFOLIO BY MARKET CAPITALIZATION | | | | | | | | | |
| Equity - Gross | 73.82 | 67.97 | 66.67 | 67.03 | 24.79 | 97.41 | 39.44 | 39.17 | 38.41 |
| Large Cap | 67.21 | 93.06 | 54.69 | 67.16 | 69.11 | 67.79 | 67.54 | 66.82 | 70.35 |
| Mid Cap | 22.45 | 3.02 | 33.56 | 20.87 | 17.36 | 19.31 | 19.39 | 22.55 | 20.64 |
| Small Cap | 10.33 | 3.92 | 11.75 | 11.98 | 13.54 | 12.90 | 13.06 | 10.63 | 9.01 |
| Arbitrage/Derivatives | - | 31.68 | - | 67.37 | - | - | - | - | - |
| OPERATING CASH FLOW (OCF) - EQUITY PORTFOLIO (%) | | | | | | | | | |
| C1 | 79 | 80 | 74 | 93 | 89 | 94 | 94 | 80 | 94 |
| C2 | 19 | 20 | 23 | 7 | 9 | 5 | 6 | 19 | 2 |
| C3 | 1 | - | 3 | - | 2 | 1 | 1 | 1 | 4 |
| R1 | 51 | 44 | 28 | 28 | 53 | 55 | 55 | 51 | 83 |
| R2 | 32 | 38 | 42 | 40 | 25 | 29 | 29 | 32 | 15 |
| R3 | 17 | 18 | 30 | - | 22 | 16 | 16 | 17 | 2 |
| RETURN ON CAPITAL EMPLOYED (RoCE) - EQUITY PORTFOLIO (%) | | | | | | | | | |
| TOP-5 SECTOR HOLDINGS - EQUITY PORTFOLIO (%) | | | | | | | | | |
| Top-5 Sector Holdings - Equity Portfolio (%) | FINANCIAL SERVICES: 35.21 | FINANCIAL SERVICES: 30.00 | FINANCIAL SERVICES: 18.83 | FINANCIAL SERVICES: 37.35 | FINANCIAL SERVICES: 34.32 | FINANCIAL SERVICES: 33.20 | FINANCIAL SERVICES: 33.05 | FINANCIAL SERVICES: 35.42 | FINANCIAL SERVICES: 28.68 |
| | AUTOMOBILE: 11.30 | AUTOMOBILE: 11.58 | FMCG: 14.90 | CONSTRUCTION MATERIALS: 10.19 | IT: 11.18 | AUTOMOBILE: 9.90 | AUTOMOBILE: 9.94 | AUTOMOBILE: 11.54 | IT: 14.06 |
| | IT: 10.64 | OIL & GAS: 10.62 | CAPITAL GOODS: 14.05 | OIL & GAS: 7.60 | AUTOMOBILE: 9.49 | IT: 8.97 | IT: 8.97 | HEALTHCARE: 11.48 | HEALTHCARE: 11.48 |
| | HEALTHCARE: 7.84 | AUTOMOBILE: 12.60 | AUTOMOBILE: 12.60 | HEALTHCARE: 9.43 | HEALTHCARE: 8.04 | FMCG: 8.02 | FMCG: 8.02 | HEALTHCARE: 7.60 | CONSUMER SERVICES: 11.47 |
| | CONSTRUCTION: 6.55 | HEALTHCARE: 6.99 | OIL & GAS: 8.63 | AUTOMOBILE: 5.98 | METALS & MINING: 4.77 | CONSUMER SERVICES: 6.00 | CONSUMER SERVICES: 6.04 | CONSTRUCTION: 6.33 | CONSUMER DURABLES: 9.65 |
| Fixed Income | 26.14 | 32.04 | 22.42 | 32.95 | 75.21 | 2.55 | 60.54 | 60.86 | 61.56 |
| CP/CD | - | - | - | 43.52 | - | - | - | - | - |
| Corporate Bonds | 48.89 | - | 9.99 | - | 54.67 | - | 47.95 | 43.57 | 45.44 |
| GSEC/SDI/T-Bills | 43.00 | 76.48 | 83.29 | 10.44 | 35.90 | 4.71 | 44.81 | 51.51 | 48.12 |
| PTC | - | - | - | - | - | - | 0.64 | - | 1.32 |
| TREPS/Repo/Cash | 8.11 | 23.52 | 6.72 | 46.04 | 9.43 | 95.29 | 6.60 | 4.92 | 5.13 |
| CREDIT RATING PROFILE - FIXED INCOME PORTFOLIO (%) | | | | | | | | | |
| AAA/AA+/Sov/Eq | 86 | 100 | 100 | 100 | 83 | 100 | 93 | 93 | 91 |
| AA+/AA | 11 | - | - | - | 13 | - | 6 | 6 | 7 |
| Below AA | 2 | - | - | - | 4 | - | 1 | 1 | 2 |
| Gold | - | - | 10.95 | - | - | - | - | - | - |
| KEY PORTFOLIO QUANTITATIVE INDICATORS | | | | | | | | | |
| Standard Deviation (%) | 12.16 | 6.22 | 9.24 | 0.97 | 4.17 | 15.55 | 6.37 | 6.56 | 6.29 |
| Beta ^A | 0.04 | 0.01 | 0.03 | 0.00 | 0.00 | 0.00 | 0.01 | 0.01 | 0.01 |
| Sharpe Ratio (%) ^A | 1.36 | 1.00 | 0.73 | -2.85 | 1.25 | 0.92 | 1.00 | 1.32 | 0.80 |
| Portfolio Turnover Ratio ^A | 0.29 | 3.85 | 2.17 | 10.62 | 0.29 | 0.20 | 0.34 | 0.34 | 0.11 |
| Yield to Maturity (%) ^B | 7.53 | 6.96 | 7.04 | 7.04 | 7.65 | 6.77 | 7.50 | 7.49 | 7.48 |
| Average Maturity (Years) | 11.12 | 4.34 | 5.02 | 0.26 | 9.35 | 0.01 | 8.67 | 10.65 | 9.37 |
| Modified Duration (Years) | 5.15 | 3.27 | 3.36 | 0.26 | 4.57 | 0.01 | 5.11 | 5.54 | 5.09 |
| Macaulay Duration (Years) | 5.42 | 3.39 | 3.49 | 0.26 | 4.82 | 0.01 | 5.37 | 5.82 | 5.35 |
| Expense Ratio (%) | Regular: 1.96 Direct: 1.35 | Regular: 1.53 Direct: 0.70 | Regular: 1.90 Direct: 1.06 | Regular: 0.94 Direct: 0.35 | Regular: 1.81 Direct: 1.22 | Regular: 2.39 Direct: 1.48 | Regular: 1.73 Direct: 1.52 | Regular: 1.68 Direct: 1.06 | Regular: 1.65 Direct: 0.97 |
| Data as of April 30, 2023 | | | | | | | | | |
| ^A Computed on 3 years monthly rolling period. Risk free rate - 6.90% (FBIL Overnight Mibor). ^B Annualized Portfolio YTM - Yields of all securities are annualized | | | | | | | | | |
| Gross Equity includes Cash Equity & Arbitrage. UTI Hybrid Equity Fund: Equity exposure includes 0.50% InvIT exposure. OCF & RoCE are calculated on Net Equity Exposure for Multi Asset Fund & Equity Savings Fund. Top-5 Allocation (Sector) - rebased values. | | | | | | | | | |
| Fixed income portfolio details calculated based on rebased values. | | | | | | | | | |
| Average Equity holding in UTI Arbitrage Fund is 67.59% for the past 12 months against the requirement of minimum 65% for equity taxation eligibility. | | | | | | | | | |
| For detailed portfolio, please check www.utimf.com | | | | | | | | | |

UTI HYBRID EQUITY FUND

(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 : ₹ 4357.93 Crore
Closing AUM : ₹ 4440.97 Crore

High/Low NAV in the month

High Growth Option : ₹ 268.0007
Low Growth Option : ₹ 257.4258

Total Expense Ratio

Regular : 1.95
Direct : 1.34

Minimum Investment Amount

Growth: ₹ 1000/-
IDCW: ₹ 5000/-

Load Structure

Entry Load: Nil

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

NAV per unit as on 28th April, 2023

Regular Growth Option : ₹ 268.0005
Regular IDCW Option : ₹ 32.9644
Direct Growth Option : ₹ 284.2119
Direct IDCW Option : ₹ 35.8499

Portfolio Details

| | |
|-----------------------------|----------|
| Median Market Cap (₹ Cr) | 2,66,984 |
| Weighted Average Market Cap | 3,22,231 |
| Number of Securities | 59 |

All figures given are provisional and unaudited.

Market Capitalisation (%)

| | | | |
|------|-------|-----|-------|
| | Large | Mid | Small |
| Fund | 67 | 22 | 10 |

Portfolio as on 28th April, 2023

| Portfolio | % to NAV | Rating | Portfolio | % to NAV | Rating |
|---------------------------|----------|--------|------------------------------------|---------------|----------------|
| Equity | | | 7.26% GSEC 14/01/29 | 1.36 | SOV |
| HDFC Bank Ltd. | 5.93 | | 07.72% GUJRAT SDL 15/03/2035 | 0.80 | SOV |
| ICICI Bank Ltd | 5.88 | | 07.78% RAJASTHAN SDL | | |
| Larsen & Toubro Ltd. | 4.16 | | 29/03/2033 | 0.58 | SOV |
| ITC Ltd. | 4.11 | | INVIT | | |
| Infosys Ltd. | 3.81 | | INVIT - Powergrid Infra Invt Trust | 0.50 | |
| HDFC Ltd. | 3.02 | | Long Term Debt | | |
| State Bank Of India | 2.98 | | Power Finance Corporation Ltd. | 2.94 | CRISIL AAA/A1+ |
| HCL Technologies Ltd. | 2.20 | | HDFC Ltd. | 1.14 | CRISIL AAA/A1+ |
| IndusInd Bank Ltd. | 2.19 | | REC Ltd | 1.13 | CRISIL AAA/A1+ |
| Mahindra & Mahindra Ltd. | 2.10 | | Jamnagar Utilities & | | |
| Bharti Airtel Ltd. | 1.89 | | Power Pvt Ltd. ^ | 1.08 | CRISIL AAA/A1+ |
| Hindalco Industries Ltd. | 1.88 | | Canara Bank Basel3At1 | 0.91 | CRISIL AA+ |
| Axis Bank Ltd. | 1.80 | | Summit Digital Infrastructure Ltd | 0.66 | CRISIL AAA/A1+ |
| Tata Motors Ltd. | 1.71 | | Indian Railways Fin Corpn Ltd. | 0.58 | CRISIL AAA/A1+ |
| Bajaj Auto Ltd. | 1.32 | | Housing And Urban | | |
| Others | 28.34 | | Development Corpn | 0.57 | CARE AAA/A1+ |
| Govt Securities | | | Shriram Finance Ltd | 0.56 | IND AA+ |
| Others | 2.84 | | HDFC Bank Ltd. Basel3T2 | 0.56 | CRISIL AAA/A1+ |
| 7.41% GS MAT - 19/12/2036 | 2.86 | SOV | Others | 2.65 | |
| 7.26% GSEC 22/08/2032 | 2.83 | SOV | Net Current assets | 2.12 | |
| | | | Total | 100.00 | |

^ Mukesh Ambani promoter Group company

Fund Performance Vs Benchmark (CAGR) as on 28th April, 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 | 9.76 | 5.31 | 6.89 | 10,976 | 10,531 | 10,689 |
| 3 Y | 23.44 | 17.86 | 23.74 | 18,809 | 16,372 | 18,947 |
| 5 Y | 9.28 | 10.81 | 12.30 | 15,589 | 16,711 | 17,866 |
| SI* | 14.38 | NA | NA | 4,50,596 | 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 98 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 April, 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 | 1,26,705 | 1,24,386 | 1,25,331 | 10.72 | 6.97 | 8.50 |
| 3 Y | 3,60,000 | 4,51,060 | 4,23,490 | 4,45,256 | 15.31 | 10.91 | 14.40 |
| 5 Y | 6,00,000 | 8,45,097 | 8,09,266 | 8,54,658 | 13.72 | 11.96 | 14.18 |
| 7 Y | 8,40,000 | 12,69,758 | 12,66,466 | 13,60,016 | 11.63 | 11.56 | 13.56 |
| 10 Y | 12,00,000 | 21,63,952 | 22,03,716 | 23,60,237 | 11.37 | 11.71 | 13.00 |
| 15 Y | 18,00,000 | 45,24,546 | 46,03,855 | 50,16,887 | 11.42 | 11.62 | 12.62 |
| SI* | 22,10,000 | 67,96,585 | 70,56,407 | 79,07,065 | 11.08 | 11.43 | 12.47 |

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

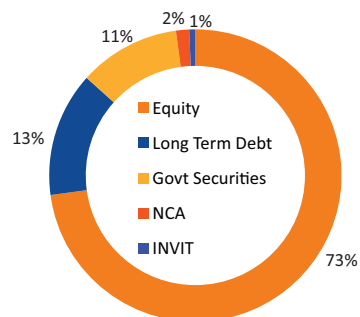
UTI HYBRID EQUITY FUND

(Erstwhile UTI Balanced Fund)

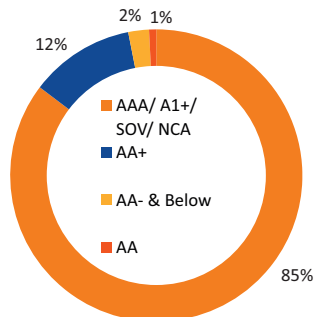
An open ended hybrid scheme investing predominantly in equity and equity related instruments.

Category
Aggressive
Hybrid Fund

Asset Allocation as on 28th April, 2023



Credit Profile as on 28th April, 2023



Top 5 Sectors

| | |
|--------------------------------|-----|
| Financial Services | 35% |
| Automobile and Auto Components | 11% |
| Information Technology | 11% |
| Healthcare | 8% |
| Construction | 7% |
| Others | 28% |

Quantitative Indicators Fund Benchmark

| Quantitative Indicators | Fund | Benchmark |
|-----------------------------------|--------|-----------|
| Beta | 0.04 | 1 |
| Standard Deviation (Annual) | 12.16% | 58.86% |
| Sharpe Ratio | 1.36% | |
| Portfolio Turnover Ratio (Annual) | 0.29 | |

Portfolio Parameters

| | |
|---------------------------|-----------|
| Weighted Average Maturity | 11.12 Yrs |
| Yield to Maturity* | 7.53% |
| Modified Duration | 5.15 Yrs |
| Macaulay Duration | 5.42 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 : ₹ 877.40 Crore
Closing AUM : ₹ 891.49 Crore

High/Low NAV in the month

High Growth Option : ₹ 47.4273
Low Growth Option : ₹ 46.0906

Total Expense Ratio

Regular : 1.90
Direct : 1.06

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 April, 2023

Regular Growth Option : ₹ 47.4273
Regular IDCW Option : ₹ 20.0490
Direct Growth Option : ₹ 51.4365
Direct IDCW Option : ₹ 22.4630

Portfolio Details

| | |
|-----------------------------|----------|
| % of Top 10 Stocks | 29.29 |
| Median Market Cap (₹ Cr) | 82,693 |
| Weighted Average Market Cap | 1,30,733 |

All figures given are provisional and unaudited.

Market Capitalisation (%)

| | | | |
|-----------|-------|-----|-------|
| | Large | Mid | Small |
| Fund | 55 | 34 | 12 |
| Benchmark | 87 | 13 | 0 |

Portfolio as on 28th April, 2023

| Portfolio | % to NAV | Rating/Futures | Portfolio | % to NAV | Rating/Futures |
|--|----------|----------------|---------------------------------------|---------------|----------------|
| Equity | | | Blue Star Ltd. | 1.02 | |
| ITC Ltd. | 4.24 | | Dalmia Bharat Ltd | 0.99 | |
| Larsen & Toubro Ltd. | 4.18 | | NHPC Ltd. | 0.98 | |
| Axis Bank Ltd. | 3.83 | | Aditya Birla Capital Ltd | 0.98 | |
| NTPC Ltd. | 2.85 | | Karur Vysya Bank Ltd. | 0.96 | |
| Ultratech Cement Ltd. | 2.79 | | Abbott India Ltd. | 0.88 | |
| Mahindra & Mahindra Ltd. | 2.76 | | Great Eastern Shipping Co. Ltd. | 0.86 | |
| Varun Beverages Ltd | 2.58 | | Oil India Ltd. | 0.84 | |
| Britannia Industries Ltd. | 2.38 | | Radico Khaitan Ltd. | 0.73 | |
| Bank Of Baroda | 1.85 | | Mahindra CIE Automotive Ltd | 0.64 | |
| Siemens India Ltd. | 1.84 | | Mahanagar Gas Ltd. | 0.57 | |
| Coal India Ltd. | 1.78 | | Triveni Turbine Ltd | 0.56 | |
| Cummins India Ltd. | 1.71 | | JK Lakshmi Cement Ltd. | 0.56 | |
| Hindustan Aeronautics Ltd | 1.66 | | Gujarat Pipavav Port Ltd. | 0.53 | |
| TVS Motor Company Ltd | 1.66 | | DCB Bank Ltd | 0.35 | |
| Max Healthcare Institute Ltd | 1.58 | | GHCL Textiles Ltd | 0.02 | |
| GAIL (India) Ltd. | 1.39 | | Indian Hotels Company Ltd. | 0.00 | |
| CG Power And Industrial Solutions Ltd. | 1.37 | | Govt Securities | | |
| Zydus Lifesciences Ltd | 1.28 | | 7.41% GS MAT - 19/12/2036 | 7.98 | SOV |
| Federal Bank Ltd. | 1.27 | | 7.38% GSEC 20/06/2027 | 5.68 | SOV |
| Bosch Ltd. | 1.19 | | 6.54% GSEC MAT - 17/01/2032 | 2.69 | SOV |
| Canara Bank | 1.18 | | 364 D TBILL MAT 12/10/2023 | 1.63 | SOV |
| Petronet LNG Ltd. | 1.17 | | 364 D TBILL MAT 19/10/2023 | 0.54 | SOV |
| ABB India Ltd. | 1.14 | | 364 D TBILL MAT - 01/06/2023 | 0.15 | SOV |
| Tube Investments Of India Ltd | 1.11 | | Long Term Debt | | |
| Indian Bank | 1.11 | | Small Indst. Dev. Bank Of India | 1.12 | CRISIL AAA/A1+ |
| KPIT Technologies Ltd | 1.11 | | HDB Financial Services Ltd. | 1.12 | CRISIL AAA/A1+ |
| AIA Engineering Ltd. | 1.09 | | Mutual Fund Units | | |
| Apollo Tyres Ltd. | 1.04 | | UTI MF- Gold Exchange Traded Fund ETF | 10.95 | |
| Mahindra & Mahindra Fin.Ser.Ltd. | 1.03 | | Net Current assets | 1.50 | |
| NCC Ltd. | 1.03 | | Total | 100.00 | |

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

| Period | NAV Growth (%) | Benchmark@ (%) | Nifty 50 TRI (%) | NAV Growth (₹) | Benchmark@ (₹) | Nifty 50 TRI (₹) |
|--------|----------------|----------------|------------------|----------------|----------------|------------------|
| 1 Y | 9.80 | 5.08 | 6.89 | 10,980 | 10,508 | 10,689 |
| 3 Y | 13.69 | 17.92 | 23.74 | 14,695 | 16,397 | 18,947 |
| 5 Y | 6.89 | 11.20 | 12.30 | 13,956 | 17,008 | 17,866 |
| SI* | 11.37 | 14.22 | 15.61 | 47,413 | 68,312 | 81,361 |

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

@S&P BSE 200 TRI, CRISIL Composite Bond Index & Price 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 98 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 April, 2023

| Period | Investment Amount (₹) | Fund Value (₹) | Benchmark@ (₹) | Nifty 50 TRI (₹) | Yield (%) Fund | Yield (%) Benchmark@ | Yield (%) Nifty 50 TRI |
|--------|-----------------------|----------------|----------------|------------------|----------------|----------------------|------------------------|
| 1 Y | 1,20,000 | 1,28,458 | 1,23,611 | 1,25,331 | 13.58 | 5.73 | 8.50 |
| 3 Y | 3,60,000 | 4,17,722 | 4,19,338 | 4,45,256 | 9.97 | 10.23 | 14.40 |
| 5 Y | 6,00,000 | 7,57,546 | 8,07,857 | 8,54,658 | 9.30 | 11.89 | 14.18 |
| 7 Y | 8,40,000 | 11,25,546 | 12,68,197 | 13,60,016 | 8.25 | 11.60 | 13.56 |
| 10 Y | 12,00,000 | 17,99,480 | 21,96,114 | 23,60,237 | 7.87 | 11.64 | 13.00 |
| SI* | 17,20,000 | 31,90,151 | 41,79,310 | 45,71,903 | 8.17 | 11.56 | 12.66 |

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

@S&P BSE 200 TRI, CRISIL Composite Bond Index & Price of Gold

UTI MULTI ASSET FUND

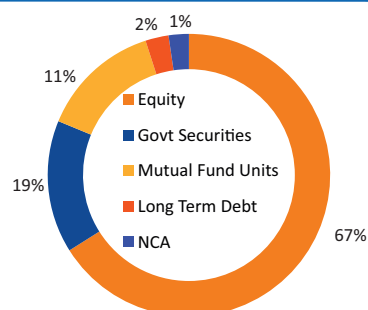
(Erstwhile UTI Wealth Builder Fund)

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

Category

Multi Asset Allocation

Asset Allocation as on 28th April, 2023



Active Stock positions

| Overweight (Top 5) | | Underweight (Top 5) | |
|--------------------------|-----|-------------------------|------|
| | % | | % |
| Varun Beverages Ltd | 2.3 | Reliance Industries Ltd | -7.9 |
| NTPC Ltd | 2.1 | HDFC Bank Ltd | -7.0 |
| Ultratech Cement Ltd | 2.0 | ICICI Bank Ltd | -6.0 |
| Britannia Industries Ltd | 1.9 | HDFC Ltd | -4.8 |
| Mahindra & Mahindra Ltd | 1.6 | Infosys Ltd | -4.3 |

Quantitative Indicators

| Quantitative Indicators | Fund | Benchmark |
|-----------------------------------|-------|-----------|
| Beta | 0.03 | 1 |
| Standard Deviation (Annual) | 9.24% | 58.86% |
| Sharpe Ratio | 0.73% | |
| Portfolio Turnover Ratio (Annual) | 2.17 | |

Top 5 Sectors

| | |
|--------------------------------|-----|
| Financial Services | 16% |
| Mutual Fund Units | 14% |
| Fast Moving Consumer Goods | 13% |
| Capital Goods | 12% |
| Automobile and Auto Components | 11% |
| Others | 34% |

WBINDEX4 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 | 5.02 Yrs |
| Yield to Maturity* | 7.04% |
| Modified Duration | 3.36 Yrs |
| Macaulay Duration | 3.49 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 : ₹3040.17 Crore
Closing AUM : ₹3017.20 Crore

High/Low NAV in the month

High Growth Option : ₹29.9943
Low Growth Option : ₹29.8198

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 April, 2023

Regular Growth Option : ₹29.9917
Regular IDCW Option : ₹16.9431
Direct Growth Option : ₹31.5591
Direct IDCW Option : ₹18.4607

Portfolio Details

| | |
|-----------------------------|----------|
| Median Market Cap (₹ Cr) | 81,738 |
| Weighted Average Market Cap | 2,62,406 |

All figures given are provisional and unaudited.

Portfolio Parameters

Weighted Average Maturity : 0.26 Yrs
Yield to Maturity* : 7.04%
Modified Duration : 0.26 Yrs
Macaulay Duration : 0.26 Yrs

*Annualized Portfolio YTM - Yields of all securities are annualized

May 2023 | For Product Label, Refer Page no. 99-104.

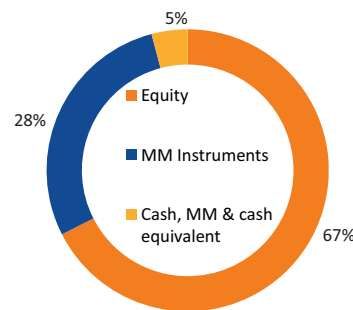
Portfolio as on 28th April, 2023

| Equity | % to NAV | Hedged |
|----------------------------|---------------|--------|
| Equity | 67.06 | |
| MM Instruments | 27.89 | |
| Cash, MM & cash equivalent | 4.72 | |
| STD | 0.33 | |
| Debt | 0.00 | |
| Total | 100.00 | |

All figures given are provisional and unaudited.

Average Equity holding in UTI Arbitrage Fund is 67.59% 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 as on 28th April, 2023



Quantitative Indicators Fund Benchmark

| | | |
|-----------------------------------|--------|--------|
| Beta | 0.00 | 1 |
| Standard Deviation (Annual) | 0.97% | 57.92% |
| Sharpe Ratio | -2.85% | |
| Portfolio Turnover Ratio (Annual) | 10.62 | |

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

| Period | NAV Growth (%) | Nifty 50 Arbitrage TRI (%) | CRISIL 1 Year T-Bill Index (%) | NAV Growth (₹) | Nifty 50 Arbitrage TRI (₹) | CRISIL 1 Year T-Bill Index (₹) |
|--------|----------------|----------------------------|--------------------------------|----------------|----------------------------|--------------------------------|
| 1 Y | 5.16 | 5.51 | 5.03 | 10,516 | 10,551 | 10,503 |
| 3 Y | 4.15 | 3.90 | 4.13 | 11,297 | 11,216 | 11,291 |
| 5 Y | 4.98 | 4.63 | 5.60 | 12,752 | 12,541 | 13,134 |
| SI* | 6.73 | 6.12 | 6.10 | 29,997 | 27,233 | 27,146 |

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 98 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 April, 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 | 1,23,825 | 1,24,099 | 1,24,018 | 6.07 | 6.51 | 6.38 |
| 3 Y | 3,60,000 | 3,85,985 | 3,87,285 | 3,85,705 | 4.61 | 4.83 | 4.56 |
| 5 Y | 6,00,000 | 6,74,551 | 6,72,660 | 6,80,599 | 4.65 | 4.54 | 5.00 |
| 7 Y | 8,40,000 | 9,99,522 | 9,87,808 | 10,15,969 | 4.91 | 4.58 | 5.37 |
| 10 Y | 12,00,000 | 15,76,252 | 15,46,452 | 16,19,594 | 5.33 | 4.97 | 5.86 |
| 15 Y | 18,00,000 | 28,73,615 | 22,73,026 | 29,17,379 | 5.96 | 5.47 | 6.15 |
| SI* | 20,10,000 | 34,58,307 | 22,73,026 | 34,60,180 | 6.14 | 5.47 | 6.15 |

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

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

Fund AUM

Fund Size Monthly Average : ₹1546.16 Crore
Closing AUM : ₹1551.12 Crore

High/Low NAV in the month

High Growth Option : ₹54.3260
Low Growth Option : ₹53.5008

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 April, 2023

Regular Growth Option : ₹54.3147
Regular IDCW Option : ₹15.6336
Direct Growth Option : ₹57.9915
Direct IDCW Option : ₹17.1332

Portfolio Details

| | |
|-----------------------------|----------|
| Median Market Cap (₹ Cr) | 99,082 |
| Weighted Average Market Cap | 2,66,955 |
| Number of Securities | 56 |

All figures given are provisional and unaudited.

