NOVEMBER 2021 UTI FUND WATCH





Contact your mutual fund distributor or give a missed call on 8655019940.

While investing in quality businesses helps you create wealth, flexibility to invest across market caps may enhance the return outcome. Give your investments the best of both worlds with UTI Flexi Cap Fund. Invest Today!

- Invests in Quality Stocks
- Flexibility to invest across the market capitalisation
- Follows a well-set investment strategy and framework

SMS "UTIFCF" TO 5676756 | utimf.com

FLEXI CAP

Follow us on f 💆 in

UTI Flexi Cap Fund is an open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks.

UTI Flexi Cap Fund

This product is suitable for investors who are seeking:*

- Long term capital appreciation
- · Investment in equity instruments of companies with good growth prospects across the market capitalization spectrum

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

Risk-o-meter for the fund is based on the portfolio ending October 31, 2021. The Risk-o-meter of the fund/s is/are evaluated on monthly basis and any changes to Risk-o-meter are disclosed vide addendum on monthly basis, to view the latest addendum on Risk-o-meter, please visit addenda section on https://utimf.com/forms-and-downloads/

UTI Flexi Cap Fund RISKOMETER Investors understand that their principal will be at very high risk.



INSIDE

Snapshot Portfolio

 Fund Performance • Sectoral Breakdown

- Volatility Measures
- Credit Profile
- Active Stock Positions
- Dividend History

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

FUND FINDER



	FUNDS CATEGORY	
EQUITY	Category Of Scheme	Page No.
UTI Mastershare Unit Scheme	Large Cap Fund	10
UTI Core Equity Fund	Large & Mid Cap Fund	11
UTI Flexi Cap Fund	Flexi Cap Fund	12
UTI Value Opportunities Fund	Value Fund	13
UTI Mid Cap Fund	Mid Cap Fund	14
UTI Dividend Yield Fund	Dividend Yield Fund	15
UTI MNC Fund	Thematic – MNC	16
UTI India Consumer Fund	Thematic – Consumption	17
UTI Infrastructure Fund	Thematic – Infrastructure	18
 UTI Banking & Financial Services Fund 	Sectoral - Banking & Financial Services	19
UTI Healthcare Fund	Sectoral – Healthcare	20
 UTI Transportation & Logistics Fund 	Sectoral – Transportation & Logistics	21
 UTI Long Term Equity Fund (Tax Saving) 	ELSS	22
UTI Small Cap Fund	Small Cap Fund	23
UTI Focused Equity Fund	Focused Fund	27
HYBRID		
UTI Hybrid Equity Fund	Aggressive Hybrid Fund	29
UTI Multi Asset Fund	Multi Asset Allocation	30
UTI Arbitrage Fund	Arbitrage	31
 UTI Regular Savings Fund 	Conservative Hybrid Fund	32
UTI Unit Linked Insurance Plan	Dynamic Asset Allocation*	33
UTI Equity Savings FundSOLUTION	Equity Savings	34
 UTI Children's Career Fund - Savings Plan 	Children's Fund	35
 UTI Retirement Benefit Pension Fund 	Retirement Fund	36
 UTI Children's Career Fund - Investment Plan 	Children's Fund	37
DEBT		
UTI Overnight Fund	Overnight Fund	39
UTI Liquid Cash Plan	Liquid Fund	40
UTI Money Market Fund	Money Market Fund	41
UTI Ultra Short Term Fund	Ultra Short Duration Fund	42
 UTI Treasury Advantage Fund 	Low Duration Fund	43
UTI Floater Fund	Floater	44
UTI Short Term Income Fund	Short Duration Fund	45
 UTI Banking and PSU Debt Fund 	Banking and PSU Fund	46
UTI Corporate Bond Fund	Corporate Bond Fund	47
UTI Credit Risk Fund	Credit Risk Fund	48
UTI Medium Term Fund	Medium Duration Fund	49
UTI Dynamic Bond Fund	Dynamic Bond	50
UTI Bond Fund	Medium to Long Duration Fund	51
UTI Gilt Fund	Gilt Fund	52
INDEX		
UTI Nifty Index Fund	Index Fund	24
UTI Nifty Next 50 Index Fund	Index Fund	25
• UTI Nifty200 Momentum 30 Index Fund	Index Fund	26
READY RECKONER		
• Equity		09
Hybrid		28
Fixed Income		38

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 "

CIO DESK - NOVEMBER 2021





A striking trend in the post pandemic period is the rise of interest in equity investing from retail investors. On October 25, the National stock exchange announced that the unique registered investors on the NSE crossed 50-million count. While the journey from 30 million registered investors to 40 million took about 15 months, the next 10 million investor registrations took less than seven months. The MF industry now has a total of nearly 112 million folios. The MF industry has added nearly 9 million folios in first 6 months of FY22. This is a significant acceleration compared to FY21 when the MF industry added over 8 million folios. The SIP AUM for Sept 2021 stands at Rs. 5,44,975.96 crore, nearly a third of total Retail AUM of Rs. 17.72 lakh crore. New SIPs registered during Sept 2021 at a record 2.7 million registrations, the highest ever. The monthly SIP value has now climbed above the Rs. 10,000 crore mark.

The efforts to grow the participation of individual investors in equities are now bearing fruit. And the Mutual fund industry is at the vanguard of this shift of savings from real estate, gold and bank deposits to investment products. Relative to the size of opportunity however there is still much more distance to be covered. Product innovation, investor education and technology led onboarding of new investors hold the key to continued growth.

Multiple indicators suggest that the economic growth is recovering quite swiftly from the second covid wave. A gransformation is underway in the economy: this has resulted in a multi-speed economy. Not every segment is moving

process of transition and transformation is underway in the economy; this has resulted in a multi-speed economy. Not every segment is moving at the same pace. Certain segments of the economy are seeing gains post a period of change, while others are experiencing setbacks and challenges.

The Reserve Bank of India has retained its growth forecast at 9.5% for FY22. The rate of growth in the fourth quarter of FY22 is forecast to be in line with the pre-pandemic growth rates. There is no reason for policy settings to be in emergency mode with growth returning to trend and we should expect gradual normalization. Corporate profits have grown strongly over the comparable period of FY20 though GDP is expected to recover to its FY20 level only by end FY22. The union government's fiscal is also in its best health relative to the trend of previous years. In September end the central deficit stood at 35% of the FY target as compared to the 10-year September end average of 74% of FY target. This gives the government the wherewithal to deal with the risks inherent in a multi-speed economy with finely targeted capital and revenue spending.

The buoyancy in the equity markets has led to elevated valuations and this could prove to be a drag on returns. In fixed income market the challenge is to deal with the gradual normalization of policy in the coming months. Rather than try to pick turning points we would recommend staying disciplined in term of asset allocation and systematic investing.

May the festival of lights brighten your homes this Diwali.

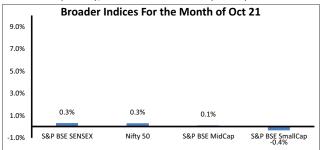
MARKET REVIEW - NOVEMBER 2021

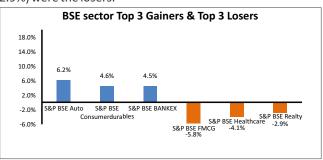


Equity Market

October 2021 witnessed domestic stock markets move in tandem with Asian markets marked by selling as DIIs turned net sellers for the first time since March 2021. Expensive valuations which was of some concern for some time now was a key factor in the sell-off this month. Large cap indices S&P BSE Sensex and Nifty 50 ended flat, inching higher by 0.31% and 0.30% respectively, while S&P BSE Mid-Cap and S&P BSE Small-Cap rose 0.10% and fell by 0.35% respectively.

On the BSE sectorial front, S&P BSE Auto (up 6.2%), S&P BSE Consumerdurables (4.6%) and S&P BSE Bankex (4.5%) were the gainers. While S&P BSE FMCG (-5.8%), S&P BSE Healthcare (-4.1%) and S&P BSE Realty (-2.9%) were the losers.





Source for numbers: BSE and NSE and leading business dailies.(October 2021)

Debt Market

India's retail inflation (CPI) eased to 4.35% in September 2021 on account of moderation in food prices. August 2021 (5.30%) had seen CPI drop to a four-month low. Food inflation in September 2021 dropped to 0.68%, from 3.11% in the previous month.

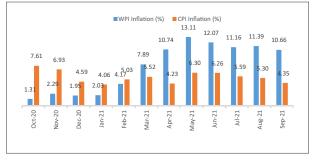
Wholesale price-based inflation (WPI) moderated to 10.66% in September 2021, due to easing of food prices, offsetting the spike in crude petroleum prices. WPI increased in September 2021 mainly due to rise in prices of non-food articles, food products, mineral oils, basic metals, crude petroleum & natural gas, chemicals and chemical products, among others.

India's industrial output (IIP) in August 2021 expanded by 0.4% from the previous month, owing to a low base last year, when IIP was -7.6% in August 2020. Manufacturing which accounts for 77.6% of IIP recorded 9.7% growth with gains in mining (up 23.6%) and power generation (16%). Over April-August 2021, IIP improved 28.6%, against 25% contraction in the same period last year.

GST collections in September 2021 rose to a five-month high of Rs 1,17,010 crores, up 22.5% over same period last year. Revenue growth has slowed month-on-month with the waning of the low base effect. Yet, average monthly GST collections in the second quarter this year (Rs 1.15 lakh crores) improved 5% over the first quarter (Rs 1.10 lakh crore). Pick up in monthly collections is a pointer towards economic revival and better compliance.

Merchandise trade deficit recorded a high of USD22.9bn in September 2021, up sharply from USD3bn in September 2020 and USD11.7bn in September 2019, owing to a surge in imports. Exports jumped 21.4% to USD33.44bn, thanks to rise in exports of gems and jewellery, engineering goods and petroleum products. Imports rose by over 84% (USD56.4bn), owing to a rise in both price and demand for crude oil, as also demand for gold and electronic goods.

Step up in vaccination, decline in new cases/mortality rates are major positives combined with the rise in consumption demand. Revival in manufacturing and services, which are underway, are criticalfor a rebound to pre-Covid levels. Concern with regards high valuations and lagging fundamentals remain, which explains the recent sell-off.



Source for numbers: Leading business dailies (October 2021)

UTI MUTUAL FUND IN MEDIA**



DATE	06.10.2021
WEBSITE	wealthforumtv.com
LINK	http://www.wealthforumtv.com/FundTalkUTI04102021.html#.YV0fUNpBzIU

This theme deserves more focus – especially in this market



Swati Kulkarni UTI MF

Value is outperforming growth — as is to be expected when a new economic growth cycle takes root. How do you pick value plays and avoid value traps: by focusing on consistent free cash flow generators within the overall value theme. That's where dividend yield funds come in — offering investors a "safer" way to participate in an economic recovery driven market rally. Safety here refers to the quality of businesses and therefore their ability to overcome bouts of market volatility and provide healthy returns over time. Read on as Swati Kulkarni takes us through the fund positioning and strategy of UTI Dividend Yield Fund — a top quartile performer in this fund category that deserves more focus from distributors and investors — especially in this market.

Scheme Name	6 Months	1 Year	3 Years	5 Years	7 Years	10 years
Aditya Birla Sun Life Dividend Yield Fund - Growth	27.25	53.67	1463	11.15	9.53	11.61
HDFC Dividend Yield Fund - Reg - Growth	26.54	-		-		
ICICI Prudential Dividend Yield Equity Fund - Reg - Gro	25.27	69.42	13.76	12.73	11.08	_
IDBI Dividend Yield Fund - Reg - Growth	21.10	47.85	11	-	+) ÷
Principal Dividend Yield Fund - Growth	23,10	58,57	16.95	16.94	13.90	14,86
Tata Dividend Yield Fund - Reg - Growth	- 4	-	4-4	-	-	3-
Templeton India Equity Income Fund - Growth	21.98	89 .10	18.67	15.34	12.93	15.42
UTI Dividend Yield Fund - Growth	29.92	63.44	18.21	16,27	12.87	13.28
Indices		-		-	-	
Nifty Dividend Opportunities 50 TRI	24.19	61.16	14.46	15.15	11,69	12.88
Nifty SOTRI	19.81	57.99	17.73	16.29	13.00	14.47
Nifty 500 TRI	21.95	62.21	17.87	16.14	13.74	14.96
S&P BSE 500 TRI	21.82	62.46	18.14	16.36	13.91	15.07

WF: What is the minimum dividend yield criteria for stocks to come into the consideration set for this fund?

Swati: Such companies that have been consistent in generating operating cash flows and are available at higher dividend yield than that of Nifty 50 Index typically form the investible universe for UTI Dividend

Yield Fund. In addition, we focus on expected growth in earnings and on the excess of free cash flow yield over the current dividend yield to draw comfort on the sustenance of dividend and capital appreciation potential.

WF: What is the current dividend yield at a portfolio level?

Swati: The weighted average dividend yield of the Fund is 2.8%.

WF: You have an unusually large (31%+) exposure to tech stocks. What's driving this huge call?

Swati: The benchmark of the Fund, Nifty Dividend Opportunities 50 Index is differentiated vs the large cap indices in terms of sector allocation and stock constituents. Technology sector for e.g. has 27% weight vs 17% in Nifty 50. In that context, we do have an active overweight position of ~4% in Technology sector. IT companies have strong cash flow generation and there is not much capital expenditure that they require so they typically pay back those cash flows to the shareholders, in the form of dividends or buy back of shares. The Fund had invested in the sector 5 years back when the valuations were undemanding for these high-quality stocks; thus, could benefit from earnings growth as well as the valuation re-rating. We continue to remain positive on the sector despite higher valuations as the growth visibility has also improved. The pandemic led to expansion in clients spending on data migration to Cloud, digital transformation, data analytics to stay competitive. The large deal wins reported by Indian IT companies is a testimony of their ability to grab these opportunities basis the skill and cost advantage, although they will have to manage the

cost pressures emanating from supply tightness and normalisation of travel and sales expenses in order to maintain margins in tight band.

 $WF: What's \ driving \ near term \ (6 \ mth) \ outperformance \ of \ your \ fund? \ What \ are \ the \ key \ stock \ and \ sector \ calls \ contributing \ to \ alpha?$

 $Swati: The Fund has generated alpha vs the benchmark Nifty Dividend Opportunities 50 Index \, over the \, near term \, as \, well \, as \, over \, 3 \, and \, 5 \, years \, period \, (Refer the \, table \, below).$

As of Sept.30, 2021	6M	1Yr	2 YR CAGE	3Yrs CAGR	5Yrs CAGR
UTI Dividend Yield Fund - Growth	28.7	64.4	29.7	18.7	16.3
NSEDIVTR Index	22.7	61.4	24.8	14.6	15.4
Excess Return Generated	6.0	3.0	4.9	4.1	0.9

*Less than 1 year Absolute returns, Greater than or Equal to 1 year Compound Annualized returns

Over the last year, our overweight position in IT, Metal, Financials, Cement and underweight position in Consumer, Automobile and Construction led to outperforming the benchmark.

WF: High dividend yielding companies – which are high cash flow companies – are generally mature stable businesses. These are typically not deep cyclicals that you expect will lead a market witnessing a cyclical economic recovery. Why in this context does dividend yield as a theme make sense today?

Swati: Consistent cash flow generation is an outcome of how well the businesses are run in terms of profitability, working capital management, capital allocation and funding structure. While the sun rise sectors that may have to burn cash during the initial growth phase till they scale up (only a few succeed) may not form part of this fund's universe, the cyclical sectors do have characteristics of consistent cash flow generation and dividend yield. For e.g. we can find well managed businesses in the capital-

intensive sectors also like Cement, Metal, Oil and Gas, Automobile, Fertilizers. In fact, our Metal sector exposure is a case in point, stocks with high dividend yield saw their cash flows improving with commodity cycle turning up, and the returns followed. So, I do believe that over the cycle, this strategy of investing in high dividend yielding stocks provides a combination of defensives in the form of steadily growing well established quality businesses as well as the cyclical businesses that could benefit from the cyclical recovery. Having said this, it may be possible that in the short term, if there is a rally in certain sectors which do not make sustainable free cash flows e.g. Real Estate, Construction or in stocks with low/ nil dividend yield, the theme may underperform the general indices for such short term.

$WF: Should \ dividend \ yield \ as \ a theme \ be seen \ as \ a subset \ of \ the \ larger \ value \ theme? Does \ dividend \ yield \ as \ a \ theme \ outperform \ when \ value \ outperforms \ growth?$

Swati: Yes, the dividend yield theme can be construed as a subset of larger value orientation. However, for value funds high dividend yield investing is not a mandatory condition. Value investing typically look at the intrinsic value of the business. Hence, it may be possible that the ones which do not have high dividend yield may also be part of their investment universe. The value orientation as reflected in high dividend yield helps this theme to participate whenever value style does better.

WF: How are you positioning your portfolio to stay true to label with the dividend yield theme while at the same time participating meaningfully in recovery themed stocks?

Swati: As discussed earlier the Fund has a good mix of high dividend yielding stocks from non-cyclical and cyclical sectors, without tilting heavily on either side. It is overweight in sectors like Oil & Gas, Fertilizer, Logistics, Industrial Manufacturing, Financials, IT, Pharma and underweight in Consumer, Construction, Automobile.

Publication: Wealthforum TV Date: 06-10-2021

UTI MUTUAL FUND IN MEDIA**



DATE	27.10.2021
WEBSITE	Zee Business Online
LINK	https://www.zeebiz.com/market-news/news-dalal-street-voice-sachin-trivedi-of-uti-amc-reveals-his-strategy-to-pick-winning-stocks-for-portfolio-169023

Dalal Street Voice: Sachin Trivedi of UTI AMC reveals his strategy to pick winning stocks for portfolio

Sachin Trivedi, SVP, Head of Research & Fund Manager – Equity of UTI AMC, said that he seeks to invest in the companies that have a good growth outlook and trade at below fair value.



Sachin Trivedi, SVP, Head of Research & Fund Manager - Equity of UTI AMC

Sachin Trivedi, SVP, Head of Research & Fund Manager – Equity of UTI AMC, said that he seeks to invest in the companies that have a good growth outlook and trade at below fair value.

Trivedi has 16 years of experience in research and portfolio management. In research, he has specialized in Auto OEM, Utilities, Capital Goods, and Logistics. In an interview with Zeebiz's Kshitij Anand, Trivedi said that he first evaluates medium to long-term growth prospects of the companies and their sustainable longer-term return ratios. Edited excerpts:

Q) What is your outlook on the current market scenario? We are already at 18000 on the Nifty50 in the run-up to Diwali. It seems like the festive season started on a strong note – but do you think we are slightly overbought and one should tread with caution?

A) You are right, India has been one of the best-performing markets compared to other global peers. The Nifty50 returns have outperformed other major

international markets on a 3-month and on a one-year basis.

However, at these levels when we evaluate markets levels on a valuation matrix-like price-to-earnings (trailing or forward) or price-to-book, valuations are not just higher than long-term averages, but they are even higher than one standard deviation.

This suggests that some part of earning recovery is already factored in at current levels. Therefore, I will urge investors to exercise caution and be more selective in sectors and stocks.

Having said this, earnings performance in the Indian market has been below potential for the last couple of years.

The last 10-year CAGR in the Nifty50 has been just ~5 per cent, but last year, it was more than 10 per cent, and the Bloomberg estimates suggest that following two years the CAGR would be more than 20 per cent.

Therefore, investors (medium and long term) should focus on the big picture of improving their earnings trajectory beyond the immediate future.

Investors should stay invested in companies with good management, good cash flow, and high return ratios.

Q) What is your investment philosophy?

A) I seek to invest in the companies that, in my view, have a good growth outlook and are trading at below fair value. I evaluate the medium to long-term growth prospects for the company and its sustainable longer-term return ratios.

I analyze not just near-term performance, but also look at cyclically adjusted performance and value them. I use tools such as reverse DCF to arrive at implied growth versus past track records of the companies.

I use matrices such as P/E, EV /EBITDA, DCF, etc. Also, while investing, I carefully analyze management for its vision, competence, business ethics, and integrity. I pay attention to the companies' past and future capital allocation discipline.

Q) Where are the emerging market opportunities to make money in this market, which is running like a bullet train with no stops in between?

A) At the current juncture, we like names in the automobile space, where not just companies have registered volume decline in the last two to three years, but profit margins have also declined due to cost pressures. We see these factors reversing in the coming years.

We also like to select players in the financial space, where profits were under pressure in the last few years due to high credit costs, and the loan growth had also decelerated.

But the good news is that a few of them have not just made sufficient provisions in the book but they have also raised capital, making the balance sheet ready for the next credit cycle. Over and above this, there are opportunities in select exporters and pharma space.

Q) Performance of UTI Transportation Logistics Fund, view on logistic and auto space in the current scenario?

A) UTI T&L, a sector fund, has close to 83% in Auto and Auto Ancillary stocks and ~15% exposure to logistics companies. Therefore, the performance of this fund is primarily driven performance of Auto and Auto ancillary stocks.

Fund has given ~48.3% return in the last year and ~12.3% in the previous three years (25th Oct 2021). The last three years have been challenging years for the Auto sector due to various factors like slowing income growth, increase in cost (led by changing emission norms and safety standards), hardening of lending norms by financial institutions (post challenges in a couple of financial institutions), supply chain disruption post-covid.

This has resulted in a volume decline of ~29% in two-wheelers, ~20% in PV, and ~56% in M&HCV in FY21 over the FY19 base. Further, the commodity cost pressures have put an additional burden on the profitability of players.

 $However, these \, categories' \, longer-term \, growth \, rate \, is \, robust \, (single-digit \, to \, even \, double-digit), \, and \, space \, has \, also \, seen \, healthy \, ASP \, growth.$

We think that the underlying factors are driving this longer-term growth are intact, and therefore demand should return. The improved volume will also give pricing power and operating leverage to the companies resulting in high earning growth.

Within the logistics space, we have observed that well-organized players are gaining market share. Post-GST implementation, this trend accelerated, and these players have started offering newer services that give them a more extended pathway for growth. Further, improved infrastructure with a suitable tax structure will pave the way for long-term growth in the space.

Q) Which sectors and themes you are over and underweight on for portfolio strategy?

A) We seek to invest in the companies that, in our view, have a good growth outlook. UTI Transportation and Logistics Fund are overweight in Auto Ancillaries, where growth in the auto-ancillary space is primarily driven by strong demand in the domestic market (combination of volume growth, feature addition, and change in regulations) and expanding global reach (exports opportunity) of several Indian suppliers.

High-quality supply at a competitive price with the ability to meet OEM requirements of newer products is helping domestic auto ancillaries gain acceptance with the top-tier OEMs (domestic and global). The fund is overweight in commercial vehicle OME, where we think strong cyclical demand recovery is due in the next few years.

We have kept an underweight position in traditional lead-acid battery players. We think the penetration of lithium-based electric vehicles will increase, putting the business model of lead-acid batteries at risk as these players generate a large part of the profit pool from replacing batteries in the aftermarket.

We are also underweighting tractor OEM, where the cycle may have peaked last year, and we expect volume growth to remain subdued.

Q) What is the type of asset allocation you recommend to investors, especially seeing a 30% rally in the Sensex and the Nifty50 so far in 2021?

A) Asset allocation for retail investors should be firmed based on the end goal, income/ net worth profile, and age factor. Having firmed, investors should review the same at regular intervals but not frequently.

Equity as an asset class should constantly be forming part of this allocation. Equity as an asset class has generated more returns when compared to other preferred assets like real assets, gold, and fixed income products.

However, given the volatile nature of returns, retail investors' allocation towards equity has been less than in other counties. The way to approach this market is to follow a suitable asset allocation strategy and not trade on a short-term basis.

An investor already following this strategy would have seen appreciation in the equity portfolio, resulting in increased allocation to this asset class.

They should reallocate from equity to the other asset class and bring back distribution to the intended level with an expensive valuation in mind.

Publication: Zee Business Online

Date: 27-10-2021



Key Features	UTI MA	ASTERSHARE UNIT SO	CHEME	U	TI CORE EQUITY FUI	ND		UTI FLEXI CAP FUND	,	UTI VALUE OPPORTUNITIES FUND			
Fund Category		Large Cap Fund			arge & Mid Cap Fun	ıd	UTI Flexi Cap Fund			Value Fund			
Type of Scheme	An open ended ed in large cap stocks	quity scheme predo	minantly investing	An open ended ed and mid cap stock	juity scheme investir s	ng in both large cap		An open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks			An open ended equity scheme following a value investment strategy		
Investment Objective	capital appreciatio and equity related However, there car	the scheme is to go n by investing predo securities of large ca n be no assurance or ve of the scheme wo	minantly in equity ap companies. guarantee that the	capital appreciation by investing predominantly in equity and equity related securities of large cap and mid cap companies. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.			The primary objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of companies in a flexible manner across the market capitalization spectrum. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.			The primary objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of companies across market capitalization spectrum. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.			
Entry Load/ Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	
	F	Please refer to pg. 10)	Please refer to pg. 11			Please refer to pg. 12			Please refer to pg. 13			
Plans/Options(Regular/Direct)	Growth option IDCW option with CanServe facility as	Payout and Reinvest vailable	ment	Growth option IDCW option with	Payout and Reinvest	tment	Growth option IDCW option with Payout and Reinvestment			Growth option IDCW option with Payout and Reinvestment		ment	
SIP/SWP/STRIP													
Fund Size ~	9775.53 Cr			1224.06 Cr			24392.89 Cr			6739.48 Cr			
Expense Ratio@ (%)	Regular: 1.86, Direct : 1.03			Regular: 2.61, Direct : 1.93			Regular: 1.81, Direct : 1.02			Regular: 1.88, Direct : 1.24			
Benchmark Index	S&P BSE 100			Nifty Large Midcar	250		Nifty 500			Nifty 500			

Key Features		UTI MID CAP FUND		UTI DIVIDEND YIELD FUND			UTI MNC FUND			UTI	UTI INDIA CONSUMER FUND		
Fund Category		Mid Cap		Dividend Yield Fund			Thematic - MNC			Thematic – Consumption			
Type of Scheme	An open ended equity scheme predominantly investing in mid cap stocks			Dividend Yielding stocks			An open ended equity scheme following the theme of investing predominantly in equity and equity related securities of Multi-National Companies			An open ended equity scheme following the theme of changing consumer aspirations, changing lifestyle and growth of consumption			
Investment Objective	capital appreciation and equity related However, there ca	the scheme is to g on by investing predu securities of mid can be no assurance or ive of the scheme w	ominantly in equity p companies. guarantee that the	term capital appreciation and income by investing predominantly in Dividend yielding equity and equity related securities.			The primary objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of multinational companies. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.			The objective of the scheme is to generate long term capital appreciation by investing predominantly in companies that are expected to benefit from the growth of consumption, changing demographics, consumer aspirations and lifestyle. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.			
Entry Load/ Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	
		Please refer to pg. 1	1		Please refer to pg. 1	5	Please refer to pg. 16				Please refer to pg. 1	7	
Plans/Options(Regular/Direct)	Growth option IDCW option with Reinvestment	Payout and		IDCW option with Payout and			Growth option IDCW option with Payout and Reinvestment			Growth option IDCW option with Payout and Reinvestment		ment	
SIP/SWP/STRIP											X		
Fund Size ~	6784.87 Cr			3257.68 Cr			2641.05 Cr			357.00 Cr			
Expense Ratio@ (%)	Regular: 2.08, Dire	Regular: 2.08, Direct : 1.04			Regular: 2.03, Direct : 1.46			Regular: 2.03, Direct : 1.20			Regular: 2.91, Direct : 2.16		
Benchmark Index	Nifty Midcan 150			Nifty Dividend On	nortunities 50		Nifty MNC			Nifty India Consumption			

Key Features	ITU	INFRASTRUCTURE F	UND	UTI BANKING AND FINANCIAL SERVICES FUND			UTI HEALTHCARE FUND			UTI TRANSPORTATION & LOGISTICS FUND			
Fund Category	Th	ematic – Infrastructi	ıre	Sectoral	– Banking & Financia	al Services		Sectoral – Healthcare			Sectoral – Transportation & Logistics		
Type of Scheme	An open ended equity scheme following the Infrastructure theme						An open ended eq Services Sector	An open ended equity scheme investing in the Healthcare Services Sector			An open ended equity scheme investing in transportation and logistics sector		
Investment Objective	The investment objective of the Scheme is to provide long term capital appreciation by investing predominantly in equity and equity related securities of companies engaged either directly or indirectly in the infrastructure areas of the Indian economy. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.			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			The primary objective of the scheme is to generate long term capital appreciation by investing predominantly in equities and equity related securities of companies/ institutions engaged in the Healthcare Services Sector. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.			The objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of companies engaged in the transportation and logistics sector. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.			
Entry Load/ Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	
		Please refer to pg. 18	3	Please refer to pg. 19			Please refer to pg. 20			Please refer to pg. 21			
Plans/Options(Regular/Direct)	Growth option IDCW option with	Payout and Reinvest	ment	Growth option IDCW option with Payout and Reinvestment			Growth option IDCW Option with Payout and Reinvestment			Growth option IDCW Option with Payout and Reinvestment		ment	
SIP/SWP/STRIP													
Fund Size ~	1530.11 Cr			771.64 Cr			863.55 Cr			1513.84 Cr			
Expense Ratio@ (%)	Regular: 2.28, Direct: 1.98			Regular: 2.67, Direct : 1.31			Regular: 2.31, Direct : 1.25			Regular: 2.38, Direct : 1.06			
Benchmark Index	Nifty Infrastructure	2		Nifty Financial Ser	vices		S&P BSE Healthcare			UTI Transportation & Logistics Fund Index			

~(Monthly Average as on 31st October 2021) Minimum Investment Amount refer page No. 62 Asset Allocation refer page no. 58-61



Key Features	UTI LONG TE	ERM EQUITY FUND (TAX SAVING)		UTI SMALL CAP FUN	D	UTI NIFTY20	00 MOMENTUM 30	INDEX FUND	UTI NIFTY INDEX FUND			
Fund Category		ELSS			Small Cap Fund			Index Fund			Index Fund		
Type of Scheme		equity linked savin f 3 years and tax ber		An open-ended e in small cap stocks	equity scheme predo	ominantly investing		nentum 30 Index Fun g/tracking the Nifty2		An open ended scheme replicating/ tracking Nifty 50 index			
Investment Objective	predominantly in companies across	ective of the sch equity and equity no the market capita also include fully/	elated securities of alization spectrum.	capital appreciation by investing predominantly in equity and equity related securities of small cap companies. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.			The investment objective of the scheme is to provide returns that, before expenses, closely correspond to the total returns of the securities as represented by the underlying index, subject to tracking error. However, there is no guarantee or assurance that the investment objective of the scheme will be achieved.			The principal investment objective of the scheme is to invest in stocks of companies comprising Nifty 50 Index and endeavour to achieve return equivalent to Nifty 50 Index by "passive" investment. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.			
Entry Load/ Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	
		Please refer to pg. 2	2		Please refer to pg. 23	3	Please refer to pg. 26			Please refer to pg. 24			
Plans/Options(Regular/Direct)	Growth option IDCW Option with	Payout		Growth option IDCW option with	Payout		Growth option			Growth option IDCW option with Payout and Reinvestment			
SIP/SWP/STRIP											\checkmark		
Fund Size ~	3084.94 Cr			1813.56 Cr			658.13 Cr			5422.50 Cr			
Expense Ratio@ (%)	Regular: 2.26, Dire	ct : 1.15		Regular: 2.27, Direct : 0.22			Regular: 0.90, Direct : 0.38			Regular: 0.30, Direct : 0.20			
Benchmark Index	Nifty 500			Nifty Small Cap 25	60		Nifty 200 Momentum 30 Index			NIFTY 50			

Key Features	UTI N	IFTY NEXT 50 INDEX	FUND	UT	I HYBRID EQUITY FL	JND	U	TI MULTI ASSET FUN	ND		JTI ARBITRAGE FUN	D	
Fund Category		Index Fund		Α	aggressive Hybrid Fu	nd	Multi Asset Allocation			Arbitrage			
Type of Scheme	An open ended scheme replicating / tracking Nifty Next 50 Index.						An open ended s Gold ETFs	An open ended scheme investing in equity, debt and Gold ETFs			An open ended scheme investing in arbitrage opportunities		
Investment Objective	returns that, before the total returns of underlying index, s However there is	bjective of the sch ore expenses, close of the securities as r subject to tracking en no guarantee or a ve of the scheme wi	ely correspond to represented by the rror. Issurance that the	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.			appreciation thro cash and derivative within the derive of surplus cash instruments. However, there ca	The objective of the scheme is to generate capital appreciation through arbitrage opportunities between cash and derivatives market and arbitrage opportunities within the derivative segment and by deployment of surplus cash in debt securities and money market instruments. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.		
Entry Load/ Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	
		Please refer to pg. 25	5	Please refer to pg. 29			Please refer to pg. 30			Please refer to pg. 31			
Plans/Options(Regular/Direct)	Growth option			Growth option IDCW option with Can Serve facility a	Payout and Reinvest	tment	Growth option IDCW option with Payout and Reinvestment			Growth option IDCW option with Payout and Reinvestment CanServe facility available			
SIP/SWP/STRIP											X		
Fund Size ~	1381.80 Cr			4342.94 Cr			770.49 Cr			6213.81 Cr			
Expense Ratio@ (%)	Regular: 0.78, Dire	ct : 0.32		Regular: 1.96, Dire	ect : 1.39		Regular: 1.89, Direct : 1.12			Regular: 0.94, Dire	ect : 0.35		
Benchmark Index	Nifty Next 50						65% S&P BSE 200 25% CRISIL Composite Bond Fund 10% Prices of Gold			Nifty 50 Arbitrage			

Key Features	UTI F	REGULAR SAVINGS F	UND	UTI UN	IT LINKED INSURAN	CE PLAN	UTI	EQUITY SAVINGS FI	JND	UTI CHILDREN	n'S CAREER FUND - S	AVINGS PLAN	
Fund Category	Co	nservative Hybrid Fu	nd	Du	namic Asset Allocati	on*		Equity Savings			Children's Fund		
Type of Scheme	An open ended hybrid scheme investing predominantly in debt instruments						An open ended sci debt	heme investing in ed	quity, arbitrage and	a lock-in for at lea	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	predominantly in and part of the securities with a v capital appreciatio However, there car	ective of the schudebt and money me portfolio into equiew to generating in a be no assurance or we of the scheme we	arket instruments ity/equity related come and aim for guarantee that the	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 equites 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.			predominantly in and part of the p securities with a v capital appreciation However, there is	The primary objective of the scheme is to invest predominantly in debt and money market instruments and part of the portfolio into equity & equity related securities with a view to generating income and aim for capital appreciation. However, there is no assurance or guarantee that the investment objective of the Scheme would be achieved.		
Entry Load/ Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	
	E	Please refer to pg. 32	!	Please refer to pg. 33			Please refer to pg. 34			Please refer to pg. 35			
Plans/Options(Regular/Direct)	Monthly IDCW Opt Payment Option, G Default Plan Growt		on, Monthly	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 Reinvestment Facility (vi) Quarterly IDCW Option with Reinvestment Facility			(i) Scholarship Option (ii) Growth Option			
SIP/SWP/STRIP			\boxtimes						X			X	
Fund Size ~	1659.84 Cr			5448.46 Cr			271.10 Cr			4275.44 Cr			
Expense Ratio@ (%)	Regular: 1.80, Direct : 1.25			Regular: 1.63, Direct : 0.94			Regular: 1.52, Direct : 0.69			Regular: 1.71, Direct : 1.44			
Benchmark Index	CRISIL Short Term I	Debt Hybrid 75+25 F	und Index	CRISIL Short Term	Debt Hybrid 60+40 F	Fund Index	Crisil Equity Savings Index			CRISIL Short Term Debt Hybrid 60+40 Fund Index			

~(Monthly Average as on 31" October 2021)
Minimum Investment Amount refer page No. 62
Asset Allocation refer page no. 58-61 *Proposed Category



					,				,					
Low Duration Fund	UTI RETIRE	EMENT BENEFIT PEI	ISION FUND	UTI CHILDREN	S CAREER FUND - IN	IVESTMENT PLAN		UTI OVERNIGHT FUN	ID		UTI LIQUID CASH PLAN	v		
Fund Category		Retirement Fund			Children's Fund			Overnight Fund			Liquid Fund			
Type of Scheme		retirement solutio 5 years or till retirer	n oriented scheme nent age (whichever	having a lock-in for	und for investment for or at least 5 years or whichever is earlier)		An open ended securities	debt scheme inve	sting in overnight	An open ended li	quid scheme			
Investment Objective	The investment of generate a corpus periodical income extent of redempt of 58 years by inv of debt & money is related instrumen However, there is	s to provide for per / cash flow to the tion value of their h esting in a mix of so market instruments ts.	eme is primarily to sion in the form of unit holders to the olding after the age ccurities comprising and equity & equity	The primary objeterm capital appequity and equity the market capital However, there		of companies across guarantee that the	reasonable incon liquidity from a po- maturity of one do However there ca objective of the S	objective of the schene, with low risk ortfolio of overnight ay. In be no assurance to scheme will be achieve /indicate any returns.	and high level of securities having a hat the investment leved. The Scheme	steady and reason level of liquidity for instruments. However there con objective of the	objective of the scher onable income, with I from a portfolio of debt an be no assurance th Scheme will be achie ee/indicate any return	ow risk and high t & money market at the investment ved. The Scheme		
Entry Load/ Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load		
		Please refer to pg. 3	6		Please refer to pg. 3	37		Please refer to pg. 3	9		Please refer to pg. 40			
Plans/Options(Regular/Direct)	Growth Option			Growth option IDCW option			Growth Option,	ith payout & reinves		Growth option IDCW option				
SIP/SWP/STRIP			X			X			X	X	X			
Fund Size ~	3643.29 Cr			590.36 Cr			9445.49 Cr			28591.73 Cr				
Expense Ratio@ (%)	Regular: 1.69, Dire	ect : 1.07		Regular: 2.55, Dir	ect : 1.60		Regular: 0.12, Dire	ect : 0.06		Regular: 0.23, Dir	rect : 0.13			
Benchmark Index	CRISIL Short Term	Debt Hybrid 60+40	Fund Index	Nifty 500			CRISIL Overnight I	ndex		CRISIL Liquid Fun	d Index			
Key Features	UTI	MONEY MARKET F	UND	UTI ULTRA SHORT TERM FUND			UTI TREASURY ADVANTAGE FUND				UTI FLOATER FUND			
Fund Category		Money Market Fun	d	U	Itra Short Duration F	und		Low Duration Fund			Floater			
Type of Scheme	An open ended d instruments	ebt scheme investir	g in money market	in instruments such that the Macaulay duration of the			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			UTI Floater Fund is an open ended debt scheme predominantly investing in floating rate instruments (including fixed rate instruments converted to floating rate exposures using swaps/derivatives)				
Investment Objective	reasonable incom- in a portfolio of m However there ca objective of the S	e with high level of l oney market instrui n be no assurance	hat the investment ieved. The Scheme	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 in the scheme			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.			investing in a p floating rate ins swapped for floalso invest a por securities and mo However there co objective of the	reasonable returns and reduce interest rate risk to investing in a portfolio comprising predominantly floating rate instruments and fixed rate instruments swapped for floating rate returns. The Scheme ma also invest a portion of its net assets in fixed rate del securities and money market instruments. However there can be no assurance that the investment objective of the Scheme will be achieved. The Schem does not guarantee / indicate any returns.			
Entry Load/ Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load		
		Please refer to pg. 4	1		Please refer to pg. 4	12		Please refer to pg. 4	3		Please refer to pg. 44			
Plans/Options(Regular/Direct)	Growth option IDCW option			Weekly IDCW Rei	aily IDCW Reinvestm nvestment Option Fl hly/Quarterly/Half ent IDCW Option	lexi IDCW Option	(Daily/Weekly/For Monthly/Quarterl Annual/Flexi) and	y/Half-Yearly/		Half Yearly IDCW	uarterly IDCW Option Option Annual IDCW C n both payout & reinve			
SIP/SWP/STRIP		×												
Fund Size ~	9564.39 Cr			2174.48 Cr			3948.77 Cr			3113.05 Cr				
Expense Ratio@ (%)	Regular: 0.27, Dire	ect : 0.18		Regular: 0.94, Dir	ect : 0.36		Regular: 0.43, Direct : 0.28			Regular: 0.85, Dir	rect : 0.35			
Benchmark Index	CRISIL Money Mai	rket Index		CRISIL Ultra Short	Term Debt Index		CRISIL Low Duration	on Debt Index		CRISIL Ultra Short	t Term Bond Index			
Key Features	UTI SI	HORT TERM INCOM	E FUND	UTI BA	NKING AND PSU DE	BT FUND	UTI	CORPORATE BOND I	FUND		UTI CREDIT RISK FUND			
Fund Category		Short Duration Fun	d		Banking and PSU Fu	nd		Corporate Bond Fun	d		Credit Risk Fund			
Type of Scheme	term debt scheme	investing in instru	open ended short nents such that the ween 1 year and 3	debt instruments	lebt scheme predon of Banks, Public Sonstitutions and Muni			Bond Fund is an analysis and state of the st			debt scheme predomir ed corporate bonds (ex			
Investment Objective	reasonable income from a portfolio of However there can objective of the S	e, with low risk and l f debt & money ma n be no assurance	hat the investment ieved. The Scheme	reasonable incom from a portfolio securities issued (PSUs), Public Fir Bonds. However investment object	pe, with low risk and I of predominantly de by Banks, Public S pancial Institutions (I there can be no	eme is to generate high level of liquidity bt & money market elector Undertakings PFIs) and Municipal assurance that the will be achieved. The eany returns.	optimal returns b above rated corpo However, there ca objective of the so	objective of the school investing predom orate bonds. In be no assurance to theme will be realized dicate any returns.	inantly in AA+ and hat the investment	d reasonable income and capital appreciation by in minimum of 65% of total assets in AA and belo t corporate bonds (excluding AA+ rated corporate b		ation by investing and below rated orporate bonds). at the investment ved. The Scheme		
Entry Load/ Exit Load	Entry	Holding	Exit	Entry	Holding	Exit	Entry	Holding	Exit	Entry	Holding	Exit		
	Load	Period	Load	Load	Period	Load	Load	Period	Load	Load	Period Places refer to an 49	Load		
Plans/Options(Regular/Direct)	Growth Sub-Option	Please refer to pg. 4	5	IDCW option & Growth option Mthly/Qtly/HalfY ment IDCW Optic	Please refer to pg. 4 early/Annual/Flexi		Please refer to pg. 47 Growth Option Quarterly IDCW Option Half Yearly IDCW Optio Annual IDCW Option Flexi IDCW Option both payout & reinvestment facilities			Please refer to pg. 48 Gowth Option IDCW Option (with Payout and Reinvestment Facilities) Default Option - Growth Option				
SIP/SWP/STRIP														
Fund Size ~	3886.00 Cr			232.03 Cr			4553.28 Cr			582.08 Cr				
		oct - 0 24			oct - 0.16			oct - 0.22			roct : 1 07			
Expense Ratio@ (%)	Regular: 0.95, Direct : 0.34			Regular: 0.30, Dir	cct . U.1U		Regular: 0.57, Dire	.c U.ZZ		neguiai: 1.03, DII	Regular: 1.63, Direct : 1.07			

CRISIL Banking and PSU Debt Index

~(Monthly Average as on 31st October 2021) Minimum Investment Amount refer page No. 62 Asset Allocation refer page no. 58-61

CRISIL Short Term Bond Fund Index

CRISIL Short Term Credit Risk Index

CRISIL Corporate Bond Composite Index



Key Features	UTI	MEDIUM TERM FU	ND	UTI	I DYNAMIC BOND FU	UND		UTI BOND FUND			UTI GILT FUND	
Fund Category	N	ledium Duration Fur	d		Dynamic Bond		Medi	ium to Long Duration	Fund		Gilt Fund	
Type of Scheme	in instruments suc	medium term debt th that the Macaul n 3 years and 4 year	ay duration of the	An open ended d duration	dynamic debt schem	ne investing across	in instruments su	medium term debt ich that the Macaul en 4 years and 7 year	ay duration of the		n open ended debt s rities across maturiti	
Investment Objective	reasonable income securities such that is between 3 to 4 y However there car objective of the S	ojective of the sche by investing in deb t the Macaulay durat ears. n be no assurance to cheme will be ach e /indicate any retur	t & money market ion of the portfolio nat the investment eved. The Scheme	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.			credit risk-free return through investment in sovereign securities issued by the Central Government and/ora State Government and / or any security unconditionally guaranteed by the Central Government and / or a State Government for propayment of principal and interest.			
Entry Load/ Exit Load	Entry Load	Holding Period	Exit Load	Entry Holding Exit Load Period Load		Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	
	ı	Please refer to pg. 49)	Please refer to pg. 50		Please refer to pg. 51		Please refer to pg. 52				
Plans/Options(Regular/Direct)	Option (c) Quarter Yearly IDCW Option	n Option (b) Monthly ly IDCW Option (d) H n (e) Annual IDCW C on with both payou	lalf ption		Payout and Reinvest Innual/Flexi IDCW w		Growth option IDCW option (with Payout & reinvestment Facility) Default Option - Growth Option		Growth Plan - IDCW Plan (with payout & reinvestment facilities)			
SIP/SWP/STRIP				×								X
Fund Size ~	66.82 Cr			271.66 Cr	271.66 Cr		293.93 Cr		618.18 Cr			
Expense Ratio@ (%)	Regular: 1.61, Dire	ct : 0.98		Regular: 1.59, Dire	ect : 1.13		Regular: 1.62, Direct : 1.33		Regular: 0.92, Dire	ect : 0.64		
Benchmark Index	CRISIL Medium Ter	m Debt Index		CRISIL Dynamic De	ebt Index		CRISIL Medium to Long Term Debt Index		ex	CRISIL Dynamic Gi	ilt Index	
Key Features	UTI	FOCUSED EQUITY F	JND				I			I		ı
Fund Category		Focused Fund										
				-								

Key Features	UTI	FOCUSED EQUITY F	JND			
Fund Category		Focused Fund				
Type of Scheme	An open-ended eq stocks across mark	uity scheme investi et caps	ng in maximum 30			
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.					
Entry Load/ Exit Load	Entry Load	Holding Period	Exit Load			
	Please refer to pg. 27					
Plans/Options(Regular/Direct)	option In case no option is	n me Distribution cum indicated in the app will be the Growth (lication form, then			
SIP/SWP/STRIP						
Fund Size ~	2818.47 Cr					
Expense Ratio@ (%)	Regular: 2.13, Dire	ct: 0.31				
Benchmark Index	Nifty 500 Index (TR	:1)				

[&]quot;(Monthly Average as on 31" October 2021)
Minimum Investment Amount refer page No. 62
Asset Allocation refer page no. 58-61
In addition there is a Direct Plan which is offered in each of the schemes/plans mentioned above except, scheme closed for subscription.
'Expense Ratio' represents the Total Expenses (TER) as on 31" October 2021.

EQUITY READY RECKONER NOVEMBER 2021

Fund Name	UTI Mastershare Unit	are Unit Scheme	UTI Flex	UTI Flexi Cap Fund	UTI Value Op	UTI Value Opportunities Fund	UTI Core	UTI Core Equity Fund	UTI Mio	UTI Mid Cap Fund	UTI Long Te	UTI Long Term Equity Fund (Tax Saving)	
Category	Large	Large Cap Fund	Flexi	Flexi Cap Fund	Valu	Value Fund	Large & A	Large & Mid Cap Fund	Mid	Mid Cap Fund		ELSS	
Month End AuM	₹ 9,72	₹ 9,724 Crores	₹ 24,2	₹ 24,212 Crores	\$ 6,66	₹ 6,661 Crores	₹1,2	₹ 1,212 Crores	₹ 6,6	₹ 6,695 Crores	4 3,0	₹ 3,046 Crores	
Benchmark Index	S&P	S&P BSE 100	Ē	Niffy 500	Z	Nifty 500	Niffy Larg	Nifty LargeMidcap 250	Niffy N	Nifty Midcap 150	芝	Nifty 500	
					apitalization of Fu	d vis-à-vis Benc	ark Index (%)						
Fund Large Cap	88	95	3 8	8 : 8		82 5	44	15					
Benchmark Small Cap	0 0	0 0	S 0	-	12 20		1 _		18	2 E		16	0 /
					Flow (OCF) Tiers	Operating Cash Flow (OCF) Tiers of Fund vis-à-vis Benchmark Index (%)	nchmark Index ((%)					
Fund C1	94		95	98	87		79			908			ω
Benchmark C2	e (3	4)	_	13		_		15	•	8		0 '
	2			4		4	c ·		9			_	
ā				Keturn on Capital E	mpioyed (KOCE)	iers of rund vis-c	s Benchmark Inc						
Fund RI			43	30 20	32	3 %		38 88	3 60	25.			3 8
Benchmark R3	15	<u> </u>	_)	21		-		91	-	
				Porffolio Cha	ract	eristics of Fund vis-à-vis Benchmark Index (%)	mark Index (%)						
Price to Book (P/B)	Ĭ								Ī		Ī		0
Frice to Earnings [P/E]		35.54		36.25	39.83 36.25	.25		38.94		10.17	36.25	36.25	
Scale Isority for Return on Equity Return on Equity (ROE)	14.46	5.33		16.15 21.42	13.80 16.15	115	12.48	16.45	16.30	15.90	15.12	5.15	
			Se	ctor weights/Active	weights of Funds	Sector weights/Active weights of Funds vis-à-vis Benchmark Index (Highlighted +-2%)	k Index (Highligh	ted +-2%)					
Sector	NAV (%)	Active Wt. (%)	NAV (%)	Active Wt. (%)	NAV (%)	Active Wt. (%)	NAV (%)	Active Wt. (%)	NAV (%)	Active Wt. (%)	NAV (%)	Active Wt. (%)	8
AUTOMOBILE	8.32	3.18	6.45	1.40	7.31	2.26	7.33	0.75	8.50	-0.14	6.55	1.50	
CEMENI & CEMENI PRODUCIS	1.99	-0.59	1.79	-0.80	1.07	-1.52	2.19	-0.33	1.48	-0.87	2.14	-0.45	
CHEMICALS	1.39	00:		0.13	1 00	-1.86	7 0.91	-2.98	3.60	3./3	0.51	£.!-	
CONSIMER GOODS	9.37	20.0	12.84	1.48	8.44	-2.90	7.73	13.51	14.53	3.42	10.81	0.55	
CONSUMER SERVICES	4.51	2.93	10.47	8.46	4.50	2.49	1.30	-1.20	4.21	0.83	6.72	4.71	
FERTILISERS & PESTICIDES	ı	-0.72	1.27	0.38	1.33	0.44	1.79	0.83	4.13	2.95	0.78	-0.11	
FINANCIAL SERVICES	31.61	-3.71	25.11	-6.56	32.73	1.06	28.82	2.18	16.11	-1.63	28.85	-2.82	
HEALTHCARE SERVICES	1.04	0.56	4.72	3.83	0.94	0.05	1.94	0.34	5.77	3.06	ı	-0.89	
NDUSTRIAL MANUFACTURING	2.63	2.19	5.97	3.48	3.24	0.75	7.26	2.32	12.62	3.03	7.81	5.32	
	15.24	0.99	15.49	2.22	12.58	-0.69	9.23	-2.00	9.17	1.32	12.84	-0.43	
MEDIA, EINIMI. & FUBLICALIONS	- 1	-0.32	:	-0.46	1 27	2.46	1 70	-0.96	- 276	19.1-	- 72.1	2 13	
OIL& GAS	4.54	-6.93	:	-9.63	3.06	-6.57	6.62	-1.77	2.73	-2.81	2.23	-7.40	
PHARMA	7.08	3.45	9.54	5.02	8.60	4.08	7.00	1.7.1	4.85	-1.74	5.87	1.35	
POWER	ı	-2.31	1	-2.66	3.51	0.85	2.29	-0.87	1	-3.84	3:00	0.34	
SERVICES	0.93	-0.07	1	-1.36	0.83	-0.53	-	-1.67	1.18	-1.36	1	-1.36	
TELECOM	4.73	2.64	0.95	-0.98	4.37	2.44	3.32	1.61	ı	-1.38	4.32	2.39	
TEXTILES	-	-0.24	1.03	0.59	1	-0.44	0.89	0.26	2.40	1.15	1	-0.44	
					Portfolio	Portfolio Composition							
Top 10 Holdings (%)		48		42		48		35		29		40	
Active Share (%)		39		69		67		89		29		63	
					Fund	Fund Manager/s							
Fund Manager/s	Swati	Swati Kulkarni	Aja	Ajay Tyagi	Vetri Sub	Vetri Subramaniam, Amit Premchandani	>	V Srivatsa	Ankit	Ankit Agarwal	Vetri Suk	Vetri Subramaniam, Vishal Chooda	
Managing Since	Ď	Dec-06	γ	Jan-16	Feb-1.	Feb-17, Feb-18	2	May-17	∢	Aug-19	Sep-1	Sep-17, Aug-19	

AUM - Asset under Namagement; Portfolio Chracideristics are colculated based on Nul market cop using weighted overage nethron organism on page attenting Cash Row Ties (C) - 3 lies based on the previous 5 year overage return on castoful for manufacturing companies, & non-lending non-banking finance companies (NBCS) is based on the previous 5 year overage return on asset for banks become a NBCS final days finance companies (NBCS) is based on the previous 5 year overage return on asset for banks and the previous 5 year overage return on asset for banks and the previous 5 year overage return on asset for banks and the previous 5 year overage return on asset for banks and the previous 5 year overage return on asset for banks and the previous 5 year overage return on asset for banks and the previous 5 year overage return on asset for banks and the previous 5 year overage return on asset for banks and the previous 5 year overage return on asset for banks and the previous 5 year overage return on asset for banks and the previous 5 year overage return on asset for banks and the previous 5 year overage return on asset for banks and the previous 5 year overage return on asset for banks and the previous 5 year overage return on asset for banks and the previous 5 year overage return on asset for banks and the previous 5 year overage return on asset for banks and the previous 5 year overage return on asset for banks and the previous 5 year overage return on asset for banks and the previous 5 year overage return on a second or the previous 5 year overage return on a second or the previous 5 year overage return or 5 year overage return or 5 year over 5 year over

09

UTI MASTERSHARE UNIT SCHEME

An open ended equity scheme predominantly investing in large 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.

Date of inception/allotment



15th October, 1986

Fund Manager



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

Fund AUM



Fund Size Monthly Average Closing AUM

:₹9775.53 Crore .₹9725 73 Crore

High/Low NAV in the month



:₹205.5195 High Growth Option Low Growth Option :₹194.5851

Total Expense Ratio



Regular : 1.86 Direct :1.03

Minimum Investment Amount



Growth: ₹100/-IDCW: ₹5000/-

No. of Unit Holding Accounts



6,59,079

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 31st October, 2021

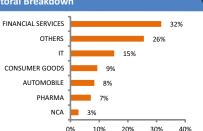


Regular Growth Option	₹198.6671
Regular IDCW Option	₹46.2214
Direct Growth Option	₹210.8113
Direct IDCW Option	₹51.7825

Portfolio as on 31st October, 2021

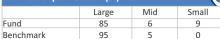
Equity	% to NAV	Equity	% to NAV
Infosys Ltd.	8.52	Asian Paints Ltd.	1.90
ICICI Bank Ltd	8.45	Titan Company Ltd.	1.80
HDFC Bank Ltd.	6.69	Maruti Suzuki India Ltd.	1.80
Bharti Airtel Ltd.	4.73	Divis Laboratories Ltd.	1.78
HDFC Ltd.	4.45	Jubilant Food Works Ltd	1.74
Tata Consultancy Services Ltd.	3.87	Eicher Motors Ltd	1.66
Reliance Industries Ltd.	3.78	Sun Pharmaceuticals Industries Ltd.	1.65
Hindustan Unilever Ltd.	2.46	Balkrishna Industries Ltd.	1.59
State Bank Of India	2.37	Dr Reddy's Laboratories Ltd.	1.51
Larsen & Toubro Ltd.	2.32	Tata Steel Ltd.	1.47
Tech Mahindra Ltd	2.19	Indian Energy Exchange Ltd	1.44
Axis Bank Ltd.	2.17	Aditya Birla Fashion & Retail Ltd.	1.43
Tata Motors Ltd.	2.15	Pidilite Industries Ltd.	1.39
SKF India Ltd.	2.03	Others	13.11
Kotak Mahindra Bank Ltd.	2.03	Net Current Assets	3.54
Bajaj Finance Ltd.	1.99	TOTAL	100.00
Shree Cement Ltd.	1.99		

Sectoral Breakdown



Active Stock positi			
Overweight (Top 5)	%	Underweight (Top 5)	%
Bharti Airtel Ltd.	2.88	Reliance Industries Ltd.	-5.36
ICICI Bank Ltd	2.26	HCL Technologies Ltd.	-1.38
SKF India Ltd.	2.03	HDFC Ltd.	-1.27
Shree Cement Ltd.	1.68	Bajaj Finserv Ltd.	-1.20
Infosys Ltd.	1.66	Wipro Ltd.	-1.07

Market Capitalisation (%)



Quantitative Indicators	Fund	Benchmark
Beta	0.93	1
Standard Deviation (Annual)	19.86%	21.21%
Sharpe Ratio	0.89%	
Portfolio Turnover Ratio (Annual)	0.31	
P/B	8.65	7.54
P/E	37.70	35.54
ROE	14.46	16.33

As on 31st October 2021

Portfolio Details	V
% of Top 10 Stocks	47.64
Median Market Cap (₹ Cr)	3,01,189
Weighted Average Market Cap	4,00,120
Number of Securities	51

Fund Performance Vs Benchmark (CAGR) as on 31st October, 2021 Growth of ₹ 10000

Period	NAV Growth (%)	S&P BSE 100 (%)	S&P BSE Sensex (%)	NAV Growth (₹)	S&P BSE 100 (₹)	S&P BSE Sensex (₹)
1 Year	56.46	54.70	51.23	15,646	15,470	15,123
3 Years	21.13	20.39	21.22	17,782	17,458	17,822
5 Years	15.62	16.43	17.62	20,670	21,405	22,522
Since inception*	16.15	14.62	15.38	19,06,013	11,95,916	15,07,907

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

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

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

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

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 63 in 'Fund Manager Summary'. No of Schemes Managed by Mrs. Swatt Kulkarnii S.

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

SIP Returns as on 31st October, 2021



Period	Investment Amount (₹)	Value- Fund (₹)	S&P BSE 100 (₹)	S&P BSE Sensex (₹)	Yield (%) Fund	Yield (%) S&P BSE 100	Yield (%) S&P BSE Sensex
1 Year	1,20,000	1,46,667	1,44,953	1,44,089	44.10	41.13	39.63
3 Years	3,60,000	5,51,746	5,42,932	5,38,911	29.89	28.69	28.13
5 Years	6,00,000	9,92,976	9,87,245	10,04,959	20.29	20.05	20.79
7 Years	8,40,000	15,25,379	15,44,993	15,72,466	16.76	17.12	17.62
10 Years	12,00,000	27,71,257	27,80,053	28,00,774	15.98	16.04	16.18
15 Years	18,00,000	56,41,717	55,84,756	55,98,353	13.98	13.86	13.89
Since inception*	20,30,000	75,17,552	75,53,492	76,28,453	13.99	14.03	14.13

Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. *Since inception for above mentioned schemes is taken for the period December 2004 to October 2021 (Since SIP facility was introduced in November 2004. *Past performance may or may not be sustained in future.

UTI CORE EQUITY FUND (Erstwhile UTI Top 100 Fund)

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

Investment Objective



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

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

Date of inception/allotment



20th May, 2009

Fund Manager



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

Fund AUM



Fund Size Monthly Average Closing AUM

:₹1224.06 Crore .₹1212 09 Crore

:₹99.0202

: 1.93

High/Low NAV in the month



:₹105.1564 High Growth Option

Low Growth Option

Total Expense Ratio Regular : 2.61

Minimum Investment Amount



Growth:

Direct

IDCW:

₹5000/-

No. of Unit Holding Accounts



1,67,652

Load Structure



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

NAV per unit as on 31st October, 2021

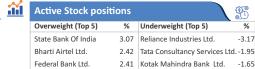


	,
Regular Growth Option	₹100.5365
Regular IDCW Option	₹48.9767
Direct Growth Option	₹104.6835
Direct IDCW Option	₹51.4423

Portfolio as on 31st October, 2021

Equity	% to NAV	Equity	% to NAV
ICICI Bank Ltd	5.16	Tata Motors Ltd.	1.87
HDFC Bank Ltd.	4.74	Oracle Financial Services Software Ltd.	1.81
State Bank Of India	4.14	HCL Technologies Ltd.	1.81
HDFC Ltd.	3.86	Coromandel International Ltd.	1.79
Bharti Airtel Ltd.	3.32	RBL Bank Ltd.	1.75
ITC Ltd.	3.10	Phoenix Mills Ltd	1.75
Federal Bank Ltd.	2.97	Cummins India Ltd.	1.74
Infosys Ltd.	2.71	Max Financial Services Ltd.	1.72
Larsen & Toubro Ltd.	2.63	Oberoi Realty Ltd.	1.69
Bharat Electronics Ltd.	2.53	Ashok Leyland Ltd.	1.42
Axis Bank Ltd.	2.42	Mahindra & Mahindra Ltd.	1.38
Ajanta Pharma Ltd.	2.38	Reliance Industries Ltd.	1.38
Hindustan Petroleum Corporation Ltd.	2.21	Bharat Forge Ltd.	1.35
Emami Ltd.	2.19	Others	26.56
Gujarat State Petronet Ltd.	2.07	Net Current Assets	1.74
Fortis Healthcare Ltd.	1.94	TOTAL	100.00
Wipro Ltd.	1.87		

Sectoral Breakdown



2.22

Aianta Pharma Ltd.

FINANCIAL SERVICES 29% OTHERS IT 9% CONSTRUCTION 8% CONSUMER GOODS 8% AUTOMOBILE 7% INDUSTRIAL MANUFACTURING 7% PHARMA 7% OIL & GAS 7% NCA 5% 10% 15% 20% 25% 30% 35%

Market Capita	lisation (%)		G
	Large	Mid	Small
Fund	49	37	14
Benchmark	51	48	2

Hindustan Unilever Ltd.

Adani Total Gas Ltd

-1.18

-1.14

Quantitative Indicators	Fund	Benchmark
Beta	0.97	1
Standard Deviation (Annual)	20.06%	20.06%
Sharpe Ratio	0.80%	
Portfolio Turnover Ratio (Annual)	0.62	
P/B	4.21	8.67
P/E	28.47	38.94
ROE	12.48	16.45

As on 31" October 2021

Portfolio Details	V
% of Top 10 Stocks	35.15
Median Market Cap (₹ Cr)	54,709
Weighted Average Market Cap	2,25,023
Number of Securities	63

Fund Performance Vs Benchmark (CAGR) as on 31st October, 2021 Growth of ₹ 10000

50	
١	
'	

Period	NAV Growth (%)	Nifty Large Mid 250 (%)	Nifty 50 (%)	NAV Growth (₹)	Nifty Large Mid 250 (₹)	Nifty 50 (₹)
1 Year	74.14	65.15	53.54	17,414	16,515	15,354
3 Years	19.52	22.52	20.77	17,082	18,402	17,624
5 Years	13.80	17.06	16.85	19,093	21,990	21,794
Since inception*	13.14	16.23	13.45	46,551	65,118	48,165

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

Different plans nave a different expenses a ucture. The performance declars portion that are "Compounded annualized Growth Rate.

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 63 in 'Fund Manager Summary'. No of Schemes Managed by Mr. VSrivatsais 7.

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

SIP Returns as on 31st October, 2021 Period Investment Value Nifty Large Nifty 50 (₹) Yield (%) Yield (%) Yield (%) Mid 250 (₹) Amount (₹) Fund (₹) Fund Nifty Large Nifty 50 Mid 250 1,20,000 1,52,248 1,49,198 40.83 5,74,760 9,82,037 5,79,842 10,33,889 3 Years 3.60.000 5.41.447 32 98 33 66 28 48 9,93,748 19.84 6,00,000 21.96 20.32 5 Years 7 Years 8,40,000 14,79,820 16,44,373 15,50,256 15.91 18.87 17.22 10 Years 12,00,000 26,45,233 31,70,808 27,56,869 15.12 18.49 15.89 15 Years NA NA NA NA NA NA NA 45.45.225 Since inception' 14.90.000 37.33.370 38.80.259 13.88 16.72 14.44

Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of $\overline{\xi}$ 10,0 respective time periods. The loads have not been taken into account. Past performance may or 00/- every month at NAV per unit of the scheme as on the first working day for the may not be sustained in future.

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.