Market Capitalisation (%)

| | | | |
|------|-------|-----|-------|
| | Large | Mid | Small |
| Fund | 69 | 17 | 14 |

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

| Portfolio | % to NAV | Rating | Portfolio | % to NAV | Rating |
|------------------------------------|----------|--------|--|---------------|----------------|
| Equity | | | 7.17% GSEC 08/01/2028 | 0.05 | SOV |
| HDFC Bank Ltd. | 2.44 | | Long Term Debt | | |
| ICICI Bank Ltd | 1.83 | | HDFC Ltd. | 7.13 | CRISIL AAA/A1+ |
| Infosys Ltd. | 1.45 | | Power Finance Corporation Ltd. | 6.80 | CRISIL AAA/A1+ |
| Axis Bank Ltd. | 1.18 | | Jamnagar Utilities & Power Pvt Ltd. ^ | 3.15 | CRISIL AAA/A1+ |
| Bharti Airtel Ltd. | 0.95 | | State Bank Of India Basel3At1 | 1.92 | CRISIL AA+ |
| State Bank Of India | 0.84 | | Summit Digital Infrastructure Ltd | 1.90 | CRISIL AAA/A1+ |
| IndusInd Bank Ltd. | 0.59 | | Yes Bank Ltd. | 1.75 | CARE A- |
| Tata Steel Ltd. | 0.59 | | REC Ltd | 1.62 | CRISIL AAA/A1+ |
| Hindalco Industries Ltd. | 0.59 | | Housing And Urban Development Corpn | 1.62 | CARE AAA/A1+ |
| Maruti Suzuki India Ltd. | 0.55 | | Shriram Finance Ltd | 1.62 | IND AA+ |
| Others | 13.78 | | Bajaj Finance Ltd. | 1.61 | CRISIL AAA/A1+ |
| Govt Securities | | | HDFC Bank Ltd. Basel3T2 | 1.61 | CRISIL AAA/A1+ |
| 7.26% GSEC 22/08/2032 | 6.49 | SOV | HDB Financial Services Ltd. | 1.61 | CRISIL AAA/A1+ |
| 7.70% MH SDL MAT - 19/10/2030 | 3.28 | SOV | Cholamandalam Investment & Finance Company Ltd | 1.60 | ICRA AA+ |
| 7.41% GS MAT - 19/12/2036 | 3.27 | SOV | Union Bank Of India Basel3T2 | 1.60 | CRISIL AA+ |
| 7.38% GSEC 20/06/2027 | 3.27 | SOV | Tata Motors Finance Ltd. | 1.59 | CRISIL AA- |
| 07.78% RAJASTHAN SDL 29/03/2033 | 1.65 | SOV | Canfin Homes Ltd. | 1.57 | ICRA AA+ |
| 7.74% MH SDL MAT - 01/03/2033 | 1.64 | SOV | ICICI Bank Ltd | 1.19 | CRISIL AAA/A1+ |
| 07.71% GUJARAT SDL 2026-08/03/2034 | 1.64 | SOV | Canara Bank Basel3At1 | 0.65 | CRISIL AA+ |
| 7.26% GSEC MAT - 06/02/2033 | 1.63 | SOV | Piramal Capital & Housing Finance Ltd | 0.57 | ICRA AA |
| 7.64% UTTARPRADESH SDL 08/02/2036 | 1.63 | SOV | Net Current assets | 7.09 | |
| 07.72% GUJARAT SDL 15/03/2035 | 1.31 | SOV | Total | 100.00 | |
| 7.26% GSEC 14/01/29 | 0.98 | SOV | | | |
| 364 D TBILL MAT - 01/06/2023 | 0.16 | SOV | | | |

^ Mukesh Ambani promoter Group company

Fund Performance Vs Benchmark (CAGR) as on 28th April, 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 | 5.60 | 6.39 | 7.05 | 10,560 | 10,639 | 10,705 |
| 3 Y | 12.13 | 8.65 | 3.09 | 14,098 | 12,826 | 10,956 |
| 5 Y | 6.43 | 8.69 | 6.59 | 13,658 | 15,172 | 13,761 |
| SI* | 9.12 | 8.36 | 5.55 | 54,290 | 47,412 | 28,491 |

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 Apr 2023 & Co-Fund Manager managing Scheme since Apr 2023. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 98 in 'Fund Manager Summary'. Schemes Managed by Mr. Amit Premchandani & Mr. Jaydeep Bhowal. *The Scheme returns are inclusive of the impact of segregation of the portfolio Debt instruments of Vodafone Idea Ltd. have been segregated from the Main Portfolio on 17th Feb, 2020.

SIP Returns as on 28th April, 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 | 1,24,047 | 1,25,387 | 1,26,059 | 6.43 | 8.59 | 9.67 |
| 3 Y | 3,60,000 | 4,07,069 | 3,97,286 | 3,80,519 | 8.20 | 6.55 | 3.66 |
| 5 Y | 6,00,000 | 7,29,487 | 7,33,667 | 6,79,630 | 7.78 | 8.01 | 4.95 |
| 7 Y | 8,40,000 | 10,87,814 | 11,19,801 | 10,08,723 | 7.29 | 8.10 | 5.17 |
| 10 Y | 12,00,000 | 17,93,237 | 18,58,907 | 16,28,153 | 7.81 | 8.49 | 5.96 |
| 15 Y | 18,00,000 | 35,17,747 | 35,96,914 | 29,24,088 | 8.42 | 8.69 | 6.18 |
| SI* | 22,10,000 | 52,17,512 | 52,56,092 | 40,70,505 | 8.62 | 8.69 | 6.24 |

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

UTI REGULAR SAVINGS FUND

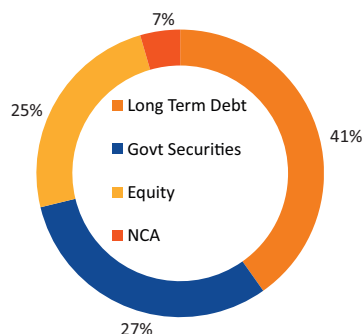
(Erstwhile UTI MIS Advantage Plan)

(Number of Segregated portfolio in the scheme 1)

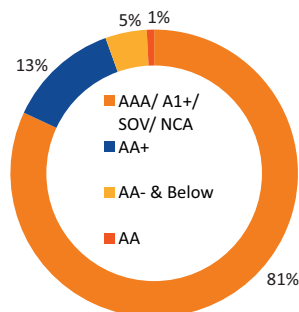
An open ended hybrid scheme investing predominantly in debt instruments.

Category
Conservative
Hybrid Fund

Asset Allocation as on 28th April, 2023



Credit Profile as on 28th April, 2023



Excluding Net Current Assets

Top Sectors

| | |
|--------------------------------|-----|
| Financial Services | 34% |
| Information Technology | 11% |
| Automobile and Auto Components | 9% |
| Healthcare | 9% |
| Others | 36% |

Quantitative Indicators Fund Benchmark

| | | |
|-----------------------------------|-------|--------|
| Beta | 0.00 | 1 |
| Standard Deviation (Annual) | 4.17% | 57.88% |
| Sharpe Ratio | 1.25% | |
| Portfolio Turnover Ratio (Annual) | 0.29 | |

Portfolio Parameters

| | |
|---------------------------|----------|
| Weighted Average Maturity | 9.35 Yrs |
| Yield to Maturity* | 7.65% |
| Modified Duration | 4.57 Yrs |
| Macaulay Duration | 4.82 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 April, 2023 | ₹ 0.0 |
| Growth : | |

UTI Regular Savings Fund (Segregated - 17022020) Segregated Portfolio as on 28th April, 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 : ₹ 5119.11 Crore
Closing AUM : ₹ 5157.02 Crore

High/Low NAV in the month

High Growth Option : ₹ 32.6793
Low Growth Option : ₹ 32.0105

Total Expense Ratio

Existing : 1.64
Direct : 0.96

Minimum Investment Amount

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

Load Structure

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

NAV per unit as on 28th April, 2023

Existing Growth Option : ₹ 32.6737
Direct Growth Option : ₹ 34.8039

Portfolio Details

| | |
|-----------------------------|----------|
| Median Market Cap (₹ Cr) | 1,25,471 |
| Weighted Average Market Cap | 2,30,797 |
| 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 April, 2023

| Portfolio | % to NAV | Rating | Portfolio | % to NAV | Rating |
|---------------------------|----------|--------|---|---------------|----------------|
| Equity | | | 5.63% GS MAT - 12/04/26 | 1.87 | SOV |
| LTIMindtree Ltd | 2.55 | | 6.91% MH SDL MAT - 15/09/2033 | 1.40 | SOV |
| ICICI Bank Ltd | 2.52 | | Long Term Debt | | |
| Bajaj Finance Ltd. | 2.22 | | HDFC Ltd. | 4.68 | CRISIL AAA/A1+ |
| HDFC Bank Ltd. | 1.88 | | Power Finance Corporation Ltd. | 4.13 | CRISIL AAA/A1+ |
| Kotak Mahindra Bank Ltd. | 1.74 | | Indian Railways Fin Corpn Ltd. | 2.46 | CRISIL AAA/A1+ |
| Infosys Ltd. | 1.53 | | Housing And Urban Development Corpn | 1.95 | CARE AAA/A1+ |
| Avenue Supermarts Ltd. | 1.45 | | Small Indst. Dev. Bank Of India | 1.53 | CRISIL AAA/A1+ |
| Info-Edge (India) Ltd. | 1.34 | | REC Ltd | 1.49 | CRISIL AAA/A1+ |
| HDFC Ltd. | 1.33 | | State Bank Of India Basel3At1 | 1.45 | CRISIL AA+ |
| Coforge Ltd | 1.19 | | Jamnagar Utilities & Power Pvt Ltd. ^ | 1.39 | CRISIL AAA/A1+ |
| Astral Ltd. | 1.07 | | Shriram Finance Ltd | 0.97 | IND AA+ |
| Titan Company Ltd. | 1.03 | | HDFC Bank Ltd. Basel3T2 | 0.97 | CRISIL AAA/A1+ |
| Maruti Suzuki India Ltd. | 0.87 | | Others | 6.93 | |
| AU Small Finance Bank Ltd | 0.80 | | Mutual Fund Units | | |
| Shree Cement Ltd. | 0.69 | | UTI Nifty Bank Exchange Traded Fund ETF | 0.04 | |
| Others | 16.20 | | Securitized Debt | | |
| Govt Securities | | | First Business Receivable Trust\$ | 0.81 | IND AAA/A1+ |
| Others | 7.34 | | Net Current assets | 3.15 | |
| 7.26% GSEC 22/08/2032 | 8.69 | SOV | Total | 100.00 | |
| 7.41% GS MAT - 19/12/2036 | 6.40 | SOV | | | |
| 7.38% GSEC 20/06/2027 | 3.93 | SOV | | | |

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

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

| Period | NAV Growth (%) | NIFTY 50 Hybrid Composite Debt 50:50 Index TRI (%) | Nifty 50 TRI (%) | NAV Growth (₹) | NIFTY 50 Hybrid Composite Debt 50:50 Index TRI (₹) | Nifty 50 TRI (₹) |
|--------|----------------|--|------------------|----------------|--|------------------|
| 1 Y | 1.76 | 6.75 | 6.89 | 10,176 | 10,675 | 10,689 |
| 3 Y | 11.95 | 14.85 | 23.74 | 14,030 | 15,149 | 18,947 |
| 5 Y | 5.27 | 10.59 | 12.30 | 12,930 | 16,546 | 17,866 |
| SI* | 10.35 | NA | NA | 16,13,016 | 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 98 in 'Fund Manager Summary'. N.A - Not Available. Schemes Managed by Mr. Sunil Madhukar Patil & Mr. Ajay Tyagi.

SIP Returns as on 28th April, 2023

| Period | Investment Amount (₹) | Fund Value (₹) | NIFTY 50 Hybrid Composite Debt 50:50 Index TRI (₹) | Nifty 50 TRI (₹) | Yield (%) Fund | Yield (%) NIFTY 50 Hybrid Composite Debt 50:50 Index TRI | Yield (%) Nifty 50 TRI |
|--------|-----------------------|----------------|--|------------------|----------------|--|------------------------|
| 1 Y | 1,20,000 | 1,21,983 | 1,25,427 | 1,25,331 | 3.14 | 8.65 | 8.50 |
| 3 Y | 3,60,000 | 3,93,762 | 4,16,320 | 4,45,256 | 5.95 | 9.74 | 14.40 |
| 5 Y | 6,00,000 | 7,07,632 | 7,87,268 | 8,54,658 | 6.56 | 10.85 | 14.18 |
| 7 Y | 8,40,000 | 10,55,543 | 12,27,784 | 13,60,016 | 6.44 | 10.69 | 13.56 |
| 10 Y | 12,00,000 | 17,39,085 | 20,85,561 | 23,60,237 | 7.22 | 10.67 | 13.00 |
| 15 Y | 18,00,000 | 34,61,109 | 42,29,006 | 50,16,887 | 8.23 | 10.62 | 12.62 |
| SI* | 22,10,000 | 52,59,145 | 64,55,729 | 79,07,065 | 8.69 | 10.61 | 12.47 |

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

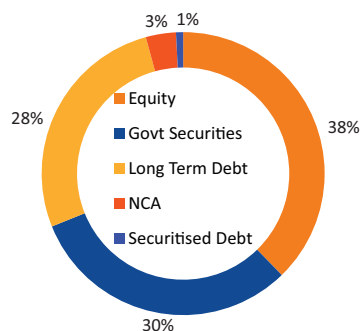
UTI UNIT LINKED INSURANCE PLAN*

An open ended tax saving cum insurance scheme.

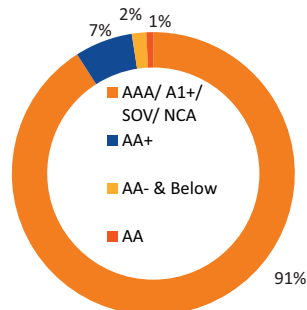
Category

Dynamic
Asset Allocation

Asset Allocation as on 28th April, 2023



Credit Profile as on 28th April, 2023



Top 5 Sectors

| | |
|------------------------|-----|
| Financial Services | 29% |
| Information Technology | 14% |
| Healthcare | 11% |
| Consumer Services | 11% |
| Consumer Durables | 10% |
| Others | 25% |

Quantitative Indicators Fund Benchmark

| | | |
|-----------------------------------|-------|--------|
| Beta | 0.01 | 1 |
| Standard Deviation (Annual) | 6.29% | 58.21% |
| Sharpe Ratio | 0.80% | |
| Portfolio Turnover Ratio (Annual) | 0.11 | |

Portfolio Parameters

| | |
|-----------------------------------|----------|
| Weighted Average Maturity | 9.37 Yrs |
| Yield to Maturity* | 7.48% |
| Modified Duration | 5.09 Yrs |
| Macaulay Duration | 5.35 Yrs |
| Securitized Debt Average Maturity | |
| First Business Receivable Trust | 2.03 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 : ₹ 263.40 Crore
Closing AUM : ₹ 267.82 Crore

High/Low NAV in the month

High Growth Option : ₹ 14.2173
Low Growth Option : ₹ 13.9109

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 April, 2023

Regular Growth Option : ₹ 14.2167
Regular IDCW Option : ₹ 14.2166
Direct Growth Option : ₹ 14.8227
Direct IDCW Option : ₹ 14.8227

Portfolio Details

| | |
|-----------------------------|----------|
| % of Top 10 Stocks | 20.23 |
| Median Market Cap (₹ Cr) | 3,22,530 |
| Weighted Average Market Cap | 4,07,861 |
| Number of Securities | 31 |

All figures given are provisional and unaudited.

Market Capitalisation (%)

| | | | |
|------|-------|-----|-------|
| | Large | Mid | Small |
| Fund | 93 | 3 | 4 |

Portfolio as on 28th April, 2023

| Portfolio | % to NAV | Rating/Futures | Portfolio | % to NAV | Rating/Futures |
|------------------------------------|----------|----------------|---|---------------|----------------|
| Equity | | | HCL Technologies Ltd. | 1.07 | |
| Infosys Ltd. | 6.36 | -3.78 | Bajaj Auto Ltd. | 0.94 | |
| HDFC Ltd. | 6.21 | -5.42 | Hero Motocorp Ltd. | 0.92 | |
| Grasim Industries Ltd. | 5.78 | -4.92 | Interglobe Aviation Ltd | 0.89 | |
| Reliance Industries Ltd. | 5.19 | -3.34 | ICICI Lombard General Insurance Company Ltd | 0.88 | |
| ICICI Bank Ltd | 4.05 | -1.64 | Mahindra & Mahindra Ltd. | 0.85 | |
| HDFC Bank Ltd. | 3.40 | | Dr Reddy's Laboratories Ltd. | 0.81 | |
| Axis Bank Ltd. | 3.11 | -2.25 | GAIL (India) Ltd. | 0.72 | |
| JSW Steel Ltd. | 2.67 | -2.69 | Cipla Ltd. | 0.63 | |
| Hindalco Industries Ltd. | 2.15 | -1.19 | Power Grid Corporation Of India Ltd | 0.59 | |
| Larsen & Toubro Ltd. | 2.13 | | DLF Ltd. | 0.55 | |
| SBI Life Insurance Company Ltd. | 2.11 | -2.12 | Dabur India Ltd. | 0.22 | -0.22 |
| Aurobindo Pharma Ltd. | 2.04 | -0.95 | Tech Mahindra Ltd | 0.18 | |
| ITC Ltd. | 1.96 | | Govt Securities | | |
| Bharti Airtel Ltd. | 1.93 | | 7.38% GSEC 20/06/2027 | 11.35 | SOV |
| Oil & Natural Gas Corporation Ltd. | 1.69 | -0.41 | 7.26% GSEC 22/08/2032 | 9.40 | SOV |
| Maruti Suzuki India Ltd. | 1.56 | -1.26 | 364 D TBILL MAT 12/10/2023 | 1.81 | SOV |
| Hindustan Unilever Ltd. | 1.49 | -1.49 | 364 D TBILL MAT 19/10/2023 | 1.81 | SOV |
| IndusInd Bank Ltd. | 1.48 | | 364 D TBILL MAT - 01/06/2023 | 0.13 | SOV |
| Tata Motors Ltd. | 1.20 | | Net Current assets | 7.54 | |
| NTPC Ltd. | 1.14 | | Total | 100.00 | |
| State Bank Of India | 1.07 | | | | |

Fund Performance Vs Benchmark (CAGR) as on 28th April, 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 | 8.29 | 7.05 | 7.05 | 10,829 | 10,705 | 10,705 |
| 3 Y | 13.13 | 12.51 | 3.09 | 14,479 | 14,242 | 10,956 |
| SI* | 7.83 | 8.94 | 6.74 | 14,218 | 14,915 | 13,560 |

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 98 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 April, 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 | 1,25,867 | 1,24,970 | 1,26,059 | 9.36 | 7.91 | 9.67 |
| 3 Y | 3,60,000 | 4,17,488 | 4,11,613 | 3,80,496 | 9.93 | 10.79 | 3.65 |
| SI* | 5,60,000 | 7,00,064 | 7,01,379 | 6,24,969 | 9.55 | 10.32 | 4.67 |

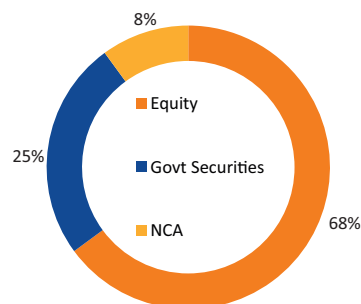
Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. Past performance may or may not be sustained in future.

UTI EQUITY SAVINGS FUND

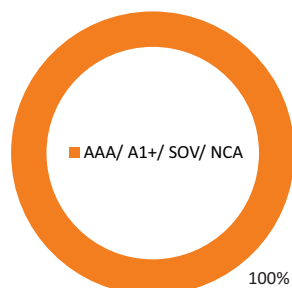
An open ended scheme investing in equity, arbitrage and debt.

Category
Equity Savings

Asset Allocation as on 28th April, 2023



Credit Profile as on 28th April, 2023



Top 5 Sectors

| | |
|--------------------------------|-----|
| Financial Services | 33% |
| Information Technology | 11% |
| Oil, Gas & Consumable Fuels | 11% |
| Construction Materials | 9% |
| Automobile and Auto Components | 8% |
| Others | 28% |

Quantitative Indicators

| Quantitative Indicators | Fund | Benchmark |
|-----------------------------------|-------|-----------|
| Beta | 0.01 | 1 |
| Standard Deviation (Annual) | 6.22% | 58.19% |
| Sharpe Ratio | 1.00% | |
| Portfolio Turnover Ratio (Annual) | 3.85 | |

Portfolio Parameters

| | |
|---------------------------|----------|
| Weighted Average Maturity | 4.34 Yrs |
| Yield to Maturity* | 6.96% |
| Modified Duration | 3.27 Yrs |
| Macaulay Duration | 3.39 Yrs |

*Annualized Portfolio YTM – Yields of all securities are annualized

Active Stock positions

| Overweight (Top 5) | % | Underweight (Top 5) | % |
|---------------------|-----|------------------------|-----|
| HDFC Bank Ltd | 3.4 | JSW Steel Ltd | 0.0 |
| Infosys Ltd | 2.6 | SBI Life Insurance | |
| ICICI Bank Ltd | 2.4 | Company Ltd | 0.0 |
| Larsen & Toubro Ltd | 2.1 | Hindustan Unilever Ltd | 0.0 |
| ITC Ltd | 2.0 | Dabur India Ltd | 0.0 |
| | | Tech Mahindra Ltd | 0.2 |

UTI CHILDREN'S CAREER FUND - SAVINGS PLAN

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

Category
Children's Fund

Investment Objective

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

Date of inception/allotment

12th July, 1993

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 4057.88 Crore
Closing AUM : ₹ 4086.94 Crore

High/Low NAV in the month

High Growth Option : ₹ 31.2415
Low Growth Option : ₹ 30.5955

Total Expense Ratio

Regular : 1.73
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 April, 2023

Regular Growth Option : ₹ 31.2369
Direct Growth Option : ₹ 31.7941

Portfolio Details

| | |
|-----------------------------|----------|
| Median Market Cap (₹ Cr) | 96,815 |
| Weighted Average Market Cap | 2,56,709 |

All figures given are provisional and unaudited.

Market Capitalisation (%)

| | | | |
|------|-------|-----|-------|
| | Large | Mid | Small |
| Fund | 68 | 19 | 13 |

Portfolio as on 28th April, 2023

| Portfolio | % to NAV | Rating | Portfolio | % to NAV | Rating |
|--|----------|--------|-------------------------------------|---------------|----------------|
| Equity | | | 7.38% GSEC 20/06/2027 | 4.34 | SOV |
| HDFC Bank Ltd. | 3.56 | | 07.89% WESTBENGAL SDL | | |
| ICICI Bank Ltd | 3.29 | | 29/03/2040 | 1.27 | SOV |
| Infosys Ltd. | 2.30 | | 07.78% RAJASTHAN SDL | | |
| Axis Bank Ltd. | 1.86 | | 29/03/2033 | 1.25 | SOV |
| Bharti Airtel Ltd. | 1.45 | | Long Term Debt | | |
| Bajaj Finance Ltd. | 1.03 | | HDFC Ltd. | 5.54 | CRISIL AAA/A1+ |
| Maruti Suzuki India Ltd. | 1.03 | | Power Finance Corporation Ltd. | 4.57 | CRISIL AAA/A1+ |
| IndusInd Bank Ltd. | 0.90 | | REC Ltd | 2.90 | CRISIL AAA/A1+ |
| Godrej Consumer Products Ltd | 0.90 | | Indian Railways Fin Corpn Ltd. | 1.87 | CRISIL AAA/A1+ |
| Cholamandalam Investment & Finance Company Ltd | 0.88 | | Housing And Urban Development Corpn | 1.84 | CARE AAA/A1+ |
| Ultratech Cement Ltd. | 0.84 | | Small Indst. Dev. Bank Of India | 1.83 | CRISIL AAA/A1+ |
| LTIMindtree Ltd. | 0.82 | | Shriram Finance Ltd | 1.23 | IND AA+ |
| Tata Motors Ltd. | 0.80 | | HDFC Bank Ltd. Basel3T2 | 1.22 | CRISIL AAA/A1+ |
| Phoenix Mills Ltd | 0.75 | | HDB Financial Services Ltd. | 1.22 | CRISIL AAA/A1+ |
| Nestle India Ltd. | 0.75 | | NTPC Ltd. | 1.22 | CRISIL AAA/A1+ |
| Others | 18.31 | | Others | 5.58 | |
| Govt Securities | | | Securitized Debt | | |
| Others | 5.54 | | First Business Receivable Trust\$ | 0.39 | IND AAA/A1+ |
| 7.41% GS MAT - 19/12/2036 | 8.57 | SOV | Net Current assets | 3.99 | |
| 7.26% GSEC 22/08/2032 | 6.16 | SOV | Total | 100.00 | |

\$ Underlying customer - Reliance Group Company

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

| Period | NAV Growth (%) | CRISIL Short Term Debt Hybrid 60+40 Index (%) | Nifty 50 TRI (%) | NAV Growth (₹) | CRISIL Short Term Debt Hybrid 60+40 Index (₹) | Nifty 50 TRI (₹) |
|--------|----------------|---|------------------|----------------|---|------------------|
| 1 Y | 4.53 | 5.37 | 6.89 | 10,453 | 10,537 | 10,689 |
| 3 Y | 13.27 | 13.32 | 23.74 | 14,533 | 14,552 | 18,947 |
| 5 Y | 6.24 | 9.51 | 12.30 | 13,537 | 15,753 | 17,866 |
| SI* | 10.72 | NA | NA | 2,08,347 | 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 98 in 'Fund Manager Summary'. N.A - Not Available. Schemes Managed by Mr. Sunil Madhukar Patil & Mr Vishal Chopda

SIP Returns as on 28th April, 2023

| Period | Investment Amount (₹) | Fund Value (₹) | CRISIL Short Term Debt Hybrid 60+40 Index (₹) | Nifty 50 TRI (₹) | Yield (%) Fund | Yield (%) CRISIL Short Term Debt Hybrid 60+40 Index | Yield (%) Nifty 50 TRI |
|--------|-----------------------|----------------|---|------------------|----------------|---|------------------------|
| 1 Y | 1,20,000 | 1,22,898 | 1,24,324 | 1,25,331 | 4.59 | 6.87 | 8.50 |
| 3 Y | 3,60,000 | 4,06,265 | 4,10,293 | 4,45,256 | 8.07 | 8.74 | 14.40 |
| 5 Y | 6,00,000 | 7,35,929 | 7,68,794 | 8,54,658 | 8.13 | 9.89 | 14.18 |
| 7 Y | 8,40,000 | 10,94,221 | 11,89,884 | 13,60,016 | 7.45 | 9.81 | 13.56 |
| 10 Y | 12,00,000 | 18,40,368 | 20,18,966 | 23,60,237 | 8.30 | 10.06 | 13.00 |
| 15 Y | 18,00,000 | 37,88,010 | 40,76,656 | 50,16,887 | 9.31 | 10.18 | 12.62 |
| SI* | 22,10,000 | 56,32,447 | 61,44,490 | 79,07,065 | 9.34 | 10.15 | 12.47 |

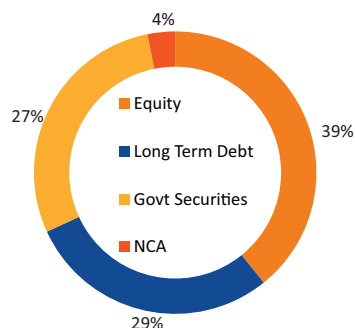
Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. **Past performance may or may not be sustained in future.**

UTI CHILDREN'S CAREER FUND - SAVINGS PLAN

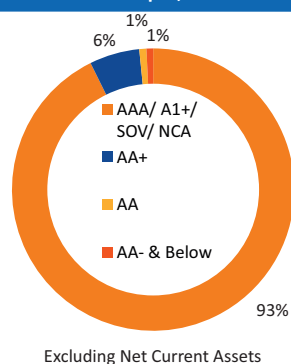
An open ended fund for investment for children having a lock-in for at least 5 years or till the child attains age of majority (whichever is earlier).

Category
Children's Fund

Asset Allocation as on 28th April, 2023



Credit Profile as on 28th April, 2023



Top 5 Sectors

| | |
|--------------------------------|-----|
| Financial Services | 33% |
| Automobile and Auto Components | 10% |
| Information Technology | 9% |
| Fast Moving Consumer Goods | 8% |
| Consumer Services | 6% |
| Others | 34% |

Quantitative Indicators Fund Benchmark

| Quantitative Indicators | Fund | Benchmark |
|-----------------------------------|-------|-----------|
| Beta | 0.01 | 1 |
| Standard Deviation (Annual) | 6.37% | 58.26% |
| Sharpe Ratio | 1.00% | |
| Portfolio Turnover Ratio (Annual) | 0.34 | |

Portfolio Parameters

| | |
|-----------------------------------|----------|
| Weighted Average Maturity | 8.67 Yrs |
| Yield to Maturity* | 7.50% |
| Modified Duration | 5.11 Yrs |
| Macaulay Duration | 5.37 Yrs |
| Securitized Debt Average Maturity | 1.68 Yrs |
| First Business Receivable Trust | |

*Annualized Portfolio YTM – Yields of all securities are annualized

UTI RETIREMENT BENEFIT PENSION FUND

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

Category
Retirement Fund

Investment Objective

The investment objective of the scheme is primarily to generate a corpus to provide for pension in the form of periodical income / cash flow to the unit holders to the extent of redemption value of their holding after the age of 58 years by investing in a mix of securities comprising of debt & money market instruments and equity & equity related instruments. However, there is no assurance or guarantee that the investment objective of the Scheme would be achieved.

Date of inception/allotment

26th December, 1994

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 3758.01 Crore
Closing AUM : ₹ 3808.89 Crore

High/Low NAV in the month

High Growth Option : ₹ 36.8819
Low Growth Option : ₹ 35.8628

Total Expense Ratio

Regular : 1.68
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 April, 2023

Regular Growth Option : ₹ 36.8764
Direct Growth Option : ₹ 39.2337

Portfolio Details

| | |
|-----------------------------|----------|
| Median Market Cap (₹ Cr) | 2,67,660 |
| Weighted Average Market Cap | 3,22,221 |
| Number of Securities | 59 |

All figures given are provisional and unaudited.