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 : ₹ 24392.89 Crore Closing AUM :₹24212.44 Crore

High/Low NAV in the month



High Growth Option :₹278.2852 Low Growth Option :₹263.4622

Total Expense Ratio



Regular :1.81 .1 02 Direct

Minimum Investment Amount



Growth:

₹5000/-IDCW:

No. of Unit Holding Accounts



16,62,906

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

 $\mathsf{date}\,\mathsf{of}\,\mathsf{allotment}\!-\!\mathsf{NIL}$

NAV per unit as on 31st October, 2021



Regular Growth Option	₹265.8477
Regular IDCW Option	₹180.5712
Direct Growth Option	₹277.2482
Direct IDCW Option	₹189.2789

Portfolio as on 31st October, 2021

Equity	% to NAV	Equity	% to NAV
Bajaj Finance Ltd.	5.91	Dr. Lal Pathlabs Ltd.	1.71
HDFC Bank Ltd.	5.75	Grindwell Norton Ltd.	1.63
Larsen & Toubro Infotech Ltd	5.66	Aavas Financiers Ltd	1.61
Kotak Mahindra Bank Ltd.	4.48	Titan Company Ltd.	1.61
HDFC Ltd.	4.06	Marico Ltd.	1.55
Infosys Ltd.	3.94	Jubilant Food Works Ltd	1.53
Avenue Supermarts Ltd.	3.25	Indiamart Intermesh Ltd	1.53
Mindtree Ltd.	3.12	Ajanta Pharma Ltd	1.53
Astral Ltd.	3.04	IPCA Laboratories Ltd.	1.49
Coforge Ltd	2.77	Metropolis Healthcare Ltd	1.47
Info-Edge (India) Ltd.	2.61	Crompton Greaves Consumer Electricals Ltd.	1.42
AU Small Finance Bank Ltd	2.25	Berger Paints India Ltd.	1.38
Motherson Sumi System Ltd.	1.97	Suven Pharmaceuticals Ltd	1.32
Maruti Suzuki India Ltd.	1.89	Others	21.82
Endurance Technologies Ltd.	1.79	Net Current Assets	2.38
Shree Cement Ltd.	1.79	TOTAL	100.00
Divis Laboratories Ltd.	1.74		

Sectoral Breakdown



Active Stock positions

	6
(Top 5)	%
stries Ltd.	-7.13
ł	-4.38
incy Services Ltd	d3.06
nilever I td	-1 86

Overweight (Top 5)	%	Underweight (Top 5)	%
Larsen & Toubro		Reliance Industries Ltd.	-7.13
Infotech Ltd	5.40	ICICI Bank Ltd	-4.38
Bajaj Finance Ltd.	4.20	Tata Consultancy Services Ltd	3.06
Astral Ltd.	2.87	Hindustan Unilever Ltd.	-1.86
Mindtree Ltd.	2.87	Larsen & Toubro Ltd.	-1.80
Coforge Ltd	2.66		

Market Capita	lisation (%)		
	Large	Mid	Small
Fund	60	30	10
Benchmark	78	15	7

0.87	1 20.50%
	20.50%
1 270/	
1.27%	
0.11	
13.32	7.92
50.40	36.25
21.42	16.15
	0.11 13.32 50.40

Portfolio Details	
% of Top 10 Stocks	41.97
Median Market Cap (₹ Cr)	79,107
Weighted Average Market Cap	2,11,649
Number of Securities	56

All figures given are provisional and unaudited.

Period	NAV Growth (%)	Nifty 500 (%)	Nifty 50 (%)	NAV Growth (₹)	Nifty 500 (₹)	Nifty 50 (₹)
1 Year	63.54	59.08	53.54	16,354	15,908	15,354
3 Years	27.15	21.20	20.77	20,570	17,813	17,624
5 Years	19.30	16.33	16.85	24,178	21,313	21,794
Since inception*	13.39	12.13	NA	4,06,008	2,92,246	NA

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

*Compounded annualized Growth Rate. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 63 in 'Fund Manager Summary', Na. Na. Not Available. No of Schemes Managed by Mr. Ajay Tyagi is 5.

As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of Nifty 500. PRI & TRI values are not available from the inception date of UTI FLEX (FAP FUND) i.e. 18th May 1992 to 313 to Eccember 1996.

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

SIP Returns as on 31st October, 2021



Period	Investment Amount (₹)	Value- Fund (₹)	Nifty 500 (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) Nifty 500	Yield (%) Nifty 50
1 Year	1,20,000	1,49,440	1,46,918	1,44,782	48.95	44.54	40.83
3 Years	3,60,000	6,06,135	5,57,452	5,41,447	37.07	30.67	28.48
5 Years	6,00,000	11,24,016	9,99,096	9,93,748	25.44	20.55	20.32
7 Years	8,40,000	17,51,890	15,66,779	15,50,256	20.66	17.51	17.22
10 Years	12,00,000	33,01,449	28,66,620	27,56,869	19.23	16.61	15.89
15 Years	18,00,000	73,46,413	57,27,054	54,92,303	17.01	14.15	13.67
Since inception*	20.30.000	99.53.445	76.44.792	74.36.315	16.77	14.15	13.88

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 October 2021 (Since SIP facility was introduced in November 2004. *Past performance may or may not be sustained in future.

UTI VALUE OPPORTUNITIES FUND (Erstwhile UTI Opportunities Fund)

An open ended equity scheme following a value investment strategy.

Investment Objective



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

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

Date of inception/allotment



20th July, 2005

Fund Manager

Fund AUM



Mr. Vetri Subramaniam, B.Com, PGDM Mr. Amit Premchandani, PGDM (IIM Indore), CA, CFA

Fund Size Monthly Average Closing AUM

:₹6739.48 Crore .₹6661.26 Crore

High/Low NAV in the month



High Growth Option Low Growth Option

:₹104.8653 :₹99.8858

Total Expense Ratio



Regular : 1.88 Direct :1.24

Minimum Investment Amount



Growth:

IDCW:

₹5000/-

No. of Unit Holding Accounts



4,66,078

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 31st October, 2021



Regular Growth Option	₹101.0665
Regular IDCW Option	₹29.4535
Direct Growth Option	₹107.7190
Direct IDCW Option	₹35.1310

Portfolio as on 31st October, 2021

Equity	% to NAV	Equity	% to NAV
ICICI Bank Ltd	9.39	Ajanta Pharma Ltd	1.43
Infosys Ltd.	8.64	Gujarat Gas Ltd	1.40
HDFC Bank Ltd.	8.27	Crompton Greaves Consumer Electricals Ltd.	1.40
Axis Bank Ltd.	4.68	Tata Steel Ltd.	1.37
Bharti Airtel Ltd.	4.37	Coromandel International Ltd.	1.33
State Bank Of India	3.62	CESC Ltd	1.31
Tech Mahindra Ltd	2.44	Brigade Enterprises Ltd.	1.29
ITC Ltd.	2.32	Kajaria Ceramics Ltd.	1.28
Eicher Motors Ltd	1.93	KEC International Ltd.	1.26
Jubilant Food Works Ltd	1.90	Emami Ltd.	1.26
Cipla Ltd.	1.69	Dr Reddy's Laboratories Ltd.	1.26
Aditya Birla Fashion & Retail Ltd.	1.68	Lupin Ltd.	1.21
Escorts Ltd.	1.65	Phoenix Mills Ltd	1.16
Bharat Forge Ltd.	1.61	Others	22.04
Maruti Suzuki India Ltd.	1.56	Net Current Assets	2.20
Sun Pharmaceuticals Industries Ltd.	1.55	TOTAL	100.00

Sectoral Breakdown

Larsen & Toubro Infotech Ltd



1.50

Active Stock positions

Overweight (Top 5)

ICICI Bank Ltd

Axis Bank Ltd.

Bharti Airtel Ltd.

HDFC Bank Ltd.

Benchmark

Infosys Ltd.

ons		B
%	Underweight (Top 5)	%
4.56	Reliance Industries Ltd.	-7.13
3.26	HDFC Ltd.	-4.46
3.02	Tata Consultancy Services Ltd	3.06

-2.59

FINANCIAL SERVICES							33%
OTHERS						28%	
IT [°]				13%			
PHARMA	-		9%				
CONSUMER GOODS			8%				
AUTOMOBILE			7%				
NCA [®]	•	2%					
	10/	10	19/	20%	-	0%	40%

Market Capitali	sation (%)		(G
	Large	Mid	Small
Fund	68	20	12

2.96 Kotak Mahindra Bank Ltd.

Hindustan Unilever Ltd.

Quantitative Indicators Benchmark Fund Beta 0.95 Standard Deviation (Annual) 19.87% 20.50% Sharpe Ratio 0.90% 0.13 Portfolio Turnover Ratio (Annual) P/B 6.31 7.92 P/E 32.83 36.25 ROE

As on 31" October 2021

(Si
47.55
1,31,022
2,75,957
57

Fund Performance Vs Benchmark (CAGR) as on 31st October, 2021 Growth of ₹ 10000

	عقم	
0		

Period	NAV Growth (%)	Nifty 500 (%)	Nifty 50 (%)	NAV Growth (₹)	Nifty 500 (₹)	Nifty 50 (₹)
1 Year	58.58	59.08	53.54	15,858	15,908	15,354
3 Years	21.33	21.20	20.77	17,870	17,813	17,624
5 Years	15.04	16.33	16.85	20,156	21,313	21,794
Since inception*	15.25	14.63	14.92	1,01,001	92,503	96,391

Different plans have a different expense structure. The performance details provided herein are of regular plan.
The current fund manager is managing the scheme since Feb-2017 & Co-Fund Manager managing w.e.f Feb 2018.

*Compounded annualized Growth Rate. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 63 in 'Fund Manager Summary'. No of Schemes Managed by Mr. Vetri Subramaniam is 4 & Mr. Amit Premchandani is 2.

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

1st August 2006. The performance of the benchmark is calculated using total return index variant of the benchmark index.

SIP Returns as on 31st October, 2021



Period	Investment Amount (₹)	Value- Fund (₹)	Nifty 500 (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) Nifty 500	Yield (%) Nifty 50
1 Year	1,20,000	1,45,321	1,46,918	1,44,782	41.76	44.54	40.83
3 Years	3,60,000	5,57,700	5,57,452	5,41,447	30.70	30.67	28.48
5 Years	6,00,000	9,96,496	9,99,096	9,93,748	20.44	20.55	20.32
7 Years	8,40,000	15,10,891	15,66,779	15,50,256	16.49	17.51	17.22
10 Years	12,00,000	26,61,071	28,66,620	27,56,869	15.23	16.61	15.89
15 Years	18,00,000	59,10,372	57,27,054	54,92,303	14.52	14.15	13.67
Since inception*	19,50,000	71,12,190	68,15,410	65,90,777	14.44	13.99	13.64

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 MID CAP FUND

An open ended equity scheme predominantly investing in midcap 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 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 Closing AUM

:₹6784.87 Crore .₹6695 14 Crore

High/Low NAV in the month



High Growth Option :₹195.1684 Low Growth Option :₹185.1771

Total Expense Ratio



Regular :2.08 Direct : 1.04

Minimum Investment Amount



₹5000/-

Growth:

IDCW:

No. of Unit Holding Accounts



3,91,715



Load Structu		
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 31st October, 2021



Regular Growth Option	₹186.7190
Regular IDCW Option	₹88.3571
Direct Growth Option	₹200.9000
Direct IDCW Option	₹98.8633

Portfolio as on 31st October, 2021



Mphasis Ltd	3.76	Gujarat Gas Ltd	1.64
SRF Ltd.	3.60	Max Financial Services Ltd.	1.62
Cholamandalam Investment &		Whirlpool Of India Ltd.	1.60
Finance Company Ltd	3.39	Alkem Laboratories Ltd	1.56
PI Industries Ltd.	3.07	Polycab India Ltd	1.55
Jubilant Food Works Ltd	2.84	Schaeffler India Ltd	1.53
Tube Investments Of India Ltd	2.63	Escorts Ltd.	1.51
Shriram Transport Finance Co.Ltd.	2.54	APL Apollo Tubes Ltd	1.50
L&T Technology Services Ltd	2.51	Coforge Ltd	1.48
Federal Bank Ltd.	2.28	J.K.Cement Ltd.	1.48
Astral Ltd.	2.14	Divis Laboratories Ltd.	1.43
Crompton Greaves Consumer Electricals Ltd.	2.12	Endurance Technologies Ltd.	1.42
Bharat Forge Ltd.	2.05	Larsen & Toubro Infotech Ltd	1.42
City Union Bank Ltd	1.99	Praj Industries Ltd.	1.42
Voltas Ltd.	1.70	Others	36.63
Kajaria Ceramics Ltd.	1.66	Net Current Assets	2.29
Ashok Leyland Ltd.	1.64	TOTAL	100.00

Equity

Sectoral Breakdown

INDUSTRIAL MANUFACTURING

FINANCIAL SERVICES

CONSUMER GOODS

HEALTHCARE SERVICES

OTHERS

IT AUTOMOBILE



16%

15%

13%

Active Stock position	ons		90
Overweight (Top 5)	%	Underweight (Top 5)	%
Cholamandalam Investme		Adani Total Gas Ltd	-2.2
Finance Company Ltd	3.39	Tata Power Company Ltd.	-2.0
PI Industries Ltd.	3.07	Mindtree Ltd.	-1.6
Jubilant Food Works Ltd	2.84	Zee Entertainment	
Mphasis Ltd	2.23	Enterprises Ltd.	-1.5
Tube Investments		AU Small Finance Bank Ltd	-1.5
Of India Ltd	1.84		

A 2%	Market Capita	lisation (%)		
% 5% 10% 15% 20% 25% 30% 35%		Large	Mid	Small
	Fund	14	68	18
	Benchmark	3	94	3

Quantitative Indicators	Fund	Benchmark
Beta	0.93	1
Standard Deviation (Annual)	19.28%	20.22%
Sharpe Ratio	1.11%	
Portfolio Turnover Ratio (Annual)	0.26	
P/B	10.17	9.56
P/E	50.61	43.14
ROE	15.90	16.38

As on 31" October 2021

Portfolio Details	
% of Top 10 Stocks	28.75
Median Market Cap (₹ Cr)	32,940
Weighted Average Market Cap	35,271
Number of Securities	66
All figures given are provisional and unau	idited.

Fund Performance Vs Benchmark (CAGR) as on 31st October, 2021 Growth of ₹ 10000

Nifty 50 (₹)
15,354

Period	NAV Growth (%)	Nifty Midcap 150 (%)	Nifty 50 (%)	NAV Growth (₹)	Nifty Midcap 150 (₹)	Nifty 50 (₹)
1 Year	68.43	76.92	53.54	16,843	17,692	15,354
3 Years	24.82	24.54	20.77	19,459	19,328	17,624
5 Years	14.80	17.48	16.85	19,947	22,388	21,794
Since inception*	18.74	18.30	15.20	2,04,773	1,91,542	1,20,286

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

*Compounded annualized Growth Rate.
For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 63 in 'Fund Manager Summary'. No of Schemes Managed by Mr Ankit Agarwalis 2.

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

SIP Returns as on 31st October, 2021



Period	Investment Amount (₹)	Value- Fund (₹)	Nifty Midcap 150 (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) Nifty Midcap 150	Yield (%) Nifty 50
1 Year	1,20,000	1,51,868	1,53,694	1,44,782	53.24	56.48	40.83
3 Years	3,60,000	6,18,859	6,21,060	5,41,447	38.68	38.96	28.48
5 Years	6,00,000	10,60,013	10,83,517	9,93,748	23.00	23.91	20.32
7 Years	8,40,000	16,23,051	17,44,523	15,50,256	18.51	20.54	17.22
10 Years	12,00,000	35,40,023	35,75,418	27,56,869	20.53	20.71	15.89
15 Years	18,00,000	84,13,707	77,49,918	54,92,303	18.56	17.62	13.67
Since inception*	20.30.000	1.09.72.763	97.41.232	74.36.315	17.73	17.12	13.88

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 October 2021 (Since SIP facility was introduced in November 2004. *Past performance may or may not be sustained in future.

UTI DIVIDEND YIELD FUND

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

Investment Objective



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

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

Date of inception/allotment



3rd May, 2005

Fund Manager



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

Fund AUM



Fund Size Monthly Average Closing AUM

:₹3257.68 Crore . ₹ 3166 15 Crore

High/Low NAV in the month



:₹113.7952 High Growth Option Low Growth Option :₹107.2569

Total Expense Ratio



Regular : 2.03 Direct : 1.46

Minimum Investment Amount



Growth:

₹5000/-IDCW:

No. of Unit Holding Accounts



2,24,263

Load Structure			
Entry Load	Nil		
Holding Period	<1 Year	>= 1 Year	
Evit Load	1%	Nil	

NAV per unit as on 31st October, 2021



Regular Growth Option	₹107.2688
Regular IDCW Option	₹23.0527
Direct Growth Option	₹113.1935
Direct IDCW Option	₹ 26.5903

Portfolio as on 31st October, 2021

Equity	% to NAV	Equity	% to NAV
Infosys Ltd.	8.91	Great Eastern Shipping Co. Ltd.	1.83
Tech Mahindra Ltd	7.65	Hindustan Zinc Ltd.	1.73
Mphasis Ltd	6.81	Bajaj Auto Ltd.	1.58
ITC Ltd.	5.56	Cummins India Ltd.	1.48
Larsen & Toubro Infotech Ltd	4.22	Ambuja Cements Ltd.	1.48
NTPC Ltd.	4.13	Procter & Gamble Hygiene & Hel Care Ltd.	1.42
Tata Steel Ltd.	4.00	Coromandel International Ltd.	1.41
Hindustan Unilever Ltd.	3.81	Bharat Electronics Ltd.	1.37
Tata Consultancy Services Ltd.	3.67	ICICI Prudential Life Insurance Company Ltd.	1.37

3.06

2.77

2.71

2.44

2 22

2.12

1.87

1.87

33%

40%

30%

21%

16%

20%

Sectoral Breakdown

CONSUMER GOODS

FINANCIAL SERVICES

Bharat Petroleum Corporation Ltd.

Hindustan Petroleum Corporation Ltd.

IT

OTHERS

OIL & GAS

METALS

NCA

0%

2%

10%

Torrent Pharmaceuticals Ltd.

Marico Ltd.

GAIL (India) Ltd.

Sanofi India Ltd.

ICICI Securities Ltd.

Active Stock positions

Oil & Natural Gas Corporation Ltd.

Indian Energy Exchange Ltd

Muthoot Finance Ltd

Net Current Assets

HDFC Ltd.

Others

TOTAL



1.31

1.23

1.05

1.00

11 99

1.93

100.00

Overweight (Top 5)	%	Underweight (Top 5)	%
Mphasis Ltd	5.56	L&T Ltd.	-10.03
Larsen & Toubro		Tata Consultancy Services Lt	d5.44
Infotech Ltd	4.22	Hindustan Unilever Ltd.	-5.28
Tech Mahindra Ltd	3.34	ITC Ltd.	-3.62
Marico Ltd.	3.06	Nestle India Ltd.	-3.19
ICICI Bank Ltd	2.71		

iviarket Capitalisation (%)				
	Large	Mid	Small	
Fund	70	20	10	
Benchmark	84	12	3	

Quantitative Indicators	Fund	Benchmark
Beta	0.93	1
Standard Deviation (Annual)	17.72%	18.55%
Sharpe Ratio	0.92%	
Portfolio Turnover Ratio (Annual)	0.11	
P/B	8.21	9.44
P/E	32.29	36.39
ROE	24.09	26.43

As on 31" October 2021

Portfolio Details	
% of Top 10 Stocks	51.82
Median Market Cap (₹ Cr)	1,18,191
Weighted Average Market Cap	2,33,033
Number of Securities	47

All figures given are provisional and unaudited

Fund Performance Vs Benchmark (CAGR) as on 31st October, 2021 Growth of ₹ 10000

Nifty 50 (₹)
15,354

Period	NAV Growth (%)	Nifty Dividend Opportunities 50 (%)	Nifty 50 (%)	NAV Growth (₹)	Nifty Dividend Opportunities 50 (₹)	Nifty 50 (₹)
1 Year	60.93	55.39	53.54	16,093	15,539	15,354
3 Years	19.71	15.96	20.77	17,163	15,599	17,624
5 Years	15.68	14.27	16.85	20,724	19,490	21,794
Since inception*	15.46	17.38	15.84	1,07,287	1,40,857	1,13,267

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

"Compounded annualized Growth Rate.
For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 63 in 'Fund Manager Summary'. No of Schemes Managed by Mrs. Swatt Kulkarniis 3.

Benchmark for UTI Dividend Yield Fund has been changed from S&P BSE 100 to Nifty Dividend Opportunities 50

Nifty Dividend Opportunities 50 since 01st June 2017, prior period BSE 100 return.
A TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of Nifty Dividend Opportunities 50. PRI values from 3rd May 2005 to 30th September 2007. TRI Value From 1st October 2007. The performance of the benchmark is calculated using total return index variant of the benchmark index.

SIP Returns as on 31st October, 2021



Period	Investment Amount (₹)	Value- Fund (₹)	Nifty Dividend Opportunities 50 (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) Nifty Dividend Opportunities 50	Yield (%) Nifty 50
1 Year	1,20,000	1,49,900	1,44,824	1,44,782	49.76	40.90	40.83
3 Years	3,60,000	5,61,301	5,23,834	5,41,447	31.19	26.03	28.48
5 Years	6,00,000	9,98,641	9,22,499	9,93,748	20.53	17.27	20.32
7 Years	8,40,000	15,38,722	14,44,220	15,50,256	17.01	15.23	17.22
10 Years	12,00,000	26,88,899	24,71,723	27,56,869	15.42	13.85	15.89
15 Years	18,00,000	56,68,665	55,85,216	54,92,303	14.04	13.86	13.67
Since inception*	19.70.000	71.33.746	72.21.007	67.92.736	14.21	14.33	13.70

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 MNC FUND

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

Investment Objective



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

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

Date of inception/allotment



29th May, 1998

Fund Manager



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

Fund AUM



Fund Size Monthly Average Closing AUM

:₹2641.05 Crore .₹2607.23 Crore



High/Low NAV in the month

:₹286.3202 High Growth Option Low Growth Option :₹272.1305

Total Expense Ratio



Regular : 2.03 Direct :1.20

Minimum Investment Amount



Growth:

₹5000/-IDCW:

No. of Unit Holding Accounts



1,65,601

Load Structure



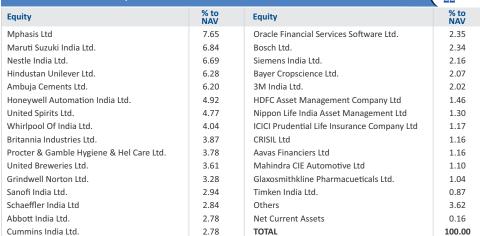
Entry Load	Nil	
Holding Period	Less than one year	Greater than or equal to one year.
Exit Load	1.00%	Nil

NAV per unit as on 31st October, 2021



Regular Growth Option	₹277.1493
Regular IDCW Option	₹142.8939
Direct Growth Option	₹298.8976
Direct IDCW Option	₹155.0480

Portfolio as on 31st October, 2021



2.78

2.75

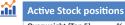
36%

Sectoral Breakdown

CONSUMER GOODS

INDUSTRIAL MANUFACTURING

SKF India Ltd.



TOTAL

Overweight (Top 5) Underweight (Top 5) Honeywell Automation Vedanta Ltd

%

-6.703.35 India Ltd. Colgate Palmolive India Ltd. -3.48 Grindwell Norton Ltd. 3.28 Britannia Industries Ltd. -3.48 Mphasis Ltd 3.13 Ashok Levland Ltd. -3.47 Whirlpool Of India Ltd. 2.85 Maruti Suzuki India Ltd. -3.40 Schaeffler India Ltd 2.84

- 11	10%
AUTOMOBILE	9%
PHARMA	A] 8%
FINANCIAL SERVICES	S 6%
CEMENT & CEMENT PRODUCTS	S 6%
OTHERS	5 _ 2%
NCA	A
	0% 10% 20% 30% 40%

Market Capita	G		
	Large	Mid	Small
Fund	51	39	10
Benchmark	69	31	-

Quantitative Indicators	Fund	Benchmark
Beta	0.86	1
Standard Deviation (Annual)	16.59%	18.67%
Sharpe Ratio	0.64%	
Portfolio Turnover Ratio (Annual)	0.02	
P/B	17.89	20.24
P/E	59.67	52.92
ROF	24 96	29.35

As on 31" October 2021

Portfolio Details	
% of Top 10 Stocks	55.05
Median Market Cap (₹ Cr)	49,795
Weighted Average Market Cap	97,922
Number of Securities	38

All figures given are provisional and unaudited.

Fund Parformance Vs Ronchmark (CAGP) as an 21st October 2021 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty MNC (%)	Nifty 50 (%)	NAV Growth (₹)	Nifty MNC (₹)	Nifty 50 (₹)
1 Year	39.86	36.93	53.54	13,986	13,693	15,354
3 Years	14.03	15.29	20.77	14,832	15,330	17,624
5 Years	11.89	14.67	16.85	17,542	19,834	21,794
Since inception*	16.53	13.76	NA	3,60,889	2,05,332	NA

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

Different pians nave a different expenses to counter the performance of examples. The compounded annualized Growth Rate.

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

NA Not Available. No of Schemes Managed by Mrs. Swati Kulkarni is 3.

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

SIP Returns as on 31st October, 2021



Period	Investment Amount (₹)	Value- Fund (₹)	Nifty MNC (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) Nifty MNC	Yield (%) Nifty 50
1 Year	1,20,000	1,41,620	1,40,036	1,44,782	35.39	32.69	40.83
3 Years	3,60,000	4,90,434	4,98,885	5,41,447	21.22	22.45	28.48
5 Years	6,00,000	8,62,065	8,85,165	9,93,748	14.50	15.58	20.32
7 Years	8,40,000	13,12,998	14,11,624	15,50,256	12.55	14.59	17.22
10 Years	12,00,000	26,62,234	27,62,161	27,56,869	15.24	15.92	15.89
15 Years	18,00,000	68,09,744	63,96,502	54,92,303	16.15	15.43	13.67
Since inception*	20,30,000	92,40,619	87,84,389	74,36,315	16.04	15.54	13.88

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 October 2021 (Since SIP facility was introduced in November 2004. *Past performance may or may not be sustained in future.

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.

Investment Objective



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

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

Date of inception/allotment



30th July, 2007

Fund Manager



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

Fund AUM



Fund Size Monthly Average Closing AUM

: ₹ 357.00 Crore . ₹ 356 78 Crore

High/Low NAV in the month



CONSUMER GOODS CONSUMER SERVICES

TELECOM

OTHERS

NCA

0%

AUTOMOBILE FINANCIAL SERVICES



:₹40.9706 High Growth Option Low Growth Option :₹38.7792

Total Expense Ratio

Regular :2.91 Direct :2.16

Minimum Investment Amount



Growth: ₹5000/-IDCW:

No. of Unit Holding Accounts



46,780

Quantitative Indicators Fund Benchmark Beta 0.91 Standard Deviation (Annual) 17.92% 18.96% Sharpe Ratio 0.80% Portfolio Turnover Ratio (Annual) 0.25 P/B 17.73 16.44 P/E 49.73 49.13 ROE 19.01 19.60

As on 31st October 2021

Load Structure



F

Entry Load : Nil

Exit Load : <30 days−1%;≥30 days−Nil

NAV	ner	unit as	on	31 st	October,	2021
IVAV	hei	unit as	UII	эт	Octobel,	2021

NAV per unit as on 31	October, 2021	
Regular Growth Option		₹39.3528
Regular IDCW Option		₹34.3997
Direct Growth Option		₹41.3056
Direct IDCW Option		₹36.2616

Portfolio as on 31st October, 2021



Equity	% to NAV	Equity	% to NAV
Bharti Airtel Ltd.	9.45	United Breweries Ltd.	2.23
Asian Paints Ltd.	6.08	Sheela Foam Ltd.	2.08
Maruti Suzuki India Ltd.	5.87	Metropolis Healthcare Ltd	2.08
Hindustan Unilever Ltd.	5.23	Bajaj Finance Ltd.	2.07
Nestle India Ltd.	4.15	Radico Khaitan Ltd.	1.95
ITC Ltd.	3.97	Relaxo Footwears Ltd	1.87
Avenue Supermarts Ltd.	3.90	Whirlpool Of India Ltd.	1.86
Titan Company Ltd.	3.21	Heritage Foods Ltd.	1.83
Dabur India Ltd.	3.12	Phoenix Mills Ltd	1.76
Godrej Consumer Products Ltd	3.08	Zomato Ltd	1.66
Marico Ltd.	3.03	Procter & Gamble Hygiene & Hel Care Ltd.	1.60
Crompton Greaves Consumer Electricals Ltd.	3.00	V-Mart Retail Ltd	1.59
Eicher Motors Ltd	2.93	Page Industries Ltd	1.58
ICICI Bank Ltd	2.81	Others	4.56
Jubilant Food Works Ltd	2.59	Net Current Assets	3.97
HDFC Bank Ltd.	2.53	TOTAL	100.00
Aditya Birla Fashion & Retail Ltd.	2.36		

Sectoral Breakdown

14%

20%

40%

60%

9%

Active Stock positions



Active Stock position			
Overweight (Top 5)	%	Underweight (Top 5)	%
ICICI Bank Ltd	2.81	ITC Ltd.	-5.76
HDFC Bank Ltd.	2.53	Mahindra & Mahindra Ltd.	-4.92
Aditya Birla Fashion &		Hindustan Unilever Ltd.	-3.96
Retail Ltd.	2.36	Tata Consumer Products Ltd	-2.82
United Breweries Ltd.	2.23	Bajaj Auto Ltd.	-2.80
Metropolis Healthcare Ltd	12.08		

Market Capitalisation (%) Mid Small Large Fund 68 16 16 Benchmark 93

Portfolio Details	
% of Top 10 Stocks	48.07
Median Market Cap (₹ Cr)	1,89,421
Weighted Average Market Cap	2,10,887
Number of Securities	35

Fund Performance Vs Benchmark	AGR) as on 31 st October. 2021 Growth of	₹10000
i uliu relibililalice va belicililarki	AGIN) as on St. October, 2021 Growth or	. TOOOO



Period	NAV Growth (%)	Nifty India Consumption (%)	Nifty 50 (%)	NAV Growth (₹)	Nifty India Consumption (₹)	Nifty 50 (₹)
1 Year	49.37	42.30	53.54	14,937	14,230	15,354
3 Years	17.74	16.69	20.77	16,329	15,896	17,624
5 Years	13.25	14.17	16.85	18,635	19,405	21,794
Since inception*	10.08	13.24	11.48	39,355	58,932	47,130

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

onlierent plans have a universit expense structure. The performance details provided internal act of regular plans.

*Compounded annualized Growth Rate.

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 63 in 'Fund Manager Summary'. No of Schemes Managed by Mr. Vishal Chopada is 4.

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

SIP Returns as on 31st October, 2021



Period	Investment Amount (₹)	Value- Fund (₹)	Nifty India Consumption (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) Nifty India Consumption	Yield (%) Nifty 50
1 Year	1,20,000	1,45,354	1,40,819	1,44,782	41.82	34.03	40.83
3 Years	3,60,000	5,20,526	5,03,277	5,41,447	25.56	23.09	28.48
Years	6,00,000	9,14,154	9,00,699	9,93,748	16.89	16.29	20.32
7 Years	8,40,000	13,92,821	14,16,209	15,50,256	14.21	14.68	17.22
10 Years	12,00,000	24,32,655	26,55,692	27,56,869	13.55	15.19	15.89
15 Years	NA	NA	NA	NA	NA	NA	NA
Since incention*	17 00 000	45 71 032	53 99 109	49 70 016	12 96	15 02	14 00

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

UTI INFRASTRUCTURE FUND

An open ended equity scheme following the infrastructure theme.