Market Capitalisation (%)

| | | | |
|------|-------|-----|-------|
| | Large | Mid | Small |
| Fund | 67 | 23 | 11 |

Portfolio as on 28th April, 2023

| Portfolio | % to NAV | Rating | Portfolio | % to NAV | Rating |
|---------------------------|----------|--------|---------------------------------------|---------------|----------------|
| Equity | | | 7.38% GSEC 20/06/2027 | 4.66 | SOV |
| HDFC Bank Ltd. | 3.14 | | 07.89% WESTBENGAL SDL 29/03/2040 | 1.36 | SOV |
| ICICI Bank Ltd | 3.05 | | 07.78% RAJASTHAN SDL 29/03/2033 | 1.34 | SOV |
| Larsen & Toubro Ltd. | 2.14 | | Long Term Debt | | |
| ITC Ltd. | 2.14 | | HDFC Ltd. | 4.64 | CRISIL AAA/A1+ |
| Infosys Ltd. | 1.95 | | Power Finance Corporation Ltd. | 4.61 | CRISIL AAA/A1+ |
| HDFC Ltd. | 1.86 | | Indian Railways Fin Corpn Ltd. | 2.00 | CRISIL AAA/A1+ |
| State Bank Of India | 1.57 | | Housing And Urban Development Corpn | 1.98 | CARE AAA/A1+ |
| HCL Technologies Ltd. | 1.20 | | REC Ltd | 1.96 | CRISIL AAA/A1+ |
| Mahindra & Mahindra Ltd. | 1.09 | | HDFC Bank Ltd. Basel3T2 | 1.31 | CRISIL AAA/A1+ |
| IndusInd Bank Ltd. | 1.06 | | HDB Financial Services Ltd. | 1.31 | CRISIL AAA/A1+ |
| Axis Bank Ltd. | 1.03 | | LIC Housing Finance Ltd. | 1.31 | CRISIL AAA/A1+ |
| Bharti Airtel Ltd. | 1.02 | | State Bank Of India Basel3At1 | 1.30 | CRISIL AA+ |
| Tata Motors Ltd. | 0.95 | | Jamnagar Utilities & Power Pvt Ltd. ^ | 1.26 | CRISIL AAA/A1+ |
| Hindalco Industries Ltd. | 0.93 | | Others | 4.84 | |
| Bajaj Auto Ltd. | 0.71 | | Net Current assets | 2.98 | |
| Others | 15.29 | | Total | 100.00 | |
| Govt Securities | | | | | |
| Others | 8.08 | | | | |
| 7.26% GSEC 22/08/2032 | 9.25 | SOV | | | |
| 7.41% GS MAT - 19/12/2036 | 6.67 | SOV | | | |

^ Mukesh Ambani promoter Group company

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

| Period | NAV Growth (%) | CRISIL Short Term Debt Hybrid 60+40 Index (%) | Nifty 50 TRI (%) | NAV Growth (₹) | CRISIL Short Term Debt Hybrid 60+40 Index (₹) | Nifty 50 TRI (₹) |
|--------|----------------|---|------------------|----------------|---|------------------|
| 1 Y | 8.19 | 5.37 | 6.89 | 10,819 | 10,537 | 10,689 |
| 3 Y | 15.56 | 13.32 | 23.74 | 15,432 | 14,552 | 18,947 |
| 5 Y | 6.99 | 9.51 | 12.30 | 14,022 | 15,753 | 17,866 |
| SI* | 10.37 | NA | NA | 1,64,181 | 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 98 in 'Fund Manager Summary'. N.A - Not Available. Schemes Managed by Mr. Sunil Madhukar Patil & Mr V. Srivatsa

SIP Returns as on 28th April, 2023

| Period | Investment Amount (₹) | Fund Value (₹) | CRISIL Short Term Debt Hybrid 60+40 Index (₹) | Nifty 50 TRI (₹) | Yield (%) Fund | Yield (%) CRISIL Short Term Debt Hybrid 60+40 Index | Yield (%) Nifty 50 TRI |
|--------|-----------------------|----------------|---|------------------|----------------|---|------------------------|
| 1 Y | 1,20,000 | 1,25,925 | 1,24,324 | 1,25,331 | 9.46 | 6.87 | 8.50 |
| 3 Y | 3,60,000 | 4,23,698 | 4,10,293 | 4,45,256 | 10.94 | 8.74 | 14.40 |
| 5 Y | 6,00,000 | 7,70,631 | 7,68,794 | 8,54,658 | 9.99 | 9.89 | 14.18 |
| 7 Y | 8,40,000 | 11,44,057 | 11,89,884 | 13,60,016 | 8.71 | 9.81 | 13.56 |
| 10 Y | 12,00,000 | 18,93,542 | 20,18,966 | 23,60,237 | 8.84 | 10.06 | 13.00 |
| 15 Y | 18,00,000 | 37,06,325 | 40,76,656 | 50,16,887 | 9.05 | 10.18 | 12.62 |
| SI* | 22,10,000 | 54,45,080 | 61,44,490 | 79,07,065 | 9.02 | 10.15 | 12.47 |

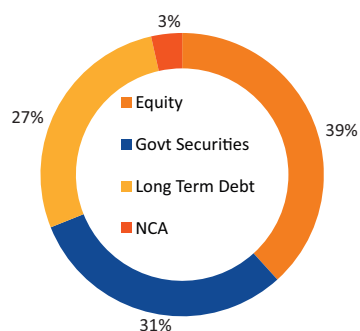
Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. Past performance may or may not be sustained in future.

UTI RETIREMENT BENEFIT PENSION FUND

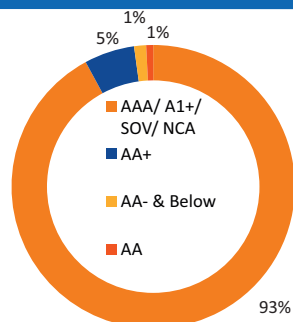
An open ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier).

Category
Retirement Fund

Asset Allocation as on 28th April, 2023



Credit Profile as on 28th April, 2023



Excluding Net Current Assets

Top 5 Sectors

| | |
|--------------------------------|-----|
| Financial Services | 35% |
| Automobile and Auto Components | 12% |
| Information Technology | 10% |
| Healthcare | 8% |
| Construction | 6% |
| Others | 29% |

Quantitative Indicators Fund Benchmark

| Quantitative Indicators | Fund | Benchmark |
|-----------------------------------|-------|-----------|
| Beta | 0.01 | 1 |
| Standard Deviation (Annual) | 6.56% | 58.26% |
| Sharpe Ratio | 1.32% | |
| Portfolio Turnover Ratio (Annual) | 0.34 | |

Portfolio Parameters

| | |
|---------------------------|-----------|
| Weighted Average Maturity | 10.65 Yrs |
| Yield to Maturity* | 7.49% |
| Modified Duration | 5.54 Yrs |
| Macaulay Duration | 5.82 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 : ₹ 701.92 Crore
Closing AUM : ₹ 716.98 Crore

High/Low NAV in the month

High Growth Option : ₹ 57.4448
Low Growth Option : ₹ 55.6016

Total Expense Ratio

Regular : 2.39
Direct : 1.48

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 April, 2023

Regular Growth Option : ₹ 57.4448
Regular IDCW Option : ₹ 57.4483
Direct Growth Option : ₹ 62.2995
Direct IDCW Option : ₹ 62.4072

Portfolio Details

| | |
|-----------------------------|----------|
| Median Market Cap (₹ Cr) | 97,373 |
| Weighted Average Market Cap | 2,58,187 |

All figures given are provisional and unaudited.

Market Capitalisation (%)

| | Large | Mid | Small |
|-----------|-------|-----|-------|
| Fund | 68 | 19 | 13 |
| Benchmark | 77 | 15 | 8 |

Portfolio as on 28th April, 2023

| Portfolio | % to NAV | Rating | Portfolio | % to NAV | Rating |
|--|----------|--------|--|---------------|--------|
| Equity | | | Tata Motors Ltd. | 1.96 | |
| HDFC Bank Ltd. | 8.88 | | Phoenix Mills Ltd | 1.88 | |
| ICICI Bank Ltd | 8.18 | | Hindalco Industries Ltd. | 1.84 | |
| Infosys Ltd. | 5.73 | | Nestle India Ltd. | 1.83 | |
| Axis Bank Ltd. | 4.61 | | Eicher Motors Ltd | 1.81 | |
| Bharti Airtel Ltd. | 3.57 | | Crompton Greaves Consumer Electricals Ltd. | 1.72 | |
| Maruti Suzuki India Ltd. | 2.56 | | Avenue Supermarts Ltd. | 1.68 | |
| Bajaj Finance Ltd. | 2.51 | | Metro Brands Ltd | 1.57 | |
| IndusInd Bank Ltd. | 2.25 | | Others | 36.32 | |
| Godrej Consumer Products Ltd | 2.24 | | Govt Securities | | |
| Cholamandalam Investment & Finance Company Ltd | 2.16 | | 364 D TBILL MAT - 01/06/2023 | 0.12 | SOV |
| Ultratech Cement Ltd. | 2.09 | | Net Current assets | 2.44 | |
| LTIMindtree Ltd. | 2.04 | | Total | 100.00 | |

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

| Period | NAV Growth (%) | Nifty 500 TRI (%) | Nifty 50 TRI (%) | NAV Growth (₹) | Nifty 500 TRI (₹) | Nifty 50 TRI (₹) |
|--------|----------------|-------------------|------------------|----------------|-------------------|------------------|
| 1 Y | 0.35 | 4.04 | 6.89 | 10,035 | 10,404 | 10,689 |
| 3 Y | 21.22 | 25.11 | 23.74 | 17,812 | 19,583 | 18,947 |
| 5 Y | 8.55 | 11.12 | 12.30 | 15,075 | 16,947 | 17,866 |
| SI* | 10.92 | 9.75 | 9.84 | 48,611 | 41,350 | 41,870 |

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 98 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 April, 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 | 1,19,744 | 1,23,741 | 1,25,331 | -0.40 | 5.94 | 8.50 |
| 3 Y | 3,60,000 | 4,15,185 | 4,45,130 | 4,45,256 | 9.55 | 14.38 | 14.40 |
| 5 Y | 6,00,000 | 7,94,545 | 8,58,334 | 8,54,658 | 11.22 | 14.35 | 14.18 |
| 7 Y | 8,40,000 | 12,30,167 | 13,46,948 | 13,60,016 | 10.74 | 13.29 | 13.56 |
| 10 Y | 12,00,000 | 21,76,141 | 23,91,750 | 23,60,237 | 11.47 | 13.25 | 13.00 |
| 15 Y | 18,00,000 | 46,06,529 | 51,68,747 | 50,16,887 | 11.63 | 12.97 | 12.62 |
| SI* | 18,30,000 | 47,53,685 | 53,00,671 | 51,46,800 | 11.60 | 12.85 | 12.51 |

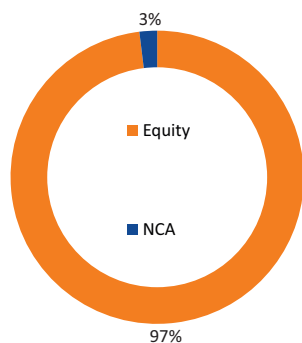
Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. Past performance may or may not be sustained in future.

UTI CHILDREN'S CAREER FUND - INVESTMENT PLAN

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

Category
Children's Fund

Asset Allocation as on 28th April, 2023



Credit Profile as on 28th April, 2023



Top 5 Sectors

| | |
|--------------------------------|-----|
| Financial Services | 33% |
| Automobile and Auto Components | 10% |
| Information Technology | 9% |
| Fast Moving Consumer Goods | 8% |
| Consumer Services | 6% |
| Others | 34% |

Quantitative Indicators Fund Benchmark

| | | |
|-----------------------------------|--------|--------|
| Beta | 0.07 | 1 |
| Standard Deviation (Annual) | 15.55% | 60.05% |
| Sharpe Ratio | 0.92% | |
| Portfolio Turnover Ratio (Annual) | 0.20 | |

Portfolio Parameters

| | |
|---------------------------|----------|
| Weighted Average Maturity | 0.01 Yrs |
| Yield to Maturity* | 6.77% |
| Modified Duration | 0.01 Yrs |
| Macaulay Duration | 0.01 Yrs |

*Annualized Portfolio YTM – Yields of all securities are annualized

FIXED INCOME PRODUCTS MAY 2023

| Fund Name | AUM (Rs Cr) | Portfolio Parameters | | | | Asset Allocation (%) | | | | | Credit Rating Profile (%) | | | | TER | | Exit Load | | | | |
|--|-------------|----------------------|------------------|-------------------|-------------------|----------------------|-------|---------|----------|-----------------|---------------------------|----------|---------|------------------|-------|-------|-----------|----------|------------------------|--------|---------|
| | | YTM* | Average Maturity | Modified Duration | Macaulay Duration | CD | CP | T-Bills | GSEC/SDL | Corporate Bonds | TREPS/Repo/Cash | NBFC (%) | HFC (%) | AAA/AA+/Sov/Cash | AA+ | AA | | Below AA | LT AAA/Eq ^a | Direct | Regular |
| UTI Overnight Fund | 6,196 | 6.79% | 2 days | - | 2 days | - | - | 3.81 | - | - | 96.19 | - | - | 100.00 | - | - | - | 100.00 | 0.07% | 0.12% | Nil |
| UTI Liquid Cash Plan | 27,772 | 7.09% | 41 days | 40 days | 40 days | 26.09 | 48.10 | 21.23 | 3.80 | 1.80 | -1.02 | 12.60 | 1.24 | 100.00 | - | - | - | 70.84 | 0.14% | 0.23% | \$\$\$ |
| UTI Money Market Fund | 8,387 | 7.34% | 182 days | 182 days | 182 days | 43.12 | 34.92 | 20.08 | 0.58 | - | 1.30 | 14.50 | 10.92 | 100.00 | - | - | - | 76.00 | 0.20% | 0.27% | Nil |
| UTI Ultra Short Term Fund | 2,190 | 7.42% | 157 days | 151 days | 155 days | 37.31 | 18.91 | 4.46 | - | 27.68 | 11.64 | 12.47 | 10.58 | 88.47 | 10.99 | 0.54 | - | 69.39 | 0.45% | 0.97% | Nil |
| UTI Treasury Advantage Fund | 3,381 | 7.46% | 0.96 yrs | 0.84 yrs | 0.88 yrs | 35.39 | 10.37 | 8.30 | 8.21 | 29.96 | 7.77 | 13.33 | 12.52 | 88.43 | 11.57 | - | - | 81.28 | 0.34% | 0.45% | Nil |
| UTI Short Term Income Fund | 2,357 | 7.50% | 2.72 yrs | 2.09 yrs | 2.19 yrs | 16.23 | 2.06 | 0.62 | 18.22 | 46.19 | 16.68 | 13.56 | 7.72 | 85.54 | 9.85 | 2.10 | 2.51 | 85.54 | 0.34% | 0.96% | Nil |
| UTI Medium Term Fund | 46 | 7.50% | 4.04 yrs | 3.02 yrs | 3.13 yrs | - | 4.27 | - | 44.13 | 33.25 | 18.35 | 6.42 | 7.15 | 78.83 | 6.35 | 12.67 | 2.15 | 74.56 | 1.01% | 1.62% | \$ |
| UTI Bond Fund | 311 | 7.56% | 8.81 yrs | 5.44 yrs | 5.66 yrs | - | - | - | 68.29 | 27.38 | 4.33 | 8.04 | 9.58 | 98.45 | - | 1.55 | - | 98.45 | 1.30% | 1.64% | Nil |
| UTI Long Duration Fund | 55 | 7.34% | 16.01 yrs | 8.65 yrs | 8.97 yrs | - | - | - | 93.92 | - | 6.08 | - | - | 100.00 | - | - | - | 100.00 | 0.44% | 1.49% | \$ |
| UTI Floater Fund | 1,590 | 7.66% | 1.49 yrs | 1.02 yrs | 1.07 yrs | 34.23 | 4.43 | 2.49 | 0.93 | 47.81 | 10.11 | 10.73 | 7.13 | 100.00 | - | - | - | 100.00 | 0.35% | 0.85% | Nil |
| UTI Banking & PSU Debt Fund | 859 | 7.33% | 3.8 yrs | 3.1 yrs | 3.29 yrs | 2.19 | - | - | 24.13 | 68.86 | 4.82 | - | - | 100.00 | - | - | - | 100.00 | 0.25% | 0.58% | Nil |
| UTI Corporate Bond Fund | 3,353 | 7.50% | 2.45 yrs | 1.95 yrs | 2.07 yrs | 11.61 | 0.29 | 3.58 | 10.35 | 69.12 | 5.05 | 5.10 | 8.42 | 100.00 | - | - | - | 100.00 | 0.25% | 0.59% | Nil |
| UTI Dynamic Bond Fund | 556 | 7.19% | 3.76 yrs | 2.58 yrs | 2.72 yrs | 4.48 | 8.75 | 20.23 | 10.15 | 30.79 | 25.60 | - | 8.13 | 96.49 | 3.51 | - | - | 96.49 | 0.79% | 1.52% | Nil |
| UTI Credit Risk Fund | 433 | 8.05% | 2.54 yrs | 1.89 yrs | 1.99 yrs | - | - | - | 9.32 | 80.62 | 10.06 | 11.85 | 10.66 | 40.09 | 9.13 | 34.20 | 16.58 | 40.09 | 0.84% | 1.63% | \$ |
| UTI Gilt Fund | 576 | 7.04% | 4.23 yrs | 2.95 yrs | 3.05 yrs | - | - | 24.08 | 58.33 | - | 17.59 | - | - | 100.00 | - | - | - | 100.00 | 0.68% | 0.95% | Nil |
| UTI Gilt Fund with 10 year Constant Duration | 160 | 7.23% | 9.65 yrs | 6.71 yrs | 6.95 yrs | - | - | - | 97.51 | - | 2.49 | - | - | 100.00 | - | - | - | 100.00 | 0.20% | 0.69% | Nil |
| UTI CRISIL SDL June 2027 Index Fund | 94 | 7.37% | 3.9 yrs | 3.26 yrs | 3.38 yrs | - | - | - | 97.50 | - | 2.50 | - | - | 100.00 | - | - | - | 100.00 | 0.16% | 0.41% | Nil |
| UTI CRISIL SDL April 2033 Index Fund | 287 | 7.59% | 9.66 yrs | 6.64 yrs | 6.89 yrs | - | - | - | 97.97 | - | 2.03 | - | - | 100.00 | - | - | - | 100.00 | 0.16% | 0.41% | Nil |
| UTI NIFTY SDL Plus AAA PSU Bond Apr 2026 75:25 Index Fund | 177 | 7.35% | 2.85 yrs | 2.47 yrs | 2.58 yrs | - | - | - | 74.52 | 23.81 | 1.67 | - | - | 100.00 | - | - | - | 100.00 | 0.16% | 0.41% | Nil |
| UTI NIFTY SDL Plus AAA PSU Bond Apr 2028- 75:25 Index Fund | 43 | 7.45% | 4.8 yrs | 3.9 yrs | 4.06 yrs | - | - | - | 72.95 | 24.43 | 2.62 | - | - | 100.00 | - | - | - | 100.00 | 0.16% | 0.41% | 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 applicable if investor exits: (A) Within 12 months from the date of allotment: (i) upto 10% of the allotted units - Nil (ii) beyond 10% of the allotted units - Nil (iii) beyond 10% of the allotted units - Nil (iv) beyond 10% of the allotted units - Nil (v) beyond 10% of the allotted units - Nil (vi) beyond 10% of the allotted units - Nil thereafter
 \$\$\$ Exit load applicable if exit from the date of allotment within: 1 day - 0.0070%, 2 days - 0.0060%, 3 days - 0.0050%, 4 days - 0.0045%, 5 days - 0.0040%, 6 days - 0.0035%, 7 days - 0.0030%, 8 days - 0.0025%, 9 days - 0.0020%, 10 days - 0.0015%, 11 days - 0.0010%, 12 days - 0.0005%, Nil thereafter

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

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 : ₹ 6895.83 Crore
Closing AUM : ₹ 6196.18 Crore

High/Low NAV in the month

High Growth Option : ₹ 3055.1790
Low Growth Option : ₹ 3039.6809

Total Expense Ratio

Regular : 0.12
Direct : 0.07

Minimum Investment Amount

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

Load Structure

Entry Load: Nil
Exit Load : Nil

NAV per unit as on 30th April, 2023

Regular Growth Option : ₹ 3055.1790
Regular IDCW Option : ₹ 1370.8617
Direct Growth Option : ₹ 3084.9753
Direct IDCW Option : ₹ 1371.6621

Portfolio Parameters

Weighted Average Maturity : 2 days
Yield to Maturity* : 6.79%
Modified Duration : -
Macaulay Duration : 2 days

*Annualized Portfolio YTM – Yields of all securities are annualized

Portfolio as on 28th April, 2023

| Portfolio | % to NAV | Rating |
|------------------------------|---------------|--------|
| Govt Securities | | |
| 182 DAYS T BILL - 18/05/2023 | 1.73 | SOV |
| 91 DAYS T BILL - 11/05/2023 | 1.21 | SOV |
| 91 DAYS T BILL - 25/05/2023 | 0.80 | SOV |
| 364D TBILL MAT - 18/05/2023 | 0.04 | SOV |
| 182 DAYS T BILL - 11/05/2023 | 0.03 | SOV |
| Net Current assets | 96.19 | |
| Total | 100.00 | |

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

| Period | NAV Growth (%) | CRISIL Liquid Overnight Index (%) | CRISIL 1 Year T-Bill Index (%) | NAV Growth (₹) | CRISIL Liquid Overnight Index (₹) | CRISIL 1 Year T-Bill Index (₹) |
|--------|----------------|-----------------------------------|--------------------------------|----------------|-----------------------------------|--------------------------------|
| 1 Y | 5.65 | 5.80 | 5.03 | 10,565 | 10,580 | 10,503 |
| 3 Y | 3.96 | 4.10 | 4.13 | 11,236 | 11,281 | 11,291 |
| 5 Y | 4.62 | 4.71 | 5.60 | 12,535 | 12,589 | 13,134 |
| SI* | 5.91 | 5.86 | 5.86 | 30,540 | 30,261 | 30,261 |

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

SIP Returns as on 28th April, 2023

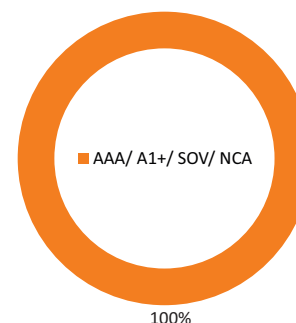
| Period | Investment Amount (₹) | Fund Value (₹) | CRISIL Liquid Overnight Index (₹) | CRISIL 1 Year T-Bill Index (₹) | Yield (%) Fund | Yield (%) CRISIL Liquid Overnight Index | Yield (%) CRISIL 1 Year T-Bill Index |
|--------|-----------------------|----------------|-----------------------------------|--------------------------------|----------------|---|--------------------------------------|
| 1 Y | 1,20,000 | 1,23,876 | 1,23,906 | 1,24,018 | 6.08 | 6.12 | 6.30 |
| 3 Y | 3,60,000 | 3,85,915 | 3,86,550 | 3,85,705 | 4.58 | 4.69 | 4.54 |
| 5 Y | 6,00,000 | 6,70,244 | 6,72,027 | 6,80,599 | 4.38 | 4.49 | 4.99 |
| 7 Y | 8,40,000 | 9,88,347 | 9,93,007 | 10,15,959 | 4.58 | 4.72 | 5.36 |
| 10 Y | 12,00,000 | 15,66,998 | 15,65,417 | 16,19,559 | 5.21 | 5.20 | 5.85 |
| 15 Y | 18,00,000 | 28,53,249 | 28,36,017 | 29,17,254 | 5.87 | 5.80 | 6.15 |
| SI* | 22,10,000 | 39,62,299 | 39,24,545 | 40,22,760 | 5.97 | 5.88 | 6.12 |

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 April, 2023



Credit Profile as on 28th April, 2023



POTENTIAL RISK CLASS MATRIX

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

Relatively Low interest rate risk and Relatively Low Credit Risk.

UTI LIQUID CASH PLAN

(Maturity of upto 91 days)

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

Category
Liquid Fund

Investment Objective

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

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

Date of inception/allotment

23rd June, 2003

Fund Manager

Mr. Amit Sharma (B.Com, CA, FRM)
Managing the scheme since Apr 2023

Fund AUM

Fund Size Monthly Average : ₹28597.24 Crore
Closing AUM : ₹27772.40 Crore

High/Low NAV in the month

High Growth Option : ₹3684.2452
Low Growth Option : ₹3664.2059

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 30th April, 2023

| | |
|-----------------------|------------|
| Regular Growth Option | ₹3684.2452 |
| Regular IDCW Option | ₹1079.6528 |
| Direct Growth Option | ₹3710.5601 |
| Direct IDCW Option | ₹1063.2094 |

Portfolio Parameters

| | |
|---------------------------|---------|
| Weighted Average Maturity | 41 days |
| Yield to Maturity* | 7.09% |
| Modified Duration | 40 days |
| Macaulay Duration | 40 days |

*Annualized Portfolio YTM – Yields of all securities are annualized

Portfolio as on 28th April, 2023

| Portfolio | % to NAV | Rating | Portfolio | % to NAV | Rating |
|---|----------|----------------|---|---------------|----------------|
| CP / CDs | | | Tata Power Renewable Energy Ltd | 0.53 | CRISIL AAA/A1+ |
| National Bank For Agriculture & Rural Development | 8.05 | CRISIL AAA/A1+ | Motilal Oswal Financial Services Ltd. | 0.45 | ICRA AAA/A1+ |
| Canara Bank | 7.15 | CRISIL AAA/A1+ | Piramal Enterprises Ltd. | 0.45 | CRISIL AAA/A1+ |
| Small Indst. Dev. Bank Of India | 7.06 | CARE AAA/A1+ | Axis Securities Ltd | 0.36 | ICRA AAA/A1+ |
| Reliance Retail Ventures Ltd. | 4.64 | CRISIL AAA/A1+ | Ramco Cements Ltd. | 0.36 | ICRA AAA/A1+ |
| Reliance Industries Ltd. | 3.75 | CRISIL AAA/A1+ | JM Financial Services Ltd. | 0.35 | CRISIL AAA/A1+ |
| Indian Bank | 3.57 | CRISIL AAA/A1+ | Aditya Birla Money Ltd | 0.27 | CRISIL AAA/A1+ |
| Bajaj Finance Ltd. | 3.04 | CRISIL AAA/A1+ | Network 18 Media & Investments Ltd. | 0.27 | CARE AAA/A1+ |
| Union Bank Of India | 3.04 | IND AAA/A1+ | Barclays Investments & Loans (India) Pvt Ltd. | 0.23 | CRISIL AAA/A1+ |
| Bank Of Maharashtra | 2.78 | CRISIL AAA/A1+ | Infina Finance Pvt Ltd. | 0.21 | ICRA AAA/A1+ |
| Aditya Birla Finance Ltd. | 2.50 | ICRA AAA/A1+ | Century Textiles & Industries Ltd. | 0.18 | CRISIL AAA/A1+ |
| IndusInd Bank Ltd. | 2.49 | CRISIL AAA/A1+ | Govt Securities | | |
| ICICI Securities Ltd. | 2.33 | CRISIL AAA/A1+ | 91 DAYS T BILL - 27/07/2023 | 4.43 | SOV |
| Punjab & Sind Bank Ltd. | 1.80 | ICRA AAA/A1+ | 91 DAYS T BILL - 23/06/2023 | 4.28 | SOV |
| Federal Bank Ltd. | 1.78 | CRISIL AAA/A1+ | 91 DAYS T BILL - 18/05/2023 | 2.84 | SOV |
| UCO Bank | 1.78 | CRISIL AAA/A1+ | 91 DAYS T BILL - 06/07/2023 | 2.67 | SOV |
| Tata Steel Ltd. | 1.78 | ICRA AAA/A1+ | 91 DAYS T BILL - 20/07/2023 | 2.66 | SOV |
| Cholamandalam Investment & Finance Company Ltd | 1.61 | CRISIL AAA/A1+ | 7.16% G-Sec-mat 20.05.2023 | 2.52 | SOV |
| Sundaram Finance Ltd. | 1.43 | CRISIL AAA/A1+ | 91 DAYS T BILL - 25/05/2023 | 1.79 | SOV |
| L&T Finance Ltd. | 1.34 | CRISIL AAA/A1+ | 91 DAYS T BILL - 08/06/2023 | 1.79 | SOV |
| Reliance Jio Infocomm Ltd | 1.26 | CRISIL AAA/A1+ | 4.26% GS MAT 17/05/2023 | 1.28 | SOV |
| Piramal Capital & Housing Finance Ltd | 1.25 | CRISIL AAA/A1+ | 182 DAYS T BILL - 18/05/2023 | 0.37 | SOV |
| Redington Ltd | 0.98 | CRISIL AAA/A1+ | 182 DAYS T BILL - 01/06/2023 | 0.36 | SOV |
| EXIM Bank | 0.90 | CRISIL AAA/A1+ | 364 D TBILL MAT - 01/06/2023 | 0.04 | SOV |
| IDFC First Bank Ltd | 0.89 | CRISIL AAA/A1+ | NCDs | | |
| ONGC Petro-Additions Ltd. | 0.81 | ICRA AAA/A1+ | Indian Railways Fin Corpn Ltd. | 1.53 | CRISIL AAA/A1+ |
| Motilal Oswal Finvest Ltd | 0.72 | CRISIL AAA/A1+ | Sikka Ports & Terminals Ltd. | 0.18 | CRISIL AAA/A1+ |
| Kotak Securities Ltd. | 0.72 | CRISIL AAA/A1+ | REC Ltd | 0.09 | CRISIL AAA/A1+ |
| Julius Baer Capital (India) Pvt Ltd | 0.54 | CRISIL AAA/A1+ | Net Current assets | -0.99 | |
| Birla Group Holdings Private Ltd. | 0.54 | CRISIL AAA/A1+ | Total | 100.00 | |

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

| Period | NAV Growth (%) | CRISIL Liquid Debt A-I Index (%) | CRISIL 1 Year T-Bill Index (%) | NAV Growth (₹) | CRISIL Liquid Debt A-I Index (₹) | CRISIL 1 Year T-Bill Index (₹) |
|--------|----------------|----------------------------------|--------------------------------|----------------|----------------------------------|--------------------------------|
| 1 Y | 5.97 | 6.05 | 5.03 | 10,597 | 10,605 | 10,503 |
| 3 Y | 4.26 | 4.41 | 4.13 | 11,333 | 11,382 | 11,291 |
| 5 Y | 5.24 | 5.27 | 5.60 | 12,911 | 12,930 | 13,134 |
| SI* | 6.95 | 6.51 | 5.86 | 36,822 | 33,992 | 30,186 |

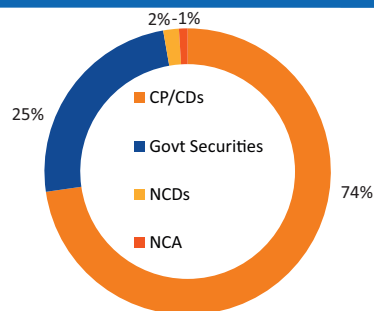
Different plans have a different expense structure. The performance details provided herein are of regular plan.