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 Closing AUM

:₹1530.11 Crore . ₹ 1511 65 Crore

High/Low NAV in the month



:₹80.2689 High Growth Option Low Growth Option :₹77.1812

Total Expense Ratio



Regular :2.28 Direct :1.98

Minimum Investment Amount



IDCW:

Growth: ₹5000/-

No. of Unit Holding Accounts



2,97,039

Load Structure



Entry Load : Nil

Exit Load : <30 days−1%;≥30 days−Nil

NAV per unit as on 31st October, 2021



	1
Regular Growth Option	₹77.9393
Regular IDCW Option	₹40.7345
Direct Growth Option	₹80.8090
Direct IDCM/Ontion	₹ 12 2071

Portfolio as on 31st October, 2021



Equity	% to NAV	Equity	% to NAV
Larsen & Toubro Ltd.	9.06	KNR Constructions Ltd	2.07
Bharti Airtel Ltd.	8.92	SKF India Ltd.	2.00
ICICI Bank Ltd	5.55	Bharat Electronics Ltd.	1.98
State Bank Of India	5.19	Siemens India Ltd.	1.84
Ultratech Cement Ltd.	5.05	Blue Star Ltd.	1.78
NTPC Ltd.	4.44	Torrent Power Ltd.	1.75
Axis Bank Ltd.	4.29	Crompton Greaves Consumer Electricals Ltd.	1.68
Adani Ports And Special Economic Zone Ltd	4.10	Cummins India Ltd.	1.66
Gujarat Gas Ltd	3.91	Mahindra Logistics Ltd	1.59
Shree Cement Ltd.	3.13	ABB India Ltd.	1.56
KEC International Ltd.	2.63	Oberoi Realty Ltd.	1.35
Container Corporation Of India Ltd	2.51	Petronet LNG Ltd.	1.25
Indraprastha Gas Ltd	2.29	Brigade Enterprises Ltd.	1.20
Bharat Forge Ltd.	2.28	Others	6.26
H G Infra Engineering Ltd.	2.24	Net Current Assets	2.16
PNC Infratech Ltd	2.15	TOTAL	100.00
Voltas Ltd.	2.13		

Sectoral Breakdown





Small

19

53.65

CONSTRUCTION	1				_ 1	.9%	
FINANCIAL SERVICES	: 1			_ 1	5%		
NDUSTRIAL MANUFACTURING	i]			= 14	%		
TELECOM	1-		9%				
OIL & GAS	;] 		9%				
SERVICES	:]		8%				
EMENT & CEMENT PRODUCTS	;] 		8%				
CONSUMER GOODS	i]—		6%				
POWER			6%				
OTHERS	- 4	3%					
NCA	· ⊨	2%		_	_	_	
	0%	5%	10%	15%	20%	25%	

Active Stock posit	nons	\	
Overweight (Top 5)	%	Underweight (Top 5)	%
ICICI Bank Ltd	5.55	Reliance Industries Ltd.	-20.00
State Bank Of India	5.19	Larsen & Toubro Ltd.	-4.26
Axis Bank Ltd.	4.29	Grasim Industries Ltd.	-4.10
Gujarat Gas Ltd	3.91	Power Grid Corporation	
KEC International Ltd.	2.63	Of India Ltd	-3.95
		Oil & Natural Gas	
		Corporation Ltd.	-3.39

Mid

28

14

Large Fund 53 Benchmark 86 Portfolio Details % of Top 10 Stocks

Market Capitalisation (%)

Quantitative Indicators	Fund	Benchmark
Beta	0.90	1
Standard Deviation (Annual)	21.77%	22.10%
Sharpe Ratio	0.68%	
Portfolio Turnover Ratio (Annual)	0.07	
P/B	5.11	3.62
P/E	36.33	39.09
ROE	11.26	8.77

Median Market Cap (₹ Cr) 1,06,772 Weighted Average Market Cap 1,63,961 Number of Securities 43 All figures given are provisional and unaudited

As on 31st October 2021

Fund Performance Vs Benchmark (CAGR) as on 31st October, 2021 Growth of ₹ 10000

L	

Period	NAV Growth (%)	Nifty Infrastructure (%)	Nifty 50 (%)	NAV Growth (₹)	Nifty Infrastructure (₹)	Nifty 50 (₹)
1 Year	73.10	63.71	53.54	17,310	16,371	15,354
3 Years	18.32	21.37	20.77	16,572	17,888	17,624
5 Years	11.05	13.88	16.85	16,893	19,160	21,794
Since inception*	12.97	10.04	15.20	85,308	53,750	1,20,286

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

"Compounded annualized Growth Rate.
For performance details of their Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 63 in 'Fund Manager Summary'. No of Schemes Managed by Mr Sachin Trivedi is 2. As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of S&P BSE 100. PRI values from TriA puril 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 31st October, 2021



Period	Investment Amount (₹)	Value- Fund (₹)	Nifty Infrastructure (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) Nifty Infrastructure	Yield (%) Nifty 50
1 Year	1,20,000	1,47,944	1,50,648	1,44,782	46.33	51.08	40.83
3 Years	3,60,000	5,35,029	5,60,335	5,41,447	27.59	31.06	28.48
5 Years	6,00,000	8,98,092	9,65,178	9,93,748	16.17	19.12	20.32
7 Years	8,40,000	13,46,412	14,21,623	15,50,256	13.26	14.78	17.22
10 Years	12,00,000	23,57,589	22,59,777	27,56,869	12.96	12.17	15.89
15 Years	18,00,000	38,75,756	33,35,506	54,92,303	9.58	7.78	13.67
Since inception*	20.30.000	50.09.174	41.32.340	74.36.315	9.87	7.86	13.88

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 October 2021 (Since SIP facility was introduced in November 2004. *Past performance may or may not be sustained in future.

0.94

0.88

0.26

100.00

UTI BANKING & FINANCIAL SERVICES FUND (Erstwhile UTI Banking Sector Fund)

Portfolio as on 31st October, 2021

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

Investment Objective



The objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of companies/institutions engaged in the banking and financial services activities.

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

Date of inception/allotment



7th April, 2004

Fund Manager



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

Fund AUM



Fund Size Monthly Average Closing AUM

:₹771.64 Crore .₹767 51 Crore

High/Low NAV in the month



:₹128.2526 High Growth Option :₹118.2720 Low Growth Option

Total Expense Ratio



Regular : 2.67 Direct :1.31

Minimum Investment Amount



Growth: IDCW:

₹5000/-

No. of Unit Holding Accounts



60,716

Load Structure



Entry Load : Nil

Exit Load : <30 days - 1%;≥30 days - Nil

NAV per unit as on 31st October, 2021

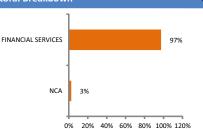


Regular Growth Option	₹122.5974
Regular IDCW Option	₹47.7142
Direct Growth Option	₹134.1573
Direct IDCW Option	₹52.5067

% to NAV % to Equity HDFC Bank Ltd. 21.45 Federal Bank Ltd. 1.78 ICICI Bank Ltd 17 77 Bajaj Finance Ltd. 1.69 State Bank Of India Karur Vvsva Bank Ltd. 1.45 9.65 Axis Bank Ltd. 8.80 ICICI Securities Ltd. 1.20 HDFC Ltd. 5 93 DCB Bank Ltd 1 18 Kotak Mahindra Bank Ltd. Equitas Holdings Ltd 5.03 1.18 SBI Life Insurance Company Ltd. 3.04 Bandhan Bank Ltd. 1.04

RBL Bank Ltd. 2.82 Mahindra & Mahindra Fin.Ser.Ltd. IndusInd Bank Ltd. 2.67 Computer Age Management Services Ltd ICICI Lombard General Insurance Company Ltd Aditya Birla Sun Life AMC Ltd 2.32 ICICI Prudential Life Insurance Company Ltd **Net Current Assets** Bajaj Finserv Ltd. 2.09 TOTAL Cholamandalam Investment & 2.00 Finance Company Ltd

Sectoral Breakdown



Active Stock positions Overweight (Top 5) Underweight (Top 5) % State Bank Of India 3.39 HDFC Ltd. -10.75 RBL Bank Ltd. -4.69 2.82 Bajaj Finance Ltd. IndusInd Bank Ltd. 2.67 Kotak Mahindra Bank Ltd. -4.65 Axis Bank Ltd. 2.59 HDFC Life Insurance Company Ltd. -2.06 Federal Bank Ltd. 1.78 Bajaj Finserv Ltd. -1.41

Market Capitalis	ation (%)		
	Large	Mid	Small
Fund	88	7	5
Benchmark	98	2	-

Quantitative Indicators	Fund	Benchmark
Beta	0.98	1
Standard Deviation (Annual)	28.81%	28.68%
Sharpe Ratio	0.31%	
Portfolio Turnover Ratio (Annual)	0.16	
P/B	3.99	4.68
P/E	30.16	31.52
ROE	13.09	13.44
As on 31st October 2021		

79.48
4,50,911
4,41,171
23

Fund Performance Vs Benchmark (CAGR) as on 31st October, 2021 Growth of ₹ 10000

Nifty 50	
(₹)	

Period	NAV Growth (%)	Nifty Financial Services (%)	Nifty 50 (%)	NAV Growth (₹)	Nifty Financial Services (₹)	Nifty 50 (₹)
1 Year	64.51	62.32	53.54	16,451	16,232	15,354
3 Years	12.40	21.40	20.77	14,205	17,901	17,624
5 Years	9.55	19.17	16.85	15,782	24,046	21,794
Since inception*	15.32	19.04	15.20	1,22,508	2,14,060	1,20,286

Different plans have a different expense structure. The performance details provided herein are of regular plan.
The Benchmark Index of UTI-Banking Sector Fund is Changed From S&P CNX Bank to CNX Bank index with effect from 13th May, 2010
**Compounded annualized Growth Rate.
For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 63 in 'Fund Manager Summary'. No of Schemes Managed by Mr. Fund Premchandanis 2.
The performance of the benchmark is calculated using total return index variant of the benchmark index.

SIP Returns as on 31st October, 2021 Period Investment Value Nifty Nifty 50 (₹) Yield (%) Yield (%) Yield (%) Financial Amount (₹) Fund (₹) Fund **Nifty Financial** Nifty 50 Services (₹) Services 1,20,000 1,42,824 40.83 1,43,766 37.46 39.08 3 Years 3.60.000 4,91,163 5 28 598 5.41.447 21.32 26.70 28 48 9,93,748 6,00,000 8,20,469 10,05,035 12.50 20.79 20.32 5 Years 7 Years 8,40,000 12,70,662 16,52,502 15,50,256 11.64 19.01 17.22 10 Years 12,00,000 23,08,747 32,17,422 27,56,869 12.57 18.76 15.89 15 Years 18.00.000 50,20,649 74.73.724 54.92.303 12.63 17.21 13.67 Since inception* 20.30.000 70.08.360 1.09.22.823 74.36.315 13.28 17.69 13.88

Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV p respective time periods. The loads have not been taken into account. "Since inception for above mentioned schemes is (Since SIP facility was introduced in November 2004. Past performance may or may not be sustained in future. WAV per unit of the scheme as on the first working day for the nes is taken for the period December 2004 to October 2021

UTI HEALTHCARE FUND (Erstwhile UTI Pharma & Healthcare Fund)

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

Investment Objective



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

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

Date of inception/allotment



28th June. 1999

Fund Manager



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

Fund AUM



Fund Size Monthly Average Closing AUM

:₹863.55 Crore . ₹827 96 Crore

High/Low NAV in the month



High Growth Option Low Growth Option

:₹173.6246 :₹161.8430

Total Expense Ratio



Regular :2.31 Direct :1.25

Minimum Investment Amount



Growth:

IDCW:

₹5000/-

No. of Unit Holding Accounts



52,428

Load Structure



Entry Load : Nil

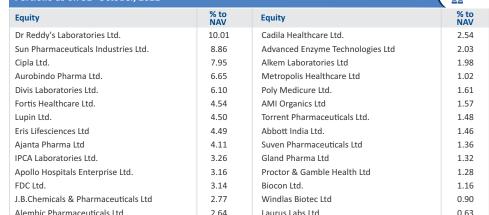
Exit Load : <30 days - 1%;≥30 days - Nil

NAV per unit as on 31st October. 2021



THAT per unit us on .	51 Octobel, 2021	
Regular Growth Option		₹162.9783
Regular IDCW Option		₹125.9595
Direct Growth Option		₹176.7825
Direct IDCW Option		₹136.6411

Portfolio as on 31st October, 2021



2.63

2.61

Sectoral Breakdown

Narayana Hrudayalaya Ltd

Krishna Institute Of Medical Science Ltd

TOTAL

Net Current Assets



2.24

100.00

PHARMA	80%
HEALTHCARE SERVICES	16%
OTHERS	2%
NCA	2%
+	/ 20% 40% 50% 90% 100%

Active Stock positi	UIIS		
Overweight (Top 5)	%	Underweight (Top 5)	%
Eris Lifesciences Ltd	4.13	Sun Pharmaceuticals	
Aurobindo Pharma Ltd.	3.64	Industries Ltd.	-4.45
Ajanta Pharma Ltd.	3.28	Divis Laboratories Ltd.	-4.09
FDC Ltd.	2.88	Apollo Hospitals	
Fortis Healthcare Ltd.	ortis Healthcare Ltd. 2.56	Enterprise Ltd.	-3.50
Total Treatment Etal	2.50	Laurus Labs Ltd.	-2.51
		Dr. Lal Pathlabs Ltd.	-1.91

Market Capitalisation (%) Mid Small Large Fund 55 20 25 Benchmark 62 25 13

Quantitative Indicators	Fund	Benchmark
Beta	0.89	1
Standard Deviation (Annual)	17.98%	19.73%
Sharpe Ratio	1.13%	
Portfolio Turnover Ratio (Annual)	0.48	
P/B	6.17	7.45
P/E	38.12	44.85
ROE	16.47	15.99
As on 31st October 2021		

Portfolio Details	
% of Top 10 Stocks	60.47
Median Market Cap (₹ Cr)	40,192
Weighted Average Market Cap	56,240
Number of Securities	30

All figures given are provisional and unaudited.

Fund Performance Vs Benchmark (CAGR) as on 31st October, 2021 Growth of ₹ 10000

Nifty 50 (₹)	
15,354	
17 624	

Period	NAV Growth (%)	S&P BSE Healthcare (%)	Nifty 50 (%)	NAV Growth (₹)	S&P BSE Healthcare (₹)	Nifty 50 (₹)
1 Year	27.98	30.74	53.54	12,798	13,074	15,354
3 Years	23.69	20.14	20.77	18,935	17,349	17,624
5 Years	11.49	9.43	16.85	17,231	15,696	21,794
Since inception*	14.72	14.93	NA	2,15,509	2,24,504	NA

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

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

*Compounded annualized Growth Rate.

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

N.A Not Available. No of Schemes Managed by Mr. V Srivatsa is 7.As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of Hitry Pharma. PRI values From 28th June 1999 to 3rd April 2006. TRI Value From 4th April 2006.

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

SIP Returns as on 31st October, 2021



Period	Investment Amount (₹)	Value- Fund (₹)	S&P BSE Healthcare (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) S&P BSE Healthcare	Yield (%) Nifty 50
1 Year	1,20,000	1,31,290	1,31,710	1,44,782	18.08	18.77	40.83
3 Years	3,60,000	5,72,386	5,59,824	5,41,447	32.67	30.99	28.48
5 Years	6,00,000	10,24,809	9,87,417	9,93,748	21.60	20.06	20.32
7 Years	8,40,000	14,49,306	13,73,415	15,50,256	15.33	13.82	17.22
10 Years	12,00,000	26,34,753	25,20,248	27,56,869	15.04	14.21	15.89
15 Years	18,00,000	64,54,129	64,21,416	54,92,303	15.53	15.47	13.67
Since inception*	20.30.000	84.59.574	85.49.413	74.36.315	15.16	15.27	13.88

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 October 2021 (Since SIP facility was introduced in November 2004. *Past performance may or may not be sustained in future.

Equity

Jamna Auto Industries Ltd.

Schaeffler India Ltd

Subros Ltd.

Zomato Ltd

Net Current Assets

Minda Corporation Ltd

Portfolio Details

Number of Securities

Median Market Cap (₹ Cr)

Weighted Average Market Cap

% of Top 10 Stocks

Sundram Fasteners Ltd. 1.35

Others

TOTAL

Interglobe Aviation Ltd

TVS Motor Company Ltd

Gujarat Pipavav Port Ltd.

Sandhar Technologies Ltd

Mahindra CIE Automotive Ltd

Great Eastern Shipping Co. Ltd.

Mahindra & Mahindra Fin.Ser.Ltd.

Mahindra Logistics Ltd

16.07

13 59

11.18

8.88

6.99

6.96

5.78

3.16

2.97

1.80

1.79

1.70

1.69

1.44

1.41

1.35

1.25

% to

1.23

1 09

1.07

1.01

0.97

0.88

0.84

0.80

0.57

0.52

0.51

0.43

0.40

0.21

1.46

100.00

-1.73

UTI TRANSPORTATION & LOGISTICS FUND

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

Investment Objective



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

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

Date of inception/allotment



11th April, 2008

Fund Manager



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

Fund AUM



Fund Size Monthly Average Closing AUM

High Growth Option

Low Growth Option

Total Expense Ratio

:₹1513.84 Crore .₹1525 01 Crore

:₹139.4623

:₹125.9426

:2.38

:1.06

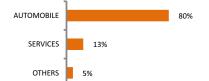
High/Low NAV in the month



Beta

Sharpe Ratio

Escorts Ltd.



Sectoral Breakdown

Minda Corporation Ltd

Sundram Fasteners Ltd.

Portfolio as on 31st October, 2021

Adani Ports And Special Economic Zone Ltd

Maruti Suzuki India Ltd.

Mahindra & Mahindra Ltd.

Tata Motors Ltd

Bajaj Auto Ltd.

Eicher Motors Ltd

Ashok Leyland Ltd.

Hero Motocorp Ltd.

VRL Logistics Ltd

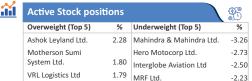
Apollo Tyres Ltd.

Bharat Forge Ltd.

Motherson Sumi System Ltd.

Container Corporation Of India Ltd

Bosch Ltd.



Adani Ports And Special

Economic Zone Ltd

NCA 1% 20% 40% 60% 80% 100% 0%

Market Capita			
	Large	Mid	Small
Fund	73	17	10
Benchmark	81	17	2

1.41

Minimum Investment Amount



Growth:

IDCW:

Regular

Direct

₹5000/-

No. of Unit Holding Accounts



1,23,904

Load Structure



Entry Load : Nil

Exit Load : <30 days - 1%;≥30 days - Nil

Portfolio Turnover Ratio (Annual)	0.14	
P/B	4.13	3.83
P/E	35.91	32.22
ROE	5.31	5.26
As on 31 st October 2021		

Fund

0.92

25.22%

0.28%

All figures given are provisional and unaudited

NAV	per	unit	as	on	31 st	October,	2021	

Regular Growth Option	₹132.4728
Regular IDCW Option	₹61.0845
Direct Growth Option	₹145.4106
Direct IDCW Option	₹67.2519

Fund Performance Vs Benchmark (CAGR) as on 31st October, 2021 Growth of ₹ 10000

Benchmark

27.10%



77 38

1,09,119

1.06.927

32

Period	NAV Growth (%)	UTI Transportation & Logistics Index (%)	Nifty 50 (%)	NAV Growth (₹)	UTI Transportation & Logistics Index(₹)	Nifty 50 (₹)
1 Year	51.07	51.33	53.54	15,107	15,133	15,354
3 Years	10.55	12.33	20.77	13,514	14,178	17,624
5 Years	5.66	5.50	16.85	13,171	13,072	21,794
Since inception*	17.74	14.22	11.46	91,631	60,707	43,565

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

For Product Label, Refer Page no. 64-67

Quantitative Indicators

Standard Deviation (Annual)

onlierent plans have a universit expense structure. The periormance details provided merein are of regular plan.

*Compounded annualized Growth Rate.

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 63 in 'Fund Manager Summary'. No of Schemes Managed by Mr Sachin Trivedi is 2.

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

SIP Returns as on 31st October, 2022



Period	Investment Amount (₹)	Value- Fund (₹)	UTI Transportation & Logistics Index (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) UTI Transportation & Logistics Index	Yield (%) Nifty 50
1 Year	1,20,000	1,40,363	1,39,481	1,44,782	33.25	31.75	40.83
3 Years	3,60,000	5,11,246	5,19,690	5,41,447	24.24	25.44	28.48
5 Years	6,00,000	7,95,850	8,08,636	9,93,748	11.26	11.91	20.32
7 Years	8,40,000	11,62,004	11,76,690	15,50,256	9.13	9.48	17.22
10 Years	12,00,000	25,82,427	21,58,962	27,56,869	14.67	11.31	15.89
15 Years	NA	NA	NA	NA	NA	NA	NA
Since inception*	16,20,000	56,91,784	44,19,773	46,51,852	17.13	13.83	14.50

: 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 ective time periods. The loads have not been taken into account. Past performance may or may not be sustained in future.

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.

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. Vetri Subramaniam, B.Com, PGDM Managing the scheme since Sept 2017 & Mr. Vishal Chopda, CFA, BE, PGDM Managing the scheme since August 2019

Fund AUM



Fund Size Monthly Average :₹3084.94 Crore Closing AUM :₹3046.11 Crore

High/Low NAV in the month



High Growth Option :₹152.3692 Low Growth Option :₹144.2685

Total Expense Ratio



Regular :2.26 Direct :1.15

Minimum Investment Amount



Growth: ₹500/-IDCW:

No. of Unit Holding Accounts



2,46,701

Load Structure



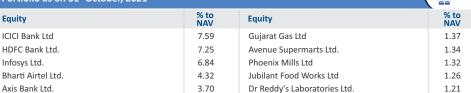
Entry Load: Nil Exit Load : Nil (Lock-in-Period of 3 years for each investment)

NAV per unit as on 31st October, 2021



Regular Growth Option	₹147.0112
Regular IDCW Option	₹30.7126
Direct Growth Option	₹158.4495
Direct IDCW Ontion	₹39.9586

Portfolio as on 31st October, 2021



State Bank Of India 2 26 ABB India Ltd 1.16 Larsen & Toubro Infotech Ltd 2.21 Torrent Power Ltd. 1.14 Bajaj Finance Ltd. 2.09 Ramco Cements Ltd. 1.12 Aditya Birla Fashion & Retail Ltd. 2.09 Divis Laboratories Ltd. 1.07 ITC Ltd. 1.91 KNR Constructions Ltd 1.05 Ajanta Pharma Ltd Crompton Greaves Consumer Electricals Ltd. 1.79 1.05 Tech Mahindra Ltd 1.78 Firstsource Solutions Ltd. 1.03 Carborandum Universal Ltd. Barbeque Nation Hospitality Ltd 1.03 1.70 Cholamandalam Investment & Shree Cement Ltd. 1.02

Others

TOTAL

1.67

1.55

1.49

Sectoral Breakdown

Maruti Suzuki India Ltd.

Finance Company Ltd

Eicher Motors Ltd

Active Stock positions

Net Current Assets

31.01

2.58

100.00

FINANCIAL SERVICE]	29%
OTHERS	18%	
17	13%	
CONSUMER GOOD	11%	
INDUSTRIAL MANUFACTURING	8%	
CONSUMER SERVICES	7%	
AUTOMOBILE	7%	
PHARMA	6%	
NCA	3%	
	0% 5% 10% 15% 20% 25% 30	0% 35%

			لتلق إ
Overweight (Top 5)	%	Underweight (Top 5)	%
Bharti Airtel Ltd.	2.91	Reliance Industries Ltd.	-7.13
ICICI Bank Ltd	2.76	HDFC Ltd.	-4.46
Axis Bank Ltd.	2.04	Tata Consultancy Services Lt	td3.06
Aditya Birla Fashion &		Kotak Mahindra Bank Ltd.	-2.59
Retail Ltd.	2.01	Hindustan Unilever Ltd.	-1.86
L&T Infotech Ltd	1.95		

Market Capitalisation (%) Small Large Fund 61 23 16 Benchmark 78 15

Quantitative Indicators	Fund	Benchmark
Beta	0.94	1
Standard Deviation (Annual)	19.76%	20.50%
Sharpe Ratio	0.95%	
Portfolio Turnover Ratio (Annual)	0.21	
P/B	8.07	7.92
P/E	34.73	36.25
ROE	15.12	16.15
As on 31st October 2021		

Portfolio Details	\s <u>=</u>
% of Top 10 Stocks	40.26
Median Market Cap (₹ Cr)	1,01,096
Weighted Average Market Cap	2,47,232
All figures given are provisional and una	udited.

Fund Performance Vs Benchmark (CAGR) as on 31st October, 2021 Growth of ₹ 10000



Period	NAV Growth (%)	Nifty 500 (%)	Nifty 50 (%)	NAV Growth (₹)	Nifty 500 (₹)	Nifty 50 (₹)
1 Year	61.63	59.08	53.54	16,163	15,908	15,354
3 Years	22.27	21.20	20.77	18,289	17,813	17,624
5 Years	15.66	16.33	16.85	20,706	21,313	21,794
Since inception*	15.42	14.41	13.83	2,30,956	1,90,529	1,70,466

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

The current fund manager is managing the scheme since Sept-2017 & Co-Fund Manager managing w.e. f Aug 2019.

*Compounded annualized Growth Rate. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 63 in 'Fund Manager Summary'. No of Schemes Managed by Mr. Vetri Subramaniam is 4. & Mr. Visibal Chopdais 4.

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

SIP Returns as on 31st October, 2021



Period	Investment Amount (₹)	Value- Fund (₹)	Nifty 500 (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) Nifty 500	Yield (%) Nifty 50
1 Year	1,20,000	1,47,812	1,46,918	1,44,782	46.10	44.54	40.83
3 Years	3,60,000	5,68,401	5,57,452	5,41,447	32.14	30.67	28.48
5 Years	6,00,000	10,07,081	9,99,096	9,93,748	20.87	20.55	20.32
7 Years	8,40,000	15,49,601	15,66,779	15,50,256	17.20	17.51	17.22
10 Years	12,00,000	28,19,141	28,66,620	27,56,869	16.30	16.61	15.89
15 Years	18,00,000	55,10,887	57,27,054	54,92,303	13.71	14.15	13.67
Since inception*	20,30,000	70,16,310	76,44,792	74,36,315	13.29	14.15	13.88

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 October 2021 (Since SIP facility was introduced in November 2004. *Past performance may or may not be sustained in future.

UTI SMALL CAP FUND

An open ended equity scheme predominantly investing in 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 small cap companies.

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

Date of inception/allotment



23rd December, 2020

Fund Manager



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

Fund AUM



Fund Size Monthly Average Closing AUM

: ₹ 1813.56 Crore . ₹ 1810 88 Crore

High/Low NAV in the month



:₹15.3057 High Growth Option Low Growth Option :₹14.3755

Total Expense Ratio



Regular :2.27 Direct :0.22

Minimum Investment Amount



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

No. of Unit Holding Accounts



1,55,877

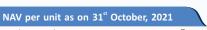
Load Structure



Entry Load : Nil

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

one year Nil



negulai Growth Option	\ 14.0000
Regular IDCW Option	₹14.6085
Direct Growth Option	₹14.8604
Direct IDCW Option	₹14.8601

Portfolio as on 31st October, 2021

Equity	% to NAV	Equity	% to NAV
Brigade Enterprises Ltd.	2.62	Carborandum Universal Ltd.	1.67
Greenpanel Industries Ltd	2.25	Grindwell Norton Ltd.	1.64
Timken India Ltd.	2.21	Persistent Systems Ltd.	1.63
Canfin Homes Ltd.	2.20	Computer Age Management Services Ltd	1.60
Coforge Ltd	2.10	APL Apollo Tubes Ltd	1.59
V.I.P.Industries Ltd.	1.95	Creditaccess Grameen Ltd	1.58
Prince Pipes And Fittings Ltd	1.93	Chalet Hotels Ltd	1.56
J.B.Chemicals & Pharmaceuticals Ltd	1.85	TCI Express Ltd	1.56
Aarti Industries Ltd	1.84	Affle India Ltd	1.49
Eclerx Services Ltd.	1.82	MTAR Technologies Ltd	1.46
Tube Investments Of India Ltd	1.82	Navin Fluorine International Ltd	1.46
Birlasoft Ltd	1.76	City Union Bank Ltd	1.42
KEC International Ltd.	1.74	Firstsource Solutions Ltd.	1.42
Orient Electric Ltd	1.73	Others	44.47
Eris Lifesciences Ltd	1.72	Net Current Assets	2.53
V-Mart Retail Ltd	1.71	TOTAL	100.00
Cera Sanitaryware Ltd.	1.67		

Sectoral Breakdown



Active Stock positions

	95
(Top 5)	%
Exchange Ltd	-2.26
sitory a) Ltd	-1.44
d Industrial	4.40
	-1.18

%	Underweight (10p 5)	%
2.25	Indian Energy Exchange Ltd	-2.26
2.10	Central Depository Services (India) Ltd	-1.44
1.84	CG Power And Industrial Solutions Ltd	-1.18
1.82	Tanla Platforms Ltd	-1.16
	Radico Khaitan Ltd.	-1.1
	2.25 2.10 1.86 1.84	d 2.25 Indian Energy Exchange Ltd 2.10 Central Depository Services (India) Ltd CG Power And Industrial Solutions Ltd 1.82 Tanla Platforms Ltd

Market Capita			
	Large	Mid	Small
Fund	-	23	77
Benchmark	0	1	98

Portfolio Details	
% of Top 10 Stocks	20.77
Median Market Cap (₹ Cr)	10,175
Weighted Average Market Cap	12,070
Number of Securities	74

All figures given are provisional and unaudited. As on 31st October 2021

Fund Performance Vs Benchmark (CAGR) as on 31st October, 2021 Growth of ₹ 10000



Period	NAV Growth (%)	Nifty Small Cap 250 TRI (%)	Nifty 50 (%)	NAV Growth (₹)	Nifty Small Cap 250 TRI (₹)	Nifty 50 (₹)
Since Inception*	46.07	65.22	32.66	14,607	16,522	13,266

Different plans have a different expense structure. The performance details provided herein are of regular plan.
For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 63 in 'Fund Manager Summary'. No of Schemes Managed by Mr. Rahkt Agarwalis 2.
The performance of the benchmark is calculated using total return index variant of the benchmark index.

% to

1.34

1.30

1.30

1.25

1.20

1.15

1.13

1.12

1.11

0.90

0.89

0.88

0.87

12 73

-0.20

100.00

UTI NIFTY INDEX FUND

An open ended scheme replicating/tracking Nifty 50 index.

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"

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

Date of inception/allotment



6th March, 2000

Fund Manager



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

Fund AUM



Fund Size Monthly Average Closing AUM

:₹5422.50 Crore .₹5380 08 Crore

High/Low NAV in the month



Portfolio as on 31st October, 2021

Reliance Industries Ltd.

Tata Consultancy Services Ltd.

Kotak Mahindra Bank Ltd.

Hindustan Unilever Ltd.

Larsen & Toubro Ltd.

Bajaj Finance Ltd.

State Bank Of India

Axis Bank Ltd.

Bharti Airtel Ltd

Asian Paints Ltd.

Bajaj Finserv Ltd.

HCL Technologies Ltd.

HDFC Bank Ltd.

ICICI Bank Ltd

Infosys Ltd.

HDFC Ltd.

ITC Ltd.

% to NAV

10.72

9.05

8.08

7.27

6.71

4 60

3.90

2.79

2.79

2.57

2.55

2.52

2.50

2 12

1.83

1.62

1.41

Equity

Tata Steel Ltd.

Wipro Ltd.

Titan Company Ltd.

Tech Mahindra Ltd

Tata Motors Ltd.

IndusInd Bank Ltd

Net Current Assets

"https://bit.lv/2XU1a5Z"

21,359

1,17,674

Nestle India Ltd.

JSW Steel Ltd.

Others

TOTAL

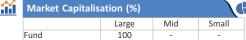
Ultratech Cement Ltd.

Mahindra & Mahindra Ltd.

Hindalco Industries Ltd.

Sun Pharmaceuticals Industries Ltd.

Maruti Suzuki India Ltd.



· ·	
ligh Growth Option	:₹122.8271
ow Growth Option	:₹116.5432



Portfolio Details % of Top 10 Stocks 58.47 Median Market Cap (₹ Cr) 4,99,753 Weighted Average Market Cap 5,94,350

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 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

21,794

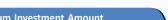
1,41,567

22,522

1,50,225

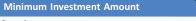
All figures given are provisional and unaudited.

Total Expense Ratio Regular



:0.30

:0.20





No. of Unit Holding Accounts



2,48,956

Direct

Quantitative Indicators Fund Benchmark 1.00 Beta 1 Standard Deviation (Annual) 21.55% 21.55% 0.79% Sharpe Ratio Portfolio Turnover Ratio (Annual) 0.18

5 Years

Since inception*

Load Structure



Entry Load : Nil Exit Load : Nil

NAV per unit as on 31st October, 2021

1	_	,

Regular Growth Option	₹117.5923
Regular IDCW Option	₹59.2428
Direct Growth Option	₹118.7421
Direct IDCW Option	₹59.8239

As on 31" October 2021

Fund Performance Vs Benchmark (CAGR) as on 31st October, 2021 Growth of ₹ 10000 S&PBSE Period **NAV Growth** Nifty 50 S&P BSE **NAV Growth** Nifty 50 (₹) (%) Sensex (%) (₹) (₹) 15.123 1 Year 53.10 53.54 51.23 15.310 15.354 3 Years 20.35 20.77 21.22 17,440 17,624 17,822

17.62

13.32

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

16.38

12.05

16.85

13.01

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 63 in 'Fund Manager Summary'. No of Schemes Managed by Mr. Sharwan Kumar Goyal is 9.