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

*Compounded annualized Growth Rate.

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 98 in 'Fund Manager Summary'. Schemes Managed by Mr. Amit Sharma.

Asset Allocation as on 28th April, 2023



Credit Profile as on 28th April, 2023



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) | | 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 : ₹ 7809.08 Crore
Closing AUM : ₹ 8692.12 Crore

High/Low NAV in the month

High Growth Option : ₹ 2625.5027
Low Growth Option : ₹ 2608.6647

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 April, 2023

Regular Growth Option : ₹ 2624.5197
Regular IDCW Option : ₹ 1106.1353
Direct Growth Option : ₹ 2651.5248
Direct IDCW Option : ₹ 1030.9536

Portfolio Parameters

Weighted Average Maturity : 182 days
Yield to Maturity* : 7.34%
Modified Duration : 182 days
Macaulay Duration : 182 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) | High |
| 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 April, 2023

| Portfolio | % to NAV | Rating | Portfolio | % to NAV | Rating |
|---------------------------------------|----------|----------------|---|---------------|----------------|
| CP / CDs | | | ICICI Securities Ltd. | 1.12 | CRISIL AAA/A1+ |
| HDFC Ltd. | 9.30 | CRISIL AAA/A1+ | Fullerton India Credit Company Ltd. | 1.12 | CARE AAA/A1+ |
| HDFC Bank Ltd. | 8.31 | CARE AAA/A1+ | Infina Finance Pvt Ltd. | 1.12 | ICRA AAA/A1+ |
| Canara Bank | 6.43 | CRISIL AAA/A1+ | Cholamandalam Investment & Finance Company Ltd | 1.11 | CRISIL AAA/A1+ |
| Small Indst. Dev. Bank Of India | 6.13 | CARE AAA/A1+ | National Bank For Agriculture & Rural Development | 1.09 | ICRA AAA/A1+ |
| Kotak Mahindra Bank Ltd. | 5.29 | CRISIL AAA/A1+ | Indian Bank | 1.08 | CRISIL AAA/A1+ |
| ICICI Bank Ltd | 4.70 | CRISIL AAA/A1+ | Hinduja Leyland Finance Ltd. | 0.56 | CRISIL AAA/A1+ |
| Union Bank Of India | 4.41 | CRISIL AAA/A1+ | Muthoot Finance Ltd | 0.54 | CRISIL AAA/A1+ |
| IndusInd Bank Ltd. | 3.27 | CRISIL AAA/A1+ | Govt Securities | | |
| Mahindra & Mahindra Fin.Ser.Ltd. | 2.82 | CRISIL AAA/A1+ | 182 DAYS T BILL - 22/09/2023 | 7.84 | SOV |
| IDFC First Bank Ltd | 2.76 | CRISIL AAA/A1+ | 182 DAYS T BILL - 14/09/2023 | 7.29 | SOV |
| Panatone Finvest Ltd. | 2.57 | CRISIL AAA/A1+ | 182 DAYS T BILL - 31/08/2023 | 1.69 | SOV |
| EXIM Bank | 2.44 | CRISIL AAA/A1+ | 182 DAYS T BILL - 07/09/2023 | 1.68 | SOV |
| Motilal Oswal Financial Services Ltd. | 2.29 | ICRA AAA/A1+ | 182 DAYS T BILL - 17/08/2023 | 0.85 | SOV |
| Federal Bank Ltd. | 2.20 | CRISIL AAA/A1+ | 182 DAYS T BILL - 24/08/2023 | 0.73 | SOV |
| Fedbank Financial Services Ltd. | 1.94 | CRISIL AAA/A1+ | 8.27% RAJASTHAN SPL SDL - 23/06/2023 | 0.58 | SOV |
| Tata Capital Housing Finance Ltd | 1.62 | CRISIL AAA/A1+ | Net Current assets | 1.27 | |
| Tata Motors Finance Ltd. | 1.61 | CRISIL AAA/A1+ | Total | 100.00 | |
| Tata Projects Ltd | 1.13 | CRISIL AAA/A1+ | | | |
| Aditya Birla Finance Ltd. | 1.12 | ICRA AAA/A1+ | | | |

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

| Period | NAV Growth (%) | CRISIL Money Market A-I Index (%) | CRISIL 1 Year T-Bill Index (%) | NAV Growth (₹) | CRISIL Money Market A-I Index (₹) | CRISIL 1 Year T-Bill Index (₹) |
|--------|----------------|-----------------------------------|--------------------------------|----------------|-----------------------------------|--------------------------------|
| 1 Y | 6.10 | 6.13 | 5.03 | 10,610 | 10,613 | 10,503 |
| 3 Y | 5.06 | 4.78 | 4.13 | 11,596 | 11,504 | 11,291 |
| 5 Y | 6.12 | 5.78 | 5.60 | 13,460 | 13,246 | 13,134 |
| SI* | 7.24 | 7.01 | 6.06 | 26,263 | 25,495 | 22,540 |

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.

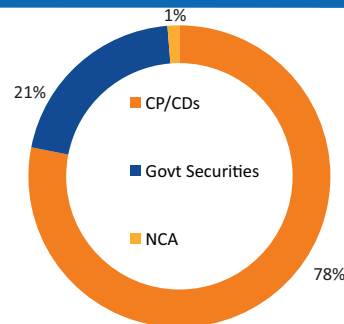
For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 98 in 'Fund Manager Summary'. No of Schemes Managed by Mr. Anurag Mittal & Mr. Amit Sharma. **The Institution plan (Growth Option) launch on 10th July 2009.

SIP Returns as on 28th April, 2023

| Period | Investment Amount (₹) | Fund Value (₹) | CRISIL Money Market A-I Index (₹) | CRISIL 1 Year T-Bill Index (₹) | Yield (%) Fund | Yield (%) CRISIL Money Market A-I Index | Yield (%) CRISIL 1 Year T-Bill Index |
|--------|-----------------------|----------------|-----------------------------------|--------------------------------|----------------|---|--------------------------------------|
| 1 Y | 1,20,000 | 1,24,408 | 1,24,317 | 1,24,018 | 7.01 | 6.86 | 6.38 |
| 3 Y | 3,60,000 | 3,89,564 | 3,89,282 | 3,85,691 | 5.23 | 5.18 | 4.56 |
| 5 Y | 6,00,000 | 6,89,394 | 6,85,592 | 6,80,577 | 5.52 | 5.30 | 5.00 |
| 7 Y | 8,40,000 | 10,35,530 | 10,26,251 | 10,15,948 | 5.90 | 5.65 | 5.37 |
| 10 Y | 12,00,000 | 16,66,270 | 16,48,087 | 16,19,573 | 6.40 | 6.19 | 5.85 |
| SI* | 16,50,000 | 27,17,591 | 26,79,088 | 25,63,939 | 6.94 | 6.75 | 6.16 |

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 April, 2023



Credit Profile as on 28th April, 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 : ₹2092.94 Crore
Closing AUM : ₹2190.33 Crore

High/Low NAV in the month

High Growth Option : ₹3654.7472
Low Growth Option : ₹3633.6990

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 April, 2023

Regular Growth Option : ₹3653.4844
Regular IDCW Option : ₹1046.1477
Direct Growth Option : ₹3871.3695
Direct IDCW Option : ₹1287.9401

Portfolio Parameters

Weighted Average Maturity : 157 days
Yield to Maturity* : 7.42%
Modified Duration : 151 days
Macaulay Duration : 155 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) | High |
| 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 April, 2023

| Portfolio | % to NAV | Rating | Portfolio | % to NAV | Rating |
|---|----------|----------------|---|---------------|----------------|
| CP / CDs | | | Bharti Telecom Ltd. | 2.71 | CRISIL AA+ |
| HDFC Bank Ltd. | 8.80 | CARE AAA/A1+ | Mahindra Rural Housing Finance Ltd | 2.28 | IND AA+ |
| Canara Bank | 7.83 | CRISIL AAA/A1+ | National Bank For Agriculture & Rural Development | 2.24 | ICRA AAA/A1+ |
| HDFC Ltd. | 5.46 | CRISIL AAA/A1+ | Godrej Properties Ltd. | 2.23 | ICRA AA+ |
| ICICI Bank Ltd | 4.44 | ICRA AAA/A1+ | REC Ltd | 2.05 | CRISIL AAA/A1+ |
| Federal Bank Ltd. | 3.35 | CRISIL AAA/A1+ | Muthoot Finance Ltd | 1.36 | CRISIL AA+ |
| IDFC First Bank Ltd | 3.31 | CRISIL AAA/A1+ | Shriram Finance Ltd | 1.14 | CRISIL AA+ |
| National Bank For Agriculture & Rural Development | 3.24 | ICRA AAA/A1+ | MindSpace Business Parks REIT | 1.13 | CRISIL AAA/A1+ |
| Kotak Mahindra Bank Ltd. | 3.07 | CRISIL AAA/A1+ | National Housing Bank | 0.92 | CRISIL AAA/A1+ |
| Motilal Oswal Financial Services Ltd. | 2.95 | CRISIL AAA/A1+ | Bharti Hexacom Ltd | 0.68 | CRISIL AA+ |
| Motilal Oswal Finvest Ltd | 2.81 | CRISIL AAA/A1+ | Canfin Homes Ltd. | 0.58 | ICRA AA+ |
| Canfin Homes Ltd. | 2.26 | CARE AAA/A1+ | Power Finance Corporation Ltd. | 0.46 | CRISIL AAA/A1+ |
| Tata Projects Ltd | 2.24 | CRISIL AAA/A1+ | Hinduja Leyland Finance Ltd. | 0.45 | CARE AA |
| Small Indst. Dev. Bank Of India | 2.17 | CARE AAA/A1+ | Power Grid Corporation Of India Ltd | 0.23 | CRISIL AAA/A1+ |
| EXIM Bank | 2.14 | CRISIL AAA/A1+ | Godrej Industries Ltd. | 0.09 | CRISIL AA |
| IndusInd Bank Ltd. | 1.11 | CRISIL AAA/A1+ | Govt Securities | | |
| Fedbank Financial Services Ltd. | 1.06 | CRISIL AAA/A1+ | 182 DAYS T BILL - 07/09/2023 | 2.23 | SOV |
| NCDs | | | 182 DAYS T BILL - 14/09/2023 | 2.23 | SOV |
| Embassy Office Parks REIT | 3.40 | CRISIL AAA/A1+ | Net Current assets | 11.62 | |
| Kotak Mahindra Prime Ltd. | 2.94 | CRISIL AAA/A1+ | Total | 100.00 | |
| Reliance Industries Ltd. | 2.79 | CRISIL AAA/A1+ | | | |

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

| Period | NAV Growth (%) | CRISIL Ultra Short Duration Debt B-I Index (%) | CRISIL 1 Year T-Bill Index (%) | NAV Growth (₹) | CRISIL Ultra Short Duration Debt B-I Index (₹) | CRISIL 1 Year T-Bill Index (₹) |
|--------|----------------|--|--------------------------------|----------------|--|--------------------------------|
| 1 Y | 5.35 | 6.45 | 5.03 | 10,535 | 10,645 | 10,503 |
| 3 Y | 5.39 | 5.28 | 4.13 | 11,706 | 11,669 | 11,291 |
| 5 Y | 5.18 | 6.25 | 5.60 | 12,874 | 13,543 | 13,134 |
| SI* | 6.81 | 7.24 | 5.85 | 36,572 | 39,581 | 30,618 |

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.

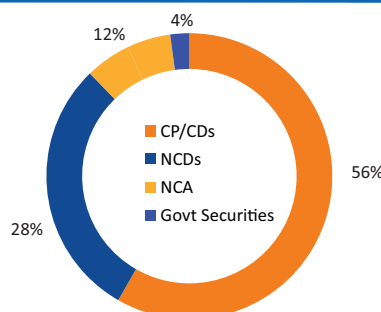
For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 98 in 'Fund Manager Summary'. Schemes Managed by Mr. Ritesh Nambiar.

SIP Returns as on 28th April, 2023

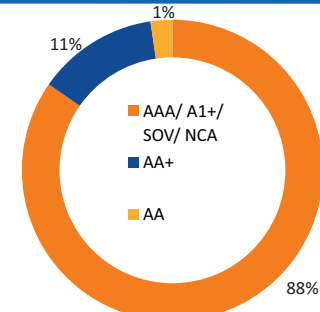
| Period | Investment Amount (₹) | Fund Value (₹) | CRISIL Ultra Short Duration Debt B-I Index (₹) | CRISIL 1 Year T-Bill Index (₹) | Yield (%) Fund | Yield (%) CRISIL Ultra Short Duration Debt B-I Index | Yield (%) CRISIL 1 Year T-Bill Index |
|--------|-----------------------|----------------|--|--------------------------------|----------------|--|--------------------------------------|
| 1 Y | 1,20,000 | 1,23,909 | 1,24,555 | 1,24,018 | 6.21 | 7.25 | 6.38 |
| 3 Y | 3,60,000 | 3,91,053 | 3,91,508 | 3,85,691 | 5.49 | 5.56 | 4.56 |
| 5 Y | 6,00,000 | 6,84,723 | 6,93,712 | 6,80,577 | 5.25 | 5.77 | 5.00 |
| 7 Y | 8,40,000 | 10,15,325 | 10,42,418 | 10,15,938 | 5.35 | 6.09 | 5.37 |
| 10 Y | 12,00,000 | 16,24,330 | 16,81,305 | 16,19,538 | 5.91 | 6.57 | 5.86 |
| 15 Y | 18,00,000 | 30,29,827 | 31,72,065 | 29,17,233 | 6.61 | 7.17 | 6.15 |
| SI* | 22,10,000 | 43,13,913 | 45,54,615 | 40,22,877 | 6.80 | 7.32 | 6.12 |

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 April, 2023



Credit Profile as on 28th April, 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 : ₹ 3055.64 Crore
Closing AUM : ₹ 3381.29 Crore

High/Low NAV in the month

High Growth Option : ₹ 3026.7232
Low Growth Option : ₹ 3005.1530

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 April, 2023

Regular Growth Option : ₹ 3025.6066
Regular IDCW Option : ₹ 1166.1349
Direct Growth Option : ₹ 3067.6098
Direct IDCW Option : ₹ 1171.1982

Portfolio Parameters

Weighted Average Maturity : 0.96 yrs
Yield to Maturity* : 7.46%
Modified Duration : 0.84 yrs
Macaulay Duration : 0.88 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) | | B-II | | |
| Relatively High (Class III) | | | | |

Moderate interest rate risk and Moderate Credit Risk.

Portfolio as on 28th April, 2023

| Portfolio | % to NAV | Rating | Portfolio | % to NAV | Rating |
|---|----------|----------------|---|---------------|----------------|
| CP / CDs | | | GS - C STRIP MAT- 17/06/2023 | 0.74 | SOV |
| Kotak Mahindra Bank Ltd. | 8.46 | CRISIL AAA/A1+ | 182 DAYS T BILL - 07/09/2023 | 0.72 | SOV |
| Small Indst. Dev. Bank Of India | 5.66 | CARE AAA/A1+ | 364 D TBILL MAT 01/02/2024 | 0.70 | SOV |
| ICICI Bank Ltd | 5.63 | ICRA AAA/A1+ | GS - C STRIP MAT- 16/06/2025 | 0.64 | SOV |
| National Bank For Agriculture & Rural Development | 5.57 | CRISIL AAA/A1+ | 5.74% GS 2026-MAT-15/11/2026 | 0.57 | SOV |
| EXIM Bank | 3.62 | CRISIL AAA/A1+ | IGB- CPN STRIPS-MAT-19/03/2024 | 0.56 | SOV |
| HDFC Bank Ltd. | 3.53 | CARE AAA/A1+ | GS-C - STRIP MAT-16/12/2025 | 0.25 | SOV |
| HDFC Ltd. | 3.30 | CRISIL AAA/A1+ | IGB- CPN STRIPS-MAT-12/03/2024 | 0.14 | SOV |
| Union Bank Of India | 2.88 | IND AAA/A1+ | GS - C STRIP MAT- 16/06/2027 | 0.11 | SOV |
| Tata Projects Ltd | 1.45 | CRISIL AAA/A1+ | NCDs | | |
| Canara Bank | 1.45 | CRISIL AAA/A1+ | National Housing Bank | 5.17 | CRISIL AAA/A1+ |
| Panatone Finvest Ltd. | 1.40 | CRISIL AAA/A1+ | Bajaj Housing Finance Ltd | 3.95 | CRISIL AAA/A1+ |
| Indian Bank | 1.39 | CRISIL AAA/A1+ | Cholamandalam Investment & Finance Company Ltd | 3.67 | ICRA AA+ |
| IDFC First Bank Ltd | 0.72 | CRISIL AAA/A1+ | Shriram Finance Ltd | 2.34 | CRISIL AA+ |
| Federal Bank Ltd. | 0.71 | CRISIL AAA/A1+ | Mahindra Rural Housing Finance Ltd | 2.33 | CRISIL AA+ |
| FRBs | | | Power Finance Corporation Ltd. | 2.23 | CRISIL AAA/A1+ |
| Axis Finance Ltd | 3.41 | CRISIL AAA/A1+ | HDFC Ltd. | 2.22 | CRISIL AAA/A1+ |
| Shriram Finance Ltd | 1.48 | IND AA+ | National Bank For Agriculture & Rural Development | 1.43 | CRISIL AAA/A1+ |
| Govt Securities | | | Bharti Telecom Ltd. | 0.74 | CRISIL AA+ |
| 7.38% GSEC 20/06/2027 | 2.70 | SOV | Canfin Homes Ltd. | 0.72 | ICRA AA+ |
| 182 DAYS T BILL - 31/08/2023 | 2.17 | SOV | Muthoot Finance Ltd | 0.29 | CRISIL AA+ |
| 182 DAYS T BILL - 24/08/2023 | 1.88 | SOV | Net Current assets | 7.73 | |
| 182 DAYS T BILL - 14/09/2023 | 1.44 | SOV | Total | 100.00 | |
| 364 DAYS T - BILL - 22/03/2024 | 1.39 | SOV | | | |
| 5.63% GS MAT - 12/04/26 | 1.28 | SOV | | | |
| 8.15% TN SDL MAT - 09/05/28 | 1.22 | SOV | | | |

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

| Period | NAV Growth (%) | CRISIL Low Duration Debt A-I Index (%) | CRISIL 1 Year T-Bill Index (%) | NAV Growth (₹) | CRISIL Low Duration Debt A-I Index (₹) | CRISIL 1 Year T-Bill Index (₹) |
|--------|----------------|--|--------------------------------|----------------|--|--------------------------------|
| 1 Y | 5.72 | 5.80 | 5.03 | 10,572 | 10,580 | 10,503 |
| 3 Y | 6.98 | 5.20 | 4.13 | 12,244 | 11,643 | 11,291 |
| 5 Y | 4.72 | 6.34 | 5.60 | 12,595 | 13,601 | 13,134 |
| SI* | 7.15 | 7.33 | 6.15 | 30,248 | 31,073 | 26,027 |

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

*Compounded annualized Growth Rate.

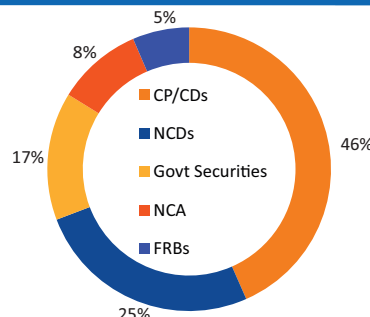
For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 98 in 'Fund Manager Summary'. Schemes Managed by Mr. Anurag Mittal.

SIP Returns as on 28th April, 2023

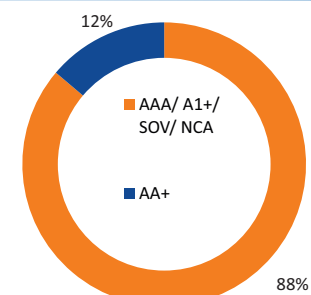
| Period | Investment Amount (₹) | Fund Value (₹) | CRISIL Low Duration Debt A-I Index (₹) | CRISIL 1 Year T-Bill Index (₹) | Yield (%) Fund | Yield (%) CRISIL Low Duration Debt A-I Index | Yield (%) CRISIL 1 Year T-Bill Index |
|--------|-----------------------|----------------|--|--------------------------------|----------------|--|--------------------------------------|
| 1 Y | 1,20,000 | 1,24,220 | 1,24,355 | 1,24,018 | 6.71 | 6.92 | 6.38 |
| 3 Y | 3,60,000 | 3,98,001 | 3,89,010 | 3,85,691 | 6.67 | 5.13 | 4.56 |
| 5 Y | 6,00,000 | 6,93,633 | 6,91,899 | 6,80,577 | 5.76 | 5.66 | 5.00 |
| 7 Y | 8,40,000 | 10,17,693 | 10,41,590 | 10,15,938 | 5.42 | 6.07 | 5.37 |
| 10 Y | 12,00,000 | 16,17,827 | 16,91,322 | 16,19,538 | 5.84 | 6.69 | 5.86 |
| 15 Y | 18,00,000 | 30,23,074 | 31,72,640 | 29,17,233 | 6.59 | 7.18 | 6.15 |
| SI* | 19,20,000 | 33,72,272 | 35,27,607 | 32,20,937 | 6.67 | 7.18 | 6.15 |

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

Asset Allocation as on 28th April, 2023



Credit Profile as on 28th April, 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 : ₹1599.58 Crore
Closing AUM : ₹1590.40 Crore

High/Low NAV in the month

High Growth Option : ₹1287.8689
Low Growth Option : ₹1279.2979

Total Expense Ratio

Regular : 0.85
Direct : 0.35

Minimum Investment Amount

Minimum initial investment under Growth option is ₹ 5,000/- 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 April, 2023

Regular Growth Option : ₹1287.4084
Regular IDCW Option : ₹1176.9198
Direct Growth Option : ₹1333.7025
Direct IDCW Option : ₹1256.4481

Portfolio Parameters

Weighted Average Maturity : 1.49 yrs
Yield to Maturity* : 7.66%
Modified Duration : 1.02 yrs
Macaulay Duration : 1.07 yrs

*Annualized Portfolio YTM – Yields of all securities are annualized

Portfolio as on 28th April, 2023

| Portfolio | % to NAV | Rating | Portfolio | % to NAV | Rating |
|---|----------|----------------|------------------------------------|---------------|----------------|
| CP / CDs | | | 91 DAYS T BILL - 25/05/2023 | 1.57 | SOV |
| Kotak Mahindra Bank Ltd. | 8.97 | CRISIL AAA/A1+ | 5.39% GUJARAT SDL MAT - 31/03/2024 | 0.93 | SOV |
| Small Indst. Dev. Bank Of India | 8.87 | CARE AAA/A1+ | 182 DAYS T BILL - 14/09/2023 | 0.92 | SOV |
| EXIM Bank | 8.86 | CRISIL AAA/A1+ | NCDs | | |
| National Bank For Agriculture & Rural Development | 5.91 | CRISIL AAA/A1+ | National Housing Bank | 9.46 | CRISIL AAA/A1+ |
| Canara Bank | 3.07 | CRISIL AAA/A1+ | REC Ltd | 7.91 | CRISIL AAA/A1+ |
| HDFC Bank Ltd. | 2.98 | CARE AAA/A1+ | Power Finance Corporation Ltd. | 6.34 | CRISIL AAA/A1+ |
| FRBs | | | LIC Housing Finance Ltd. | 6.19 | CRISIL AAA/A1+ |
| Axis Finance Ltd | 6.94 | CRISIL AAA/A1+ | India Grid Trust | 3.11 | CRISIL AAA/A1+ |
| Tata Cleantech Capital Ltd. | 3.79 | CRISIL AAA/A1+ | HDFC Ltd. | 0.94 | CRISIL AAA/A1+ |
| Power Finance Corporation Ltd. | 3.13 | CRISIL AAA/A1+ | Net Current assets | 10.11 | |
| Govt Securities | | | Total | 100.00 | |

Fund Performance Vs Benchmark (CAGR) as on 28th April, 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 | 5.28 | 6.14 | 7.05 | 10,528 | 10,614 | 10,705 |
| 3 Y | 4.77 | 5.63 | 3.09 | 11,500 | 11,786 | 10,956 |
| SI* | 5.78 | 6.56 | 6.54 | 12,878 | 13,311 | 13,300 |

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.

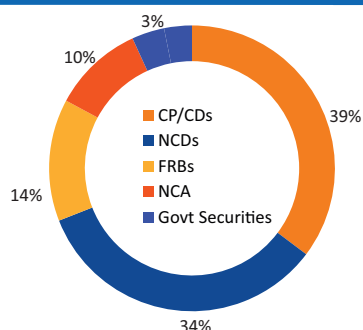
For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 98 in 'Fund Manager Summary'. Schemes Managed by Mr. Sudhir Agrawal. The above scheme is in existence for less than 5 years.

SIP Returns as on 28th April, 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 | 1,23,961 | 1,24,506 | 1,24,018 | 6.29 | 7.17 | 6.38 |
| 3 Y | 3,60,000 | 3,85,213 | 3,91,052 | 3,85,691 | 4.48 | 5.49 | 4.56 |
| SI* | 5,40,000 | 6,04,536 | 6,16,073 | 6,02,566 | 4.98 | 5.83 | 4.84 |

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

Asset Allocation as on 28th April, 2023



Credit Profile as on 28th April, 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) | | 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 : ₹2343.78 Crore
Closing AUM : ₹2356.84 Crore

High/Low NAV in the month

High Growth Option : ₹26.9807
Low Growth Option : ₹26.7456

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 April, 2023

Regular Growth Option ₹38.1743
Regular IDCW Option ₹11.7210
Direct Growth Option ₹28.3803
Direct IDCW Option ₹15.6755

Portfolio Parameters

Weighted Average Maturity 2.72 yrs
Yield to Maturity* 7.50%
Modified Duration 2.09 yrs
Macaulay Duration 2.19 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 April, 2023

| Portfolio | % to NAV | Rating | Portfolio | % to NAV | Rating |
|---|----------|----------------|--|---------------|----------------|
| CP / CDs | | | 05.15 GS 09/11/2025 | 0.12 | SOV |
| National Bank For Agriculture & Rural Development | 7.95 | IND AAA/A1+ | 8.19% RAJASTHAN SPL SDL -23/06/2026 | 0.00 | SOV |
| Canara Bank | 4.15 | CRISIL AAA/A1+ | NCDs | | |
| HDFC Bank Ltd. | 4.13 | CARE AAA/A1+ | REC Ltd | 9.02 | CRISIL AAA/A1+ |
| EXIM Bank | 2.06 | ICRA AAA/A1+ | Power Finance Corporation Ltd. | 8.56 | CRISIL AAA/A1+ |
| FRBs | | | India Grid Trust | 3.15 | CRISIL AAA/A1+ |
| Axis Finance Ltd | 6.81 | CRISIL AAA/A1+ | Mahindra Rural Housing Finance Ltd | 2.92 | CRISIL AA+ |
| Shriram Finance Ltd | 2.13 | IND AA+ | Canfin Homes Ltd. | 2.69 | ICRA AA+ |
| Govt Securities | | | Tata Motors Finance Ltd. | 2.51 | CRISIL AA- |
| 7.38% GSEC 20/06/2027 | 13.76 | SOV | HDFC Ltd. | 2.11 | CRISIL AAA/A1+ |
| 7.97% PUNJAB SDL MAT -29/03/2038 | 1.98 | SOV | Cholamandalam Investment & Finance Company Ltd | 2.11 | ICRA AA+ |
| 5.39% GUJARAT SDL MAT - 31/03/2024 | 1.05 | SOV | Kirloskar Ferrous Industries Ltd. | 2.09 | ICRA AA |
| 07.89% WESTBENGAL SDL 29/03/2040 | 0.88 | SOV | EXIM Bank | 1.04 | CRISIL AAA/A1+ |
| 182 DAYS T BILL - 14/09/2023 | 0.62 | SOV | Summit Digital Infrastructure Ltd | 1.04 | CRISIL AAA/A1+ |
| 7.64% MADHYA PRADESH SDL-08/02/2033 | 0.43 | SOV | Net Current assets | 16.68 | |
| | | | Total | 100.00 | |

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

| Period | NAV Growth (%) | CRISIL Short Duration Debt A-II Index (%) | CRISIL 10 Year Gilt Index (%) | NAV Growth (₹) | CRISIL Short Duration Debt A-II Index (₹) | CRISIL 10 Year Gilt Index (₹) |
|--------|----------------|---|-------------------------------|----------------|---|-------------------------------|
| 1 Y | 5.34 | 5.31 | 7.05 | 10,534 | 10,531 | 10,705 |
| 3 Y | 7.40 | 5.42 | 3.09 | 12,388 | 11,716 | 10,956 |
| 5 Y | 5.02 | 6.82 | 6.59 | 12,777 | 13,910 | 13,761 |
| SI* | 7.37 | 7.39 | 5.72 | 26,962 | 27,032 | 21,724 |

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

*Compounded annualized Growth Rate.

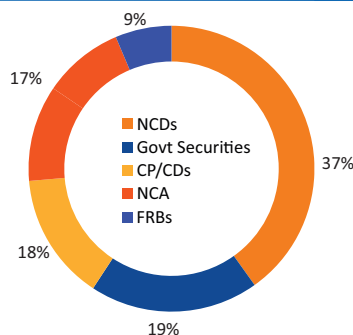
For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 98 in 'Fund Manager Summary'. Schemes Managed by Mr. Sudhir Agrawal.

SIP Returns as on 28th April, 2023

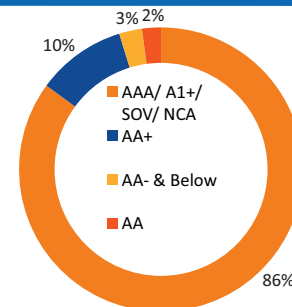
| Period | Investment Amount (₹) | Fund Value (₹) | CRISIL Short Duration Debt A-II Index (₹) | CRISIL 10 Year Gilt Index (₹) | Yield (%) Fund | Yield (%) CRISIL Short Duration Debt A-II Index | Yield (%) CRISIL 10 Year Gilt Index |
|--------|-----------------------|----------------|---|-------------------------------|----------------|---|-------------------------------------|
| 1 Y | 1,20,000 | 1,24,235 | 1,24,400 | 1,24,018 | 6.73 | 7.00 | 6.38 |
| 3 Y | 3,60,000 | 3,96,324 | 3,87,401 | 3,85,691 | 6.39 | 4.86 | 4.56 |
| 5 Y | 6,00,000 | 6,97,494 | 6,96,235 | 6,80,577 | 5.98 | 5.91 | 5.00 |
| 7 Y | 8,40,000 | 10,22,923 | 10,50,757 | 10,15,938 | 5.56 | 6.32 | 5.37 |
| 10 Y | 12,00,000 | 16,30,581 | 17,12,439 | 16,19,538 | 5.99 | 6.93 | 5.86 |
| 15 Y | 16,70,000 | 27,28,884 | 28,56,480 | 26,08,976 | 0.00 | 7.36 | 6.15 |
| SI* | 17,30,000 | 28,86,777 | 30,41,821 | 27,59,470 | 6.73 | 7.39 | 6.15 |

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

Asset Allocation as on 28th April, 2023



Credit Profile as on 28th April, 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 : ₹ 808.98 Crore
Closing AUM : ₹ 858.78 Crore

High/Low NAV in the month

High Growth Option : ₹ 18.7722
Low Growth Option : ₹ 18.5619

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 April, 2023

Regular Growth Option : ₹ 18.7655
Regular IDCW Option : ₹ 12.5841
Direct Growth Option : ₹ 18.9754
Direct IDCW Option : ₹ 16.3516

Portfolio Parameters

Weighted Average Maturity : 3.80 yrs
Yield to Maturity* : 7.33%
Modified Duration : 3.10 yrs
Macaulay Duration : 3.29 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 April, 2023

| Portfolio | % to NAV | Rating | Portfolio | % to NAV | Rating |
|---|----------|----------------|---------------------------------|---------------|----------------|
| CP / CDs | | | REC Ltd | 8.83 | CRISIL AAA/A1+ |
| Kotak Mahindra Bank Ltd. | 2.19 | CRISIL AAA/A1+ | Small Indst. Dev. Bank Of India | 8.13 | CRISIL AAA/A1+ |
| Govt Securities | | | National Housing Bank | 7.58 | CRISIL AAA/A1+ |
| 7.38% GSEC 20/06/2027 | 17.70 | SOV | Indian Railways Fin Corpn Ltd. | 5.90 | CRISIL AAA/A1+ |
| 7.06% GS MAT - 10/04/2028 | 4.08 | SOV | EXIM Bank | 5.84 | CRISIL AAA/A1+ |
| 7.17% GSEC 08/01/2028 | 1.17 | SOV | ICICI Bank Ltd | 5.08 | ICRA AAA/A1+ |
| 7.85% TN SDL MAT - 15/03/2027 | 0.59 | SOV | Axis Bank Ltd. | 3.49 | CRISIL AAA/A1+ |
| GS - C STRIP MAT- 15/12/2027 | 0.59 | SOV | NHPC Ltd. | 2.89 | ICRA AAA/A1+ |
| Long Term Debt | | | HDFC Bank Ltd. | 2.35 | CARE AAA/A1+ |
| Power Finance Corporation Ltd. | 9.40 | CRISIL AAA/A1+ | Net Current assets | 4.81 | |
| National Bank For Agriculture & Rural Development | 9.35 | CRISIL AAA/A1+ | Total | 100.00 | |

Fund Performance Vs Benchmark (CAGR) as on 28th April, 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 | 12.57 | 5.16 | 7.05 | 11,257 | 10,516 | 10,705 |
| 3 Y | 7.28 | 5.77 | 3.09 | 12,347 | 11,833 | 10,956 |
| 5 Y | 5.70 | 7.07 | 6.59 | 13,196 | 14,074 | 13,761 |
| SI* | 7.05 | 8.08 | 7.06 | 18,768 | 20,504 | 18,784 |

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

*Compounded annualized Growth Rate.

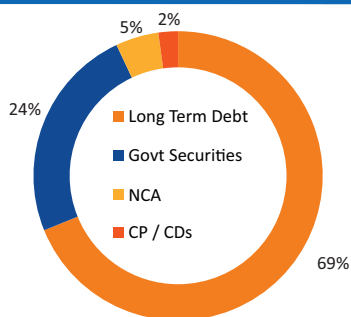
For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 98 in 'Fund Manager Summary'. Schemes Managed by Mr. Anurag Mittal.

SIP Returns as on 28th April, 2023

| Period | Investment Amount (₹) | Fund Value (₹) | CRISIL Banking and PSU Debt Index (₹) | CRISIL 10 Year Gilt Index (₹) | Yield (%) Fund | Yield (%) CRISIL Banking and PSU Debt Index | Yield (%) CRISIL 10 Year Gilt Index |
|--------|-----------------------|----------------|---------------------------------------|-------------------------------|----------------|---|-------------------------------------|
| 1 Y | 1,20,000 | 1,25,343 | 1,24,521 | 1,24,018 | 8.52 | 7.19 | 6.38 |
| 3 Y | 3,60,000 | 4,04,167 | 3,87,349 | 3,85,691 | 7.72 | 4.85 | 4.56 |
| 5 Y | 6,00,000 | 7,12,077 | 6,99,058 | 6,80,577 | 6.81 | 6.07 | 5.00 |
| 7 Y | 8,40,000 | 10,50,332 | 10,59,060 | 10,15,938 | 6.30 | 6.54 | 5.37 |
| SI* | 11,00,000 | 14,92,919 | 15,30,498 | 14,37,950 | 6.52 | 7.04 | 5.73 |

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.

Asset Allocation as on 28th April, 2023



Credit Profile as on 28th April, 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 : ₹ 3303.63 Crore
Closing AUM : ₹ 3352.83 Crore

High/Low NAV in the month

High Growth Option : ₹ 13.9180
Low Growth Option : ₹ 13.7981

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 April, 2023

Regular Growth Option : ₹ 13.9129
Regular IDCW Option : ₹ 12.2510
Direct Growth Option : ₹ 14.1236
Direct IDCW Option : ₹ 12.4483

Portfolio Parameters

Weighted Average Maturity : 2.45 yrs
Yield to Maturity* : 7.50%
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 → 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 April, 2023

| Portfolio | % to NAV | Rating | Portfolio | % to NAV | Rating |
|------------------------------------|----------|----------------|---|---------------|----------------|
| CP / CDs | | | Long Term Debt | | |
| HDFC Bank Ltd. | 2.20 | CARE AAA/A1+ | REC Ltd | 8.91 | CRISIL AAA/A1+ |
| EXIM Bank | 2.19 | CRISIL AAA/A1+ | Power Finance Corporation Ltd. | 7.78 | CRISIL AAA/A1+ |
| Kotak Mahindra Bank Ltd. | 2.19 | CRISIL AAA/A1+ | National Housing Bank | 7.42 | CRISIL AAA/A1+ |
| ICICI Bank Ltd | 2.12 | CRISIL AAA/A1+ | HDFC Ltd. | 7.41 | CRISIL AAA/A1+ |
| Canara Bank | 1.46 | CRISIL AAA/A1+ | National Bank For Agriculture & Rural Development | 6.48 | CRISIL AAA/A1+ |
| Small Indst. Dev. Bank Of India | 1.45 | CRISIL AAA/A1+ | Small Indst. Dev. Bank Of India | 5.48 | CARE AAA/A1+ |
| HDFC Ltd. | 0.29 | CRISIL AAA/A1+ | ICICI Bank Ltd | 4.62 | ICRA AAA/A1+ |
| Govt Securities | | | EXIM Bank | 4.23 | CRISIL AAA/A1+ |
| 7.38% GSEC 20/06/2027 | 2.57 | SOV | Summit Digitel Infrastructure Ltd | 2.92 | CRISIL AAA/A1+ |
| 07.68% GUJRAT SDL 15/03/2033 | 1.51 | SOV | Bajaj Finance Ltd. | 2.21 | CRISIL AAA/A1+ |
| 182 DAYS T BILL - 14/09/2023 | 1.45 | SOV | HDFC Bank Ltd. | 2.13 | CRISIL AAA/A1+ |
| 364 DAYS T - BILL - 22/03/2024 | 1.40 | SOV | Axis Finance Ltd | 1.85 | CRISIL AAA/A1+ |
| 5.63% GS MAT - 12/04/26 | 1.30 | SOV | Kotak Mahindra Bank Ltd. | 1.50 | CRISIL AAA/A1+ |
| 8.15% TN SDL MAT - 09/05/28 | 1.08 | SOV | Ultratech Cement Ltd. | 1.46 | CRISIL AAA/A1+ |
| 7.66% HARYANA SDL MAT - 23/03/2029 | 0.90 | SOV | NTPC Ltd. | 1.00 | CRISIL AAA/A1+ |
| 182 DAYS T BILL - 31/08/2023 | 0.73 | SOV | Indian Railways Fin Corpn Ltd. | 0.75 | CRISIL AAA/A1+ |
| IGB- CPN STRIPS-MAT-12/09/2024 | 0.68 | SOV | India Grid Trust | 0.74 | CRISIL AAA/A1+ |
| 8.24% G-SEC 15/02/2027 | 0.62 | SOV | LIC Housing Finance Ltd. | 0.72 | CRISIL AAA/A1+ |
| GS - C STRIP MAT- 16/06/2027 | 0.45 | SOV | HDB Financial Services Ltd. | 0.60 | CRISIL AAA/A1+ |
| 7.26% GSEC 22/08/2032 | 0.45 | SOV | Kotak Mahindra Prime Ltd. | 0.44 | CRISIL AAA/A1+ |
| GS - C STRIP MAT- 15/06/2027 | 0.23 | SOV | NHPC Ltd. | 0.33 | ICRA AAA/A1+ |
| 7.73% MF SDL MAT - 29/03/2032 | 0.20 | SOV | Axis Bank Ltd. | 0.15 | CRISIL AAA/A1+ |
| GS - C STRIP MAT- 15/12/2027 | 0.20 | SOV | Net Current assets | 5.03 | |
| 5.74% GS 2026-MAT-15/11/2026 | 0.14 | SOV | Total | 100.00 | |
| GOI FRB - MAT 22/09/2033 | 0.02 | SOV | | | |

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

| Period | NAV Growth (%) | CRISIL Corporate Bond B-II Index (%) | CRISIL 10 Year Gilt Index (%) | NAV Growth (₹) | CRISIL Corporate Bond B-II Index (₹) | CRISIL 10 Year Gilt Index (₹) |
|--------|----------------|--------------------------------------|-------------------------------|----------------|--------------------------------------|-------------------------------|
| 1 Y | 5.08 | 5.72 | 7.05 | 10,508 | 10,572 | 10,705 |
| 3 Y | 5.88 | 6.56 | 3.09 | 11,870 | 12,100 | 10,956 |
| SI* | 7.24 | 7.54 | 6.53 | 13,917 | 14,102 | 13,487 |

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.

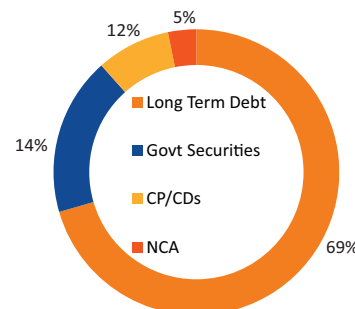
For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 98 in 'Fund Manager Summary'. Schemes Managed by Mr. Anurag Mittal. The above scheme is in existence for less than 5 years.

SIP Returns as on 28th April, 2023

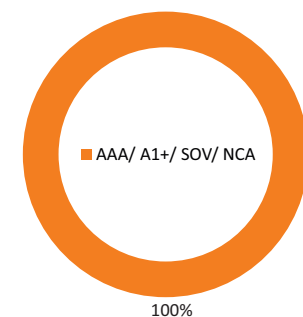
| Period | Investment Amount (₹) | Fund Value (₹) | CRISIL Corporate Bond B-II Index (₹) | CRISIL 10 Year Gilt Index (₹) | Yield (%) Fund | Yield (%) CRISIL Corporate Bond B-II Index | Yield (%) CRISIL 10 Year Gilt Index |
|--------|-----------------------|----------------|--------------------------------------|-------------------------------|----------------|--|-------------------------------------|
| 1 Y | 1,20,000 | 1,24,185 | 1,24,614 | 1,26,059 | 6.65 | 7.34 | 9.67 |
| 3 Y | 3,60,000 | 3,86,817 | 3,92,123 | 3,80,519 | 4.76 | 5.67 | 3.66 |
| SI* | 5,50,000 | 6,30,872 | 6,40,279 | 6,11,449 | 5.95 | 6.60 | 4.59 |

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 April, 2023



Credit Profile as on 28th April, 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 : ₹ 432.44 Crore
 Closing AUM : ₹ 433.25 Crore

High/Low NAV in the month

High Growth Option : ₹ 14.6087
 Low Growth Option : ₹ 14.4739

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 April, 2023

Regular Growth Option : ₹ 14.5976
 Regular IDCW Option : ₹ 9.4763
 Direct Growth Option : ₹ 16.2437
 Direct IDCW Option : ₹ 10.3101

Portfolio Parameters

Weighted Average Maturity : 2.54 yrs
Yield to Maturity* : 8.05%
Modified Duration : 1.89 yrs
Macaulay Duration : 1.99 yrs

*Annualized Portfolio YTM – Yields of all securities are annualized

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

| Portfolio | % to NAV | Rating | Portfolio | % to NAV | Rating |
|---------------------------------------|----------|----------------|---|---------------|----------------|
| Govt Securities | | | Steel Authority Of India Ltd. | 4.66 | CARE AA |
| 7.38% GSEC 20/06/2027 | 2.66 | SOV | Piramal Pharma Ltd | 4.58 | CARE AA- |
| 6.54% GSEC MAT - 17/01/2032 | 2.66 | SOV | Aadhar Housing Finance Ltd | 4.54 | CARE AA |
| 7.10% GS MAT - 18/04/2029 | 2.31 | SOV | Tata Projects Ltd | 4.52 | IND AA |
| 07.78% RAJASTHAN SDL 29/03/2033 | 0.94 | SOV | Aditya Birla Fashion & Retail Ltd. | 4.52 | CRISIL AA+ |
| 7.79% UTTARPRADESH SDL 29/03/2033 | 0.52 | SOV | TMF Holdings Ltd | 3.76 | CRISIL AA- |
| 7.26% GSEC 22/08/2032 | 0.23 | SOV | National Bank For Agriculture & Rural Development | 3.46 | CRISIL AAA/A1+ |
| Long Term Debt | | | Hinduja Leyland Finance Ltd. | 3.44 | CARE AA |
| Piramal Capital & Housing Finance Ltd | 6.12 | ICRA AA | Avanse Financial Services Ltd. | 2.34 | CARE A+ |
| Tata Motors Ltd. | 5.90 | ICRA AA- | National Housing Bank | 2.31 | CRISIL AAA/A1+ |
| Godrej Industries Ltd. | 5.68 | CRISIL AA | Shriram Finance Ltd | 2.31 | CRISIL AA+ |
| Summit Digitel Infrastructure Ltd | 5.66 | CRISIL AAA/A1+ | Godrej Properties Ltd. | 2.30 | ICRA AA+ |
| Kirloskar Ferrous Industries Ltd. | 5.24 | ICRA AA | Power Finance Corporation Ltd. | 2.29 | CRISIL AAA/A1+ |
| India Grid Trust | 4.70 | CRISIL AAA/A1+ | Small Indst. Dev. Bank Of India | 2.29 | ICRA AAA/A1+ |
| | | | Net Current assets | 10.04 | |
| | | | Total | 100.00 | |

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

| Period | NAV Growth (%) | CRISIL Credit Risk Debt C-II Index (%) | CRISIL 10 Year Gilt Index (%) | NAV Growth (₹) | CRISIL Credit Risk Debt C-II Index (₹) | CRISIL 10 Year Gilt Index (₹) |
|--------|----------------|--|-------------------------------|----------------|--|-------------------------------|
| 1 Y | 5.27 | 7.78 | 7.05 | 10,527 | 10,778 | 10,705 |
| 3 Y | 7.44 | 8.49 | 3.09 | 12,402 | 12,769 | 10,956 |
| 5 Y | -1.59 | 8.95 | 6.59 | 9,229 | 15,355 | 13,761 |
| SI* | 3.69 | 9.28 | 6.48 | 14,603 | 25,277 | 19,272 |

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

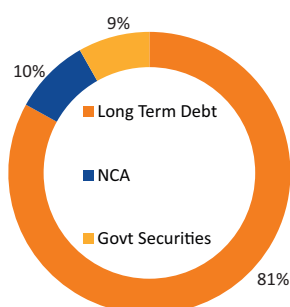
*Compounded annualized Growth Rate. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 98 in 'Fund Manager Summary'. Schemes Managed by Mr. Ritesh Nambiar. *The Scheme returns are inclusive of the impact of segregation of 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 April, 2023

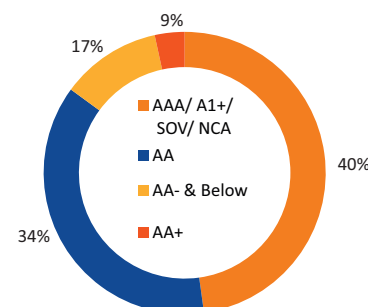
| Period | Investment Amount (₹) | Fund Value (₹) | CRISIL Credit Risk Debt C-II Index (₹) | CRISIL 10 Year Gilt Index (₹) | Yield (%) Fund | Yield (%) CRISIL Credit Risk Debt C-II Index | Yield (%) CRISIL 10 Year Gilt Index |
|--------|-----------------------|----------------|--|-------------------------------|----------------|--|-------------------------------------|
| 1 Y | 1,20,000 | 1,24,281 | 1,25,815 | 1,24,018 | 6.81 | 9.28 | 6.38 |
| 3 Y | 3,60,000 | 4,16,137 | 4,05,189 | 3,85,691 | 9.71 | 7.89 | 4.56 |
| 5 Y | 6,00,000 | 6,40,145 | 7,43,477 | 6,80,577 | 2.57 | 8.54 | 5.00 |
| 7 Y | 8,40,000 | 8,76,474 | 11,38,364 | 10,15,938 | 1.20 | 8.57 | 5.37 |
| 10 Y | 12,00,000 | 13,22,175 | 18,98,183 | 16,19,538 | 1.92 | 8.89 | 5.86 |
| SI* | 12,50,000 | 13,93,788 | 20,22,604 | 17,13,496 | 2.06 | 8.93 | 5.90 |

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 April, 2023



Credit Profile as on 28th April, 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 April, 2023 Growth : | ₹ 0.0 |

Yes Bank Segregated (06032020) NAV per unit (Regular Plan - Growth Option)

| Date | Main Portfolio | Segregated Portfolio |
|---------------------|----------------|----------------------|
| 05/03/2020 | 12.3694 | NA |
| 06/03/2020 | 11.7384 | 0 |
| Reduction in NAV(%) | -5.10% | |

Impact on NAV is negative on account of segregation of portfolio. (Yes Bank Ltd)

UTI Credit Risk Fund (Segregated - 17022020) Segregated Portfolio as on 28th April, 2023

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

* Percentage to NAV Less Than 0.01

UTI Credit Risk Fund (Segregated - 06032020) Segregated Portfolio as on 28th April, 2023

| Portfolio | % of NAV | Rating |
|---------------|----------|--------|
| Yes Bank Ltd. | 0* | ICRA-D |

* Percentage to NAV Less Than 0.01

POTENTIAL RISK CLASS MATRIX

| Credit Risk → | Potential Risk Class | | |
|-----------------------------|--------------------------|-------------------|----------------|
| | Relatively Low (Class A) | Moderate(Class B) | 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 : ₹ 47.69 Crore
Closing AUM : ₹ 46.40 Crore

High/Low NAV in the month

High Growth Option : ₹ 15.6783
Low Growth Option : ₹ 15.5235

Total Expense Ratio

Regular : 1.62
Direct : 1.01

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 April, 2023

Regular Growth Option : ₹ 15.6732
Regular IDCW Option : ₹ 11.5770
Direct Growth Option : ₹ 16.5702
Direct IDCW Option : ₹ 12.8847

Portfolio Parameters

Weighted Average Maturity : 4.04 yrs
Yield to Maturity* : 7.50%
Modified Duration : 3.02 yrs
Macaulay Duration : 3.13 yrs

*Annualized Portfolio YTM – Yields of all securities are annualized

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

| Portfolio | % to NAV | Rating | Portfolio | % to NAV | Rating |
|-----------------------------|----------|----------------|---------------------------------------|---------------|----------------|
| CP / CDs | | | Godrej Industries Ltd. | 6.34 | CRISIL AA |
| Motilal Oswal Finvest Ltd | 4.27 | CRISIL AAA/A1+ | Kirloskar Ferrous Industries Ltd. | 4.25 | ICRA AA |
| Govt Securities | | | Canfin Homes Ltd. | 4.20 | ICRA AA+ |
| 05.15 GS 09/11/2025 | 10.34 | SOV | Power Finance Corporation Ltd. | 2.20 | ICRA AAA/A1+ |
| 5.79% GS MAT -11/05/2030 | 9.99 | SOV | Godrej Properties Ltd. | 2.15 | ICRA AA+ |
| 7.26% GSEC MAT - 17/01/2032 | 8.68 | SOV | Avanse Financial Services Ltd. | 2.15 | CARE A+ |
| 7.79% UTTAR PRADESH | | | Piramal Capital & Housing Finance Ltd | 2.08 | ICRA AA |
| SDL 29/03/2033 | 6.72 | SOV | HDFC Ltd. | 0.87 | CRISIL AAA/A1+ |
| 6.54% GSEC MAT - 17/01/2032 | 6.20 | SOV | EXIM Bank | 0.66 | CRISIL AAA/A1+ |
| 07.78% RAJASTHAN | | | Net Current assets | 18.35 | |
| SDL 29/03/2033 | 2.20 | SOV | Total | 100.00 | |
| Long Term Debt | | | | | |
| India Grid Trust | 8.35 | CRISIL AAA/A1+ | | | |

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

| Period | NAV Growth (%) | CRISIL Medium Duration Debt B-III Index (%) | CRISIL 10 Year Gilt Index (%) | NAV Growth (₹) | CRISIL Medium Duration Debt B-III Index (₹) | CRISIL 10 Year Gilt Index (₹) |
|--------|----------------|---|-------------------------------|----------------|---|-------------------------------|
| 1 Y | 5.02 | 5.88 | 7.05 | 10,502 | 10,588 | 10,705 |
| 3 Y | 4.59 | 7.44 | 3.09 | 11,441 | 12,402 | 10,956 |
| 5 Y | 4.19 | 7.88 | 6.59 | 12,279 | 14,615 | 13,761 |
| SI* | 5.72 | 8.07 | 6.19 | 15,681 | 18,733 | 16,254 |

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

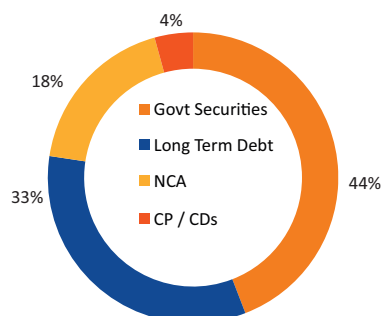
The current fund manager is managing the scheme since Jun 2015 & Co- Fund Manager managing w.e.f Jun 2015. *Compounded annualized Growth Rate. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 98 in 'Fund Manager Summary'. 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 April, 2023

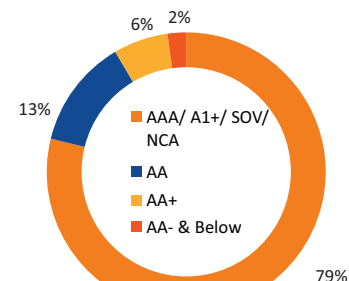
| Period | Investment Amount (₹) | Fund Value (₹) | CRISIL Medium Duration Debt B-III Index (₹) | CRISIL 10 Year Gilt Index (₹) | Yield (%) Fund | Yield (%) CRISIL Medium Duration Debt B-III Index | Yield (%) CRISIL 10 Year Gilt Index |
|--------|-----------------------|----------------|---|-------------------------------|----------------|---|-------------------------------------|
| 1 Y | 1,20,000 | 1,24,203 | 1,25,310 | 1,24,018 | 6.68 | 8.46 | 6.38 |
| 3 Y | 3,60,000 | 3,88,094 | 3,94,405 | 3,85,691 | 4.98 | 6.06 | 4.56 |
| 5 Y | 6,00,000 | 6,67,793 | 7,21,884 | 6,80,577 | 4.25 | 7.36 | 5.00 |
| 7 Y | 8,40,000 | 9,82,659 | 10,94,264 | 10,15,938 | 4.43 | 7.46 | 5.37 |
| SI* | 9,60,000 | 11,62,984 | 13,08,861 | 12,01,522 | 4.73 | 7.61 | 5.52 |

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 April, 2023



Credit Profile as on 28th April, 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 April, 2023 Growth : | ₹ 0.0 |

UTI Medium Term Fund (Segregated - 06032020) Segregated Portfolio as on 28th April, 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 April, 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

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

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 : ₹ 526.77 Crore
Closing AUM : ₹ 555.51 Crore

High/Low NAV in the month

High Growth Option : ₹ 26.3750
Low Growth Option : ₹ 26.1526

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 April, 2023

Regular Growth Option : ₹ 26.3671
Regular IDCW Option : ₹ 13.9757
Direct Growth Option : ₹ 28.1337
Direct IDCW Option : ₹ 14.1189

Portfolio Parameters

Weighted Average Maturity : 3.76 yrs
Yield to Maturity* : 7.19%
Modified Duration : 2.58 yrs
Macaulay Duration : 2.72 yrs

*Annualized Portfolio YTM – Yields of all securities are annualized

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

Relatively High interest rate risk and Moderate Credit Risk.

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

| Portfolio | % to NAV | Rating | Portfolio | % to NAV | Rating |
|---------------------------------|----------|----------------|----------------------------------|---------------|----------------|
| CP / CDs | | | 07.89% WESTBENGAL SDL 29/03/2040 | 1.86 | SOV |
| EXIM Bank | 8.75 | ICRA AAA/A1+ | | | |
| Small Indst. Dev. Bank Of India | 4.48 | CRISIL AAA/A1+ | | | |
| Govt Securities | | | NCDs | | |
| 182 DAYS T BILL - 31/08/2023 | 17.60 | SOV | Power Finance Corporation Ltd. | 8.17 | CRISIL AAA/A1+ |
| 7.64% MADHYA PRADESH | | | REC Ltd | 8.16 | CRISIL AAA/A1+ |
| SDL-08/02/2033 | 4.55 | SOV | HDFC Ltd. | 6.38 | CRISIL AAA/A1+ |
| 7.97% PUNJAB SDL | | | Indian Railways Fin Corpn Ltd. | 4.57 | CRISIL AAA/A1+ |
| MAT -29/03/2038 | 3.74 | SOV | Punjab National Bank Basel3T2 | 1.76 | CRISIL AA+ |
| 182 DAYS T BILL - 14/09/2023 | 2.63 | SOV | Canfin Homes Ltd. | 1.75 | ICRA AA+ |
| | | | Net Current Assets | 25.60 | |
| | | | Total | 100.00 | |

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

| Period | NAV Growth (%) | CRISIL Dynamic Bond A-III Index (%) | CRISIL 10 Year Gilt Index (%) | NAV Growth (₹) | CRISIL Dynamic Bond A-III Index (₹) | CRISIL 10 Year Gilt Index (₹) |
|--------|----------------|-------------------------------------|-------------------------------|----------------|-------------------------------------|-------------------------------|
| 1 Y | 12.98 | 6.04 | 7.05 | 11,298 | 10,604 | 10,705 |
| 3 Y | 9.60 | 5.48 | 3.09 | 13,165 | 11,736 | 10,956 |
| 5 Y | 5.71 | 7.76 | 6.59 | 13,202 | 14,534 | 13,761 |
| SI* | 7.82 | 7.98 | 6.22 | 26,372 | 26,881 | 21,753 |

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

*Compounded annualized Growth Rate.

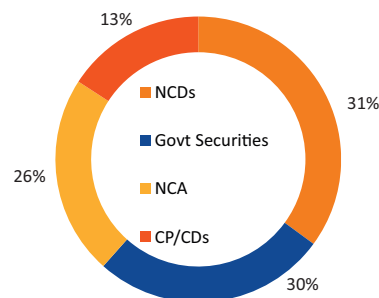
For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 98 in 'Fund Manager Summary'. Schemes Managed by Mr. Sudhir Agrawal. *The Scheme returns are inclusive of the impact of segregation of the portfolio Debt instruments of Vodafone Idea Ltd. have been segregated from the Main Portfolio on 17th Feb, 2020.