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

Tracking error as on 31st October, 2021



Tracking Error	Non Annualised	Annualised
Over last 1 year	0.0016	0.0254
Over last 3 year	0.0071	0.1122
Over last 5 year	0.0079	0.1241
Since Incention	0.1001	1 5826

Past performance may or may not be sustained in future.

SIP Returns as on 31st October, 2021

Period	Investment Amount (₹)	Value- Fund (₹)	Nifty 50 (₹)	S&P BSE Sensex (₹)	Yield (%) Fund	Yield (%) Nifty 50	Yield (%) S&P BSE Sensex
1 Year	1,20,000	1,44,525	1,44,782	1,44,089	40.39	40.83	39.63
3 Years	3,60,000	5,38,285	5,41,447	5,38,911	28.05	28.48	28.13
5 Years	6,00,000	9,84,079	9,93,748	10,04,959	19.92	20.32	20.79
7 Years	8,40,000	15,28,292	15,50,256	15,72,466	16.81	17.22	17.62
10 Years	12,00,000	26,85,992	27,56,869	28,00,774	15.40	15.89	16.18
15 Years	18,00,000	51,64,595	54,92,303	55,98,353	12.96	13.67	13.89
Since inception*	20,30,000	68,40,217	74,36,315	76,28,453	13.04	13.88	14.13

Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for 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 October 2 (Since SIP Facility was introduced in November 2004. *Past performance may or may not be sustained in future.

For Product Label, Refer Page no. 64-67

UTI NIFTY NEXT 50 INDEX FUND

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

Investment Objective



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

Date of inception/allotment



28th June. 2018

Fund Manager



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

Fund AUM



Fund Size Monthly Average Closing AUM

.₹1398 39 Crore

High/Low NAV in the month



:₹15.8872 High Growth Option Low Growth Option :₹14.8655

Total Expense Ratio



Regular :0.78 Direct :0.32

Minimum Investment Amount



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

No. of Unit Holding Accounts



72,507

Load Structure



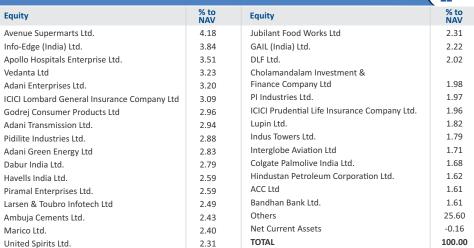
Entry Load : Nil Exit Load : Nil

NAV per unit as on 31st October, 2021



	,
Regular Growth Option	₹14.9528
Direct Growth Option	₹15.2395

Portfolio as on 31st October, 2021



Sectoral Breakdown



Market Capitalisation (%) Large Mid Small 92 8 Fund

OTHERS 23% FINANCIAL SERVICES 20% CONSUMER GOODS 17% METALS 11% CONSUMER SERVICES 10% PHARMA 8% POWER OIL & GAS NCA 0% -5% 10% 15% 20% 25%

Portfolio Details	
% of Top 10 Stocks	32.66
Median Market Cap (₹ Cr)	72,727
Weighted Average Market Cap	88,442

All figures given are provisional and unaudited

Quantitative Indicators	Fund	Benchmark
Beta	1.00	1
Standard Deviation (Annual)	19.92%	19.94%
Sharpe Ratio	0.66%	
Portfolio Turnover Ratio (Annual)	0.54	

As on 31st October 2021

Fund Performance Vs Benchmark (CAGR) as on 31st October, 2021 Growth of ₹ 10000

ty 50	
(₹)	
٠,	

Period	NAV Growth (%)	Nifty Next 50 (%)	Nifty 50 (%)	NAV Growth (₹)	Nifty Next 50 (₹)	Nifty 50 (₹)
1 Year	53.40	54.81	53.54	15,340	15,481	15,354
3 Years	16.58	17.62	20.77	15,851	16,279	17,624
Since inception*	12.78	14.35	17.96	14,953	15,661	17,377

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

*Compounded annualized Growth Rate.
For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 63 in 'Fund Manager Summary'. No of Schemes Managed by Mr. Sharwan Kumar Goyalis 9.
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 3 or 5 years.

SIP Returns as on 31 st October, 2021							
Period	Investment Amount (₹)	Value- Fund (₹)	Nifty Next 50 (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) Nifty Next 50	Yield (%) Nifty 50
1 Year	1,20,000	1,43,385	1,44,161	1,44,782	38.42	39.76	40.83
3 Years	3,60,000	5,22,753	5,30,470	5,41,447	25.88	26.96	28.48
Since inception*	4,00,000	5,80,888	5,90,328	6,07,377	23.07	24.12	25.99

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

UTI NIFTY200 MOMENTUM 30 INDEX FUND

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

Investment Objective



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

Date of inception/allotment



12th Mar, 2021

Fund Manager



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

Fund AUM



Fund Size Monthly Average Closing AUM

:₹658.13 Crore .₹713 91 Crore

High/Low NAV in the month



:₹14.9524 High Growth Option Low Growth Option :₹13.2612

Total Expense Ratio



Regular :0.90 Direct :0.38

Minimum Investment Amount



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

No. of Unit Holding Accounts



25,460

Load Structure



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

Exit Load : Nil

NAV per unit as on 31st October 2021

NAV per unit as on 31	October, 2021	
Regular Growth Option		₹13.6883
Direct Growth Option		₹13.7327

Portfolio as on 31st October, 2021



Sectoral Breakdown



Portfolio Details % of Top 10 Stocks 52.14 Median Market Cap (₹ Cr) 1,33,544

1,86,502

All figures given are provisional and unaudited.

Weighted Average Market Cap

Fund Performance Vs Benchmark (CAGR) as on 31st October 2021 Growth of ₹ 10000

Full Ferrormance vs Benchmark (CAGR) as on 31 October, 2021 Growth of \ 10000								
Period	NAV Growth (%)	Nifty200 Momentum 30 Index (%)	Nifty 50 (%)	NAV Growth (₹)	Nifty200 Momentum 30 Index (₹)	Nifty 50 (₹)		
Since Inception*	36.88	38.78	17.51	13,688	13,878	11,751		

Different plans have a different expense structure. The performance details provided herein are of regular plan. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 63 in 'Fund Manager Summary'. No of Schemes Managed by Mr. Sharwan kumar Goyalis 9.

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

UTI FOCUSED EQUITY FUND

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

Investment Objective



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

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

Date of inception/allotment



26th Aug, 2021

Fund Manager



Mr Sudhanshu Asthana, Master's degree in Economics from Mumbai University and a Diploma in Investment Management from NMIMS. (Equity Portfolio) Managing the scheme since Aug-2021

Fund AUM



Fund Size Monthly Average Closing AUM

:₹2818.47 Crore :₹2834.02 Crore

High/Low NAV in the month



High Growth Option :₹10.6418 Low Growth Option :₹10.1946

Total Expense Ratio



Regular :2.13 Direct :0.31

Minimum Investment Amount



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

No. of Unit Holding Accounts



1,76,060

Load Structure



Exit Load

Entry Load : Nil (Not Applicable as per SEBI guidelines) : Less than one year

Greater than or equal to one year

1% Nil

NAV per unit as on 31st October, 2021



₹10.3781
₹10.3777
₹10.4112
₹10.4112

Portfolio as on 31st October, 2021

Equity	% to NAV	Equity	% to NAV
HDFC Bank Ltd.	5.49	Steel Authority Of India Ltd.	2.87
ICICI Bank Ltd	5.24	Deepak Nitrite Ltd.	2.40
Tata Consultancy Services Ltd.	5.13	Cholamandalam Investment &	
Larsen & Toubro Infotech Ltd	4.81	Finance Company Ltd	2.39
Ambuja Cements Ltd.	4.50	Havells India Ltd.	1.96
ABB India Ltd.	4.21	Voltas Ltd.	1.83
Marico Ltd.	3.85	Jindal Steel & Power Ltd.	1.76
Cipla Ltd.	3.55	Tata Chemicals Ltd.	1.57
Bharti Airtel Ltd.	3.52	NMDC Ltd.	1.38
Tata Motors Ltd.	3.46	Balkrishna Industries Ltd.	1.38
Ashok Leyland Ltd.	3.07	L&T Technology Services Ltd	1.13
Divis Laboratories Ltd.	2.91	Gujarat Gas Ltd	0.94
Aavas Financiers Ltd	2.82	Bharat Heavy Electricals Ltd.	0.84
Dabur India Ltd.	2.78	Cadila Healthcare Ltd.	0.82
Max Financial Services Ltd.	2.74	Net Current Assets	-1.03
IndusInd Bank Ltd.	2.74	TOTAL	100.00
United Breweries Ltd.	2.69		

Sectoral Breakdown



Active Stock positions

Benchmark



Overweight (Top 5)	%	Underweight (Top 5)	%
L&T Infotech Ltd	4.55	Reliance Industries Ltd.	-7.13
Ambuja Cements Ltd.	4.24	Infosys Ltd.	-5.38
ABB India Ltd.	4.11	HDFC Ltd.	-4.46
Marico Ltd.	3.59	Kotak Mahindra Bank Ltd.	-2.59
Cipla Ltd.	3.15	Hindustan Unilever Ltd.	-1.80

Market Capitalisation (%) Large Mid Small 30 Fund 66

15

78

Portfolio Details	
% of Top 10 Stocks	38.58
Median Market Cap (₹ Cr)	82,546
Weighted Average Market Cap	2,39,900

All figures given are provisional and unaudited. As on 31" October 2021

Fund Performance Vs Benchmark (CAGR) as on 31st October, 2021 Growth of ₹ 10000



Period	NAV Growth (%)	Nifty 500 Index (TRI) (%)	Nifty 50 (%)	NAV Growth (₹)	Nifty 500 Index (TRI (₹)	Nifty 50 (₹)
Since Inception*	3.77	7.22	6.41	10,377	10,722	10,641

Different plans have a different expense structure. The performance details provided herein are of regular plan.
For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 63 in 'Fund Manager Summary'. No of Schemes Managed by Mr. Sudhanshu Asthana is 3.

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

HYBRID READY RECKONER NOVEMBER 2021

Parameters Product Category Date of Incention/ Allotment	Till thinking Complete								
Product Category Date of Incention/ Allotment	(Earlier - UTI Balanced Fund)	UTI Equity Savings Fund	UTI Multi Asset Fund (Earlier - UTI Wealth Builder Fund)	UTI Arbitrage Fund (Earlier - UTI Spread Fund)	UTI CCF - Investment Plan (Earlier- UTI CCP Advantage Fund)	UTI CCF - Savings Plan (Earlier - UTI CCP Balanced Plan)	UTI Regular Savings Fund (Earlier - UTI MIS Advantage Plan)	UTI Retirement Benefit Pension Fund	UTI Unit Linked Insurance Plan
Date of Inception/ Allotment	Hybrid - Aggressive	Hybrid - Equity Savings	Hybrid - Multi Asset	Hybrid - Arbitrage	Solution oriented- Children's Fund	Solution oriented- Children's Fund	Hybrid - Conservative	Solution Oriented- Retirement Fund	Hybrid - Dynamic Asset Allocation
AUM (Month end in Crs)	2nd January 1995 4326	30th August 2018 275	19th November 2008 787	22nd June 2006 6067	30th January 2008 590	12th July 1993 4252	16th December 2003 1653	26th December 1994 3622	1st October 1971 5385
Fund Manager	V Srivatsa (Equity) Sunil Patil (Debt)	V Srivatsa (Equity) Sunil Patil (Debt)	*Sunil Patil (Debt) & Sudhanshu Asthana (Equity)	Sharwan Goyal (Equity)* Amit Sharma (Debt)	Vetri Subramaniam & Vishal Chopda	Amandeep Chopra (Debt) Vetri Subramaniam & Vishal Chopda (Equity)	Amandeep Chopra (Debt) Ajay Tyagi (Equity)	Amandeep Chopra (Debt) V Srivatsa (Equity)	Amandeep Chopra (Debt) Ajay Tyagi (Equity)
Ideal Investment Horizon	3 yrs. plus	3 yrs. plus	3 yrs. plus	6 months & above	5 yr. plus	5 yr. plus	3 yrs. plus	5 yr. plus	10 year / 15 year
Benchmark	CRISIL Hybrid 25+75 Aggressive	Crisil Equity Savings Index	Customized benchmark S&P BSE 200, Gold & Crisil Composite Bond Fund Index	Nifty 50 Arbitrage	Nifty 500	CRISIL Short Term Debt Hybrid 60+40 Fund Index	Crisil Short Term Debt Hybrid 75+25 Fund Index	CRISIL Short Term Debt Hybrid 60+40 Fund Index	CRISIL Short Term Debt Hybrid 60+40 Fund Index
investment Purpose	Wealth Creation	Wealth Creation & Income generation	Wealth Creation	Income generation	Wealth Creation for Child	Wealth creation for Child	Income generation	Retirement corpus	Insurance, Tax Saving & Wealth Creation
				Portfolio by Capitalization & Assets	lization & Assets				
Equity (%)	73.19	67.78**	69.07**	68.77#**	97.12	38.67	23.52	39.17	38.65
Large Cap(%)	89	-26	75	75	61	09	80	29	7.1
Mid Cap (%)	16	0	20	22	23	24	18	17	24
Small Cap(%)	16	3	5	3	16	16	2	16	5
Arbitrage/Derivatives (%)		28.69	27.10	86.89	,			,	
				Operating Cash Flow (OCF) - Equity Portion	OCF) - Equity Portion				
C1	77	83	88		92	92	96	77	96
C2	14	80	7		80	80	4	13	4
CS	6	6	4		0	0	0	10	0
01	74	30	95	Keturn on Capital Employed (KOCE) - Equity Portion	ed (KOCE) - Equity Portion	21	6	77	00
87	35	30	29		38	28	9	36	7
R3	21	22	15		91	16	3	30	
one Term Debt (%)	8 38	3 20	6 93	2 39		24.38	32.55	23.26	25.30
Short Term Debt(%)		3.58	1.88	19.67					
5-Sec (%)	11.69	10.90				27.30	36.35	29.43	25.70
NCA (%)\$	6.20	14.03	11.29	9.17	2.88	9.30	6.21	8.14	9.64
Securitised Debt (%)	0.54	-	,			0.35	1.38		0.72
Gold ETF			10.83						
				Funds Top Sector Holdings (Top 5)	Holdings (Top 5)				
	FINANCIAL SERVICES:34.86	FINANCIAL SERVICES:32.87	FINANCIAL SERVICES:23.57	FINANCIAL SERVICES:25.51	FINANCIAL SERVICES:29.65	SOV: 52.48	SOV:51.74	SOV : 55.85	SOV: 49.69
	IT:11.48	OIL & GAS:11.11	IT:13.38	METALS:15.26	IT:13.18	AAA/A1+: 32.87	AAA/A1+: 26.95	AAA/A1+:31.66	AAA/A1+: 37.78
Fund's Top Sector Holdings (%)	CONSTRUCTION:8.21	AUTOMOBILE:10.46	OIL & GAS:9.35	IT:10.99	CONS GOODS:11.14	AA+:9.28	AA+:11.47	AA+:5.32	AA+: 6.47
	AUTOMOBILE:7.85	IT:9.81	CONS GOODS:7.70	PHARMA:8.30	INDL MFG:8.02	D:2.07	AA : 4.84	AA: 2.5	AA-:1.8
	CONS GOODS:7.68	PHARMA:7.00	PHARMA:5.44	SERVICES:6.75	CONSUMER SERVICES:6.88	AA: 0.93	BBB: 2.44	D:1.72	D:1.69
				Key Statistics	itistics				
Standard Deviation(Annual %)	15.31	7.08	12.95	1.09	19.61	8.34	6.15	8.46	8.06
Beta	96'0	0.68	0.84	0.18	0.94	0.96	0.92	0.97	0.88
Sharpe Ratio (%)	0.82	0.93	0.50	1.36	68'0	0.87	66'0	0.84	0.86
rield to Maturity (%)	5.93	4.57	4.30	4.36		5.61	90'9	5.62	5.52
Average Maturity (Years)	5.67	2.31	1.26	0.36		5.65	5.83	5.43	5.13
Modified Duration(years)	3.72	1.46	98'0	0.36		3.64	3.77	3.71	3.42
Expense Ratio (%)	Regular:1.96 Direct:1.39	Regular:1.52 Direct:0.69	Regular:1.89 Direct:1.12	Regular:0.94 Direct:0.35	Regular:2.55 Direct:1.60	Regular:1.71 Direct:1.44	Regular:1.80 Direct:1.25	Regular:1.69 Direct:1.07	Regular:1.63 Direct:0.94

Data as of October 31, 2021. Standard Deviation = S.D. of daily returns* SORT[250]. Sharpe Ratio = (Return - Risk free rate)/(Standard Deviation) - 3 year. Beta- Computed as "covariance of NAV returns vs. Index returns "divided by variance of index returns" based on daily returns for the past three years.

**Change of Fund Manager effective from 11th Dec 2020 for UTI Arbitrage Fund and 1st September 2021 for UTI Multi Asset Fund **Chindudes Non current Assets, Money Market pool, page and the past 1st prompts against the requirement of minimum 65%. Top five allocation/Sector) - rebased values.

57%

60%

UTI HYBRID EQUITY FUND (Erstwhile UTI Balanced Fund)

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

Investment Objective



The primary objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of companies across the market capitalization spectrum. The fund also invests in debt and money market instruments with a view to generate regular income.

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

Date of inception/allotment



2nd January, 1995

Fund Manager



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

Fund AUM



Fund Size Monthly Average Closing AUM

: ₹ 4342.94 Crore :₹4325.52 Crore

High/Low NAV in the month



High Growth Option :₹260.1090 Low Growth Option :₹248.1446

Total Expense Ratio



Regular : 1.96 Direct ·139

Minimum Investment Amount



Growth: ₹1000/-IDCW: ₹5000/-

No. of Unit Holding Accounts



7,56,960

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 - NII

NAV per unit as on 31st October, 2021



Regular Growth Option	₹252.1722
Regular IDCW Option	₹34.7705
Direct Growth Option	₹264.9731
Direct IDCW Option	₹37.1570

Portfolio Parameters



Weighted Average Maturity : 5.67 vrs Yield to Maturity : 5.93% **Modified Duration** : 3.72 yrs Securitised Debt Average Maturity

First Business Receivable Trust : 1.09 Yrs.

Portfolio as on 31st October, 2021

	Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
	Equity			Govt Securities		
•	ICICI Bank Ltd	5.87		6.45% GSEC MAT - 07/10/2029	1.74	SOV
•	HDFC Bank Ltd.	5.54		GOI FRB - MAT 22/09/2033	1.29	SOV
•	State Bank Of India	4.20		6.45% BIHAR SDL MAT - 02/06/2027	1.16	SOV
•	HDFC Ltd.	4.11		Long Term Debt		
•	Infosys Ltd.	3.81		Canara Bank	0.93	CRISIL AA
•	Larsen & Toubro Ltd.	3.43		Indiabulls Housing Finance Ltd.	0.79	CARE AA
•	Bharti Airtel Ltd.	3.29		Jorabat Shillong Expressway Ltd. ~	0.71	IND D
•	ITC Ltd.	3.09		Power Finance Corporation Ltd.	0.60	CRISIL AAA
•	Axis Bank Ltd.	2.32		HDFC Ltd.	0.59	CRISIL AAA
	Reliance Industries Ltd.	1.96		Union Bank Of India	0.59	CRISIL AA+
	HCL Technologies Ltd.	1.71		Sundaram Home Finance Ltd.	0.58	CRISIL AA+
	Tata Motors Ltd.	1.70		Shriram Transport Finance Co.Ltd.	0.58	IND AA+
	Mahindra & Mahindra Ltd.	1.45		Food Corporation Of India	0.58	CRISIL AAA(CE)
	Wipro Ltd.	1.33		Hindustan Petroleum Corporation Ltd.	0.58	CRISIL AAA
	Hindustan Petroleum Corporation Ltd.	1.14		Others	1.85	
	Others	28.24		Securitised Debt		
	Govt Securities			First Business Receivable Trust\$	0.54	IND AAA(SO)
	Others	3.58		Net Current assets	6.20	
•	6.19% GS MAT - 16/09/2034	1.97	SOV	Total	100.00	
	7.26% GSEC 14/01/29	1.95	SOV			

•Top 10 scrips in the portfolio

~ Backed by Annuity from National Highway Authority of India - NHAI \$ Underlying customer - Reliance Group Company

20%

40%

Sectoral Breakdown

FINANCIAL SERVICES IT CONSTRUCTION AUTOMOBILE CONS GOODS OIL & GAS PHARMA

POWER HEALTHCARE SERVICES

OIL & GAS PHARMA TELECOM INDL MFG METALS CEMENT PRODS TEXTILES

FERTILISERS

Market Capitalisation (%)





Asset Allocation of Debt as on 31st Oct, 2021



Portfolio Details	V
Median Market Cap (₹ Cr)	2,65,558
Weighted Average Market Cap	3,31,302
Number of Securities	62
AU 6: 1 1 1 12	

All figures given are provisional and unaudited.

Quantitative Indicators	Fund	Benchmark
Beta	0.96	1
Standard Deviation (Annual)	15.31%	15.48%
Sharpe Ratio	0.82%	
Portfolio Turnover Ratio (Annual)	0.41	

19,956

NA

17,441

4.24.132

Mid Large Small Fund 68 16 16

11.76

14.98

Fund Performance \	/s Benchma	rk (CAGR) as o	n 31" October, 2	2021 Growt	th of ₹ 10000	7
Period	NAV Growth (%)	CRISIL Hybrid 25+75 Aggressive Index (%)	Nifty 50 (%)	NAV Growth (₹)	CRISIL Hybrid 25+75 Aggressive Index (₹)	Nifty 50 (₹)
1 Year	53.79	42.26	53.54	15,379	14,226	15,354

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

14.81

NA

5 Years

Since inception³

Inecurrent fund manager is managing the Science since not 2003 & Currum manager in inanging wear recessor.

**Compounded annualized Growth Rate.

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

NA- Not Available: No of Schemes Managed by Mr. V Srivatsa is 7 & Mr. Sunil Madhukar Patilis 4.

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

16.85

NA

SIP Returns as on 31st October, 2021



21,794

NA

Period	Investment Amount (₹)	Value- Fund (₹)	CRISIL Hybrid 25+75 Aggressive Index (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) CRISIL Hybrid 25+75 Aggressive Index	Yield (%) Nifty 50
1 Year	1,20,000	1,45,192	1,43,445	1,44,782	41.54	38.52	40.83
3 Years	3,60,000	5,25,540	5,19,326	5,41,447	26.27	25.39	28.48
5 Years	6,00,000	9,02,979	9,42,989	9,93,748	16.39	18.17	20.32
7 Years	8,40,000	13,76,493	14,74,857	15,50,256	13.88	15.82	17.22
10 Years	12,00,000	24,29,507	26,36,735	27,56,869	13.53	15.06	15.89
15 Years	18,00,000	48,27,972	52,76,271	54,92,303	12.17	13.20	13.67
Since inception*	20,30,000	62,15,145	69,57,099	74,36,315	12.07	13.21	13.88

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 October 2021 (Since SIP Facility was introduced in November 2004. *Past performance may or may not be sustained in future.

For Product Label, Refer Page no. 64-67

% to

UTI MULTI ASSET FUND (Erstwhile UTI Wealth Builder Fund)

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

Investment Objective



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

Date of inception/allotment



19th November, 2008

Fund Manager



Mr Sunil Patil M.com., MFM (Debt Portfolio) Managing the scheme since Sep-2021.

Mr Sudhanshu Asthana, Master's degree in Economics from Mumbai University and a Diploma in Investment Management from NMIMS. (Equity Portfolio) Managing the scheme since Jul-2021

Fund AUM



Fund Size Monthly Average Closing AUM

:₹770.49 Crore . ₹ 787 23 Crore

High/Low NAV in the month



High Growth Option :₹44.7455 Low Growth Option :₹43.8768

Total Expense Ratio



Regular : 1.89 Direct :1.12

Minimum Investment Amount



Growth: IDCW:

₹5000/-

No. of Unit Holding Accounts



50,344

Load Structure



Entry Load : Nil Exit Load

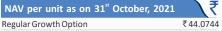
(A) Redemption / Switch out within 12 months from the date of allotment -

(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



Regular IDCW Option ₹20.1526 ₹47.1812 Direct Growth Option Direct IDCW Option ₹22.1146

Portfolio Parameters



Weighted Average Maturity : 1.26 yrs Yield to Maturity : 4.30% **Modified Duration** : 0.86 vrs

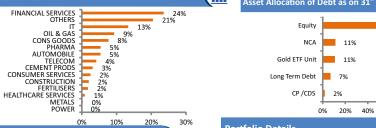
Portfolio as on 31st October, 2021



Portfolio	NAV	Rating	Futures	Portfolio	NAV	Rating	Futures
Equity				Oil & Natural Gas Corporation Ltd.	0.69		-0.69
ICICI Bank Ltd	5.37		-2.16	Avenue Supermarts Ltd.	0.58		
Sun Pharmaceuticals Industries Ltd.	4.27		-3.46	Crompton Greaves Consumer			
Axis Bank Ltd.	3.68		-2.29	Electricals Ltd.	0.54		
Infosys Ltd.	3.23			HDFC Ltd.	0.54		-0.54
Reliance Industries Ltd.	2.94			Titan Company Ltd.	0.53		
Hero Motocorp Ltd.	2.71		-2.73	L&T Finance Holdings Ltd.	0.52		-0.52
State Bank Of India	2.61		-0.87	United Breweries Ltd.	0.49		
Tech Mahindra Ltd	2.48		-1.42	Dr. Lal Pathlabs Ltd.	0.46		
HDFC Bank Ltd.	2.44			Balkrishna Industries Ltd.	0.45		
Hindustan Unilever Ltd.	2.22		-1.16	Escorts Ltd.	0.42		
Bharti Airtel Ltd.	2.20			Bharat Petroleum Corporation Ltd.	0.38		
Larsen & Toubro Ltd.	2.14		-1.07	HDFC Life Insurance Company Ltd.	0.35		
Tata Motors Ltd.	1.93		-1.94	ICICI Lombard General Insurance			
Tata Consultancy Services Ltd.	1.92		-0.25	Company Ltd	0.34		
Lupin Ltd.	1.91		-1.51	Bajaj Auto Ltd.	0.34		
Maruti Suzuki India Ltd.	1.81		-0.97	Indraprastha Gas Ltd	0.33		
Ultratech Cement Ltd.	1.49		-0.58	HDFC Asset Management			
Tata Steel Ltd.	1.42		-1.28	Company Ltd	0.31		
Bajaj Finance Ltd.	1.34			ITC Ltd.	0.24		-0.24
Gujarat Gas Ltd	1.29			NTPC Ltd.	0.10		-0.10
Dabur India Ltd.	1.28		-0.59	CP /CDS			
Coal India Ltd.	1.22		-1.22	HDFC Bank Ltd.	1.88	CARE A1+	
Mphasis Ltd	1.11			Govt Securities			
SBI Life Insurance Company Ltd.	1.00		-0.56	National Highways Authority Of India	1.93	CRISIL AAA	
Cipla Ltd.	0.97		-0.51	Union Bank Of India	1.92	IND AA	
Dr Reddy's Laboratories Ltd.	0.94		-0.44	REC Ltd	1.92	CRISIL AAA	
PI Industries Ltd.	0.93			LIC Housing Finance Ltd.	0.64	CARE AAA	
Kotak Mahindra Bank Ltd.	0.88			HDFC Ltd.	0.52	CRISIL AAA	
Sundram Fasteners Ltd.	0.82			UTI MF- Gold Exchange Traded Fund	10.83		
Voltas Ltd.	0.76			Net Current assets	11.29		
Shree Cement Ltd.	0.74			Total	100.00		
Aditya Birla Fashion & Retail Ltd.	0.72						
Divis Laboratories Ltd.	0.71						

Sectoral Breakdown

Asset Allocation of Debt as on 31st Oct, 2021



Active Stock positi	ons		
Overweight (Top 5)	%	Underweight (Top 5)	%
Gujarat Gas Ltd	1.22	HDFC Ltd.	-3.27
Bharti Airtel Ltd.	1.14	Reliance Industries Ltd.	-2.28
Mphasis Ltd	0.94	HDFC Bank Ltd.	-1.96
UTI MF- Gold ETF	0.83	ITC Ltd.	-1.24
Sundram Fasteners Ltd.	0.82	Asian Paints Ltd.	-0.89

Market Capital	isation (%)		
	Large	Mid	Small
Fund	75	20	5
Benchmark	87	13	0

Portfolio Details	
% of Top 10 Stocks	21.45
Median Market Cap (₹ Cr)	2,41,646
Weighted Average Market Cap	3,71,859
Number of Securities	53
All figures given are provisional and unaudited	

60%

80%

Quantitative Indicators	Fund	Benchmark
Beta	0.84	1
Standard Deviation (Annual)	12.95%	13.94%
Sharpe Ratio	0.50%	
Portfolio Turnover Ratio (Annual)	3.49	
As on 31" October 2021		

Fund Periormance	Fund Performance vs Benchmark (CAGR) as on 31 October, 2021 Growth of 1 10000								
Period	NAV Growth (%)	Benchmark@ (%)	Nifty 50 (%)	NAV Growth (₹)	Benchmark@ (₹)	Nifty 50 (₹)			
1 Year	20.73	29.51	53.54	12,073	12,951	15,354			
3 Years	9.90	18.17	20.77	13,277	16,509	17,624			
5 Years Since inception*	8.14 12.13	14.02 15.41	16.85 17.23	14,792 44,076	19,278 64,038	21,794 78,429			

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

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

*Compounded annualized Growth Rate.
For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 63 in 'Fund Manager Summary'.
N.A. - Not Available. No of Schemes Managed by Mr. Sunil Patilis 4. No of Schemes Managed by Mr. Sudhanshu Asthana is 3.
The performance of the benchmark is calculated using total return index variant of the benchmark index.

SIP Returns as on 31st October, 2021



Period	Investment Amount (₹)	Value- Fund (₹)	Benchmark@ (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) Benchmark@	Yield (%) Nifty 50
1 Year	1,20,000	1,30,726	1,35,513	1,44,782	17.15	25.07	40.83
3 Years	3,60,000	4,45,850	4,97,863	5,41,447	14.44	22.31	28.48
5 Years	6,00,000	7,74,601	9,13,496	9,93,748	10.17	16.87	20.32
7 Years	8,40,000	11,53,295	14,26,344	15,50,256	8.92	14.88	17.22
10 Years	12,00,000	18,63,733	24,98,408	27,56,869	8.53	14.05	15.89
15 Years	NA	NA	NA	NA	NA	NA	NA
Since inception*	15,40,000	27,85,007	38,16,714	42,23,143	8.79	13.25	14.66

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. @ Equity: 65% SSP BSE 200 Debt & Money Market Instruments: 25% CRISI Composite Bond Fund: Gold ETW Orlivers of Gold

For Product Label, Refer Page no. 64-67

UTI ARBITRAGE FUND (Erstwhile UTI Spread Fund)

An open ended scheme investing in arbitrage opportunities.

Investment Objective



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

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

Date of inception/allotment



22nd June, 2006

Fund Manager



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

Fund AUM



Fund Size Monthly Average . ₹ 6213 81 Crore Closing AUM :₹6067.13 Crore

High/Low NAV in the month



:₹28.0525 High Growth Option Low Growth Option :₹27.9418

Total Expense Ratio



Regular : 0.94 Direct $\cdot 0.35$

Minimum Investment Amount



₹5000/-Growth: IDCW: ₹5000/-

No. of Unit Holding Accounts



12,764

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 31st October, 2021



₹28.0480
₹15.8450
₹29.2587
₹17.1151

Portfolio Parameters



Weighted Average Maturity : 0.36 yrs Yield to Maturity : 4.36% **Modified Duration** : 0.36 yrs

Portfolio as on 31st October, 2021



Portfolio	% to NAV	Hedged	Portfolio	% to Hedged
Equity STD	68.78* 12.41		MM Instruments Debt	7.25 2.39
Cash, MM & cash equivalent	9.17		Total	100.00

All figures given are provisional and unaudited.

Debt

MF Units

*Average Equity Holding is 68.64% for the past 12 months against the requirement of minimum 65%. (Annual average of the monthly average opening and closing figures)

Asset Allocation of Debt as on 31st Oct, 2021 Equity STD 12% Cash, MM & cash equivalent MM Instruments

0% 0%

20%

6.94

40%

60%

6.23

80%

Quantitative Indicators	Fund	Benchmark
Beta	0.18	1
Standard Deviation (Annual)	1.09%	2.77%
Sharpe Ratio	1.36%	
Portfolio Turnover Ratio (Annual)	11.75	

25,317

25,354

As on 31st October 2021

und Performance V							
Period	NAV Growth (%)	Nifty 50 Arbitrage Index (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	Nifty 50 Arbitrage Index (₹)	CRISIL 1 Year T-Bill Index (₹)	
1 Year	3.80	3.89	3.49	10,380	10,389	10,349	
3 Years	4.90	4.33	6.00	11,545	11,357	11,912	
5 Years	5.36	4.42	6.00	12,985	12,416	13,384	

6.24

28,047

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 $^{\circ}$ Compounded annualized Growth Rate.