SIP Returns as on 28th April, 2023

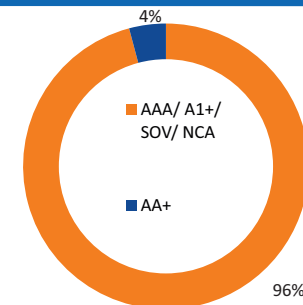
| Period | Investment Amount (₹) | Fund Value (₹) | CRISIL Dynamic Bond A-III Index (₹) | CRISIL 10 Year Gilt Index (₹) | Yield (%) Fund | Yield (%) CRISIL Dynamic Bond A-III Index | Yield (%) CRISIL 10 Year Gilt Index |
|--------|-----------------------|----------------|-------------------------------------|-------------------------------|----------------|---|-------------------------------------|
| 1 Y | 1,20,000 | 1,24,804 | 1,25,487 | 1,26,059 | 7.65 | 8.75 | 9.67 |
| 3 Y | 3,60,000 | 4,18,042 | 3,87,421 | 3,80,519 | 10.02 | 4.86 | 3.66 |
| 5 Y | 6,00,000 | 7,33,480 | 7,06,887 | 6,79,630 | 8.00 | 6.52 | 4.95 |
| 7 Y | 8,40,000 | 10,67,379 | 10,67,884 | 10,08,723 | 6.76 | 6.77 | 5.17 |
| 10 Y | 12,00,000 | 17,12,559 | 17,61,900 | 16,28,153 | 6.93 | 7.47 | 5.96 |
| SI* | 15,40,000 | 25,15,656 | 26,00,612 | 23,27,847 | 7.34 | 7.82 | 6.21 |

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 April, 2023



Credit Profile as on 28th April, 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 April, 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 April, 2023

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

* Percentage to NAV Less Than 0.01

UTI BOND FUND (Number of Segregated portfolio in the scheme 1)

An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 4 years and 7 years. Relatively High interest rate risk and Moderate Credit Risk.

Category
Medium to Long
Duration Fund

Investment Objective

The investment objective of the scheme is to generate optimal returns with adequate liquidity by investing in debt and money market instruments such that the Macaulay duration of the portfolio is between 4 years and 7 years.

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

Date of inception/allotment

4th May, 1998

Fund Manager

Mr. Sunil Patil, M.com, MFM Managing the scheme since Apr 2023

Fund AUM

Fund Size Monthly Average : ₹ 306.17 Crore
Closing AUM : ₹ 311.22 Crore

High/Low NAV in the month

High Growth Option : ₹ 62.8454
Low Growth Option : ₹ 61.9861

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 April, 2023

Regular Growth Option : ₹ 62.8221
Regular IDCW Option : ₹ 16.1350
Direct Growth Option : ₹ 67.8697
Direct IDCW Option : ₹ 21.4186

Portfolio Parameters

Weighted Average Maturity : 8.81 yrs
Yield to Maturity* : 7.56%
Modified Duration : 5.44 yrs
Macaulay Duration : 5.66 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) | | B-III | |

Relatively High interest rate risk and Moderate Credit Risk.

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

| Portfolio | % to NAV | Rating | Portfolio | % to NAV | Rating |
|---------------------------|----------|--------|--------------------------------|---------------|----------------|
| Govt Securities | | | 07.78% RAJASTHAN SDL | | |
| 7.41% GS MAT - 19/12/2036 | 27.74 | SOV | 29/03/2033 | 1.64 | SOV |
| 7.26% GSEC 22/08/2032 | 21.03 | SOV | Long Term Debt | | |
| GOI FRB - MAT 22/09/2033 | 6.42 | SOV | Power Finance Corporation Ltd. | 8.14 | CRISIL AAA/A1+ |
| 7.74% MH SDL | | | Bajaj Finance Ltd. | 8.04 | CRISIL AAA/A1+ |
| MAT - 01/03/2033 | 4.92 | SOV | HDFC Ltd. | 8.03 | CRISIL AAA/A1+ |
| 07.71% GUJARAT SDL | | | REC Ltd | 1.62 | CRISIL AAA/A1+ |
| 2026- 08/03/2034 | 3.26 | SOV | Piramal Capital & Housing | | |
| 7.81% UTTARPRADESH | | | Finance Ltd | 1.55 | ICRA AA |
| SDL 29/03/2034 | 1.64 | SOV | Net Current assets | 4.32 | |
| 7.79% UTTARPRADESH | | | Total | 100.00 | |
| SDL 29/03/2033 | 1.64 | SOV | | | |

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

| Period | NAV Growth (%) | CRISIL Medium to Long Duration Debt A-III Index (%) | CRISIL 10 Year Gilt Index (%) | NAV Growth (₹) | CRISIL Medium to Long Duration Debt A-III Index (₹) | CRISIL 10 Year Gilt Index (₹) |
|--------|----------------|---|-------------------------------|----------------|---|-------------------------------|
| 1 Y | 14.34 | 6.05 | 7.05 | 11,434 | 10,605 | 10,705 |
| 3 Y | 9.57 | 5.52 | 3.09 | 13,155 | 11,749 | 10,956 |
| 5 Y | 3.97 | 7.81 | 6.59 | 12,150 | 14,567 | 13,761 |
| SI* | 7.63 | 9.44 | NA | 62,880 | 95,415 | 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 98 in 'Fund Manager Summary'. N.A - Not Available. Schemes Managed by Mr. Sunil Patil.

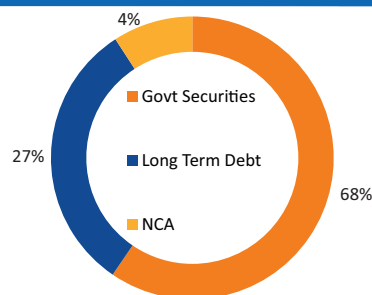
*The Scheme returns are inclusive of the impact of segregation of the portfolio Debt instruments of Vodafone Idea Ltd. have been segregated from the Main Portfolio on 17th Feb, 2020.

SIP Returns as on 28th April, 2023

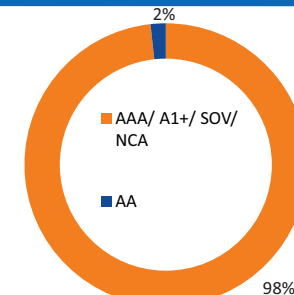
| Period | Investment Amount (₹) | Fund Value (₹) | CRISIL Medium to Long Duration Debt A-III Index (₹) | CRISIL 10 Year Gilt Index (₹) | Yield (%) Fund | Yield (%) CRISIL Medium to Long Duration Debt A-III Index | Yield (%) CRISIL 10 Year Gilt Index |
|--------|-----------------------|----------------|---|-------------------------------|----------------|---|-------------------------------------|
| 1 Y | 1,20,000 | 1,25,935 | 1,25,401 | 1,26,059 | 9.47 | 8.61 | 9.67 |
| 3 Y | 3,60,000 | 4,18,086 | 3,87,081 | 3,80,519 | 10.03 | 4.80 | 3.66 |
| 5 Y | 6,00,000 | 7,14,004 | 7,06,819 | 6,79,630 | 6.92 | 6.52 | 4.95 |
| 7 Y | 8,40,000 | 10,19,033 | 10,69,136 | 10,08,723 | 5.45 | 6.80 | 5.17 |
| 10 Y | 12,00,000 | 15,98,215 | 17,65,421 | 16,28,153 | 5.60 | 7.51 | 5.96 |
| 15 Y | 18,00,000 | 29,50,180 | 33,55,299 | 29,23,832 | 6.29 | 7.86 | 6.18 |
| SI* | 22,10,000 | 41,74,595 | 48,40,609 | 40,70,456 | 6.49 | 7.91 | 6.24 |

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

Asset Allocation as on 28th April, 2023



Credit Profile as on 28th April, 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)

| 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 April, 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 : ₹ 577.41 Crore
Closing AUM : ₹ 576.33 Crore

High/Low NAV in the month

High Growth Option : ₹ 53.4650
Low Growth Option : ₹ 52.8466

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 April, 2023

Regular Growth Option : ₹ 53.4474
Regular IDCW Option : ₹ 33.1534
Direct Growth Option : ₹ 55.0206
Direct IDCW Option : ₹ 26.5697

Portfolio Parameters

Weighted Average Maturity : 4.23 yrs
Yield to Maturity* : 7.04%
Modified Duration : 2.95 yrs
Macaulay Duration : 3.05 yrs

*Annualized Portfolio YTM – Yields of all securities are annualized

Portfolio as on 28th April, 2023

| Portfolio | % to NAV | Rating | Portfolio | % to NAV | Rating |
|--------------------------------------|----------|--------|--|---------------|--------|
| Govt Securities | | | 7.64% MADHYA PRADESH SDL-08/02/2033 | 4.39 | SOV |
| 7.38% GSEC 20/06/2027 | 39.57 | SOV | 91 DAYS T BILL - 04/05/2023 | 4.34 | SOV |
| 91 DAYS T BILL - 25/05/2023 | 8.64 | SOV | 07.89% WESTBENGAL SDL 29/03/2040 | 3.59 | SOV |
| 182 DAYS T BILL - 13/07/2023 | 8.56 | SOV | 182 DAYS T BILL - 14/09/2023 | 2.54 | SOV |
| 7.97% PUNJAB SDL MAT - 29/03/2038 | 6.30 | SOV | Net Current assets | 17.60 | |
| 7.94% HR SDL 2034 - 29/06/2034 | 4.48 | SOV | Total | 100.00 | |

Fund Performance Vs Benchmark (CAGR) as on 28th April, 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 | 6.10 | 7.26 | 7.05 | 10,610 | 10,726 | 10,705 |
| 3 Y | 4.17 | 4.82 | 3.09 | 11,304 | 11,517 | 10,956 |
| 5 Y | 7.05 | 7.67 | 6.59 | 14,061 | 14,473 | 13,761 |
| SI* | 8.19 | 7.57 | 6.48 | 53,416 | 47,265 | 38,054 |

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

*Compounded annualized Growth Rate.

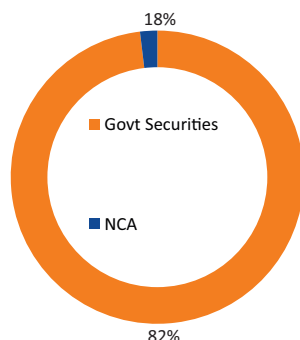
For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 98 in 'Fund Manager Summary'. Schemes Managed by Mr. Sudhir Agrawal.

SIP Returns as on 28th April, 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 | 1,24,904 | 1,26,112 | 1,26,059 | 7.81 | 9.76 | 9.67 |
| 3 Y | 3,60,000 | 3,84,602 | 4,01,136 | 3,80,519 | 4.37 | 7.20 | 3.66 |
| 5 Y | 6,00,000 | 6,94,026 | 7,16,390 | 6,79,630 | 5.78 | 7.05 | 4.95 |
| 7 Y | 8,40,000 | 10,48,406 | 10,71,112 | 10,08,723 | 6.25 | 6.85 | 5.17 |
| 10 Y | 12,00,000 | 17,43,006 | 17,50,573 | 16,28,153 | 7.26 | 7.35 | 5.96 |
| 15 Y | 18,00,000 | 33,53,864 | 32,79,186 | 29,23,777 | 7.85 | 7.58 | 6.18 |
| SI* | 22,10,000 | 48,34,252 | 46,68,116 | 40,70,400 | 7.89 | 7.56 | 6.24 |

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

Asset Allocation as on 28th April, 2023



Credit Profile as on 28th April, 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.

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 : ₹ 157.16 Crore
Closing AUM : ₹ 160.29 Crore

High/Low NAV in the month

High Growth Option : ₹ 10.6315
Low Growth Option : ₹ 10.4574

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 April, 2023

Regular Growth Option : ₹ 10.6235
Regular IDCW Option : ₹ 10.6231
Direct Growth Option : ₹ 10.6625
Direct IDCW Option : ₹ 10.6628

Portfolio Parameters

Weighted Average Maturity : 9.65 yrs
Yield to Maturity* : 7.23%
Modified Duration : 6.71 yrs
Macaulay Duration : 6.95 yrs

The above scheme is in existence for less than 1 years.

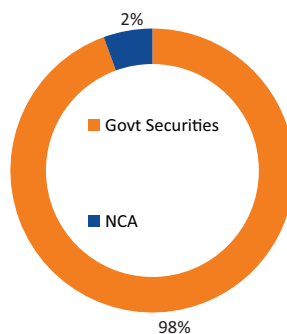
*Annualized Portfolio YTM – Yields of all securities are annualized

May 2023 | For Product Label, Refer Page no. 99-104.

Portfolio as on 28th April, 2023

| Portfolio | % to NAV | Rating | Portfolio | % to NAV | Rating |
|-----------------------------|----------|--------|---------------------------|---------------|--------|
| Govt Securities | | | 7.41% GS MAT - 19/12/2036 | 6.34 | SOV |
| 7.26% GSEC 22/08/2032 | 62.82 | SOV | Net Current assets | 2.49 | |
| 7.26% GSEC MAT - 06/02/2033 | 28.35 | SOV | Total | 100.00 | |

Asset Allocation as on 28th April, 2023



Credit Profile as on 28th April, 2023



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

Relatively High interest rate risk and Relatively Low Credit Risk.

UTI CRISIL SDL MATURITY APRIL 2033 INDEX FUND

An open-ended target maturity debt index fund tracking CRISIL IBX SDL Index – April 2033. A Relatively High Interest Rate Risk and Relatively Low Credit Risk.

Category
Debt Index Fund

Investment Objective

The investment objective of the scheme is to track the Index by investing in securities as represented by CRISIL IBX SDL Index – April 2033, subject to tracking errors. However, there is no guarantee or assurance that the investment objective of the scheme will be achieved.

Date of inception/allotment

21st December, 2022

Fund Manager

Mr. Sunil Patil, M.Com, MFM, CAIIB-I
Managing the scheme since Dec-2022

Fund AUM

Fund Size Monthly Average : ₹ 283.06 Crore
Closing AUM : ₹ 287.47 Crore

High/Low NAV in the month

High Growth Option : ₹ 10.3299
Low Growth Option : ₹ 10.1458

Total Expense Ratio

Regular : 0.41
Direct : 0.16

Minimum Investment Amount

Minimum amount of investment during NFO and on an ongoing basis under all Plans and Options is ₹ 5,000/- and in multiples of Re.1/- thereafter. Subsequent minimum investment amount under a folio is ₹ 1,000/- and in multiples of Re 1/- thereafter with no upper limit.

Load Structure

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

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

NAV per unit as on 28th April, 2023

Regular Growth Option : ₹ 10.3259
Direct Growth Option : ₹ 10.3355

Portfolio Parameters

Weighted Average Maturity : 9.66 yrs
Yield to Maturity* : 7.59%
Modified Duration : 6.64 yrs
Macaulay Duration : 6.89 yrs

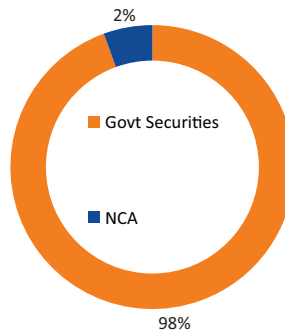
The above scheme is in existence for less than 1 years.

*Annualized Portfolio YTM – Yields of all securities are annualized

Portfolio as on 28th April, 2023

| Portfolio | % to NAV | Rating | Portfolio | % to NAV | Rating |
|---------------------------------------|----------|--------|---|---------------|--------|
| Govt Securities | | | 7.63% HARYANA SDL MAT - 04/01/2033 | 2.83 | SOV |
| 7.70% MAHARASHTRA SDL-08/03/2033 | 14.16 | SOV | 7.63% KL SDL MAT - 28/12/2032 | 2.21 | SOV |
| 7.77% HARYANA SDL MAT - 29/03/2033 | 8.88 | SOV | 07.82% TAMIL NADU SDL - 27/10/2032 | 1.78 | SOV |
| 7.67% KARNATAKA SDL 16/11/2032 | 7.07 | SOV | 07.77% RAJASTHAN SDL 23/03/2033 | 1.78 | SOV |
| 7.64% WESTBENGAL SDL 21/12/2032 | 6.69 | SOV | 7.60% KARNATAKA SDL 28/12/2032 | 1.76 | SOV |
| 7.79% UTTARPRADESH SDL 29/03/2033 | 5.34 | SOV | 07.62% TAMIL NADU SDL - 04/01/2033 | 1.76 | SOV |
| 07.78% RAJASTHAN SDL 29/03/2033 | 5.33 | SOV | 7.62% ASSAM SDL -30/11/2032 | 1.76 | SOV |
| 07.73% GUJRAT SDL 10/08/2032 | 5.32 | SOV | 7.46% MADHYA PRADESH SDL-14/09/2032 | 1.74 | SOV |
| 07.68% GUJRAT SDL 15/03/2033 | 5.29 | SOV | 07.61% RAJASTHAN SDL MAT- 28/12/2032 | 1.16 | SOV |
| 7.68% UTTARPRADESH SDL 28/09/2032 | 5.29 | SOV | 07.58% ASSAM SDL 12/04/2033 | 0.98 | SOV |
| 07.64% BIHAR SDL 21/12/2032 | 5.27 | SOV | 7.64% MAHARASHTRA SDL-25/01/2033 | 0.71 | SOV |
| 07.81% GUJRAT SDL 12/10/2032 | 3.57 | SOV | 7.84% RAJASTHAN SDL MAT- 27/10/2032 | 0.27 | SOV |
| 7.63% HARYANA SDL MAT - 21/12/2032 | 3.52 | SOV | Net Current assets | 2.06 | |
| 07.57% TAMIL NADU SDL - 11/01/2033 | 3.50 | SOV | Total | 100.00 | |

Asset Allocation as on 28th April, 2023



Credit Profile as on 28th April, 2023



POTENTIAL RISK CLASS MATRIX

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

Relatively High interest rate risk and Relatively Low Credit Risk.

UTI CRISIL SDL MATURITY JUNE 2027 INDEX FUND

An open-ended Target Maturity Debt Index Fund tracking CRISIL IBX SDL Index – June 2027. A Relatively High Interest Rate Risk and Relatively Low Credit Risk

Category
Debt Index Fund

Investment Objective

The investment objective of the scheme is to track the Index by investing in securities as represented by CRISIL IBX SDL Index – June 2027, subject to tracking errors. However, there is no guarantee or assurance that the investment objective of the scheme will be achieved.

Date of inception/allotment

11th January, 2023

Fund Manager

Mr. Sunil Patil, M.Com, MFM, CALLB-I

Fund AUM

Fund Size Monthly Average : ₹94.02 Crore
Closing AUM : ₹94.17 Crore

High/Low NAV in the month

High Growth Option : ₹10.2399
Low Growth Option : ₹10.1568

Total Expense Ratio

Regular : 0.41
Direct : 0.16

Minimum Investment Amount

Minimum amount of investment during NFO and on an ongoing basis under all Plans and Options is ₹5,000/- and in multiples of Re.1/- thereafter. Subsequent minimum investment amount under a folio is ₹1,000/- and in multiples of Re 1/- thereafter with no upper limit.

Load Structure

Entry Load : Nil*
(Not Applicable as per SEBI guidelines)
Exit Load : Nil
*In terms of SEBI circular no. SEBI/IMD/CIR No.4/168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009.

NAV per unit as on 28th April, 2023

Regular Growth Option : ₹10.2349
Direct Growth Option : ₹10.2426

Portfolio Parameters

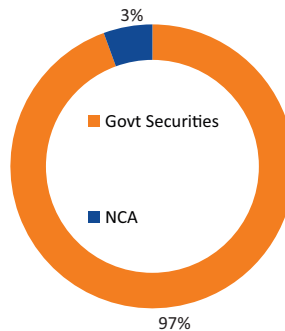
Weighted Average Maturity : 3.90 yrs
Yield to Maturity* : 7.37%
Modified Duration : 3.26 yrs
Macaulay Duration : 3.38 yrs

The above scheme is in existence for less than 1 years.
*Annualized Portfolio YTM – Yields of all securities are annualized

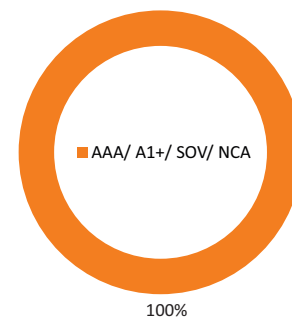
Portfolio as on 28th April, 2023

| Portfolio | % to NAV | Rating | Portfolio | % to NAV | Rating |
|--------------------------------|----------|--------|-------------------------------|---------------|--------|
| Govt Securities | | | 7.76% MP SDL MAT - 01/03/2027 | 5.40 | SOV |
| 07.75 KA SDL MAT 01/03/2027 | 10.79 | SOV | 7.78% WB SDL MAT - 01/03/2027 | 5.40 | SOV |
| 7.64% UTTARPRADESH | | | 7.53% HARYANA SDL-24/05/2027 | 5.36 | SOV |
| SDL 29/03/2027 | 10.74 | SOV | 6.90% AP SDL MAT - 22/04/27 | 5.25 | SOV |
| 7.59% GJ SDL 15/02/2027 | 10.74 | SOV | 6.35% AP SDL MAT - 06/05/2027 | 5.15 | SOV |
| 7.52% GJ SDL 2027 - 24/05/2027 | 10.72 | SOV | 7.59% KA SDL 29/03/2027 | 3.22 | SOV |
| 7.51% MH SDL MAT - 24/05/2027 | 10.18 | SOV | 7.80% KERALA SDL 15/03/2027 | 0.54 | SOV |
| 7.59% RJ SDL 15/02/2027 | 8.59 | SOV | Net Current assets | 2.50 | |
| 7.85% TN SDL MAT - 15/03/2027 | 5.42 | SOV | Total | 100.00 | |

Asset Allocation as on 28th April, 2023



Credit Profile as on 28th April, 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.

UTI NIFTY SDL PLUS AAA PSU BOND APR 2028 75:25 INDEX FUND

An open-ended Target Maturity Index Fund investing in constituents of Nifty SDL Plus AAA PSU Bond Apr 2028 75:25 Index. A Relatively High Interest Rate Risk and Moderate Credit Risk

Category
Debt Index Fund

Investment Objective

The investment objective of the scheme is to track the Nifty SDL Plus AAA PSU Bond Apr 2028 75:25 Index by investing in AAA rated PSU Bonds and SDLs, maturing on or before April 2028, subject to tracking errors. However, there is no guarantee or assurance that the investment objective of the scheme will be achieved.

Date of inception/allotment

3rd March, 2023

Fund Manager

Mr. Sunil Patil, M.Com, MFM, CALLB-I

Fund AUM

Fund Size Monthly Average : ₹ 42.16 Crore
Closing AUM : ₹ 42.80 Crore

High/Low NAV in the month

High Growth Option : ₹ 10.2115
Low Growth Option : ₹ 10.1129

Total Expense Ratio

Regular : 0.41
Direct : 0.16

Minimum Investment Amount

Minimum amount of investment during NFO and on an ongoing basis under all Plans and Options is ₹ 5,000/- and in multiples of Re.1/- thereafter. Subsequent minimum investment amount under a folio is ₹ 1,000/- and in multiples of Re 1/- thereafter with no upper limit.

Load Structure

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

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

NAV per unit as on 28th April, 2023

Regular Growth Option : ₹ 10.2076
Direct Growth Option : ₹ 10.2116

Portfolio Parameters

Weighted Average Maturity : 4.80 yrs
Yield to Maturity* : 7.45%
Modified Duration : 3.90 yrs
Macaulay Duration : 4.06 yrs

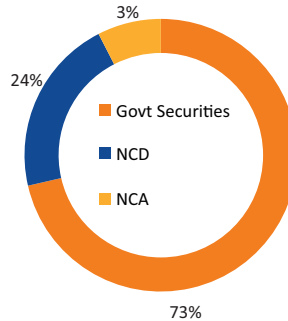
The above scheme is in existence for less than 1 years.

*Annualized Portfolio YTM – Yields of all securities are annualized

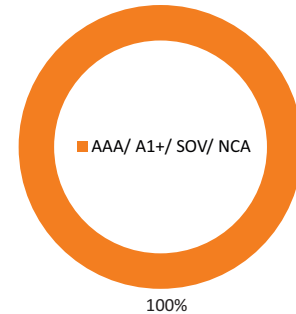
Portfolio as on 28th April, 2023

| Portfolio | % to NAV | Rating | Portfolio | % to NAV | Rating |
|-------------------------------|----------|--------|------------------------------|----------|----------------|
| Govt Securities | | | | | |
| 7.98% UP SDL MAT - 11/04/2028 | 21.55 | SOV | 31/01/2028 | 7.05 | CRISIL AAA/A1+ |
| 6.97% MH SDL MAT - 18/02/2028 | 18.44 | SOV | 8.01% REC Gol Bond Series-II | | |
| 8.05% TN SDL MAT - 18/04/2028 | 16.81 | SOV | 24/03/2028 | 6.02 | CRISIL AAA/A1+ |
| 08.09% WESTBENGAL SDL | | | 7.59% URNCD PFC (SR-221B) | | |
| 27/03/2028 | 12.02 | SOV | 17/01/2028 | 4.70 | CRISIL AAA/A1+ |
| 8.45% HARYANA SDL MAT - | | | 7.74% URNCD PFC (Sr172)- | | |
| 07/03/2028 | 2.44 | SOV | 29/01/2028 | 4.25 | CRISIL AAA/A1+ |
| 08.29% WESTBENGAL SDL | | | 08.06% REC UNSEC Gol Bond | | |
| 21/02/2028 | 1.69 | SOV | Series-III 27/03/2028 | 2.41 | CRISIL AAA/A1+ |
| NCDs | | | Net Current Assets | 2.62 | |
| 7.62% URNCD NABARD(SR-231)- | | | Total | 100.00 | |

Asset Allocation as on 28th April, 2023



Credit Profile as on 28th April, 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) | | B-III | |

Relatively High interest rate risk and Moderate Credit Risk.

UTI NIFTY SDL PLUS AAA PSU BOND APR 2026 75:25 INDEX FUND

An open-ended Target Maturity Index Fund investing in constituents of Nifty SDL Plus AAA PSU Bond Apr 2026 75:25 Index. A Relatively High Interest Rate Risk and Moderate Credit Risk

Category
Debt Index Fund

Investment Objective

The investment objective of the scheme is to track the Nifty SDL Plus AAA PSU Bond Apr 2026 75:25 Index by investing in AAA rated PSU Bonds and SDLs, maturing on or before April 2026, subject to tracking errors. However, there is no guarantee or assurance that the investment objective of the scheme will be achieved.

Date of inception/allotment

10th February, 2023

Fund Manager

Mr. Sunil Patil, M.Com, MFM, CALLB-I

Fund AUM

Fund Size Monthly Average : ₹ 176.46 Crore
Closing AUM : ₹ 176.67 Crore

High/Low NAV in the month

High Growth Option : ₹ 10.2036
Low Growth Option : ₹ 10.1173

Total Expense Ratio

Regular : 0.41
Direct : 0.16

Minimum Investment Amount

Minimum amount of investment during NFO and on an ongoing basis under all Plans and Options is ₹ 5,000/- and in multiples of Re.1/- thereafter. Subsequent minimum investment amount under a folio is ₹ 1,000/- and in multiples of Re 1/- thereafter with no upper limit.

Load Structure

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

Exit Load : Nil

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

NAV per unit as on 28th April, 2023

Regular Growth Option : ₹ 10.1998
Direct Growth Option : ₹ 10.2053

Portfolio Parameters

Weighted Average Maturity : 2.85 yrs
Yield to Maturity* : 7.35%
Modified Duration : 2.47 yrs
Macaulay Duration : 2.58 yrs

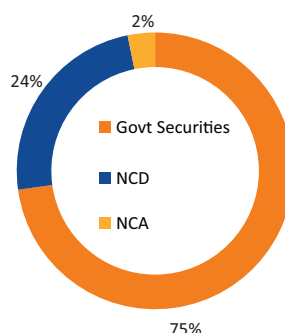
The above scheme is in existence for less than 1 years.

*Annualized Portfolio YTM – Yields of all securities are annualized

Portfolio as on 28th April, 2023

| Portfolio | % to NAV | Rating | Portfolio | % to NAV | Rating |
|---------------------------------|----------|--------|--|---------------|----------------|
| Govt Securities | | | 7.60% URNCD REC(SR-219) 28/02/2026 | 8.53 | CRISIL AAA/A1+ |
| 8.57% WB SDL MAT - 09/03/2026 | 21.07 | SOV | 7.57% URNCD NABARD (SR-23G)-19/03/2026 | 7.95 | CRISIL AAA/A1+ |
| 8.51 MH SDL-09/03/2026 | 16.52 | SOV | 7.59% URNCD SIDBI SERIES-IX MAT-10/02/2026 | 2.84 | CRISIL AAA/A1+ |
| 8.53% TN SDL MAT - 09/03/2026 | 11.70 | SOV | 7.23% URNCD SIDBI SERIES-V MAT-09/03/2026 | 2.81 | ICRA AAA/A1+ |
| 8.28% KA SDL MAT - 06/03/2026 | 11.63 | SOV | 7.11% URNCD SIDBI SERIES-IV MAT-27/02/2026 | 1.68 | ICRA AAA/A1+ |
| 6.18% GJ SDL MAT - 31/03/2026 | 4.41 | SOV | Net Current Assets | 1.65 | |
| 08.65% RAJASTHAN SDL 24/02/2026 | 3.81 | SOV | Total | 100.00 | |
| 8.10% WB SDL 23/03/2026 | 3.27 | SOV | | | |
| 8.58% UP 2026-09/03/26 | 2.11 | SOV | | | |
| NCDs | | | | | |

Asset Allocation as on 28th April, 2023



Credit Profile as on 28th April, 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 LONG DURATION FUND

An open ended debt scheme investing in instruments such that the Macaulay duration of the portfolio is greater than 7 years. Relatively High Interest rate risk and Relatively Low Credit Risk

Category
Long Duration
Debt Fund

Investment Objective

The scheme aims to generate optimal returns with adequate liquidity by investing in a portfolio of debt and money market instruments.

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

Date of inception/allotment

17th March, 2023

Fund Manager

Mr. Sunil Patil, M.Com, MFM, CAIIB-I
Managing the scheme since Mar-2023

Fund AUM

Fund Size Monthly Average : ₹ 51.31 Crore
Closing AUM : ₹ 54.82 Crore

High/Low NAV in the month

High Growth Option : ₹ 10.2275
Low Growth Option : ₹ 10.0611

Total Expense Ratio

Regular : 1.49
Direct : 0.44

Minimum Investment Amount

Minimum initial investment is Rs. 5,000/- and in multiples of Re.1/- thereafter.

Load Structure

Entry Load : Nil*

(Not Applicable as per SEBI guidelines)

Exit Load :

(A) Redemption / Switch out within 3 Years from the date of allotment:

(i) up to 10% of the allotted units - Nil

(ii) beyond 10% of the allotted units - 1.00%

(B) After 3 years from the date of allotment - Nil

* In terms of SEBI circular no. SEBI/IMD/CIR

No.4/168230/09 dated June 30, 2009, no entry

load will be charged by the Scheme to the

investor effective August 1, 2009.

NAV per unit as on 28th April, 2023

Regular Growth Option : ₹ 10.2207
Direct Growth Option : ₹ 10.2334

Portfolio Parameters

| | |
|----------------------------------|-----------|
| Weighted Average Maturity | 16.01 yrs |
| Yield to Maturity* | 7.34% |
| Modified Duration | 8.65 yrs |
| Macaulay Duration | 8.97 yrs |

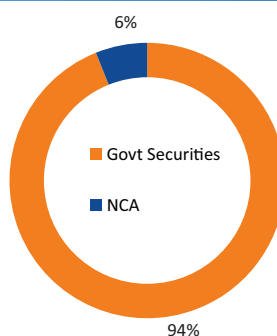
The above scheme is in existence for less than 1 years.

*Annualized Portfolio YTM – Yields of all securities are annualized

Portfolio as on 28th April, 2023

| Portfolio | % to NAV | Rating |
|---------------------------|---------------|--------|
| Govt Securities | | |
| 7.41% GS MAT - 19/12/2036 | 74.12 | SOV |
| 7.36% GSEC 12/09/2052 | 18.45 | SOV |
| 7.73% MAHARASHTRA | | |
| SDL-23/03/2034 | 1.35 | SOV |
| Net Current assets | 6.08 | |
| Total | 100.00 | |

Asset Allocation as on 28th April, 2023



Credit Profile as on 28th April, 2023



| POTENTIAL RISK CLASS MATRIX | | | | |
|-----------------------------|--------------------------|--------------------|---------------------------|------|
| Credit Risk → | Potential Risk Class | | | |
| | 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.

List of the UTI MF schemes where Merger has been effected since March 2003

| Merged Schemes | Merged Into | Month & Year |
|--|---|--------------|
| MEP 93, MEP 94, MEP 95, MEP 96 & MEP 97 | UTI MEPUS | March 03 |
| UTI Growing Corpus Growing Income Plan (GCGIP) | UTI Unit Scheme 95 | May 04 |
| UTI Grihalakshmi Unit Plan (GUP) | UTI Smart Woman Savings Plan (Name Change) | Nov 04 |
| UTI Grandmaster Unit Scheme, UTI Primary Equity Fund, UTI Unit Scheme 92, UTI Master Equity Plan 98, UTI Master Equity Plan 99 | UTI Value Opportunities Fund (New Scheme) | July 05 |
| UTI PSU Fund, UTI Large Cap Fund | UTI Index Select Fund | April 07 |
| UTI GSF- Brand Value Fund | UTI-MNC Fund | April 07 |
| UTI Growth & Value Fund, UTI Dynamic Equity Fund, UTI India Advantage Fund | UTI Mid Cap Fund | April 07 |
| UTI Petro Fund (Sector Fund) | UTI Energy Fund (Thematic Fund, Name Change) | Oct 07 |
| UTI Auto Sector Fund (Sector Fund) | UTI Trans. & Logistics Fund (Thematic Fund, Name Change) | April 08 |
| UTI Software Fund | UTI Service Industries Fund | Sept 08 |
| UTI Index Select Fund, UTI Master Growth Fund | UTI Core Equity Fund | May 09 |
| UTI Infrastructure Advantage Fund Series 1 | UTI Infrastructure Fund | Feb 11 |
| UTI Variable Income Scheme - Index Linked Plan | UTI Hybrid Equity Fund | Mar 11 |
| UTI Wealth Builder Fund (Close Ended) | UTI Value Opportunities Fund | Oct 11 |
| UTI Master Index Fund, Sunder | UTI Nifty 50 Index Fund | March 12 |
| UTI G-Sec Fund - Investment Plan | UTI Gilt Advantage Fund-LTP | Aug 12 |
| UTI Master Value Fund | UTI Mid Cap Fund | Mar 14 |
| UTI Masterplus Unit Scheme | UTI Bluechip Flexicap Fund | July 14 |
| UTI Contra Fund & UTI Services Industries Fund | UTI Multi Cap Fund (New scheme) | August 14 |
| UTI Energy Fund | UTI Infrastructure Fund | March 16 |
| UTI Monthly Income Scheme, UTI Smart Woman Savings Plan, UTI Unit Scheme for Charitable & Religious Trusts & Registered Societies | UTI Regular Savings Fund | May 18 |
| UTI Multi Cap Fund | UTI Value Opportunities Fund | May 18 |
| UTI Bluechip Flexicap Fund | UTI Flexi Cap Fund | May 18 |
| UTI Long Term Advantage Fund - Series III, IV, V, VI and VII | UTI Long Term Equity Fund (Tax Saving) | Aug 21 |
| UTI FIIF - Mthly Interval Plan - I & UTI FIIF Qtly Interval Plan - III | UTI FIIF Series II - Qtly Interval Plan - VI | Apr 22 |
| UTI FIIF - Series II - Qtly Interval Plan - IV & VII, UTI FIIF - Half Yrly Plan - I & II | UTI FIIF - Qtly Interval Plan I | Apr 22 |
| UTI FIIF - Mthly Plan II, UTI FIIF - Annual Interval Plan II & IV | UTI FIIF - Annual Interval Plan III | Apr 22 |
| UTI FTIF - Series XXXI-IX (1168 Days), UTI FTIF - Series XXX-XI (1169 Days), UTI FTIF - Series XXX-XII (1148 Days), UTI FTIF - Series XXX-XIII (1127 Days), UTI FTIF - Series XXXI-XIV (1111 Days), UTI FTIF - Series XXXI-XV (1099 Days), UTI FTIF - Series XXXII-I (1126 Days), UTI FTIF - Series XXXII-II (1111 Days) | UTI Corporate Bond Fund | Apr 22 |

Schemes Renamed



| 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 |

Asset allocation



Haq, ek behtar zindagi ka.

| 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 securitised 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 securitised 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 securitised 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 securitised 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 securitised debt# | 0 | 20 | Low to medium |
| Units issued by REITs & InvITs | 0 | 10 | Medium to high |

Asset allocation



Haq, ek behtar zindagi ka.

| 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 |

Asset allocation



Haq, ek behtar zindagi ka.

| UTI Credit Risk Fund | | | |
|---|---|-----|----------------|
| Securities/ Instruments | Indicative Allocation (% of total assets) | | Risk Profile |
| | Min | Max | |
| Debt instruments (including securitised debt)* | 65 | 100 | Low to Medium |
| Money market instruments (including Triparty Repo on Government Securities or treasury bill & Repo) | 0 | 35 | Low |
| Units issued by REITs & InvITs | 0 | 10 | Medium to High |

| UTI Banking & PSU Debt Fund | | | |
|---|---|-----|---------------|
| Securities/ Instruments | Indicative Allocation (% of total assets) | | Risk Profile |
| | Min | Max | |
| Debt and Money Market Securities issued by Banks, Public Financial Institutions (PFIs) and Public Sector Undertakings (PSUs) and Municipal Bonds | 80 | 100 | Low to Medium |
| Debt and Money Market Securities (including Triparty Repo on Government Securities or treasury bill & Repo) issued by entities other than Banks, Public Financial Institutions (PFIs) and Public Sector Undertakings (PSUs) and Municipal Bonds | 0 | 20 | Low to Medium |

| UTI Gilt Fund | | | |
|--|---|-----|--------------|
| Securities/ Instruments | Indicative Allocation (% of total assets) | | Risk Profile |
| | Min | Max | |
| Securities issued by the Central Government and / or State Government and / or any security unconditionally guaranteed by the Central Government and / or State Government | 80 | 100 | Sovereign |
| Triparty Repo on Government Securities or treasury bill, Repo, Reverse Repo & instruments of such nature | 0 | 20 | Low |

| UTI Regular Savings Fund | | | |
|---|---|-----|----------------|
| Securities/ Instruments | Indicative Allocation (% of total assets) | | Risk Profile |
| | Min | Max | |
| Debt and Money Market instruments (including securitized debt)* | 75% | 90% | Low to Medium |
| Equity & equity related instruments | 10% | 25% | Medium to High |
| Units issued by REITs & InvITs | 0% | 10% | Medium to High |

| UTI Hybrid Equity Fund | | | |
|---|---|-----|----------------|
| Securities/ Instruments | Indicative Allocation (% of total assets) | | Risk Profile |
| | Min | Max | |
| Equity & equity related instruments | 65% | 80% | Medium to High |
| Debt and Money Market instruments (including securitised debt)* | 20% | 35% | Low to Medium |
| Units issued by REITs & InvITs | 0% | 10% | Medium to High |

| UTI Multi Asset Fund | | | |
|---|---|-----|----------------|
| Securities/ Instruments | Indicative Allocation (% of total assets) | | Risk Profile |
| | Min | Max | |
| Equity & equity related instruments | 65% | 80% | Medium to High |
| Debt and Money Market instruments (including securitised debt)* | 10% | 25% | Low to Medium |
| Gold ETFs | 10% | 25% | High |
| Units issued by REITs & InvITs | 0% | 10% | Medium to High |

| UTI Focused Equity Fund | | | |
|---|---|------|----------------|
| Securities/ Instruments | Indicative Allocation (% of total assets) | | Risk Profile |
| | Min | Max | |
| Equity & equity related instruments (Maximum 30 stocks) | 65% | 100% | High |
| Debt and Money Market instruments (including securitised debt)* | 0% | 25% | Low to Medium |
| Units issued by REITs & InvITs | 0% | 10% | Medium to High |

| UTI Arbitrage Fund* | | | |
|--|---|-----|----------------|
| (1) Under normal market circumstances, the investment range would be as follows: | | | |
| Securities/ Instruments | Indicative Allocation (% of total assets) | | Risk Profile |
| | Min | Max | |
| Equity and equity related instruments | 65 | 100 | Medium to High |
| Derivatives including Index Futures, Stock Futures, Index Options and Stock Options* | 65 | 100 | Medium to High |
| Money Market, Debt instruments, Securitized debt# and call money. | 0 | 35 | Low to Medium |

| (2) The asset allocation under defensive circumstances would be as follows: | | | |
|--|---|-----|----------------|
| Securities/ Instruments | Indicative Allocation (% of total assets) | | Risk Profile |
| | Min | Max | |
| Equity and equity related instruments | 0 | 65 | Medium to High |
| Derivatives including Index Futures, Stock Futures, Index Options and Stock Options* | 0 | 65 | Medium to High |
| Money Market, Debt instruments, Securitized debt# and call money. | 35 | 100 | Low to Medium |

| UTI Retirement Benefit Pension Fund* | | | |
|---|---|------|----------------|
| Securities/ Instruments | Indicative Allocation (% of total assets) | | Risk Profile |
| | Min | Max | |
| Debt and Money Market instruments (including securitised debt)* | 60% | 100% | Low to Medium |
| Equity & Equity related instruments | 0% | 40% | Medium to High |
| Units issued by REITs & InvITs | 0% | 10% | Medium to High |

| UTI Children's Career Fund - Savings Plan# | | | |
|---|---|------|----------------|
| Securities/ Instruments | Indicative Allocation (% of total assets) | | Risk Profile |
| | Min | Max | |
| Debt and Money Market instruments (including securitised debt)* | 60% | 100% | Low to Medium |
| Equity & equity related instruments | 0% | 40% | Medium to High |
| Units issued by REITs & InvITs | 0% | 10% | Medium to High |

| UTI Children's Career Fund - Investment Plan# | | | |
|---|---|------|----------------|
| Securities/ Instruments | Indicative Allocation (% of total assets) | | Risk Profile |
| | Min | Max | |
| Equity & equity related instruments | 70% | 100% | Medium to High |
| Debt and Money Market instruments (including securitized debt)* | 0% | 30% | Low to Medium |
| Units issued by REITs & InvITs | 0% | 10% | Medium to High |

| UTI Corporate Bond Fund | | | |
|---|---|------|----------------|
| Instruments | Indicative Allocation (% of total assets) | | Risk Profile |
| | Min | Max | |
| Corporate Debt rated AA+ and above (including securitized debt*) | 80% | 100% | Low to Medium |
| Corporate debt (other than stated above) and Money Market Instruments | 0% | 20% | Low to Medium |
| Units issued by REITs & InvITs | 0% | 10% | Medium to High |

*Investments in securitised debt, if undertaken, shall not exceed 50% of the net assets of the scheme.

| UTI Nifty200 Momentum 30 Index Fund | | | |
|---|---|------------------------|----------------|
| Instruments | Indicative Allocation (% of total assets) | | Risk Profile |
| | Minimum Allocation (%) | Maximum Allocation (%) | |
| Securities covered by Nifty200 Momentum 30 Index | 95 | 100 | Medium to High |
| Debt/ Money Market instruments including Triparty Repo on Government Securities or Treasury Bills and units of Liquid Mutual Fund | 0 | 5 | Low |

| UTI Small Cap Fund | | | |
|---|---|------------------------|----------------|
| Instruments | Indicative Allocation (% of total assets) | | Risk Profile |
| | Minimum Allocation (%) | Maximum Allocation (%) | |
| Equity and equity related instruments (minimum 65% of the total assets would be in equity and equity related instruments of small cap companies). | 65 | 100 | Medium to High |
| Debt and Money Market instruments including securitized debt | 0 | 35 | Low to Medium |
| Units issued by REITs & InvITs | 0 | 10 | Medium to High |

The fund may invest up to 50% of its debt portfolio in securitized debt.

Asset allocation



Haq, ek behtar zindagi ka.

| UTI Long Term Equity Fund (Tax Saving) | | | |
|---|---|------|----------------|
| Securities/ Instruments | Indicative Allocation (% of total assets) | | Risk Profile |
| | Min | Max | |
| Equity & Equity related instruments | 80% | 100% | Medium to High |
| Money Market instruments and other liquid instruments | 0% | 20% | Low to Medium |

| UTI Equity Savings Fund | | | |
|---|---|-----|----------------|
| Instruments | Indicative Allocation (% of total assets) | | Risk Profile |
| | Min | Max | |
| Equity and equity related instruments Of Which | 65% | 90% | Medium to High |
| Cash future arbitrage opportunities | 20% | 75% | Low to Medium |
| Net long equity position | 20% | 50% | Medium to High |
| Debt and Money Market Securities (including securitized debt & margin for derivatives)* | 10% | 35% | Low to Medium |
| Units issued by REITs & InvITs | 0% | 10% | Medium to High |

* The fund may invest up to 50% of its debt portfolio in securitized debt.

| UTI S&P BSE Sensex Index Fund | | | |
|--|---|-----|----------------|
| Instruments | Indicative Allocation (% of total assets) | | Risk Profile |
| | Max | Min | |
| Securities covered by S&P BSE Sensex Index | 100% | 95% | Medium to High |
| Debt/ Money Market instruments including Triparty Repo on Government Securities or treasury bill and units of Liquid Mutual Fund | 5% | 0% | Low |

| UTI Nifty Mid cap 150 Quality 50 Index Fund | | | |
|--|---|-----|----------------|
| Instruments | Indicative Allocation (% of total assets) | | Risk Profile |
| | Max | Min | |
| Securities covered by Nifty Mid cap 150 Quality 50 Index | 100% | 95% | Medium to High |
| Debt/ Money Market instruments including Triparty Repo on Government Securities or treasury bill and units of Liquid Mutual Fund | 5% | 0% | Low |

| UTI CRISIL SDL Maturity April 2033 Index Fund | | | |
|--|---|------|----------------|
| Instruments | Indicative Allocation (% of total assets) | | Risk Profile |
| | Max | Min | |
| State Development Loans (SDLs) representing the CRISIL IBX SDL Index – April 2033 | 95% | 100% | Medium to High |
| Money Market instruments including Triparty Repo, GSec/SDLs [^] , T-Bills and units of Overnight & Liquid Mutual Fund Schemes | 0% | 5% | Low |

| UTI Nifty Next 50 Index Fund | | | |
|---|------------------------------------|------|----------------|
| Type of Instruments | Asset Allocation (% of Net Assets) | | Risk profile |
| | Min | Max | |
| Securities covered by underlying index | 95% | 100% | Medium to High |
| Cash/Money Market Instruments including Triparty Repo on Government Securities or treasury bill and Units of Liquid Mutual Fund | 0% | 5% | Low |

| UTI Floater Fund | | | |
|--|---|------|----------------|
| Instruments | Indicative Allocation (% of total assets) | | Risk Profile |
| | Min | Max | |
| Floating Rate Debt Securities (including Securitised Debt & Fixed Rate Debt Instruments swapped for floating rate returns) | 65% | 100% | Low to Medium |
| Debt and Money Market Securities (including Triparty Repo on Government Securities or treasury bill & Repo) | 0% | 35% | Low to Medium |
| Units issued by REITs & InvITs | 0% | 10% | Medium to High |

* Investments in securitized debt, if undertaken, shall not exceed 50% of the net assets of the Scheme.

| UTI S&P BSE Low Volatility Index Fund | | | |
|--|---|-----|----------------|
| Instruments | Indicative Allocation (% of total assets) | | Risk Profile |
| | Max | Min | |
| Securities covered by S&P BSE Low Volatility Index | 100% | 95% | Medium to High |
| Debt/ Money Market instruments including Triparty Repo and units of Liquid Mutual Fund | 5% | 0% | Low |

| UTI Gilt Fund with 10 Year Constant Duration | | | |
|--|---|------|---------------|
| Instruments | Indicative Allocation (% of total assets) | | Risk Profile |
| | Max | Min | |
| Securities issued by the Central and State Governments | 80% | 100% | Low to Medium |
| Triparty Repos on Government Securities or treasury bill, Repo, Reverse Repo on Government Securities & Money Market instruments | 0% | 20% | Low |

| UTI CRISIL SDL Maturity June 2027 Index Fund | | | |
|--|---|------|----------------|
| Instruments | Indicative Allocation (% of total assets) | | Risk Profile |
| | Max | Min | |
| State Development Loans (SDLs) representing the CRISIL IBX SDL Index – June 2027 | 95% | 100% | Medium to High |
| Money Market instruments including Triparty Repo, GSec/SDLs [^] , T-Bills and units of Overnight & Liquid Mutual Fund Schemes | 0% | 5% | Low |

*PSU Bond includes CPSE - Central Public Sector Enterprises; CPSU – Central Public Sector Unit; CPFI – Central Public Financial Institution and bonds issued by other government owned entities.

[^] G-sec/SDLs having a residual maturity upto one year.

The Scheme may also take exposure to: Derivatives up to 50% of the net assets of the Scheme. The scheme may take debt derivatives position based on the opportunities available subject to the guidelines issued by SEBI from time to time and in line with the overall investment objective of the scheme. These may be taken to hedge the portfolio, rebalance the same or to undertake any other strategy. The cumulative gross exposure through debt, derivative positions and repo transactions on government securities and such other securities/assets as may be permitted by SEBI from time to time subject to regulatory approvals, if any, shall not exceed 100% of the net assets of the scheme

The net assets of the scheme will be invested in stocks constituting the underlying index. This would be done by investing in the stocks comprising the index. The scheme shall endeavour to maintain the same weightage they represent in the index. The scheme may take exposure in derivative instruments upto 20% of the net assets of the scheme.

Asset allocation



Haq, ek behtar zindagi ka.

UTI NIFTY SDL Plus AAA PSU Bond Apr 2028 75:25 Index Fund

| Instruments | Indicative Allocation (% of total assets) | | Risk Profile |
|---|---|------|----------------|
| | Max | Min | |
| State Development Loans (SDLs) representing the SDL portion of NIFTY SDL Plus AAA PSU Bond Apr 2028 75:25 Index Bonds issued by PSU* and other Government organizations representing the bonds portion of Nifty SDL Plus AAA PSU Bond Apr 2028 75:25 Index | 95% | 100% | Medium to High |
| Money Market instruments including Triparty Repo, GSec/SDLs^, T-Bills and units of Overnight & Liquid Mutual Fund Schemes | 0% | 5% | Low |

UTI NIFTY SDL Plus AAA PSU Bond Apr 2026 75:25 Index Fund

| Instruments | Indicative Allocation (% of total assets) | | Risk Profile |
|---|---|------|----------------|
| | Max | Min | |
| State Development Loans (SDLs) representing the SDL portion of NIFTY SDL Plus AAA PSU Bond Apr 2026 75:25 Index Bonds issued by PSU* and other Government organizations representing the bonds portion of Nifty SDL Plus AAA PSU Bond Apr 2026 75:25 Index | 95% | 100% | Medium to High |
| Money Market instruments including Triparty Repo, GSec/SDLs^, T-Bills and units of Overnight & Liquid Mutual Fund Schemes | 0% | 5% | Low |

UTI Long Duration Fund

| Securities/ Instruments | Indicative Allocation (% of total assets) | | Risk Profile |
|-----------------------------------|---|------|---------------|
| | Min | Max | |
| Debt and Money Market Instruments | 0% | 100% | Low to Medium |

*PSU Bond includes CPSE - Central Public Sector Enterprises; CPSU – Central Public Sector Unit; CPFI – Central Public Financial Institution and bonds issued by other government owned entities.

^ G-sec/SDLs having a residual maturity upto one year.

The Scheme may also take exposure to: Derivatives up to 50% of the net assets of the Scheme. The scheme may take debt derivatives position based on the opportunities available subject to the guidelines issued by SEBI from time to time and in line with the overall investment objective of the scheme. These may be taken to hedge the portfolio, rebalance the same or to undertake any other strategy. The cumulative gross exposure through debt, derivative positions and repo transactions on government securities and such other securities/assets as may be permitted by SEBI from time to time subject to regulatory approvals, if any, shall not exceed 100% of the net assets of the scheme

The net assets of the scheme will be invested in stocks constituting the underlying index. This would be done by investing in the stocks comprising the index. The scheme shall endeavour to maintain the same weightage they represent in the index. The scheme may take exposure in derivative instruments upto 20% of the net assets of the scheme.

Minimum Investment Amount



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 |

FUND MANAGER SUMMARY



Haq, ek behtar zindagi ka.

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) | 24 |
| | | UTI Unit Linked Insurance Plan (Equity Portion) | 53 |
| 2 | Mr. Amit Premchandani | UTI Dividend Yield Fund | 32 |
| | | UTI Regular Savings Fund (Equity Portion) | 51 |
| | | UTI Value Opportunities Fund | 25 |
| 3 | Mr. Amit Sharma | UTI Arbitrage Fund (along with Mr Sharwan Kumar Goyal) | 50 |
| | | UTI Liquid Cash Plan | 65 |
| | | UTI Money Market Fund (along with Mr. Anurag Mittal) | 66 |
| | | UTI Overnight Fund | 64 |
| 4 | Mr Ankit Agarwal | UTI Mid Cap Fund | 26 |
| | | UTI Small Cap Fund | 27 |
| 5 | Mr. Anurag Mittal | UTI Banking & PSU Debt Fund | 71 |
| | | UTI Corporate Bond Fund | 72 |
| | | UTI Gilt Fund with 10 year Constant Duration (along with Mr Jaydeep Bhowal) | 80 |
| | | UTI Money Market Fund (Along with Mr. Amit Sharma) | 66 |
| | | UTI Treasury Advantage Fund | 68 |
| 6 | Mr. Kamal Gada | UTI Healthcare Fund | 37 |
| 7 | Mr. Karthikraj Lakshmanan | UTI MNC Fund | 33 |
| | | UTI Mastershare Unit Scheme | 22 |
| | | UTI Master Equity Plan Unit Scheme (UTI MEPUS) | - |
| 8 | Mr. Ritesh Nambiar | UTI Credit Risk Fund | 73 |
| | | UTI Medium Term Fund | 75 |
| | | UTI Ultra Short Term Fund | 67 |
| 9 | Mr Sachin Trivedi | UTI Infrastructure Fund | 35 |
| | | UTI Transportation And Logistics Fund | 38 |
| 10 | Mr Sharwan Kumar Goyal | UTI Arbitrage Fund (along with Mr. Amit Sharma) | 50 |
| | | UTI Multi Asset Fund (Equity/Gold Portion) | 48 |
| | | UTI Nifty 50 ETF* | - |
| | | UTI Nifty 50 Index Fund* | 39 |
| | | UTI Nifty Bank ETF* | - |
| | | UTI Nifty Mid cap 150 Quality 50 Index Fund* | 43 |
| | | UTI Nifty Next 50 ETF* | - |
| | | UTI Nifty Next 50 Index Fund* | 40 |
| | | UTI Nifty200 Momentum 30 Index Fund* | 41 |
| | | UTI S&P BSE Low Volatility Index Fund* | 44 |
| | | UTI S&P BSE SENSEX ETF* | - |
| | | UTI S&P BSE Sensex Index Fund* | 42 |
| | | UTI S&P BSE Sensex Next 50 ETF* | - |
| | | UTI Gold ETF Fund of Fund* | - |
| 11 | Mr. Sudhir Agrawal | UTI Dynamic Bond Fund | 77 |
| | | UTI Floater Fund | 69 |
| | | UTI Gilt Fund | 79 |
| | | UTI Short Term Income Fund | 70 |
| 12 | Mr. Sunil Madhukar Patil | UTI Children's Career Fund - Savings Plan (Debt Portion) | 57 |
| | | UTI Equity Savings Fund (Debt Portion), | 55 |
| | | UTI Fixed Income Interval Fund & Fixed Income Interval Fund Series II | - |
| | | UTI Fixed Term Income Funds | - |
| | | UTI Hybrid Equity Fund (Debt Portion), | 46 |
| | | UTI Multi Asset Fund (Debt Portion) | 48 |
| | | UTI Retirement Benefit Pension Fund (Debt Portion) | 59 |
| | | UTI Unit Linked Insurance Plan (Debt Portion) | 53 |
| | | UTI CRISIL SDL Maturity April 2033 Index Fund | 81 |
| | | UTI CRISIL SDL Maturity June 2027 Index Fund | 82 |
| | | UTI NIFTY SDL Plus AAA PSU Bond Apr 2026 75:25 Index Fund | 84 |
| | | UTI NIFTY SDL Plus AAA PSU Bond Apr 2028 75:25 Index Fund | 83 |
| | | UTI Bond Fund | 78 |
| | | UTI Long Duration Fund | 85 |
| 13 | Mr. V Srivatsa | UTI Core Equity Fund | 23 |
| | | UTI Equity Savings Fund (Equity Portfolio) | 55 |
| | | UTI Hybrid Equity Fund (Along with Mr. Sunil Madhukar Patil) | 46 |
| | | UTI Retirement Benefit Pension Fund (Equity Portion) | 59 |
| 14 | Mr. Vishal Chopda | UTI Children's Career Fund - Savings Plan (Equity Portion) | 57 |
| | | UTI Children's Career Fund - Investment Plan | 61 |
| | | UTI Focused Equity Fund | 28 |
| | | UTI India Consumer Fund | 34 |
| | | UTI Long Term Equity Fund (Tax Saving) | 29 |
| 15 | Mr Jaydeep Bhowal | UTI Gilt Fund with 10 year Constant Duration | 80 |
| | | UTI Regular Savings Fund | 51 |

*Assistant Fund Manager is Mr. Ayush Jain

ALL PRODUCT LABELLING DISCLOSURES



Haq, ek behtar zindagi ka.