Since inception*

*Compounded annualized Growth Nate.

Benchmark for UTII Arbitrage Fund has been changed from CRISIL Arbitrage Index to Nifty 50 Arbitrage Index. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 63 in 'Fund Manager Summary'. No of Schemes Managed by Mr. Sharwan Kumar Goyal is 9 & Mr. Amit Sharma is 4. The performance of the benchmark is calculated using total return index variant of the benchmark index.

SIP Returns as on 31 st October, 2021							
Period	Investment Amount (₹)	Value- Fund (₹)	Nifty 50 Arbitrage Index (₹)	CRISIL 1 Year T-Bill Index (₹)	Yield (%) Fund	Yield (%) Nifty 50 Arbitrage Index	Yield (%) CRISIL 1 Year T-Bill Index
1 Year	1,20,000	1,22,615	1,22,538	1,22,174	4.10	3.98	3.41
3 Years	3,60,000	3,84,814	3,81,330	3,87,600	4.39	3.79	4.87
5 Years	6,00,000	6,79,948	6,67,685	6,91,764	4.96	4.23	5.64
7 Years	8,40,000	10,13,501	9,87,825	10,39,265	5.29	4.57	6.00
10 Years	12,00,000	16,18,749	15,73,995	16,67,845	5.84	5.30	6.41
15 Years	18,00,000	29,75,600	19,39,206	29,82,297	6.39	5.58	6.42
Since inception*	18.30.000	30.58.797	19.39.206	30.57.521	6.41	5.58	6.41

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.

UTI REGULAR SAVINGS FUND (Erstwhile UTI MIS Advantage Plan)

An open ended hybrid scheme investing predominantly in debt instruments.

Investment Objective



The primary objective of the scheme is to invest predominantly in debt and money market instruments and part of the portfolio into equity/equity related securities with a view to generating income and aim for capital appreciaton.

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

Date of inception/allotment



16th December, 2003

Fund Manager



Mr. Amandeep S. Chopra - B.Sc. MBA [FMS Delhi] (Debt Portfolio)

Mr. Ajay Tyagi - Master in Finance, CFA Charterholder (Equity Porfolio)

Fund AUM



Fund Size Monthly Average Closing AUM

: ₹ 1659.84 Crore : ₹ 1653.35 Crore

High/Low NAV in the month



Total Expense Ratio



Regular : 1.80 Direct $\cdot 125$

Minimum Investment Amount



Monthly Payment Plan: Growth:

₹ 25000/-₹5000/-

No. of Unit Holding Accounts



55,247

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 31st October, 2021



Regular Growth Option	₹51.7705
Regular IDCW Option	₹16.3267
Direct Growth Option	₹54.8005
Direct IDCW Option	₹17 6104

Portfolio Parameters



Weighted Average Maturity : 5.83 yrs Yield to Maturity : 6.06% Modified Duration : 3.77 yrs

Securitised Debt Average Maturity

First Business Receivable Trust : 2.09 Yrs.

Portfolio as on 31st October, 2021 (Main Portfolio)



	Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
•	Equity HHDFC Bank Ltd. Baja Finance Ltd. Birch Ltd. B	1.75 1.75 1.33 1.25 1.25 1.25 1.25 1.21 10.97 0.81 10.77 6.09 5.10 2.94 2.84 2.84 2.84 2.84 2.84 2.84 2.84 2.8	\$0V \$0V \$0V \$0V \$0V \$0V \$0V \$0V \$0V \$0V	Long Term Debt -Food Corporation Of India -Bank Of Baroda -Bank Of Bank Of Agriculture & Rural Development -Bank Of Bank Of Bank Of Bank Of Bank -Bank Of Bank Of Bank Of Bank -Bank -	3.03 2.79 2.76 2.53 2.22 1.57 1.57 1.57 1.51 1.51 1.51 1.51 1.51	CRISIL AAA(CE) CRISIL AAA

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

21%

13% 11%

20%

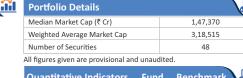
Sectoral Breakdown (%) FINANCIAL SERVICES

CONSUMER SERVICES PHARMA

AUTOMOBILE
CEMENT PRODE
HEALTHCARE SERVICES
TELECOM
CHEMICALS
TEXTILES
FERTILISERS

CONS GOODS

AUTOMOBILE



Quantitative Indicators Fund **Benchmark** 0.92 Standard Deviation (Annual) 6.15% 5.47% Sharpe Ratio 0.99% Portfolio Turnover Ratio (Annual) 0.07 As on 31" October 2021

Asset Allocation (% to NAV) as on 31st Oct, 2021

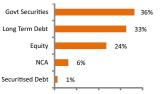
INDL MFG

METALS

0%



40%



2% 2% 2% 1% 1% 1%

					_	1		
	0%	10%	20%	30%	40%			
Market Capitalis	atio	n (%)						
	l	arge		Mid		Small		

Segregated AUM & NAV

Segregated Fund Size Monthly Average:

Closing AUM: Segregated NAV per unit as on 31st October, 2021 Growth:

₹44.98 Crore ₹45.38 Crore ₹ 0.96

Credit Profile of Debt as on 31st October, 2021



Excluding Net Current Assets

UTI Regular Savings Fund (Segregated - 17022020) Segregated Portfolio as on 31 st October, 2021					
Portfolio	% of NAV	Rating			
Vodafone Idea Ltd	91.96	CARE-B-			
Net Current Assets	8.04				

NAV Per Unit (Regular Plan - Growth Option) Segregated - 17022020						
Date	Main Portfolio	Segregated Portfolio				
14/02/2020	41.6229	NA				
17/02/2020	40.5238	0.3570				
Reduction in NAV(%)	-2.64%					

Fund Performance Vs Benchmark (CAGR) as on 31st October, 2021 Growth of ₹ 10000

LO Year	
ndex	

Period		CRISIL Short Term Debt Hybrid 75+25 Fund Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Short Term Debt Hybrid 75+25 Fund Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	21.32	16.36	1.64	12,132	11,636	10,164
3 Years	9.48	12.24	8.28	13,125	14,144	12,698
5 Years	8.07	10.18	5.84	14,744	16,242	13,284
Since inception*	9.63	9.91	5.75	51,790	54,208	27,184

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

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

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 63 in 'Fund Manager Summary'. No of Schemes Managed by Mr. Amadeep S. Chopra is 12 & Mr. Ajay Tyagi is 5. "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 31st October, 2021



Period	Investment	Value-	CRISIL Short Term	CRISIL 10 Year	Yield (%)	Yield (%) CRISIL Short	Yield (%)
	Amount (₹)	Fund (₹)	Debt Hybrid 75+25	Gilt Index (₹)	Fund		CRISIL 10 Year
			Fund Index (₹)			75+25 Fund Index	Gilt Index
1 Year	1,20,000	1,32,714	1,28,516	1,20,701	20.46	13.58	1.10
3 Years	3,60,000	4,39,600	4,38,878	3,90,037	13.46	13.35	5.29
5 Years	6,00,000	7,67,124	7,97,548	6,98,817	9.78	11.35	6.05
7 Years	8,40,000	11,58,667	12,27,476	10,57,224	9.05	10.67	6.48
10 Years	12,00,000	19,59,880	20,79,460	17,13,140	9.49	10.61	6.93
15 Years	18,00,000	38,01,442	40,26,529	30,65,140	9.35	10.03	6.75
Since incention*	20 30 000	47 94 957	50.75.063	37 03 294	9.42	10.00	6.70

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

For Product Label, Refer Page no. 64-67

UTI UNIT LINKED INSURANCE PLAN

An open ended tax saving cum insurance scheme.

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. Amandeep S. Chopra - B.Sc. MBA [FMS Delhi] (Debt Portfolio)

Mr. Ajay Tyagi - Master in Finance, CFA Charterholder (Equity Porfolio)

Fund AUM



Fund Size Monthly Average Closing AUM

:₹5384.76 Crore

High/Low NAV in the month



:₹33.6544 High Growth Option :₹32.9196 Low Growth Option

Total Expense Ratio



Existing :1.63 : 0.94 Direct

Minimum Investment Amount



Target amount enhanced to ₹15,00,000/-Minimum Target amount ₹15.000/-

No. of Unit Holding Accounts



Load Structure

2,50,858



Entry Load : Nil

Exit Load : 2% for premature withdrawal

Nil - On or after maturity.

NAV per unit as on 31st October, 2021



Existing Growth Option ₹33.0098 ₹34 7578 Direct Growth Option

Portfolio Parameters



Weighted Average Maturity : 5.13 yrs Yield to Maturity : 5.52% **Modified Duration** : 3.42 yrs

Securitised Debt Average Maturity First Business Receivable Trust

:6.51 Yrs.

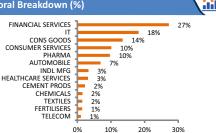
Portfolio as on 31st October, 2021



Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Equity			Govt Securities		
Bajaj Finance Ltd.	3.00		•6.19% GS MAT - 16/09/2034	2.11	SOV
Larsen & Toubro Infotech Ltd	2.53		•8.21% HR SDL MAT 31/03/2023	1.94	SOV
HDFC Bank Ltd.	2.41		5.22% GS 15/06/2025	1.85	SOV
Infosys Ltd.	1.92		Long Term Debt		
Kotak Mahindra Bank Ltd.	1.87		National Bank For Agriculture &		
HDFC Ltd.	1.75		Rural Development	6.08	ICRA AAA
Avenue Supermarts Ltd.	1.48		• REC Ltd	3.71	CRISIL AAA
Mindtree Ltd.	1.32		State Bank Of India	1.95	CRISIL AA+
Info-Edge (India) Ltd.	1.30		HDFC Ltd.	1.86	CRISIL AAA
Coforge Ltd	1.15		Food Corporation Of India	1.40	CRISIL AAA(CE)
AU Small Finance Bank Ltd	0.94		National Housing Bank	1.27	CRISIL AAA
Motherson Sumi System Ltd.	0.93		L&T Finance Ltd.	0.96	CRISIL AAA
Shree Cement Ltd.	0.87		Shriram Transport Finance Co.Ltd.	0.93	IND AA+
Divis Laboratories Ltd.	0.82		Tata Motors Finance Ltd.	0.93	CRISIL AA-
Titan Company Ltd.	0.79		Jamnagar Utilities & Power Pvt Ltd.^	0.92	CRISIL AAA
Others	15.56		Others	5.28	
Govt Securities			Securitised Debt		
Others	12.29		First Business Receivable Trust\$	0.72	IND AAA(SO)
6.45% GSEC MAT - 07/10/2029	4.77	SOV	Net Current assets	9.66	
GOI FRB - MAT 22/09/2033	2.73	SOV	Total	100.00	

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

Sectoral Breakdown (%)



Portfolio Details Median Market Cap (₹ Cr) 1,17,629 Weighted Average Market Cap 2,43,360 Number of Securities 53

All figures given are provisional and unaudited

Quantitative Indicators	Fund	Benchmark
Beta	0.88	1
Standard Deviation (Annual)	8.06%	8.23%
Sharpe Ratio	0.86%	
Portfolio Turnover Ratio (Annual)	0.08	

As on 31" October 2021

Asset Allocation (% to NAV) as on 31st Oct, 2021



Credit Profile of De	ebt as	on 31	* October	, 2021
sov 🃜				50%
AAA/A1+			389	%
AA+]	69	6		
AA-]	2%			
D]•	2%			
AA]	1%			
Α]	1%			
В-]	1%			
0%	,	20%	40%	60%

Excluding Net Current Assets

Large Mid Small Fund 24

Market Capitalisation (%)

Fund Performance Vs Benchmark (CAGR) as on 31st October, 2021 Growth of ₹ 10000

Period		CRISIL Short Term Debt Hybrid 60+40 Fund Index (%)	Nifty 50 (%)	NAV Growth (₹)	CRISIL Short Term Debt Hybrid 60+40 Fund Index (₹)	Nifty 50 (₹)
1 Year	24.91	23.78	53.54	12,491	12,378	15,354
3 Years	10.34	14.31	20.77	13,437	14,942	17,624
5 Years	8.77	11.67	16.85	15,228	17,371	21,794
Since inception*	10.70	NA	NA	16,31,481	NA	NA

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

One-time pains have a university and the control of the control of

SIP Returns as on 31st October, 2021



Period	Investment Amount (₹)	Value- Fund (₹)	CRISIL Short Term Debt Hybrid 60+40 Fund Index (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) CRISIL Short Term Debt Hybrid 60+40 Fund Index	Yield (%) Nifty 50
1 Year	1,20,000	1,33,578	1,31,828	1,44,782	21.85	18.96	40.83
3 Years	3,60,000	4,53,408	4,61,328	5,41,447	15.62	16.84	28.48
5 Years	6,00,000	7,88,388	8,39,970	9,93,748	10.88	13.45	20.32
7 Years	8,40,000	11,91,364	13,00,218	15,50,256	9.83	12.28	17.22
10 Years	12,00,000	20,10,627	22,40,259	27,56,869	9.97	12.01	15.89
15 Years	18,00,000	40,01,734	43,99,889	54,92,303	9.96	11.08	13.67
Since inception*	20,30,000	51,29,656	56,36,560	74,36,315	10.11	11.08	13.88

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

For Product Label, Refer Page no. 64-67

UTI EQUITY SAVINGS FUND

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

Investment Objective



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

Date of inception/allotment



30th August, 2018

Fund Manager



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

Fund AUM



Fund Size Monthly Average : ₹ 271.10 Crore Closing AUM :₹274.92 Crore

High/Low NAV in the month



High Growth Option :₹13.3335 Low Growth Option :₹13.0297

Total Expense Ratio



Regular :1.52 Direct $\cdot 0.69$

Minimum Investment Amount



Growth: ₹5000/-IDCW: ₹5000/-

No. of Unit Holding Accounts



14,084

Load Structure



Entry Load: Nil ExitLoad : (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 31st October, 2021



Regular Growth Option	₹13.0973
Regular IDCW Option	₹13.0973
Direct Growth Option	₹13.4883
Direct IDCW Option	₹13.4884

Portfolio Parameters



Weighted Average Maturity : 2.31 yrs Yield to Maturity · 4 57% **Modified Duration** : 1.46 yrs Portfolio Turnover Ratio (Annual) :4.24

Portfolio as on 31st October, 2021



Portfolio	% to NAV	Rating	Futures	Portfolio	% to NAV	Rating	Future
Equity				Equity			
HDFC Ltd.	8.09		-5.41	Oil & Natural Gas Corporation Ltd.	0.95		
Reliance Industries Ltd.	6.99		-4.58	NTPC Ltd.	0.91		
nfosys Ltd.	6.57		-4.89	Bajaj Auto Ltd.	0.83		
Grasim Industries Ltd.	5.84		-4.78	Tata Steel Ltd.	0.73		
Axis Bank Ltd.	3.56		-1.89	Dr Reddy's Laboratories Ltd.	0.68		
HDFC Bank Ltd.	3.04			Sun Pharmaceuticals Industries Ltd.	0.62		
CICI Bank Ltd	2.55			ICICI Prudential Life Insurance			
TC Ltd.	2.43			Company Ltd.	0.60		
ISW Steel Ltd.	2.40		-2.41	Cipla Ltd.	0.55		
State Bank Of India	2.31			Ambuja Cements Ltd.	0.49		
Larsen & Toubro Ltd.	2.19			Dabur India Ltd.	0.24		-0.24
SBI Life Insurance Company Ltd.	2.06		-2.07	CP /CDS			
Bharti Airtel Ltd.	2.03			 HDFC Bank Ltd. 	3.58	CARE A1+	
Aurobindo Pharma Ltd.	1.90		-1.01	Govt Securities			
Power Grid Corporation Of India Ltd	1.41			•5.63% GS MAT - 12/04/26	9.05	SOV	
Hindustan Unilever Ltd.	1.41		-1.41	GOI FRB - MAT 22/09/2033	1.85	SOV	
HCL Technologies Ltd.	1.21			Long Term Debt			
Tata Motors Ltd.	1.10			NTPC Ltd.	2.00	CRISIL AAA	
Mahindra & Mahindra Ltd.	1.09			Indian Hotels Company Ltd.	0.85	CARE AA	
Maruti Suzuki India Ltd.	1.07			Jamnagar Utilities & Power Pvt Ltd. ^	0.74	CRISIL AAA	
GAIL (India) Ltd.	0.98			Indian Railways Fin Corpn Ltd.	0.11	CRISIL AAA	
Wipro Ltd.	0.95			Net Current assets	14.03		
				Total	100.00		

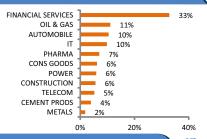
Top 10 scrips in the portfolio

^ Mukesh Ambani promoter Group company

Sectoral Breakdown

Asset Allocation of Debt as on 31st Oct, 2021





Active Stock positi	ons		9
Overweight (Top 5)	%	Underweight (Top 5)	%
HDFC Bank Ltd.	3.04	JSW Steel Ltd.	-0.01
HDFC Ltd.	2.68	SBI Life Insurance	
ICICI Bank Ltd	2.55	Company Ltd.	-0.01
ITC Ltd.	2.43	Ambuja Cements Ltd.	0.49
Reliance Industries Ltd.	2.41	Cipla Ltd.	0.55
		ICICI Prudential Life Insurance Company Ltd.	0.60

Large

97

NCA 14% Govt Securities 11% Long Term Debt CP /CDS 4% 0% 20% 40% 60% 80% Credit Profile of Debt as on 31st October, 2021



Excluding Net Current Assets

Portfolio Details	
% of Top 10 Stocks	22.99
Median Market Cap (₹ Cr)	3,01,634
Weighted Average Market Cap	4,25,291
Number of Securities	33

All figures given are provisional and unaudited.

Fund Performance Vs Benchmark (CAGR) as on 31st October, 2021 Growth of ₹ 10000

Small

Period	NAV Growth (%)	CRISIL Equity Savings Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Equity Savings Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	24.05	20.51	1.64	12,405	12,051	10,164
3 Years	10.00	12.80	8.28	13,313	14,357	12,698
Since inception*	8.88	10.91	8.44	13,099	13,889	12,931

Mid

Market Capitalisation (%)

Fund

As on 31st October 2021

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 forowth Rate.
For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 63 in 'Fund Manager Summary'. No of Schemes Managed by Mr. VS rivatsais 7 & Mr. Sunil Madhukar Patilis 4.
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 31st October, 2021



Period	Investment Amount (₹)	Value- Fund (₹)	CRISIL Equity Savings Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Equity Savings Index	Yield (%) CRISIL 10 Year Gilt Index			
1 Year	1,20,000	1,31,339	1,30,557	1,20,728	18.16	16.88	1.14			
3 Years	3,60,000	4,42,828	4,48,749	3,90,007	13.97	14.90	5.29			
Since inception*	3,80,000	4,69,150	4,76,813	4,15,874	13.44	14.51	5.65			

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

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

UTI CHILDREN'S CAREER FUND - SAVINGS PLAN

An open ended fund for investment for children having a lock-in for at least 5 years or till the child attains age of

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. Amandeep S. Chopra - B.Sc. MBA [FMS Delhi] (Debt Portfolio)

Mr. Vetri Subramaniam, B.Com, PGDM Mr. Vishal Chopda, CFA, BE, PGDM (Equity Portfolio)

Fund AUM



Fund Size Monthly Average :₹4275.44 Crore :₹4252.49 Crore Closing AUM

High/Low NAV in the month



High Growth Option .₹30 5283 Low Growth Option :₹29.8463

Total Expense Ratio



Regular :1.71 Direct ·1 44

Minimum Investment Amount



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

No. of Unit Holding Accounts



Load Structure

23,69,787



Entry Load : Nil Exit Load : Nil

Lock In Period



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

NAV per unit as on 31st October, 2021



Regular Growth Option	₹30.0888
Direct Growth Option	₹30.5316

Portfolio Parameters



Weighted Average Maturity : 5.65 yrs Yield to Maturity : 5.61% **Modified Duration** : 3.64 yrs

Securitised Debt Average Maturity First Business Receivable Trust

:3.17 Yrs.

Portfolio as on 31st October, 2021



	Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
	Equity			Equity		
•	ICICI Bank Ltd	3.00		• GOI FRB - MAT 22/09/2033	4.06	SOV
•	HDFC Bank Ltd.	2.87		• 5.63% GS MAT - 12/04/26	2.92	SOV
•	Infosys Ltd.	2.70		• 7.89% GJ SDL MAT - 15/05/2025	2.52	SOV
	Bharti Airtel Ltd.	1.71		6.19% GS MAT - 16/09/2034	2.23	SOV
	Axis Bank Ltd.	1.46		Long Term Debt		
	State Bank Of India	0.89		REC Ltd	4.59	CRISIL AAA
	Larsen & Toubro Infotech Ltd	0.87		 National Bank For Agriculture & 		
	Bajaj Finance Ltd.	0.83		Rural Development	2.96	ICRA AAA
	Aditya Birla Fashion & Retail Ltd.	0.82		HDFC Ltd.	2.95	CRISIL AAA
	ITC Ltd.	0.75		State Bank Of India	2.47	CRISIL AA+
	Crompton Greaves Consumer Electricals Ltd.	0.72		Food Corporation Of India	1.77	CRISIL AAA(CE)
	Tech Mahindra Ltd	0.70		NTPC Ltd.	1.23	CRISIL AAA
	Carborandum Universal Ltd.	0.67		Reliance Industries Ltd.	1.22	CRISIL AAA
	Cholamandalam Investment &			Shriram Transport Finance Co.Ltd.	1.18	IND AA+
	Finance Company Ltd	0.67		Jorabat Shillong Expressway Ltd. ~	1.08	IND D
	Eicher Motors Ltd	0.62		Power Finance Corporation Ltd.	0.87	ICRA AAA
	Others	19.40		Others	4.07	
	Govt Securities			Securitised Debt		
	Others	9.66		First Business Receivable Trust\$	0.35	IND AAA(SO)
•	6.45% GSEC MAT - 07/10/2029	5.92	SOV	Net Current assets	9.27	
				Total	100.00	

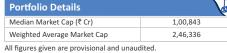
AUTOMOBILE PHARMA

PHARMA
TELECOM
CONSTRUCTION
POWER
OIL & GAS
CEMENT PRODS
METALS
FERTILISERS
CHEMICALS

Sectoral Breakdown (%) FINANCIAL SERVICES

CONS GOODS INDL MFG CONSUMER SERVICES





Quantitative Indicators	Fund	Benchmark
Beta	0.96	1
Standard Deviation (Annual)	8.34%	8.23%
Sharpe Ratio	0.87%	
Portfolio Turnover Ratio (Annual)	0.23	

As on 31" October 2021

Asset Allocation (% to NAV) as on 31st Oct, 2021



0% 5% 10% 15% 20% 25% 30% 35%

SOV	1_				52%
AAA/A1+	1			33%	
AA+	1		9%		
D	<u>}-</u>	2%			
AA)	1%			
BBB)	1%			
B-)	1%			
Α] (0%			
AA-	L	0%			_
	0%		20%	40%	 ¬ 50%

Credit Profile of Debt as on 31st October, 2021

Market Capitalisation (%)					
	Large	Mid	Small		
Fund	60	24	16		

Excluding Net Current Assets

Fund Performance Vs Benchmark (CAGR) as on 31st October, 2021 Growth of ₹ 10000

Nifty 50 (₹)	
15,354	
17 62/	

Period		CRISIL Short Term Debt Hybrid 60+40 Fund Index (%)	Nifty 50 (%)	NAV Growth (₹)	CRISIL Short Term Debt Hybrid 60+40 Fund Index (₹)	Nifty 50 (₹)
1 Year	25.67	23.78	53.54	12,567	12,378	15,354
3 Years	10.68	14.31	20.77	13,562	14,942	17,624
5 Years	8.28	11.67	16.85	14,888	17,371	21,794
Since inception*	11.17	NA	NA	2,00,687	NA	NA

 $\label{lem:prop} Different plans have a different expense structure. The performance details provided herein are of regular plan. \\ ^*Compounded annualized Growth Rate.$

To imposite a minustreal convolvation in the current fund manager is managing Scheme since Aug 2019. The current fund manager is managing the schemes managed by the Fund Manager, please refer the respective Schemes sheets as liste N.A. - Not Available. No of Schemes Managed by Mr. Amandeeps. Choprais 12, Mr. Vetri Subramaniam is 4 & Mr. Vishal Chopda is 4. ets as listed in page 63 in 'Fund Manager Summary'.

SIP Returns as on 31st October, 2021



Period	Investment Amount (₹)	Value- Fund (₹)	CRISIL Short Term Debt Hybrid 60+40 Fund Index (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) CRISIL Short Term Debt Hybrid 60+40 Fund Index	Yield (%) Nifty 50
1 Year	1,20,000	1,33,299	1,31,828	1,44,782	21.39	18.96	40.83
3 Years	3,60,000	4,52,335	4,61,328	5,41,447	15.46	16.84	28.48
5 Years	6,00,000	7,81,951	8,39,970	9,93,748	10.55	13.45	20.32
7 Years	8,40,000	11,85,512	13,00,218	15,50,256	9.69	12.28	17.22
10 Years	12,00,000	20,74,125	22,40,259	27,56,869	10.56	12.01	15.89
15 Years	18,00,000	41,45,695	43,99,889	54,92,303	10.38	11.08	13.67
Since inception*	20.30.000	52.47.329	56.36.560	74.36.315	10.34	11.08	13.88

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

For Product Label, Refer Page no. 64-67

[●]Top 10 scrips in the portfolio ~ Backed by Annuity from National Highway Authority of India - NHAI \$ Underlying customer - Reliance Group Company

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).

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. Amandeep S. Chopra - B.Sc. MBA [FMS Delhi] (Debt Portfolio) Mr. V Srivatsa - B.Com., PGDM (IIM-I), CA & ICWA (Equity Portion)

Fund AUM



Fund Size Monthly Average :₹3643.29 Crore Closing AUM :₹3621.92 Crore

High/Low NAV in the month



High Growth Option .₹34 9403 Low Growth Option :₹34.0755

Total Expense Ratio



Regular : 1.69 Direct ·1 07

Minimum Investment Amount



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

No. of Unit Holding Accounts



21,07,500

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 31st October, 2021



Portfolio Parameters

Direct Growth Option



₹36.1558

Weighted Average Maturity : 5.43 vrs Yield to Maturity : 5.62% **Modified Duration** :3.71 yrs

Portfolio as on 31st October, 2021



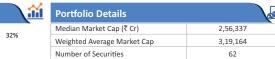
Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Equity			Equity		
ICICI Bank Ltd	2.95		 8.20% G SEC MATURING ON 15.02.2022 	2.79	SOV
HDFC Bank Ltd.	2.80		• 5.22% GS 15/06/2025	2.74	SOV
Larsen & Toubro Ltd.	2.14		• GOI FRB - MAT 22/09/2033	2.66	SOV
State Bank Of India	2.07		• 8.25% MH SDL- 13/05/2025	2.24	SOV
ITC Ltd.	1.96		Long Term Debt		
Infosys Ltd.	1.80		EXIM Bank	2.46	CRISIL AAA
Bharti Airtel Ltd.	1.71		National Bank For Agriculture &		
HDFC Ltd.	1.55		Rural Development	2.11	ICRA AAA
Axis Bank Ltd.	1.23		REC Ltd	2.09	CRISIL AAA
Reliance Industries Ltd.	1.16		HDFC Ltd.	2.08	CRISIL AAA
Tata Motors Ltd.	1.02		Food Corporation Of India	2.08	CRISIL AAA(CE)
Wipro Ltd.	0.85		Union Bank Of India	1.40	CRISIL AA+
HCL Technologies Ltd.	0.80		State Bank Of India	1.40	CRISIL AA+
Mahindra & Mahindra Ltd.	0.78		Power Finance Corporation Ltd.	1.38	CRISIL AAA
Dr Reddy's Laboratories Ltd.	0.69		State Bank Of India	1.35	CRISIL AAA
Others	15.65		L&T Finance Ltd.	1.00	CRISIL AAA
Govt Securities			Others	5.91	
Others	12.74		Net Current assets	8.16	
6.45% GSEC MAT - 07/10/2029	6.25	SOV	Total	100.00	

•Top 10 scrips in the portfolio

Sectoral Breakdown (%) FINANCIAL SERVICES

IELECOM
INDL MFG
METALS
POWER
CEMENT PRODS
TEXTILES
HEALTHCARE SERVICES
CHEMICALS
FERTILISERS

CONSTRUCTION CONS GOODS AUTOMOBILE

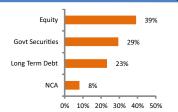


All figures given are provisional and unaudited

Quantitative Indicators	Fund	Benchmark
Beta	0.97	1
Standard Deviation (Annual)	8.46%	8.23%
Sharpe Ratio	0.84%	
Portfolio Turnover Ratio (Annual)	0.43	

As on 31" October 2021

Asset Allocation (% to NAV) as on 31st Oct, 2021



5% 10% 15% 20% 25% 30% 35%

Market Capitalisation (%)						
	Large	Mid	Small			
Fund	67	17	16			

Credit Profile of Debt as on 31st October, 2021 SOV 56% AAA/A1+ 32% AA+ 5%

AA 3% D 2% AA-2% 1% Α B-0% 0% 20% 40% 60% **Excluding Net Current Assets**

Fund Performance Vs Benchmark (CAGR) as on 31st October, 2021 Growth of ₹ 10000

Period		CRISIL Short Term Debt Hybrid 60+40 Fund Index (%)	Nifty 50 (%)	NAV Growth (₹)	CRISIL Short Term Debt Hybrid 60+40 Fund Index (₹)	Nifty 50 (₹)
1 Year	29.70	23.78	53.54	12,970	12,378	15,354
3 Years	10.51	14.31	20.77	13,500	14,942	17,624
5 Years	8.58	11.67	16.85	15,095	17,371	21,794
Since inception*	10.68	NA	NA	1,52,739	NA	NA

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

Office in pairs have suite enterprises ducture. The perior marke decains provided in refer to regular plant.

**Compounded annualized Growth Rate.

The current fund manager is managing the scheme since Dec 2006

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

N.A.-Not Available. No of Schemes Managed by Mr. Amandeep S. Chopra is 12 & Mr. V Srivatsa is 7.



SIP Returns as o	on 31 Octobe	r, 2021					752
Period	Investment Amount (₹)	Value- Fund (₹)	CRISIL Short Term Debt Hybrid 60+40 Fund Index (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) CRISIL Short Term Debt Hybrid 60+40 Fund Index	Yield (%) Nifty 50
1 Year	1,20,000	1,35,339	1,31,828	1,44,782	24.78	18.96	40.83
3 Years	3,60,000	4,61,009	4,61,328	5,41,447	16.79	16.84	28.48
5 Years	6,00,000	7,92,565	8,39,970	9,93,748	11.10	13.45	20.32
7 Years	8,40,000	11,99,245	13,00,218	15,50,256	10.01	12.28	17.22
10 Years	12,00,000	20,29,077	22,40,259	27,56,869	10.14	12.01	15.89
15 Years	18,00,000	39,03,807	43,99,889	54,92,303	9.66	11.08	13.67
Since inception*	20,30,000	48,92,831	56,36,560	74,36,315	9.62	11.08	13.88

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

For Product Label, Refer Page no. 64-67

UTI CHILDREN'S CAREER FUND - INVESTMENT PLAN An open ended fund for investment for children having a lock-in for at least 5 years or till the child attains age of

majority(whichever is earlier)

Investment Objective



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

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

Date of inception/allotment



30th January, 2008

Fund Manager



Mr. Vetri Subramaniam, B.Com, PGDM Mr. Vishal Chopda, CFA, BE, PGDM (Equity Portfolio)

Fund AUM

Closing AUM



High/Low NAV in the month



:₹590.36 Crore

High Growth Option :₹63.5392 Low Growth Option :₹60.1726

Total Expense Ratio



Regular : 2.55 Direct .160

Minimum Investment Amount	\ _{\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\}
Growth:	₹1000/-
IDCW:	₹1000/-

No. of Unit Holding Accounts



₹1000/-

44,443

Scholarship:

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 31st October, 20

21	₹

Regular Growth Option	₹61.3048
Regular IDCW Option	₹61.3082
Direct Growth Option	₹65.3998
Direct IDCW Ontion	₹ CE E102

Portfolio Parameters



Weighted Average Maturity Yield to Maturity **Modified Duration**

Portfolio as on 31st October, 2021

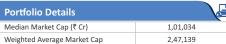


Portfolio	% to NAV	Portfolio	% to NAV
Equity		Tech Mahindra Ltd	1.77
ICICI Bank Ltd	7.56	Carborandum Universal Ltd.	1.70
HDFC Bank Ltd.	7.22	Cholamandalam Investment &	
Infosys Ltd.	6.82	Finance Company Ltd	1.67
Bharti Airtel Ltd.	4.30	Eicher Motors Ltd	1.55
Axis Bank Ltd.	3.68	Maruti Suzuki India Ltd.	1.49
State Bank Of India	2.25	Gujarat Gas Ltd	1.36
Larsen & Toubro Infotech Ltd	2.22	Phoenix Mills Ltd	1.32
Bajaj Finance Ltd.	2.10	Avenue Supermarts Ltd.	1.32
Aditya Birla Fashion & Retail Ltd.	2.06	Jubilant Food Works Ltd	1.27
ITC Ltd.	1.91	Others	41.76
Crompton Greaves Consumer Electricals Ltd.	1.79	Net Current assets	2.88
or or provide decay as a state of the control of th	1.75	Total	100.00

Top 10 scrips in the portfolio

Sectoral Breakdown (%)



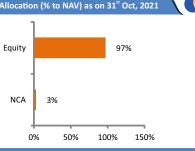


All figures given are provisional and unaudited.