| Scheme name | This product is suitable for investors who are seeking* | Riskometer | Benchmark Riskometer |
|--|---|--|--|
| UTI ARBITRAGE FUND Refer Page no 50 | <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 64 | <ul style="list-style-type: none"> Reasonable income over one day with capital preservation. Investment in overnight securities. | UTI OVERNIGHT FUND | CRISIL LIQUID OVERNIGHT INDEX |
| UTI FLOATER FUND Refer Page no 69 | <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 68 | <ul style="list-style-type: none"> Reasonable income consistent with high liquidity over short term. Investment in Debt & Money Market instruments. | UTI TREASURY ADVANTAGE FUND | CRISIL LOW DURATION DEBT A-I INDEX |
| UTI CORPORATE BOND FUND Refer Page no 72 | <ul style="list-style-type: none"> Optimal returns over the medium to long term. To invest predominantly in AA+ and above rated corporate debt. | UTI CORPORATE BOND FUND | CRISIL CORPORATE BOND B-II INDEX |
| UTI LIQUID CASH PLAN Refer Page no 65 | <ul style="list-style-type: none"> Steady and reasonable Income over short-term with capital preservation. Investment in money market securities & high quality debt. | UTI LIQUID CASH PLAN | CRISIL LIQUID DEBT A-I INDEX |
| UTI DYNAMIC BOND FUND Refer Page no 77 | <ul style="list-style-type: none"> Optimal returns with adequate liquidity over medium to long term Investment in Debt & Money Market Instruments | UTI DYNAMIC BOND FUND | CRISIL DYNAMIC BOND A-III INDEX |
| UTI MONEY MARKET FUND Refer Page no 66 | <ul style="list-style-type: none"> Reasonable Income with high level of liquidity over short-term. Investment in money market securities. | UTI MONEY MARKET FUND | CRISIL MONEY MARKET A-I INDEX |
| UTI SHORT TERM INCOME FUND Refer Page no 70 | <ul style="list-style-type: none"> Reasonable Income with low risk and high level of liquidity over short-term. Investment in Debt & Money Market instruments. | UTI SHORT TERM INCOME FUND | CRISIL SHORT DURATION DEBT A-II INDEX |

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

ALL PRODUCT LABELLING DISCLOSURES



Haq, ek behtar zindagi ka.

| Scheme name | This product is suitable for investors who are seeking* | Riskometer | Benchmark Riskometer |
|---|---|---|--|
| UTI GILT FUND Refer Page no 79 | <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 67 | <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 DEBT B-I INDEX |
| UTI BANKING AND PSU DEBT FUND Refer Page no 71 | <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 75 | <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 DEBT B-III INDEX |
| UTI BOND FUND Refer Page no 78 | <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 DEBT A-III INDEX |
| UTI GILT FUND WITH 10 YEAR CONSTANT DURATION Refer Page no 80 | <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 55 | <ul style="list-style-type: none"> Long-term capital appreciation and income Investment in equity & equity related instruments, arbitrage opportunities, and investments in debt and money market opportunities. | UTI EQUITY SAVINGS FUND | CRISIL EQUITY SAVINGS INDEX |
| UTI CREDIT RISK FUND Refer Page no 73 | <ul style="list-style-type: none"> Reasonable income and capital appreciation over medium to long term Investment in Debt and Money Market instruments | UTI CREDIT RISK FUND | CRISIL CREDIT RISK DEBT C-II INDEX |
| UTI REGULAR SAVINGS FUND Refer Page no 51 | <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 | NIIFTY 50 HYBRID COMPOSITE DEBT 15:85 INDEX |

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

ALL PRODUCT LABELLING DISCLOSURES



Haq, ek behtar zindagi ka.

| Scheme name | This product is suitable for investors who are seeking* | Riskometer | Benchmark Riskometer |
|--|---|--|---|
| UTI UNIT LINKED INSURANCE PLAN Refer Page no 53 | <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 59 | <ul style="list-style-type: none"> Long Term Capital Appreciation Investment in equity instruments (maximum-40%) and debt/ Money market Instruments | UTI RETIREMENT BENEFIT PENSION FUND | CRISIL SHORT TERM DEBT HYBRID 60+40 INDEX |
| UTI CHILDREN'S CAREER FUND - SAVINGS PLAN Refer Page no 57 | <ul style="list-style-type: none"> Long Term Capital Appreciation Investment in equity instruments (maximum-40%) and debt Instruments | UTI CHILDREN'S CAREER FUND - SAVINGS PLAN | CRISIL SHORT TERM DEBT HYBRID 60+40 INDEX |
| UTI MULTI ASSET FUND Refer Page no 48 | <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 | S&P BSE 200 TRI, CRISIL COMPOSITE BOND INDEX & PRICE OF GOLD |
| UTI HYBRID EQUITY FUND Refer Page no 46 | <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 39 | <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 40 | <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 36 | <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 |

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

ALL PRODUCT LABELLING DISCLOSURES



Haq, ek behtar zindagi ka.

| Scheme name | This product is suitable for investors who are seeking* | Riskometer | Benchmark Riskometer |
|---|---|---|---|
| UTI MASTERSHARE UNIT SCHEME Refer Page no 22 | <ul style="list-style-type: none"> Long term capital appreciation. Investment predominantly in equity instruments of large cap companies. | UTI MASTERSHARE UNIT SCHEME | S&P BSE 100 TRI |
| UTI HEALTHCARE FUND Refer Page no 37 | <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 38 | <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 24 | <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 25 | <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 34 | <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 61 | <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 29 | <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 32 | <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 |

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

ALL PRODUCT LABELLING DISCLOSURES



Haq, ek behtar zindagi ka.

| Scheme name | This product is suitable for investors who are seeking* | Riskometer | Benchmark Riskometer |
|--|--|--|---|
| UTI CORE EQUITY FUND Refer Page no 23 | <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 33 | <ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in equity and equity related securities of Multi-National companies | UTI MNC FUND | NIFTY MNC TRI |
| UTI INFRASTRUCTURE FUND Refer Page no 35 | <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 26 | <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 27 | <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 41 | <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 28 | <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 42 | <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 43 | <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 |

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

ALL PRODUCT LABELLING DISCLOSURES



Haq, ek behtar zindagi ka.

| Scheme name | This product is suitable for investors who are seeking* | Riskometer | Benchmark Riskometer |
|--|---|--|---|
| UTI S&P BSE LOW VOLATILITY INDEX FUND Refer Page no 44 | <ul style="list-style-type: none"> Capital growth in tune with the index returns Passive investment in equity instruments comprised in S&P BSE Low Volatility Index | UTI S&P BSE LOW VOLATILITY INDEX FUND | S&P BSE LOW VOLATILITY TRI |
| UTI NIFTY SDL PLUS AAA PSU BOND APR 2026 75:25 INDEX FUND Refer Page no 84 | <ul style="list-style-type: none"> Income over the target maturity period Investments in PSU Bonds & State Development Loans (SDLs), tracking Nifty SDL Plus AAA PSU Bond Apr 2026 75:25 Index, subject to tracking error | UTI NIFTY SDL PLUS AAA PSU BOND APR 2026 75:25 INDEX FUND | NIFTY SDL PLUS AAA PSU BOND APR 2026 75:25 INDEX |
| UTI CRISIL SDL MATURITY APRIL 2033 INDEX FUND Refer Page no 81 | <ul style="list-style-type: none"> Income over the target maturity period Investments in State Development Loans (SDLs), tracking CRISIL IBX SDL Index April 2033, subject to tracking error. | UTI CRISIL SDL MATURITY APRIL 2033 INDEX FUND | CRISIL IBX SDL INDEX – APRIL 2033 |
| UTI CRISIL SDL MATURITY JUNE 2027 INDEX FUND Refer Page no 82 | <ul style="list-style-type: none"> Income over the target maturity period Investments in State Development Loans (SDLs), tracking CRISIL IBX SDL Index June 2027, subject to tracking error | UTI CRISIL SDL MATURITY JUNE 2027 INDEX FUND | CRISIL IBX SDL INDEX – JUNE 2027 |
| UTI NIFTY SDL PLUS AAA PSU BOND APR 2028 75:25 INDEX FUND Refer Page no 83 | <ul style="list-style-type: none"> Income over the target maturity period Investments in PSU Bonds & State Development Loans (SDLs), tracking Nifty SDL Plus AAA PSU Bond Apr 2028 75:25 Index, subject to tracking error. | UTI NIFTY SDL PLUS AAA PSU BOND APR 2028 75:25 INDEX FUND | NIFTY SDL PLUS AAA PSU BOND APR 2028 75:25 INDEX |
| UTI LONG DURATION FUND Refer Page no 85 | <ul style="list-style-type: none"> long term wealth creation A debt scheme that invests in debt and money market instruments with an aim to maximise income while maintaining an optimum balance of yield, safety and liquidity | UTI LONG DURATION FUND | CRISIL LONG DURATION FUND AIII INDEX |

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

ISIN No.



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| Ser. No. | SCHEMEDESC | PLANEDESC | 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 | INF789F01T80 |
| 12 | UTI Bond Fund | Direct Annual IDCW Plan | INF789F01T98 |
| 13 | UTI Banking & PSU Debt Fund | Direct Quarterly IDCW Plan | INF789F01G24 |
| 14 | UTI Banking & PSU Debt Fund | Direct Quarterly IDCW Plan | INF789F01722 |
| 15 | UTI Banking & PSU Debt Fund | Direct Annual IDCW Plan | INF789F01V03 |
| 16 | UTI Banking & PSU Debt Fund | Direct Annual IDCW Plan | INF789F01V11 |
| 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 | INF789F01YK4 |
| 20 | UTI Credit Risk Fund | Direct Quarterly IDCW Plan | INF789F01YD2 |
| 21 | UTI Credit Risk Fund | Direct Annual IDCW Plan | INF789F01U28 |
| 22 | UTI Credit Risk Fund | Direct Annual IDCW Plan | INF789F01U36 |
| 23 | UTI Credit Risk Fund | Direct Monthly IDCW Plan | INF789F01U02 |
| 24 | UTI Credit Risk Fund | Direct Monthly IDCW Plan | INF789F01U10 |
| 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 | INF789F01K22 |
| 28 | UTI Liquid Cash Plan- Institutional | Direct Quarterly IDCW Plan | INF789F01K30 |
| 29 | UTI Liquid Cash Plan- Institutional | Direct Annual IDCW Plan | INF789F01K63 |
| 30 | UTI Liquid Cash Plan- Institutional | Direct Annual IDCW Plan | INF789F01K71 |
| 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 | INF789F01S65 |
| 34 | UTI Dynamic Bond Fund | Direct Annual IDCW Plan | INF789F01S73 |
| 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 | INF789F01SK2 |
| 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 | INF789F01P84 |
| 43 | UTI ULTRA SHORT TERM FUND | DIRECT MONTHLY IDCW PLAN | INF789F01P92 |
| 44 | UTI ULTRA SHORT TERM FUND | DIRECT QUARTERLY IDCW PLAN | INF789F01Q00 |
| 45 | UTI ULTRA SHORT TERM FUND | DIRECT QUARTERLY IDCW PLAN | INF789F01Q18 |
| 46 | UTI ULTRA SHORT TERM FUND | DIRECT ANNUAL IDCW PLAN | INF789F01Q42 |
| 47 | UTI ULTRA SHORT TERM FUND | DIRECT ANNUAL IDCW PLAN | INF789F01Q59 |
| 48 | UTI GILT FUND | DIRECT IDCW PLAN | INF789F01T09 |
| 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 | INF789F01T50 |
| 55 | UTI-Infrastructure Fund | DIRECT IDCW PLAN | INF789F01TT8 |
| 56 | UTI - LONG TERM ADVANTAGE FUND - SERIES III | DIRECT PLAN - IDCW | INF789F01B83 |
| 57 | UTI LONG TERM ADVANTAGE FUND - SERIES IV | DIRECT PLAN - IDCW | INF789F01FD7 |
| 58 | UTI LONG TERM ADVANTAGE FUND - SERIES V | DIRECT PLAN - IDCW | INF789F01H51 |
| 59 | UTI LONG TERM ADVANTAGE FUND - SERIES VI | DIRECT PLAN - IDCW | INF789F01V74 |
| 60 | UTI LONG TERM ADVANTAGE FUND - SERIES VII | DIRECT PLAN - IDCW | INF789F01L74 |
| 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 | INF789F01M46 |
| 75 | UTI-Money Market Fund -Institutional Plan | DIRECT MONTHLY IDCW PLAN | INF789F01M53 |
| 76 | UTI-Money Market Fund -Institutional Plan | DIRECT QUARTERLY IDCW PLAN | INF789F01M61 |
| 77 | UTI-Money Market Fund -Institutional Plan | DIRECT QUARTERLY IDCW PLAN | INF789F01M79 |
| 78 | UTI-Money Market Fund -Institutional Plan | DIRECT ANNUAL IDCW PLAN | INF789F01N03 |
| 79 | UTI-Money Market Fund -Institutional Plan | DIRECT ANNUAL IDCW PLAN | INF789F01N11 |
| 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 | INF789F01KL1 |
| 83 | UTI MEDIUM TERM FUND | DIRECT ANNUAL IDCW PLAN | INF789F01KM9 |
| 84 | UTI MEDIUM TERM FUND | DIRECT MONTHLY IDCW PLAN | INF789F01KF3 |
| 85 | UTI MEDIUM TERM FUND | DIRECT MONTHLY IDCW PLAN | INF789F01KG1 |
| 86 | UTI MEDIUM TERM FUND | DIRECT QUARTERLY IDCW PLAN | INF789F01KH9 |
| 87 | UTI MEDIUM TERM FUND | DIRECT QUARTERLY IDCW PLAN | INF789F01KI7 |
| 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 | INF789F01RE1 |
| 94 | UTI ARBITRAGE FUND | DIRECT IDCW PLAN | INF789F01RF8 |
| 95 | UTI-Short Term Income Fund- Institutional Option | DIRECT QUARTERLY IDCW PLAN | INF789F01R66 |
| 96 | UTI-Short Term Income Fund- Institutional Option | DIRECT QUARTERLY IDCW PLAN | INF789F01R74 |
| 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 | INF789F01R33 |
| 100 | UTI-Short Term Income Fund- Institutional Option | DIRECT ANNUAL IDCW PLAN | INF789F01R41 |
| 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 | INF789F01A54 |
| 104 | UTI CORPORATE BOND FUND | Direct Plan | INF789F01A53 |

ISIN No.



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|-----|-------------------------|-------------|--------------|
| 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 | INF789F1AC93 |
| 118 | UTI - FLOATER FUND | DIRECT PLAN | INF789F1AC20 |
| 119 | UTI - FLOATER FUND | DIRECT PLAN | INF789F1AD41 |
| 120 | UTI - FLOATER FUND | DIRECT PLAN | INF789F1AD89 |
| 121 | UTI - FLOATER FUND | DIRECT PLAN | INF789F1AD77 |
| 122 | UTI - FLOATER FUND | DIRECT PLAN | INF789F1ADD5 |
| 123 | UTI - FLOATER FUND | DIRECT PLAN | INF789F1ADE3 |
| 124 | UTI - FLOATER FUND | DIRECT PLAN | INF789F1ADF0 |

| Ser. No. | SCHEMEDESC | PLANDESC | ISIN |
|----------|---|-----------------------------|--------------|
| 1 | UTI Transportation & Logistics Fund | Regular IDCW Plan | INF789F01281 |
| 2 | UTI Hybrid Equity Fund | Regular IDCW Plan | INF789F01315 |
| 3 | UTI Banking & Financial Services Fund | Regular IDCW Plan | INF789F01356 |
| 4 | UTI Banking & Financial Services Fund | Regular IDCW Plan | INF789F01364 |
| 5 | UTI Bond Fund | Regular Quarterly IDCW Plan | INF789F01380 |
| 6 | UTI Bond Fund | Regular Quarterly IDCW Plan | INF789F01398 |
| 7 | UTI Banking & PSU Debt Fund | Regular Quarterly IDCW Plan | INF789F01223 |
| 8 | UTI Banking & PSU Debt Fund | Regular Quarterly IDCW Plan | INF789F01321 |
| 9 | UTI Banking & PSU Debt Fund | Regular Plan - Annual IDCW | INF789F01U46 |
| 10 | UTI Contra Fund | Regular IDCW Plan | INF789F01414 |
| 11 | UTI Contra Fund | Regular IDCW Plan | INF789F01422 |
| 12 | UTI Credit Risk Fund | Regular Quarterly IDCW Plan | INF789F01RA2 |
| 13 | UTI Credit Risk Fund | Regular Quarterly IDCW Plan | INF789F01R80 |
| 14 | UTI Dynamic Bond Fund | Regular Quarterly IDCW Plan | INF789F01J00 |
| 15 | UTI Dynamic Bond Fund | Regular Quarterly IDCW Plan | INF789F01J77 |
| 16 | UTI DIVIDEND YIELD FUND | Regular IDCW Plan | INF789F01448 |
| 17 | UTI DIVIDEND YIELD FUND | Regular IDCW Plan | INF789F01455 |
| 18 | UTI Energy Fund | Regular IDCW Plan | INF789F01471 |
| 19 | UTI Energy Fund | Regular IDCW Plan | INF789F01489 |
| 20 | UTI FLEXI CAP FUND | Regular IDCW Plan | INF189A01053 |
| 21 | UTI FLEXI CAP FUND | Regular IDCW Plan | INF789F01505 |
| 22 | UTI Long Term Equity Fund (Tax Saving) | Regular IDCW Plan | INF789F01521 |
| 23 | UTI ULTRA SHORT TERM FUND | REGULAR - DAILY IDCW PLAN | INF789F01554 |
| 24 | UTI - GSEC-INVESTMENT PLAN | IDCW PLAN | INF789F01612 |
| 25 | UTI - GSEC-INVESTMENT PLAN | IDCW PLAN | INF789F01620 |
| 26 | UTI GILT FUND | REGULAR IDCW PLAN | INF789F01646 |
| 27 | UTI GILT FUND | REGULAR IDCW PLAN | INF789F01653 |
| 28 | UTI HEALTHCARE FUND | REGULAR IDCW PLAN | INF789F01679 |
| 29 | UTI HEALTHCARE FUND | REGULAR IDCW PLAN | INF789F01687 |
| 30 | UTI-Services Industries Fund | IDCW PLAN | INF789F01703 |
| 31 | UTI-Services Industries Fund | IDCW PLAN | INF789F01711 |
| 32 | UTI-Infrastructure Fund | IDCW PLAN | INF789F01737 |
| 33 | UTI-Infrastructure Fund | IDCW PLAN | INF789F01745 |
| 34 | UTI - LONG TERM ADVANTAGE FUND - SERIES III | REGULAR PLAN - IDCW | INF789F016N7 |
| 35 | UTI LONG TERM ADVANTAGE FUND - SERIES IV | REGULAR PLAN - IDCW | INF789F01FB1 |
| 36 | UTI LONG TERM ADVANTAGE FUND - SERIES V | REGULAR PLAN - IDCW | INF789F01HQ5 |
| 37 | UTI LONG TERM ADVANTAGE FUND - SERIES VI | REGULAR PLAN - IDCW | INF789F01V58 |
| 38 | UTI LONG TERM ADVANTAGE FUND - SERIES VII | REGULAR PLAN - IDCW | INF789F015D8 |
| 39 | UTI-BLUECHIP FLEXICAP FUND | IDCW PLAN | INF789F01760 |
| 40 | UTI-BLUECHIP FLEXICAP FUND | IDCW PLAN | INF789F01778 |
| 41 | UTI India Consumer Fund | IDCW PLAN | INF789F01CF3 |
| 42 | UTI India Consumer Fund | IDCW PLAN | INF789F01CG1 |
| 43 | UTI-Mid Cap Fund | IDCW | INF789F01794 |
| 44 | UTI-Mid Cap Fund | IDCW | INF789F01802 |
| 45 | UTI-MNC Fund | IDCW PLAN | INF789F01828 |
| 46 | UTI-MNC Fund | IDCW PLAN | INF789F01836 |
| 47 | UTI CORE EQUITY FUND | REGULAR IDCW PLAN | INF189A01046 |
| 48 | UTI CORE EQUITY FUND | REGULAR IDCW PLAN | INF789F01851 |
| 49 | UTI-Mastershare Unit Scheme | IDCW PLAN | INF189A01038 |
| 50 | UTI-Mastershare Unit Scheme | IDCW PLAN | INF789F01950 |
| 51 | UTI Nifty 50 Index Fund | IDCW PLAN | INF789F01JL6 |
| 52 | UTI Nifty 50 Index Fund | IDCW PLAN | INF789F01JM4 |
| 53 | UTI VALUE OPPORTUNITIES FUND | REGULAR IDCW PLAN | INF789F01AE0 |
| 54 | UTI VALUE OPPORTUNITIES FUND | REGULAR IDCW PLAN | INF789F01AF7 |
| 55 | UTI-Rajiv Gandhi Equity Saving Scheme | RETAIL IDCW PLAN | INF789F01YQ4 |
| 56 | UTI ARBITRAGE FUND | REGULAR IDCW PLAN | INF789F01RH4 |
| 57 | UTI ARBITRAGE FUND | REGULAR IDCW PLAN | INF789F01R12 |
| 58 | UTI Multi Asset Fund | Regular IDCW Plan | INF789F01AN1 |
| 59 | UTI Multi Asset Fund | Regular IDCW Plan | INF789F01AQ9 |
| 60 | UTI CORPORATE BOND FUND | Regular Plan | INF789F1A447 |
| 61 | UTI CORPORATE BOND FUND | Regular Plan - | INF789F1A454 |
| 62 | UTI CORPORATE BOND FUND | Regular Plan | INF789F1A462 |
| 63 | UTI CORPORATE BOND FUND | Regular Plan | INF789F1A470 |
| 64 | UTI CORPORATE BOND FUND | Regular Plan | INF789F1A488 |
| 65 | UTI CORPORATE BOND FUND | Regular Plan | INF789F1A496 |
| 66 | UTI CORPORATE BOND FUND | Regular Plan | INF789F1A504 |
| 67 | UTI CORPORATE BOND FUND | Regular Plan | INF789F1A512 |
| 68 | UTI EQUITY SAVINGS FUND | Regular Plan | INF789F1A728 |
| 69 | UTI EQUITY SAVINGS FUND | Regular Plan | INF789F1A736 |
| 70 | UTI EQUITY SAVINGS FUND | Regular Plan | INF789F1A785 |
| 71 | UTI EQUITY SAVINGS FUND | Regular Plan | INF789F1A793 |
| 72 | UTI EQUITY SAVINGS FUND | Regular Plan | INF789F1A827 |
| 73 | UTI EQUITY SAVINGS FUND | Regular Plan | INF789F1A835 |
| 74 | UTI - FLOATER FUND | REGULAR PLAN | INF789F1ACP1 |
| 75 | UTI - FLOATER FUND | REGULAR PLAN | INF789F1ACQ9 |
| 76 | UTI - FLOATER FUND | REGULAR PLAN | INF789F1ACR7 |
| 77 | UTI - FLOATER FUND | REGULAR PLAN | INF789F1ACS5 |
| 78 | UTI - FLOATER FUND | REGULAR PLAN | INF789F1ACT3 |
| 79 | UTI - FLOATER FUND | REGULAR PLAN | INF789F1ACU1 |
| 80 | UTI - FLOATER FUND | REGULAR PLAN | INF789F1ACV9 |
| 81 | UTI - FLOATER FUND | REGULAR PLAN | INF789F1ACW7 |

Schemes ISIN - more Plan/options wise available in UTIMF web site as per link

[https://docs.utimf.com/v1/AUTH_5b9dd00b-8132-4a21-a800-](https://docs.utimf.com/v1/AUTH_5b9dd00b-8132-4a21-a800-711111810cee/UTIContainer/Details%20of%20ISIN%20for%20Demat%20Account-Open%20Ended%20Schemes20190821-055050.xlsx)

[711111810cee/UTIContainer/Details%20of%20ISIN%20for%20Demat%20Account-Open%20Ended%20Schemes20190821-055050.xlsx](https://docs.utimf.com/v1/AUTH_5b9dd00b-8132-4a21-a800-711111810cee/UTIContainer/Details%20of%20ISIN%20for%20Demat%20Account-Open%20Ended%20Schemes20190821-055050.xlsx)

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ATTENTION

UTI SCUP Outstanding Unit holding Accounts

Due to closure of the UTI Senior Citizens Unit Plan (UTI-SCUP) as of 18/02/2008 SCUP unitholders who have still not submitted their Membership Certificate for redeeming/switching the outstanding units, may submit the same alongwith the duly filled in Forms to our Registrar & Transfer Agent for UTI-SCUP UTI Infrastructure Technology And Services Limited, Plot No.3, Sector 11, CBD Belapur, Navi Mumbai 400614 or to our nearest UTI Financial Centre.

Members are requested to get their signature attested by their Banker where they are having their Bank account (under their official seal mentioning Name, Designation and Employee no. of the Attesting Authority), as over a period of time the Member's signature might have undergone changes.

For any assistance in this regard you may also directly contact Ms. Chaitali Patil at UTI Corporate Office over phone at 022-267931188 or mail him at chaitali.patil@utiitsl.com

For any assistance in this regard you may also directly contact Mr. Kishor Paunikar, Associate Vice President, Department of Operations at UTI Corporate Office over phone at 022-66786253 or mail him at kishor.paunikar@uti.co.in

How To Read Factsheet



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 Perpetual | STATE BANK OF INDIA | - | Tier I bonds under Basel III - |
| INE062A08249 Perpetual | STATE BANK OF INDIA | - | Tier I bonds under Basel III - |
| INE084A08151 | BANK OF INDIA | - | Tier II Bonds (under Basel III) |
| INE062A08173 Perpetual | STATE BANK OF INDIA | - | Tier I bonds under Basel III - |
| INE692A08094 | UNION BANK OF INDIA | - | Tier II Bonds (under Basel III) |
| INE062A08249 Perpetual | STATE BANK OF INDIA | - | Tier I bonds under Basel III - |
| INE084A08151 | BANK OF INDIA | - | Tier II Bonds (under Basel III) |
| INE062A08249 Perpetual | STATE BANK OF INDIA | - | Tier I bonds under Basel III - |
| INE476A08100 Perpetual | CANARA BANK | - | Tier I bonds under Basel III - |
| INE692A08094 | UNION BANK OF INDIA | - | Tier II Bonds (under Basel III) |
| INE434A08075 | UNION BANK OF INDIA | - | Tier II Bonds (under Basel III) |
| INE476A08100 Perpetual | CANARA BANK | - | Tier I bonds under Basel III - |
| INE692A08094 | UNION BANK OF INDIA | - | Tier II Bonds (under Basel III) |
| INE692A08094 | UNION BANK OF INDIA | - | Tier II Bonds (under Basel III) |
| INE476A08100 Perpetual | CANARA BANK | - | Tier I bonds under Basel III - |

Corporate Information & Contact Details



Haq, ek behtar zindagi ka.

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2. Mr. Shiva Kumar
3. Ms. Mukeeta Pramit Jhaveri
4. Mr. Venkatraman Srinivasan

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Directors

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2. Mr. Flemming Madsen
3. Mr. Deepak Kumar Chatterjee
4. Mr. N Seshadri
5. Mr. Edward Cage Bernard
6. Mr. Intaiyazur Rahman
7. Mr. Rajeev Kakar
8. Mrs. Jayashree Vaidhyathan
9. Mrs. Dipali H Sheth
10. Mr. Kiran Kumar Taranja

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GLOSSARY

Fund Manager: An employee of the asset management company such as a mutual fund or life insurer, who manages investments of the scheme. He is usually part of a larger team of fund managers and research analysts.

Application Amount for Fresh Subscription: This is the minimum investment amount for an existing investor in a mutual fund scheme.

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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 proceed at net value of NAV less Exit Load. For instance if the NAV is Rs. 100 and the exit load is 1%, the investor will receive Rs. 99.

Note: SEBI, vide circular dated June 30, 2009 has abolished entry load and mandated that the upfront commission to distributors will be paid by the investor directly to the distributor, based on his assessment of various factors including the service rendered by the distributor.

Modified Duration: Modified duration is the price sensitivity and the percentage change in price for a unit change yield.

Standard Deviation: A statistical measure of the historical volatility of a Fund or portfolio. More generally, a measure of the extent to which numbers are spread around their average. Lower the measure, lesser the volatility of the returns of the Fund, The Standard Deviation has been computed by taking Daily returns of the Fund over the past three years.

Sharpe Ratio: The Sharpe Ratio, named after its founder, the Nobel Laureate William Sharpe, is a measure of risk-adjusted returns. It is calculated using standard deviation and excess return to determine reward per unit or risk.

Beta: A quantitative measure of the volatility of a given portfolio relative to the respective Benchmark. A Beta above 1 is more volatile than the Benchmark, while a Beta below 1 is less volatile. Beta is computed as 'Covariance of NAV returns vs Index Returns' divided by 'Variance of index returns' based on daily returns for the past three years.

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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.

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Rating Profile: Mutual funds invest in securities after evaluating their creditworthiness as disclosed by the ratings. A depiction of the mutual fund in various investments based on their ratings becomes the rating profile of the fund. Typically, this is a feature of debt funds.

Overweight/Underweight: Indicates the Fund Manager's active decision to hold an overweight/underweight position relative to the Benchmark. Fund Managers seek to overweight certain positions they expect to outperform their Benchmark and underweight those they believe will underperform.

Macaulay Duration: The Macaulay duration is the weighted average term to maturity of the cash flows from a bond. The weight of each cash flow is determined by dividing the present value of the cash flow by the price. The Macaulay duration 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/DFO/CFR/PJ/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

UTIMF Unit | KFin Technologies Limited, 7th Floor, Karvy Selenium Tower | Plot Nos. 31 & 32 | Survey No. 116/22, 115/24 & 115/25
Financial District, Nanakramguda, Selingampally Mandal, Hyderabad - 500032
Tel: +91 40 6716 1801, Email: uti@kfin.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.

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

Contact your mutual fund distributor or give a missed call on 8655019940.
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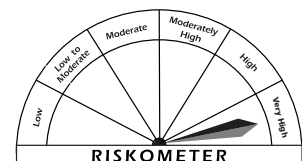
UTI Value Opportunities Fund
(An open ended equity scheme following a value investment strategy.)

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.

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