Quantitative Indicators	Fund	Benchmark
Beta	0.94	1
Standard Deviation (Annual)	19.61%	20.50%
Sharpe Ratio	0.89%	
Portfolio Turnover Ratio (Annual)	0.24	

As on 31st October 2021

Asset Allocation (% to NAV) as on 31st Oct, 2021



ation (%)		
Large	Mid	Small
61	23	16
	<u> </u>	Large Mid

Fund Performance \	/s Benchma	rk (CAGR) as o	n 31 st October,	2021 Growt	h of ₹ 10000	
Period	NAV Growth (%)	Nifty 500 (%)	Nifty 50 (%)	NAV Growth (₹)	Nifty 500 (₹)	Nifty 50 (₹)
1 Year	61.18	59.08	53.54	16,118	15,908	15,354
3 Years	20.96	21.20	20.77	17,707	17,813	17,624
5 Years	15.79	16.33	16.85	20,822	21,313	21,794
Since inception*	12.70	10.68	10.67	51,827	40,408	40,357

Different plans have a different expense structure. The performance details provided herein are of regular plan.
The current fund manager is managing the scheme since Aug-2019
**Compounded annualized Growth Rate.
For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 63 in 'Fund Manager Summary'. No of Schemes Managed by Mr. Vetri Subramaniam is 4 & Mr. Vishal Chopda is 4

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

SIP Returns as on 31st October, 2021



		.,					
Period	Investment Amount (₹)	Value- Fund (₹)	Nifty 500 (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) Nifty 500	Yield (%) Nifty 50
1 Year	1,20,000	1,47,571	1,46,918	1,44,782	45.68	44.54	40.83
3 Years	3,60,000	5,62,220	5,57,452	5,41,447	31.31	30.67	28.48
5 Years	6,00,000	9,91,269	9,99,096	9,93,748	20.22	20.55	20.32
7 Years	8,40,000	15,44,439	15,66,779	15,50,256	17.11	17.51	17.22
10 Years	12,00,000	28,25,364	28,66,620	27,56,869	16.34	16.61	15.89
15 Years	NA	NA	NA	NA	NA	NA	NA
Since inception*	16,50,000	48,84,361	49,97,558	47,77,013	14.61	14.90	14.32

FIXED INCOME PRODUCTS NOVEMBER 2021

									Portfolio Parameters	arameters		
Fund Name	Fund Manager	Category	Benchmark	Min Amount	Exit Load	AUM (in Rs Crs)	YTM	Average Maturity	Macaulay Duration	Modified Duration	Direct TER	Regular TER
UTI Overnight Fund	Amandeep Chopra & Amit Sharma	Overnight Fund	CRISIL Overnight Index	Rs 500/- (Growth)	Nii	10,537	3.28%	1 Dау	NA	N	%90:0	0.12%
UTI Liquid Cash Plan	Amandeep Chopra & Amit Sharma	Liquid Fund	CRISIL Liquid Fund Index	Rs 500/- (Growth)	\$\$\$	25,609	3.62%	27 Days	NA	0.07 Yrs	0.13%	0.23%
UTI Money Market Fund	Amandeep Chopra & Amit Sharma	Money Market	CRISIL Money Market Index	Rs 500/- (Growth)	Nii	9;336	3.93%	81 Days	NA	0.22 Yrs	0.18%	0.27%
UTI Ultra Short Term Fund	Sudhir Agrawal & Ritesh Nambiar	Ultra Short Duration Fund	CRISIL Ultra Short Term Debt Index	Rs 500/- (Growth)	Nil	2,339	4.09%	124 Days	106 Days	103 Days	0.36%	0.94%
UTI Treasury Advantage Fund	Sudhir Agrawal	Low Duration Fund	CRISIL Low Duration Debt Fund Index	Rs 500/- (Growth)	Ē	5,069	4.29%	1.67 Yrs	0.58 Yrs	0.55 Yrs	0.28%	0.43%
UTI Banking & PSU Debt Fund	Sudhir Agrawal	Banking and PSU Fund	CRISIL Banking and PSU Debt Index	Rs 500/- (Growth)	Nii	246	4.10%	1.71 Yrs	1.21 Yrs	1.17 Yrs	0.16%	0.30%
UTI Short Term Income Fund	Sudhir Agrawal	Short Duration Fund	CRISIL Short Term Bond Fund Index	Rs 500/- (Growth)	N	4,063	4.89%	2.4 Yrs	1.24 Yrs	1.17 Yrs	0.34%	0.95%
UTI Corporate Bond Fund	Sunil Patil & Sudhir Agrawal	Corporate Bond	CRISIL Corporate Bond Composite Index	Rs 500/- (Growth)	II.	4,764	5.01%	2.29 Yrs	1.81 Yrs	1.73 Yrs	0.22%	0.57%
UTI Floater Fund	Amandeep Chopra & Sudhir Agrawal	Floater Fund	CRISIL Ultra Short Term Bond Index	Rs 500/- (Growth)	Nil	3,161	4.26%	3.01 Yrs	0.55 Yrs	0.52 Yrs	0.35%	0.85%
UTI Dynamic Bond Fund	Amandeep Chopra	Dynamic Bond	CRISIL Dynamic Debt Index	Rs 500/- (Growth)	\$\$	293	4.07%	4.68 Yrs	2.28 Yrs	2.2 Yrs	1.13%	1.59%
UTI Bond Fund	Amandeep Chopra	Medium to Long Duration Fund	CRISIL Medium to Long Term Index	Rs 500/- (Growth)	\$\$	294	4.57%	5.54 Yrs	2.82 Yrs	2.71 Yrs	1.33%	1.62%
UTI Gilt Fund	Amandeep Chopra	Gilt Fund	CRISIL Dynamic Gilt Index	Rs 500/- (Growth)	Nil	629	4.66%	6.45 Yrs	2.43 Yrs	2.36 Yrs	0.64%	0.92%
UTI Credit Risk Fund	Ritesh Nambiar	Credit Risk Fund	CRISIL Short Term Credit Risk Index	Rs 500/- (Growth)	v,	576	6.36%	3.35 Yrs	1.92 Yrs	1.84 Yrs	1.07%	1.63%
UTI Medium Term Fund	Amandeep Chopra & Ritesh Nambiar	Medium Duration Fund	CRISIL Medium Term Debt Index	Rs 500/- (Growth)	v,	29	6.21%	5.18 Yrs	2.94 Yrs	2.85 Yrs	%86:0	1.61%

*TER as on October 31,2021.

*Stall cold is palicable if investor exits within 12 months from the date of allotment; 0) upto 10% of the allotted Units – NL (ii) beyond 10% of the allotted Units – 1.00% After 12 months from the date of allotment. All the date of allotment; applicable exit load 3% (ii) between 5 to 12 months from the date of allotment and of allotment; applicable exit load 0.007% (ii) within 2 months from the date of allotment; applicable exit load 0.007% (iii) within 2 days from the date of allotment; applicable exit load 0.0005% (iii) within 6 days from the date of allotment; applicable exit load 0.0005% (iv) within 6 days from the date of allotment; applicable exit load 0.0005% (iv) within 6 days from the date of allotment; applicable exit load 0.0005% (iv) within 6 days from the date of allotment; applicable exit load 0.0005% (iv) within 6 days from the date of allotment; applicable exit load 0.0005% (iv) within 6 days from the date of allotment; applicable exit load 0.0005% (iv) within 6 days from the date of allotment; applicable exit load 0.00050% (iv) within 6 days from the date of allotment; applicable exit load 0.00050% (iv) within 6 days from the date of allotment; applicable exit load 0.00050% (iv) within 6 days from the date of allotment; applicable exit load 0.00050% (iv) within 6 days from the date of allotment; applicable exit load 0.00050% (iv) within 6 days from the date of allotment; applicable exit load 0.00050% (iv) within 6 days from the date of allotment; applicable exit load 0.00050% (iv) within 6 days from the date of allotment; applicable exit load 0.00050% (iv) within 6 days from the date of allotment; applicable exit load 0.00050% (iv) within 6 days from the date of allotment; applicable exit load 0.00050% (iv) within 6 days from the date of allotment; applicable exit load 0.00050% (iv) within 6 days from the date of allotment; applicable exit load 0.00050% (iv) within 6 days from the date of allotment applicable exit load 0.00050% (iv) within 6 days from the date of a

38

UTI OVERNIGHT FUND (Erstwhile UTI G-SEC STP)

An open ended debt scheme investing in overnight securities.

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

Fund AUM



Fund Size Monthly Average Closing AUM

:₹9445.49 Crore :₹10537.14 Crore

High/Low NAV in the month



High Growth Option :₹2844.4419 :₹2837.1963 Low Growth Option

Total Expense Ratio



:0.12 Regular Direct : 0.06

Minimum Investment Amount



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

No. of Unit Holding Accounts



8,225

Load Structure



Entry Load : Nil Exit Load : Nil

NAV per unit as on 31st October, 2021



Regular Growth Option ₹2844.4419 Regular IDCW Option ₹1370.8617 Direct Growth Option ₹2869.8539 Direct IDCW Option ₹1371.6621

Portfolio Parameters



Weighted Average Maturity :1 Dav Yield to Maturity (Refer Page no. 72) :3.28% **Modified Duration** :-**Macaulay Duration** :-

Portfolio as on 31st October, 2021



Portfolio	% of Nav	Rating
TREP Total	100.00	
Total	100.00	

Asset Allocation as on 31st October, 2021





Fund Performance Vs Benchmark (CAGR) as on 31st October, 2021 Growth of ₹ 10000



Period	NAV Growth (%)	CRISIL Overnight Index (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	CRISIL Overnight Index (₹)	CRISIL 1 Year T-Bill Index (₹)
1 Year	3.05	3.20	3.49	10,305	10,320	10,349
3 Years	4.20	4.31	6.00	11,315	11,351	11,912
5 Years	4.78	4.99	6.00	12,631	12,758	13,384
Since inception*	6.00	5.92	5.96	28,457	28,074	28,265

Different plans have a different expense structure. The performance details provided herein are of regular plan.
The current fund manager is managing the scheme since Dec 2006 & Co- Fund Manager managing w.e.f March 2018.
"Compounded annualized Growth Rate.
For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 63 in 'Fund Manager Summary'. N.A. Not Available. No of Schemes Managed by Mr. Amandeep S. Chopra is 12 & Mr. Amit Sharma is 4.

SIP Returns as on 31st October, 2021

- 6	٦	ē	3	E	
	-	ā	-	2	

Period	Investment Amount (₹)	Value- Fund (₹)	CRISIL Overnight Index (₹)	CRISIL 1 Year T-Bill Index (₹)	Yield (%) Fund	Yield (%) CRISIL Overnight Index	Yield (%) CRISIL 1 Year T-Bill Index
1 Year	1,20,000	1,22,000	1,22,067	1,22,174	3.10	3.20	3.37
3 Years	3,60,000	3,79,969	3,80,527	3,87,600	3.53	3.63	4.85
5 Years	6,00,000	6,67,129	6,70,208	6,91,754	4.19	4.37	5.63
7 Years	8,40,000	9,98,117	9,98,479	10,39,226	4.85	4.86	5.99
10 Years	12,00,000	16,07,139	15,97,625	16,67,769	5.70	5.58	6.41
15 Years	18,00,000	29,10,137	28,80,846	29,82,181	6.11	5.99	6.41
Since inception*	20,30,000	35,14,073	34,72,701	35,83,153	6.14	6.01	6.35

UTI LIQUID CASH PLAN

An open ended liquid scheme.

Investment Objective



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

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

Date of inception/allotment



23rd June, 2003

Fund Manager



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

Fund AUM



Fund Size Monthly Average :₹28591.73 Crore Closing AUM :₹25608.73 Crore

High/Low NAV in the month



High Growth Option :₹3416.3346 :₹3407.7754 Low Growth Option

Total Expense Ratio



:0.23 Regular Direct :0.13

Minimum Investment Amount



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

No. of Unit Holding Accounts



34,030

Structure



Entry Load	Investors exit upon Subscription/switch-in	Load as a % of redemption proceeds
	Day 1	0.0070%
NIL	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 31st October, 2021



Regular Growth Option	₹3416.3346
Regular IDCW Option	₹1032.3052
Direct Growth Option	₹3435.9008
Direct IDCW Ontion	₹1032 2061

Portfolio Parameters Weighted Average Maturity



:27 Days

Yield to Maturity (Refer Page no. 72)	:3.62%
Modified Duration	:0.07 Yrs
Macaulay Duration	:-
PMAT	: 27 Days
PMD	: 0.07 Yrs
PYLD	: 3.62%
PMCD	:-

Portfolio as on 31st October, 2021



Portfolio	% of Nav	Rating
CP /CDS		
Reliance Retail Ventures Ltd.	6.62	CRISIL A1+
Bharti Airtel Ltd.	4.10	CRISIL A1+
Kotak Securities Ltd.	3.89	CRISIL A1+
Reliance Jio Infocomm Ltd	3.88	CRISIL A1+
• Tata Steel Ltd.	2.92	ICRA A1+
HDFC Securities Ltd	2.72	CRISIL A1+
HDFC Ltd.	2.71	ICRA A1+
Hindustan Petroleum Corporation Ltd.	2.34	CRISIL A1+
HDFC Bank Ltd.	1.95	CARE A1+
Mangalore Refinery & Petrochem Ltd.	1.95	CARE A1+
Godrej & Boyce Manufacture Ltd.	1.94	CRISIL A1+
Chennai Petroleum Corp Ltd	1.55	CRISIL A1+
Bharat Oman Refineries Ltd	1.39	CRISIL A1+
Tata Power Company Ltd.	1.36	CRISIL A1+
National Bank For Agriculture & Rural Development	1.36	ICRA A1+
ICICI Securities Ltd.	1.36	ICRA A1+
L&T Finance Ltd.	1.36	CRISIL A1+
Indian Oil Corporation Ltd.	1.27	ICRA A1+
IDFC First Bank Ltd	1.17	CRISIL A1+
Muthoot Finance Ltd	1.17	CRISIL A1+
Tata Capital Housing Finance Ltd	0.78	CRISIL A1+
Ramco Cements Ltd.	0.78	ICRA A1+
ONGC Petro-Additions Ltd.	0.78	ICRA A1+
GIC Housing Finance Ltd.	0.78	CRISIL A1+
Dalmia Cement (Bharat) Ltd	0.78	IND A1+
IndusInd Bank Ltd.	0.78	CRISIL A1+
Birla Group Holdings Private Ltd.	0.78	CRISIL A1+
EXIM Bank	0.68	CRISIL A1+
RBL Bank Ltd.	0.58	ICRA A1+
Canfin Homes Ltd.	0.39	ICRA A1+
Tata Power Renewable Energy Ltd	0.39	CRISIL A1+
Nxtra Data Ltd	0.39	CRISIL A1+
Julius Baer Capital (India) Pvt Ltd	0.39	ICRA A1+
Godrej Agrovet Ltd	0.29	CRISIL A1+
Godrej Industries Ltd.	0.29	CRISIL A1+
Axis Securities Ltd	0.19	ICRA A1+
Standard Chartered Investment & Loans (India) Ltd.	0.10	CRISIL A1+
Govt Securities		
• 364 D TBILL MAT- 11/11/2021	4.68	SOV
• 8.79% G-SEC 08/11/2021	3.91	SOV
• 91 D TBILL MAT - 23/12/2021	2.72	SOV
91D TBILL MAT - 04/11/2021	1.95	SOV
182 D TBILL MAT - 30/12/2021	1.94	SOV
364 D TBILL MAT - 18/11/2021	0.97	SOV
91 D TBILL MAT - 16/12/2021	0.97	SOV
182 DTB MAT 16/12/2021	0.97	SOV
91 D TBILL MAT - 25/11/21	0.78	SOV
182 D TBILL MAT - 25/11/21	0.56	SOV
364 D TBILL MAT- 06/01/2022	0.54	SOV
182 D TBILL MAT - 12/11/2021	0.20	SOV
Net Current assets	23.65	
Total	100.00	

•Top 10 scrips in this portfolio

Asset Allocation as on 31st October, 2021 20 56



■CP /CDS ■NCA ■Govt Securities

Fund Performance Vs Benchmark (CAGR) as on 31st October, 2021 Growth of ₹ 10000 Crisil Liquid Crisil Liquid Fund Index (₹) Period NAV Growth CRISIL 1 Year NAV Growth (₹) CRISIL 1 Year T-Bill Index T-Bill Index (%) (₹) 10,319 11,548 13,215 34,147 10,355 11,657 13,353 31,934 1 Year 3 Years 3.19 4.91 3.49 6.00 10,349 11,912 5 Years Since inception* 5.73 7.10 5.95 6.70 6.00 5.96 13,384 28,193

Different plans have a different expense structure. The performance details provided herein are of regular plan.
The current fund manager is managing the scheme since Oct 2014 & Co-Fund Manager managing w.e.f.?" July, 2017.
"Compounded annualized Growth Rate.
For performance details of other 3-chemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 63 in 'Fund Manager Summary'. No of Schemes Managed by Mr. Amandeep S. Choprais 12 & Mr. Amit Sharmais 4.

UTI MONEY MARKET FUND

An open ended debt scheme investing in money market instruments.

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

Fund AUM



Fund Size Monthly Average :₹9564.39 Crore Closing AUM :₹9336.36 Crore

High/Low NAV in the month



High Growth Option :₹2425.5557 :₹2419.5991 Low Growth Option

Total Expense Ratio



: 0.27 Regular Direct :0.18

Minimum Investment Amount



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

No. of Unit Holding Accounts



25,990

Ioad	Structure



Entry Load : Nil Exit Load : Nil

NAV per unit as on 31st October, 2021



Regular Growth Option	₹2425.0710
Regular IDCW Option	₹1039.3057
Direct Growth Option	₹2447.1487
Direct IDCW Option	₹1197.8823

Portfolio Parameters Weighted Average Maturity



:81 Days

Yield to Maturity (Refer Page no. 72)	:3.93%
Modified Duration	:0.22 Yrs
Macaulay Duration	:-
PMAT	: 81 Days
PMD	: 0.22 Yrs
PYLD	: 3.93%
PMCD	:-

Portfolio as on 31st October, 2021



	PORTIONO	% of Nav	Rating
	CP /CDS		
•		7.18	CRISIL A1+
•		6.07	CRISIL A1+
	Reliance Industries Ltd.	4.26	CRISIL A1+
•		3.95	ICRA A1+
•		3.69	CRISIL A1+
•		3.68	CRISIL A1+
	HDFC Ltd.	2.88	CRISIL A1+
	IDFC First Bank Ltd	2.64	CRISIL A1+
	Bajaj Housing Finance Ltd	2.63	CRISIL A1+
	Tata Capital Housing Finance Ltd	2.12	CRISIL A1+
	HDFC Bank Ltd.	2.11	CARE A1+
	Vedanta Ltd	1.85	CRISIL A1+
	Piramal Enterprises Ltd.	1.84	CRISIL A1+
	Credit Suisse Finance (India) Pvt Ltd	1.83	CRISIL A1+
	Tata Projects Ltd	1.60	CRISIL A1+
	Jamnagar Utilities & Power Pvt Ltd.	1.60	CRISIL A1+
	Kotak Mahindra Investment Ltd. IndusInd Bank Ltd.	1.59 1.07	CRISIL A1+
	KEC International Ltd.	1.07	CRISIL A1+ CRISIL A1+
	Hero Fincorp Ltd.	1.06	CRISIL A1+
	Network 18 Media & Investments Ltd.	1.06	CARE A1+
	Standard Chartered Investment & Loans (India) Ltd.	1.05	CRISIL A1+
	Ramco Cements Ltd.	0.80	CRISIL A1+
	Sterlite Technologies Ltd	0.80	CRISIL A1+
	Tata Capital Ltd.	0.79	CRISIL A1+
	Tata Motors Finance Ltd.	0.53	ICRA A1+
	Bharti Hexacom Ltd	0.53	CRISIL A1+
	Cholamandalam Investment & Finance Company Ltd	0.53	CRISIL A1+
	L&T Finance Ltd.	0.53	CRISIL A1+
	Julius Baer Capital (India) Pvt Ltd	0.53	ICRA A1+
	Govt Securities		
•	182D TBILL MAT 23/12/2021	9.17	SOV
•	364 D TBILL MAT- 06/01/2022	8.46	SOV
	182 DTB MAT 16/12/2021	4.48	SOV
•	8.79% G-SEC 08/11/2021	3.59	SOV
	364 D TBILL MAT - 02/12/2021	3.52	SOV
	182 D TBILL MAT - 18/11/21	3.05	SOV
	182 D TBILL MAT - 25/11/21	1.76	SOV
	182 D TBILL MAT - 30/12/2021	0.27	SOV
	8.20% G SEC MATURING ON 15.02.2022	0.07	SOV
	8.71% TN SDL MAT - 08/02/2022	0.01	SOV
	Net Current assets	3.76	
	Total	100.00	
	•Top 10 scrips in this portfolio		

CP /CDS

Govt Securities

Asset Allocation as on 31st October, 2021



Credit Profile of Debt as on 31st October, 2021

AAA/A1+

SOV

Fund Performance \	/s Benchma	rk (CAGR) as or	31 st October,	2021 Growt	th of ₹ 10000	-
Period	NAV Growth (%)	CRISIL Money Market Index (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	CRISIL Money Market Index (₹)	CRISIL 1 Year T-Bill Index (₹)
1 Year 3 Years 5 Years Since inception*	3.72 6.17 6.52 7.46	3.99 5.95 6.42 7.30	3.49 6.00 6.00 6.23	10,372 11,970 13,716 24,260	10,399 11,895 13,652 23,819	10,349 11,912 13,384 21,053

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 63 in 'Fund Manager Summary'. No of Schemes Managed by Mr. Amandeep S. Choprais 12 & Mr. Amit Sharma is 4. **The Institution plan (Growth Option) launch on 10th July 2009.

SIP Returns as on 31 st October, 2021							
Period	Investment Amount (₹)	Value- Fund (₹)	CRISIL Money Market Index (₹)	CRISIL 1 Year T-Bill Index (₹)	Yield (%) Fund	Yield (%) CRISIL Money Market Index	Yield (%) CRISIL 1 Year T-Bill Index
1 Year	1,20,000	1,22,342	1,22,519	1,22,168	3.68	3.96	3.41
3 Years	3,60,000	3,89,138	3,88,519	3,87,587	5.14	5.03	4.87
5 Years	6,00,000	6,98,398	6,96,036	6,91,751	6.02	5.89	5.64
7 Years	8,40,000	10,55,149	10,51,298	10,39,252	6.42	6.32	6.00
10 Years	12.00.000	17.19.144	17,13,058	16,67,832	6.99	6.92	6.41
15 Years	NÁ	NÁ	NA	NÁ	NA	NA	NA
Since inception*	14,70,000	23,36,632	23,23,704	22,20,147	7.27	7.19	6.49

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.

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. Sudhir Agrawal [Mcom, PGDBA (Finance), CFA] Mr. Ritesh Nambiar [BMS (Fin), CFA, FRM, MMS (Finance)]

Fund AUM



Fund Size Monthly Average Closing AUM

:₹2174.48 Crore :₹2339.30 Crore

High/Low NAV in the month



High Growth Option :₹3411.7442 Low Growth Option :₹3400.7866

Total Expense Ratio



: 0.94 Regular :0.36 Direct

Minimum Investment Amount



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

No. of Unit Holding Accounts



58,777

Load Structure



Entry Load : Nil Exit Load : Nil

NAV per unit as on 31st October, 2021



Regular Growth Option	₹3411.0988
Regular IDCW Option	₹1047.8012
Direct Growth Option	₹3585.1619
Direct IDCW Option	₹1112.4250

Portfolio Parameters



:124 Days Weighted Average Maturity Yield to Maturity (Refer Page no. 72) :4.09% :103 Days **Modified Duration Macaulay Duration** :106 Days **PMAT** : 124 Days PMD : 103 Days PYLD : 4.09% **PMCD** : 106 Days

Portfolio as on 31st October, 2021



Portfolio % of Nav CP /CDS EXIM Bank 6.32 National Bank For Agriculture & Rural Development 4.26 Reliance Ijo Infocomm Ltd 4.24 ICICI Securities Ltd. 4.21 KEC International Ltd. 2.12 Vedanta Ltd 2.11 Bajaj Finance Ltd. 2.11 Axis Bank Ltd. 1.06 Sterlite Technologies Ltd 1.06 Aditya Birla Money Ltd 1.06 Piramal Enterprises Ltd. 1.05 JM Financial Products Ltd. 1.05 Caratlane Trading Pvt Ltd 0.85 HSBC Investdirect Financial Services (I) Ltd. 0.42 JM Financial Services Ltd. 0.42 FRBs Shriram Transport Finance Co.Ltd. 1.81 Govt Securities 182 D TBILL MAT - 25/11/21 11.73	CRISIL A1+ ICRA A1+ CRISIL A1+ ICRA A1+ CRISIL A1+
EXIM Bank 6.32 National Bank For Agriculture & Rural Development 4.26 Reliance Jio Infocomm Ltd 4.21 ICICI Securities Ltd. 4.21 KEC International Ltd. 2.12 Vedanta Ltd 2.11 Bajaj Finance Ltd. 2.11 Axis Bank Ltd. 1.06 Sterlite Technologies Ltd 1.06 Aditya Birla Money Ltd 1.06 Piramal Enterprises Ltd. 1.05 JM Financial Products Ltd. 1.05 Caratlane Trading Pvt Ltd 0.85 HSBC Investdirect Financial Services (I) Ltd. 0.42 JM Financial Services Ltd. 0.42 FRBs Shriram Transport Finance Co.Ltd. 1.81 Govt Securities 1.81	ICRA A1+ CRISIL A1+ ICRA A1+ CRISIL A1+
EXIM Bank 6.32 National Bank For Agriculture & Rural Development 4.26 Reliance Jio Infocomm Ltd 4.21 ICICI Securities Ltd. 4.21 KEC International Ltd. 2.12 Vedanta Ltd 2.11 Bajaj Finance Ltd. 2.11 Axis Bank Ltd. 1.06 Sterlite Technologies Ltd 1.06 Aditya Birla Money Ltd 1.06 Piramal Enterprises Ltd. 1.05 JM Financial Products Ltd. 1.05 Caratlane Trading Pvt Ltd 0.85 HSBC Investdirect Financial Services (I) Ltd. 0.42 JM Financial Services Ltd. 0.42 FRBs Shriram Transport Finance Co.Ltd. 1.81 Govt Securities 1.81	ICRA A1+ CRISIL A1+ ICRA A1+ CRISIL A1+
 National Bank For Agriculture & Rural Development Reliance Jio Infocomm Ltd LCICI Securities Ltd. KEC International Ltd. Vedanta Ltd Bajaj Finance Ltd. Axis Bank Ltd. Sterlite Technologies Ltd Aditya Birla Money Ltd Piramal Enterprises Ltd. JM Financial Products Ltd. Caratlane Trading Pvt Ltd HSBC Investdirect Financial Services (I) Ltd. JM Financial Services Ltd. Q.42 JM Financial Services Ltd. O.45 FRBS Shriram Transport Finance Co.Ltd. I.81 Govt Securities 	ICRA A1+ CRISIL A1+ ICRA A1+ CRISIL A1+
• Reliance Jio Infocomm Ltd 4.24 • ICICI Securities Ltd. 4.21 KEC International Ltd. 2.12 Vedanta Ltd 2.11 Bajaj Finance Ltd. 2.11 Axis Bank Ltd. 1.06 Sterlite Technologies Ltd 1.06 Aditya Birla Money Ltd 1.06 Piramal Enterprises Ltd. 1.05 JM Financial Products Ltd. 1.05 Caratlane Trading Pvt Ltd 0.85 HSBC Investdirect Financial Services (I) Ltd. 0.42 JM Financial Services Ltd. 0.42 FRBs Shriram Transport Finance Co.Ltd. 1.81 Govt Securities 1.81	CRISIL A1+ ICRA A1+ CRISIL A1+
ICICI Securities Ltd. 4.21 KEC International Ltd. 2.12 Vedanta Ltd 2.11 Bajaj Finance Ltd. 2.11 Axis Bank Ltd. 1.06 Sterlite Technologies Ltd 1.06 Aditya Birla Money Ltd 1.06 Piramal Enterprises Ltd. 1.05 JM Financial Products Ltd. 1.05 Caratlane Trading Pvt Ltd 0.85 HSBC Investdirect Financial Services (I) Ltd. 0.42 JM Financial Services Ltd. 0.42 FRBs Shriram Transport Finance Co.Ltd. Govt Securities 1.81	ICRA A1+ CRISIL A1+
KEC International Ltd. 2.12 Vedanta Ltd 2.11 Bajaj Finance Ltd. 2.11 Axis Bank Ltd. 1.06 Sterlite Technologies Ltd 1.06 Aditya Birla Money Ltd 1.06 Piramal Enterprises Ltd. 1.05 JM Financial Products Ltd. 1.05 Caratlane Trading Pvt Ltd 0.85 HSBC Investdirect Financial Services (I) Ltd. 0.42 JM Financial Services Ltd. 0.42 FRBs Shriram Transport Finance Co.Ltd. 1.81 Govt Securities 1.81	CRISIL A1+
Vedanta Ltd 2.11 Bajaj Finance Ltd. 2.11 Axis Bank Ltd. 1.06 Sterlite Technologies Ltd 1.06 Aditya Birla Money Ltd 1.06 Piramal Enterprises Ltd. 1.05 JM Financial Products Ltd. 1.05 Caratlane Trading Pvt Ltd 0.85 HSBC Investdirect Financial Services (I) Ltd. 0.42 JM Financial Services Ltd. 0.42 FRBs Shriram Transport Finance Co.Ltd. 1.81 Govt Securities 1.81	
Bajaj Finance Ltd. 2.11 Axis Bank Ltd. 1.06 Sterlite Technologies Ltd 1.06 Aditya Birla Money Ltd 1.06 Piramal Enterprises Ltd. 1.05 JM Financial Products Ltd. 1.05 Caratlane Trading Pvt Ltd 0.85 HSBC Investdirect Financial Services (I) Ltd. 0.42 JM Financial Services Ltd. 0.42 FRBs Shriram Transport Finance Co.Ltd. Govt Securities 1.81	CRISIL A1+
Axis Bank Ltd. 1.06 Sterlite Technologies Ltd 1.06 Aditya Birla Money Ltd 1.06 Piramal Enterprises Ltd. 1.05 JM Financial Products Ltd. 1.05 Caratlane Trading Pvt Ltd 0.85 HSBC Investdirect Financial Services (I) Ltd. 0.42 JM Financial Services Ltd. 0.42 FRBs Shriram Transport Finance Co.Ltd. 1.81 Govt Securities 1.81	CRISIL A1+
Sterlite Technologies Ltd	CRISIL A1+
Aditya Birla Money Ltd 1.06 Piramal Enterprises Ltd. 1.05 JM Financial Products Ltd. 1.05 Caratlane Trading Pvt Ltd 1.05 Caratlane Trading Pvt Ltd 0.85 HSBC Investdirect Financial Services (I) Ltd. 0.42 JM Financial Services Ltd. 0.42 FRBs Shriram Transport Finance Co.Ltd. 1.81 Govt Securities	CRISIL A1+
Piramal Enterprises Ltd. 1.05 JM Financial Products Ltd. 1.05 Caratlane Trading Pvt Ltd 0.85 HSBC Investdirect Financial Services (I) Ltd. 0.42 JM Financial Services Ltd. 0.42 FRBs Shriram Transport Finance Co.Ltd. 1.81 Govt Securities 1.81	CRISIL A1+
JM Financial Products Ltd. 1.05 Caratlane Trading Pvt Ltd 0.85 HSBC Investdirect Financial Services (I) Ltd. 0.42 JM Financial Services Ltd. 0.42 FRBs Shriram Transport Finance Co.Ltd. 1.81 Govt Securities	CRISIL A1+
Caratlane Trading Pvt Ltd 0.85 HSBC Investdirect Financial Services (I) Ltd. 0.42 JM Financial Services Ltd. 0.42 FRBs Shriram Transport Finance Co.Ltd. 1.81 Govt Securities	CRISIL A1+
HSBC Investdirect Financial Services (I) Ltd. 0.42 JM Financial Services Ltd. 0.42 FRBs Shriram Transport Finance Co.Ltd. 1.81 Govt Securities	CRISIL A1+
JM Financial Services Ltd. 0.42 FRBs Shriram Transport Finance Co.Ltd. 1.81 Govt Securities	CRISIL A1+
FRBs Shriram Transport Finance Co.Ltd. 1.81 Govt Securities	
Shriram Transport Finance Co.Ltd. 1.81 Govt Securities	CRISIL A1+
	CRISIL AA+
• 182 D TBILL MAT - 25/11/21 11.73	
	SOV
• 182D TBILL MAT 23/12/2021 5.53	SOV
• 182 D TBILL MAT - 12/11/2021 4.27	SOV
• 182 DTB MAT 16/12/2021 4.26	SOV
8.20% G SEC MATURING ON 15.02.2022 0.50	SOV
NCDs	
• HDFC Ltd. 5.20	CRISIL AAA
National Highways Authority Of India 3.25	CRISIL AAA
National Bank For Agriculture & Rural Development 3.05	CRISIL AAA
Reliance Industries Ltd. 2.17	CRISIL AAA
REC Ltd 1.41	CRISIL AAA
Manappuram Finance Ltd. 1.29	CRISIL AA
Tata Steel Ltd. 1.17	BWR AA+
Indian Railways Fin Corpn Ltd.	CRISIL AAA
Power Finance Corporation Ltd. 0.91	CRISIL AAA
Piramal Capital & Housing Finance Ltd 0.89	ICRA AA
India Grid Trust	CRISIL AAA
Torrent Power Ltd. 0.87	CRISIL AA
Tata Motors Ltd. 0.64	ICRA AA-
Cholamandalam Investment & Finance Company Ltd 0.64	ICRA AA+
Amba River Coke Ltd 0.56	CARE AA-
Power Grid Corporation Of India Ltd 0.49	CRISIL AAA
JM Financial Asset Reconstruction Co Ltd 0.44	ICRA AA-
L&T Finance Ltd. 0.43	CRISIL AAA
Fullerton India Credit Company Ltd. 0.43	CRISIL AAA
Bhopal Dhule Transmission Company Ltd 0.30	CRISIL AAA
LIC Housing Finance Ltd. 0.22	CRISIL AAA
Net Current assets 13.25	0.110127.0474
Total 100.00	
100.00	

•Top 10 scrips in this portfolio

Asset Allocation as on 31st October, 2021

26
■CP /CDS ■NCDs ■Govt Securities ■NCA ■FRBs



Credit Profile of Debt as on 31st October, 2021

60

■AAA/A1+ ■SOV ■AA+ ■AA ■AA-

Fund Performance Vs Benchmark (CAGR) as on 31" October, 2021 Growth of ₹ 10000

NAV Growth CRISIL Ultra Short CRISIL 1 Year NAV Growth | CRISIL Ultra Short CRISIL 1 Year Period Term Debt Index (%) Term Debt Index (₹) (%) T-Bill Index (₹) T-Bill Index (%) (₹) 4.15 3.49 10.349 1 Year 6.27 10.627 10.415 3 Years 5 Years Since inception* 5.18 5.79 6.98 6.31 6.67 7.38 6.00 6.00 5.95 12,017 13,813 36,508 11,912 34,112 28,608

32

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

*Compounded annualized Growth Rate.
For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 63 in 'Fund Manager Summary'. No of Schemes Managed by Mr. Sudhir Agrawal is 6 & Mr. Ritesh Nambiar is 3.

SIP Returns as on 31st October, 2021



Period	Investment Amount (₹)	Value- Fund (₹)	CRISIL Ultra Short Term Debt Index (₹)	CRISIL 1 Year T-Bill Index (₹)	Yield (%) Fund	Yield (%) CRISIL Ultra Short Term Debt Index	Yield (%) CRISIL 1 Year T-Bill Index
1 Year	1.20.000	1.25.165	1.22.609	1.22.168	8.17	4.10	3.41
3 Years	3,60,000	3,92,914	3,90,518	3.87.587	5.79	5.38	4.87
5 Years	6.00.000	6.91.202	7.01.291	6.91.741	5.61	6.19	5.64
7 Years	8,40,000	10,38,839	10,61,329	10,39,213	5.99	6.59	6.00
10 Years	12.00.000	16.87.161	17.34.992	16.67.756	6.64	7.17	6.41
15 Years	18.00.000	31,49,605	32,74,310	29,82,284	7.08	7.55	6.42
Since inception*	20,30,000	38,52,452	40,26,854	35,83,270	7.12	7.59	6.35

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.

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. Sudhir Agarwal (MCom, PGDBA(Finance), CFA) Managing the scheme since Jul-2010

Fund AUM



Fund Size Monthly Average : ₹ 3948.77 Crore Closing AUM :₹5069.10 Crore

High/Low NAV in the month



High Growth Option :₹2812.7476 Low Growth Option :₹2798.3337

Total Expense Ratio



: 0.43 Regular :0.28 Direct

Minimum Investment Amount



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

No. of Unit Holding Accounts



8,909

Ioad	Structure



Entry Load : Nil Exit Load : Nil

NAV per unit as on 31st October, 2021



	,
Regular Growth Option	₹2812.0239
Regular IDCW Option	₹1105.5159
Direct Growth Option	₹2845.6570
Direct IDCW Option	₹1111.0251

Portfolio Parameters



Weighted Average Maturity :1.67 Yrs Yield to Maturity (Refer Page no. 72) :4.29% : 0.55 Yrs **Modified Duration Macaulay Duration** :0.58 Yrs **Securitised Debt**

Shining Metal Trust li : 1.23 Years PMAT · 1 67 Yrs : 0.55 Yrs **PMD** : 4.29% PYLD **PMCD** : 0.58 Years

Portfolio as on 31st October, 2021



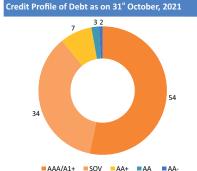
Portfolio	% of Nav	Rating
CP /CDS		
EXIM Bank	3.34	CRISIL A1+
National Bank For Agriculture & Rural Development	2.44	ICRA A1+
Reliance Industries Ltd.	1.97	CRISIL A1+
IDFC First Bank Ltd	1.94	CRISIL A1+
JM Financial Products Ltd.	0.97	CRISIL A1+
Hero Fincorp Ltd.	0.49	CRISIL A1+
HDFC Bank Ltd.	0.49	CARE A1+
JM Financial Services Ltd.	0.29	CRISIL A1+
FRBs		
Axis Finance Ltd	2.27	CRISIL AAA
Shriram Transport Finance Co.Ltd.	0.99	IND AA+
Govt Securities		
GOI FRB - MAT 22/09/2033	6.21	SOV
182D TBILL MAT 23/12/2021	5.89	SOV
91D TBILL MAT - 11/11/2021	2.66	SOV
L82 D TBILL MAT - 25/11/21	2.26	SOV
3.15% GSEC 11.06.2022	1.52	SOV
3.35% GOI 14/05/2022	1.52	SOV
5.10% GSEC MAT-12/07/2031.	1.31	SOV
.82 D TBILL MAT - 09/12/21	1.43	SOV
		SOV
FRB GOI 07.12.31	1.00 0.99	SOV
GOI FRB - MAT 30/10/2034		
3.20% G SEC MATURING ON 15.02.2022	0.50	SOV
5.39% GUJARAT SDL MAT - 31/03/2024	0.20	SOV
NCDs	5.22	CDICH AAA
Food Corporation Of India	5.33	CRISIL AAA(
HDFC Ltd.	3.96	CRISIL AA
Reliance Industries Ltd.	3.01	CRISIL AA
National Bank For Agriculture & Rural Development	3.00	ICRA AAA
National Highways Authority Of India	2.18	CRISIL AA
REC Ltd	2.12	CRISIL AA
Cholamandalam Investment & Finance Company Ltd	2.07	ICRA AA-
Power Finance Corporation Ltd.	1.99	CRISIL AA
Piramal Capital & Housing Finance Ltd	1.63	ICRA AA
Mahindra Rural Housing Finance Ltd	1.57	CRISIL AA
ata Motors Finance Ltd.	1.28	CRISIL AA
Mahindra & Mahindra Fin.Ser.Ltd.	1.10	IND AAA
.&T Finance Ltd.	0.90	CRISIL AA
Muthoot Finance Ltd	0.71	CRISIL AA
ndian Hotels Company Ltd.	0.59	CARE AA
Housing And Urban Development Corpn	0.51	ICRA AAA
Axis Finance Ltd	0.49	CRISIL AA
LIC Housing Finance Ltd.	0.21	CRISIL AA
Securitised Debt		
Shining Metal Trust II	0.98	CRISIL AAA(

•Top 10 scrips in this portfolio

Net Current assets

Total

Asset Allocation as on 31st October, 2021 33 25 26 NCDs NCA ■ CP /CDS Govt Securities Securitised Debt ■ FRBs



25.91

100.00

Fund Performance Vs Benchmark (CAGR) as on 31st October, 2021 Growth of ₹ 10000



Period	NAV Growth (%)	CRISIL Low Duration Debt Index (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	CRISIL Low Duration Debt Index (₹)	CRISIL 1 Year T-Bill Index (₹)
1 Year	9.12	4.37	3.49	10,912	10,437	10,349
3 Years	4.20	7.08	6.00	11,315	12,280	11,912
5 Years	5.31	7.06	6.00	12,954	14,068	13,384
Since inception*	7.38	7.62	6.31	28,143	29,071	24,331

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

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 63 in 'Fund Manager Summary'. No of Schemes Managed by Mr. Sudhir Agrawalis 6.

SIP Returns as on 31st October, 2021 **CRISIL Low** CRISIL 1 Year Yield (%) Yield (%) Yield (%) Period Investment Value-Amount (₹) Fund (₹) **Duration Debt T-Bill Index** Fund **CRISIL Low Duration CRISIL 1 Year** Index (₹) (₹) **Debt Index T-Bill Index** 3.41 4.87 5.64 6.00 1 Year 1.20.000 1.28.155 1.22.697 1.22.168 12.99 4.24 3 Years 5 Years 7 Years 3,60,000 6,00,000 8,40,000 12,00,000 4,00,468 6,91,165 10,31,261 3,94,243 7,10,279 10,80,157 17,77,621 3,87,587 6,91,741 10,39,213 16,67,756 7.07 5.61 5.78 6.01 6.70 7.08 10 Years 16,69,200 6.43 7.63 6.41 15 Years Since inception* NΑ 17,40,000 29,59,204 31,24,392 28,33,996 7.66

UTI FLOATER FUND

An open ended debt scheme predominantly investing in floating rate instruments.

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. Amandeep S. Chopra (B.Sc., MBA [FMS Delhi]) Managing the scheme since October-2018 Mr. Sudhir Agarwal (MCom, PGDBA(Finance), CFA)

Fund AUM



:₹3113.05 Crore Fund Size Monthly Average Closing AUM :₹3161.12 Crore

High/Low NAV in the month



High Growth Option :₹1210.8913 Low Growth Option :₹1208.6505

Total Expense Ratio



Regular .0.85 Direct :0.35

Minimum Investment Amount



Minimum initial investment under Growth option is ₹ 500/- and in multiples of ₹ 1/-. & under IDCW option is ₹ 20.000/- and in multiples of ₹ 1/-

No. of Unit Holding Accounts



50,500

Load Structure



Entry Load : Nil Exit Load : Nil

NAV per unit as on 31st October, 2021



Regular Growth Option	₹1210.0640
Regular IDCW Option	₹1126.0610
Direct Growth Option	₹1244.2282
Direct IDCW Option	₹1191.9684

Portfolio Parameter



r ortiono i diameters		1
Weighted Average Maturity	:3.01 Yrs	
Yield to Maturity (Refer Page no. 72)	:4.26%	
Modified Duration	:0.52 Yrs	
Macaulay Duration	:0.55 Yrs	
Securitised Debt		
First Business Receivable Trust	:0.17 Years	
PMAT	: 3.01 Yrs	
PMD	: 0.52 Yrs	
PYLD	: 4.26%	
PMCD	: 0.55 Yrs	

Portfolio as on 31st October, 2021



	Portfolio	% of Nav	Rating
	CP /CDS		
٠	Reliance Industries Ltd.	6.31	CRISIL A1+
•	HDFC Bank Ltd.	3.06	CARE A1+
	EXIM Bank	1.57	CRISIL A1+
	HDFC Ltd.	1.53	CRISIL A1+
	Bajaj Finance Ltd.	0.78	CRISIL A1+
	FRBs		
٠	Axis Finance Ltd	3.48	CRISIL AAA
	Tata Cleantech Capital Ltd.	1.90	CRISIL AAA
	Govt Securities		
	GOI FRB - MAT 22/09/2033	17.98	SOV
	182 D TBILL MAT - 18/11/21	3.16	SOV
•	182 D TBILL MAT - 09/12/21	3.15	SOV
	6.84% G S MAT - 19/12/2022	2.44	SOV
	8.15% GSEC 11.06.2022	1.62	SOV
	8.35% GOI 14/05/2022	1.62	SOV
	FRB GOI 07.12.31	1.60	SOV
	GOI FRB - MAT 30/10/2034	1.58	SOV
	8.20% G SEC MATURING ON 15.02.2022	0.80	SOV
	5.39% GUJARAT SDL MAT - 31/03/2024	0.48	SOV
	NCDs		
	HDFC Ltd.	6.18	CRISIL AAA
	National Bank For Agriculture & Rural Development	4.80	ICRA AAA
	REC Ltd	4.07	CRISIL AAA
•	Food Corporation Of India	3.23	CRISIL AAA(CE)
	L&T Finance Ltd.	1.77	CRISIL AAA
	India Grid Trust	1.61	CRISIL AAA
	Reliance Industries Ltd.	1.61	CRISIL AAA
	Indian Oil Corporation Ltd.	1.59	CRISIL AAA
	Hindustan Petroleum Corporation Ltd.	1.26	CRISIL AAA
	Axis Finance Ltd	0.79	CRISIL AAA
	Sikka Ports & Terminals Ltd. Securitised Debt	0.66	CRISIL AAA
	Securitised Debt First Business Receivable TrustS	0.35	IND AAA(SO)
	Net Current assets	19.02	IND AAA(SU)
	Total	100.00	

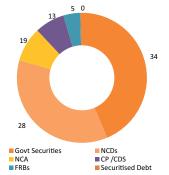
•Top 10 scrips in this portfolio \$ Underlying customer - Reliance Group Company

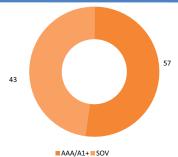
Asset Allocation as on 31st October, 2021



Credit Profile of Debt as on 31st October, 2021







Fund Performance Vs Benchmark (CAGR) as on 31st October, 2021 Growth of ₹ 10000



Period	NAV Growth (%)	CRISIL Ultra Short Term Bond Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Ultra Short Term Bond Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	3.64	4.15	1.64	10,364	10,415	10,164
3 Years	6.53	6.31	8.28	12,092	12,017	12,698
Since inception*	6.55	6.31	8.23	12,101	12,019	12,683

Different plans have a different expense structure. The performance details provided herein are of regular plan.
The current fund manager is managing the scheme since October 2018.
"Compounded annualized Growth Rate.
For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 63 in 'Fund Manager Summary'. No of Schemes Managed by Mr. Amandeep S. Chopra is 12 & Mr. Sudhir Agrawal is 6. The above scheme is in existence for less than 5 years.

SIP Returns as on 31st October, 2021



Period	Investment Amount (₹)	Value- Fund (₹)	CRISIL Ultra Short Term Bond Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Ultra Short Term Bond Index	Yield (%) CRISIL 10 Year Gilt Index
1 Year	1,20,000	1,22,442	1,22,609	1,22,168	3.84	4.10	3.41
3 Years	3,60,000	3,91,938	3,90,518	3,87,587	5.62	5.38	4.87
Since inception*	3,60,000	3,91,938	3,90,518	3,87,587	5.62	5.38	4.87

UTI SHORT TERM INCOME FUND

UTI Short Term Income Fund is an open ended short term debt scheme investing in instruments such that the Macaulay duration of portfolio is between 1 year and 3 years.

Investment Objective



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

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

Date of inception/allotment



23rd June, 2003

Fund Manager



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

Fund AUM



Fund Size Monthly Average : ₹ 3886.00 Crore :₹4062.65 Crore Closing AUM

High/Low NAV in the month



.₹25 2849 High Growth Option Low Growth Option :₹25.1611

Total Expense Ratio



: 0.95 Regular :0.34 Direct

Minimum Investment Amount



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

No. of Unit Holding Accounts



10.885

Load Structure



Entry Load : Nil Exit Load : Nil

NAV per unit as on 31st October, 2021



Regular Growth Option	₹35.9412
Regular IDCW Option	₹18.9995
Direct Growth Option	₹26.3525
Direct IDCW Option	₹10.8077

Portfolio Parameters



Weighted Average Maturity : 2.4 Yrs Yield to Maturity (Refer Page no. 72) :4.89% :1.17 Yrs **Modified Duration Macaulay Duration** : 1.24 Yrs Securitised Debt Shining Metal Trust li :1.23 Years

PMAT : 2.4 Yrs PMD · 1 17 Yrs **PYLD** : 4.89% **PMCD** : 1.24 Yrs

Portfolio as on 31st October, 2021



Portfolio		% of Nav	Rating
CP /CDS			
National Bank For Ag	riculture & Rural Development	1.22	ICRA A1+
 Axis Finance Ltd 		3.94	CRISIL AAA
Shriram Transport Fi	nance Co.Ltd.	1.23	IND AA+
Govt Securities	lacas	7.04	601/
• GOI FRB - MAT 22/09		7.24	SOV
 182D T BILL MAT 02/ 8.24% TAMIL NADU 5 		4.66 2.14	SOV SOV
182 DTB MAT 16/12/		1.59	SOV
7.68% G S 15/12/23	2021	1.30	SOV
7.16% G-Sec-mat 20.	05.2023	1.28	SOV
8.27% RAJASTHAN S		1.26	SOV
5.82% BIHAR SDL 20,		1.22	SOV
7.68% M P SPL SDL-		0.77	SOV
8.15% GSEC 11.06.20		0.63	SOV
8.18% HR UDAY SDL		0.63	SOV
8.35% GOI 14/05/20		0.63	SOV
5.39% GUJARAT SDL		0.62 0.07	SOV SOV
05.15 GS 09/11/2025 8.19% RAJASTHAN S		0.07	SOV
NCDs	2L SDL -25/00/2020	0.00	307
HDFC Ltd.		5.58	CRISIL AAA
	griculture & Rural Development	4.95	ICRA AAA
REC Ltd	y	3.68	CRISIL AAA
 Housing And Urban I 		2.58	ICRA AAA
 Hindustan Petroleun 		2.46	CRISIL AAA
Power Finance Corpo		2.46	CRISIL AAA
Indian Railways Fin C		2.37	CRISIL AAA
Piramal Capital & Ho India Grid Trust	using Finance Ltd	2.03 1.88	ICRA AA CRISIL AAA
Food Corporation Of	India	1.87	CRISIL AAA(CE)
Mahindra Rural Hous		1.72	CRISIL AA+
Sikka Ports & Termin		1.55	CRISIL AAA
Tata Motors Finance	Ltd.	1.48	CRISIL AA-
ICICI Bank Ltd		1.29	ICRA AA+
Punjab National Ban	(1.25	CRISIL AA+
Bank Of Baroda		1.25	CARE AA+
Mahindra & Mahind		1.12	IND AAA
Muthoot Finance Ltd. Bajaj Finance Ltd.		1.01 0.86	CRISIL AA+ CRISIL AAA
Indian Oil Corporation	n Itd	0.63	CRISIL AAA
Indian Hotels Compa		0.63	CARE AA
Sundaram Home Fin		0.62	CRISIL AA+
	stment & Finance Company Ltd	0.49	ICRA AA+
EXIM Bank	• •	0.30	CRISIL AAA
State Bank Of India		0.25	CRISIL AA+
Larsen & Toubro Ltd.		0.07	CRISIL AAA
Securitised Debt		4.45	CD1011 4 4 4 (5 5)
Shining Metal Trust I Net Current assets		1.15 24.04	CRISIL AAA(SO)
Total		100.00	
iotai		100.00	

•Top 10 scrips in this portfolio

NCA

CP /CDS

Asset Allocation as on 31st October, 2021

24 ■ NCDs Govt Securities

12 51 32

AA+ ■ AA

AAA/A1+

Credit Profile of Debt as on 31st October, 2021

Fund Performance Vs Benchmark (CAGR) as on 31st October, 2021 Growth of ₹ 10000

Tuliu Fellolillalice (mance vs benchmark (CAGN) as on 31 October, 2021 Glowth of \ 10000						
Period	NAV Growth (%)	CRISIL Short Term Bond Fund Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Short Term Bond Fund Index (₹)	CRISIL 10 Year Gilt Index (₹)	
1 Year 3 Years 5 Years Since inception*	9.08 5.22 5.55 7.73	4.81 8.58 7.53 7.82	1.64 8.28 5.84 6.03	10,908 11,651 13,103 25,273	10,481 12,804 14,379 25,537	10,164 12,698 13,284 20,732	

25,29,182

15,50,000

■ FRBs

Securitised Debt

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

"Compounded annualized Growth Rate.
For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 63 in 'Fund Manager Summary'. No of Schemes Managed by Mr. Sudhir Agrawal is 6.

SIP Returns as on 31st October, 2021 CRISIL Short Term CRISIL 10 Year Yield (%) Yield (%) Yield (%) Period Investment Value-Amount (₹) Fund (₹) **Bond Fund** Gilt Index Fund **CRISIL Short Term** CRISIL 10 Year Index (₹) (₹) **Bond Fund Index** Gilt Index 4.89 7.36 7.63 7.76 1 Year 1.20.000 1.28.069 1.23.104 1.22.168 12.85 3.41 3 Years 5 Years 7 Years 3,60,000 6,00,000 8,40,000 12,00,000 4,06,593 7,01,473 10,47,376 17,03,283 4,02,202 7,26,956 11,06,687 18,20,462 3,87,587 6,91,741 10,39,213 8.10 6.20 6.22 4.87 5.64 6.00 16,67,756 10 Years 6.82 8.09 6.41 15 Years Since inception* NΑ NÁ NΑ

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

24,02,837

7.20

26,97,738

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**

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. Sudhir Agarwal (MCom, PGDBA(Finance), CFA) Managing the scheme since Aug-2014

Fund AUM



:₹232.03 Crore Fund Size Monthly Average Closing AUM :₹246.04 Crore

High/Low NAV in the month



High Growth Option :₹16.4795 Low Growth Option :₹16.4554

Total Expense Ratio



Regular :0.30 Direct :0.16

Minimum Investment Amount



Minimum initial investment under Growth option is $\overline{\mathbf{q}}$ 500/- and in multiples of ₹ 1/-. & under IDCW option is ₹ 20,000/- and in multiples of ₹ 1/-

No. of Unit Holding Accounts



3 751

Load Structure



Entry Load : Nil Exit Load : Nil

NAV per unit as on 31st October, 2021



Regular Growth Option	₹16.4742
Regular IDCW Option	₹11.8603
Direct Growth Option	₹16.5978
Direct IDCW Option	₹11.9237

Portfolio Parameters



Weighted Average Maturity	:1.71 Yrs
Yield to Maturity (Refer Page no. 72)	:4.10%
Modified Duration	:1.17 Yrs
Macaulay Duration	:1.21 Yrs
PMAT PMD PYLD PMCD	: 1.71 Yrs : 1.17 Yrs : 4.10% : 1.21 Yrs

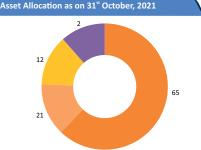
Portfolio as on 31st October, 2021



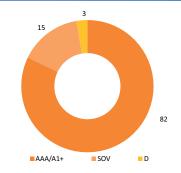
Portfolio	% of Nav	Rating
CP /CDS		
EXIM Bank	2.02	CRISIL A1+
Govt Securities		
• 6.10% GSEC MAT-12/07/2031.	9.95	SOV
GOI FRB - MAT 22/09/2033	2.06	SOV
Long Term Debt		
Food Corporation Of India	8.29	CRISIL AAA(CE)
NHPC Ltd.	8.23	ICRA AAA
REC Ltd	8.16	CRISIL AAA
National Highways Authority Of India	6.13	CRISIL AAA
Oil & Natural Gas Corporation Ltd.	6.03	ICRA AAA
Housing And Urban Development Corpn	5.20	ICRA AAA
Indian Railways Fin Corpn Ltd.	4.20	CRISIL AAA
Hindustan Petroleum Corporation Ltd.	4.16	CRISIL AAA
National Bank For Agriculture & Rural Development	4.15	ICRA AAA
Small Indst. Dev. Bank Of India	4.15	CARE AAA
Jorabat Shillong Expressway Ltd.~	2.08	IND D
National Housing Bank	2.06	CRISIL AAA
Indian Oil Corporation Ltd.	2.04	CRISIL AAA
Net Current assets	21.09	
Total	100.00	

•Top 10 scrips in this portfolio

Credit Profile of Debt as on 31st October, 2021



■ Long Term Debt ■ NCA ■ Govt Securities ■ CP /CDS



	<u> </u>
Fund Performance Vs Benchmark (CAGR) as on 31st October, 2021 Growth of	₹ 10000



Period	NAV Growth (%)	CRISIL Banking and PSU Debt Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Banking and PSU Debt Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	2.98	4.58	1.64	10,298	10,458	10,164
3 Years	3.97	8.81	8.28	11,240	12.886	12.698
5 Years	5.06	7.74	5.84	12,801	14,520	13,284
Since inception*	6.66	8.85	7.82	16,477	19,286	17,917

-22-SIP Returns as on 31st October, 2021 Period Investment Value-CRISIL Banking CRISIL 10 Year Yield (%) Yield (%) Yield (%) Amount (₹) Fund (₹) and PSU Debt Index (₹) Gilt Index (₹) **CRISIL Banking and** CRISIL 10 Year Fund **PSU Debt Index** Gilt Index 1,23,190 4,02,559 7,29,665 11,15,612 12,63,464 1,22,168 3,87,587 6,91,741 10,39,213 11,68,106 1 Year 3 Years 1.21.981 3.11 1.20.000 5.02 7.42 3.41 4.87 4.75 4.56 5.30 5.53 3.60.000 3.86.884 6,00,000 8,40,000 9,20,000 5 Years 7 Years 6,73,203 10.13.775 7.78 7.99 5.64 6.00 Since inception* 11,41,011 8.13 6.13

Backed by Annuity from National Highway Authority of India - NHAI

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

*Compounded annualized Growth Rate.

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 63 in 'Fund Manager Summary'. No of Schemes Managed by Mr. Sudhir Agrawal is 6

UTI CORPORATE BOND FUND

UTI Corporate Bond Fund is an open ended debt scheme predominantly investing in AA+ and above rated corporate

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. Sudhir Agarwal (MCom, PGDBA(Finance), CFA) Mr. Sunil Patil - Mcom, MFM, CAIIB - I, Certificate Examination of IIB for the Employees of UTI Managing the scheme since July 2018

Fund AUM



Fund Size Monthly Average : ₹ 4553.28 Crore Closing AUM :₹4764.22 Crore

High/Low NAV in the month



High Growth Option :₹13.0668 Low Growth Option :₹13.0396

Total Expense Ratio



Regular :0.57 Direct :0.22

Minimum Investment Amount



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

No. of Unit Holding Accounts



14,824

Load Structure



Entry Load : Nil **Exit Load** : Nil

NAV per unit as on 31st October, 2021



Regular Growth Option	₹13.0583
Regular IDCW Option	₹11.7455
Direct Growth Option	₹13.1907
Direct IDCW Option	₹11.8725

Portfolio Parameters



Weighted Average Maturity	: 2.29 Yrs
Yield to Maturity (Refer Page no. 72)	:5.01%
Modified Duration	:1.73 Yrs
Macaulay Duration	:1.81 Yrs
PMAT PMD PYLD PMCD	: 2.29 Yrs : 1.73 Yrs : 5.01% : 1.81 Yrs

Portfolio as on 31st October, 2021



Portfolio	% of Nav	Rating
Govt Securities		
91D TBILL MAT - 11/11/2021	6.29	SOV
7.89% GJ SDL MAT - 15/05/2025	2.81	SOV
GOI FRB - MAT 22/09/2033	2.36	SOV
8.29% RAJASTHAN SDL MAT- 13/05/2025	1.70	SOV
8.27% UP SDL -13/05/2025	1.70	SOV
8.22% TAMIL NADU SDL MAT - 13/05/25	1.13	SOV
6.69% MP SDL 2025-17/03/2025	1.09	SOV
6.64% BR SDL MAT - 17/03/2025	1.08	SOV
5.39% GUJARAT SDL MAT - 31/03/2024	1.06	SOV
5.22% GS 15/06/2025	1.04	SOV
6.10% GSEC MAT-12/07/2031.	1.03	SOV
8.13% MAHARASHTRA SDL-14/01/2025	0.23	SOV
5.75% RJ SDL -10/06/2025	0.21	SOV
5.65% RJ SDL -03/06/2025	0.21	SOV
Long Term Debt	0.21	301
Reliance Industries Ltd.	9.02	CRISIL A
National Bank For Agriculture & Rural Development	6.84	ICRA AA
HDB Financial Services Ltd.		
	5.31	CRISIL A
HDFC Ltd.	5.25	CRISIL A
National Housing Bank	5.13	CRISIL A
Power Finance Corporation Ltd.	5.08	CRISIL A
REC Ltd	4.79	CRISIL A
Housing And Urban Development Corpn	2.69	ICRA AA
NTPC Ltd.	2.41	CRISIL A
EXIM Bank	2.24	CRISIL A
L&T Finance Ltd.	2.15	CRISIL A
ndian Oil Corporation Ltd.	2.14	CRISIL A
Axis Finance Ltd	2.10	CRISIL A
Summit Digitel Infrastructure Pvt Ltd	2.08	CRISIL A
Small Indst. Dev. Bank Of India	2.00	ICRA AA
Larsen & Toubro Ltd.	1.84	CRISIL A
Bajaj Finance Ltd.	1.73	CRISIL A
ndia Grid Trust	1.58	CRISIL A
JC Housing Finance Ltd.	1.08	CRISIL A
ndian Railways Fin Corpn Ltd.	1.07	CRISIL A
Mangalore Refinery & Petrochem Ltd.	1.05	CARE AA
Hindustan Petroleum Corporation Ltd.	1.05	CRISIL A
Tata Capital Financial Services Ltd	1.05	ICRA AA
Food Corporation Of India	0.54	CRISIL AAA
NHPC Ltd.	0.24	ICRA AA
Britannia Industries Ltd.	0.07	CRISIL A
	7.53	C. IISIE AV
Net Current assets		

•Top 10 scrips in this portfolio

22

Asset Allocation as on 31st October, 2021



Credit Profile of Debt as on 31st October, 2021



76

■ Long Term Debt ■ Govt Securities ■ NCA

■ SOV

Fund Performance Vs Benchmark (CAGR) as on 31st October, 2021 Growth of ₹ 10000

71



Period	NAV Growth (%)	CRISIL Corporate Bond Composite Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Corporate Bond Composite Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	3.98	5.43	1.64	10,398	10,543	10,164
3 Years	9.19	9.86	8.28	13,021	13,263	12,698
Since inception*	8.61	9.11	8.10	13,061	13,256	12,863

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

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

*Compounded annualized Growth Rate.

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 63 in 'Fund Manager Summary'. No of Schemes Managed by Mr. Sudhir Agrawal is 6 & Mr. Sunil Madhukar Patil is 4. The above scheme is in existence for less than 3 or 5 years.

SIP Returns as on 31st October, 2021 CRISIL Corporate CRISIL 10 Year Yield (%) Yield (%) Yield (%) Period Investment Value-**CRISIL Corporate** CRISIL 10 Year Amount (₹) Fund (₹) **Bond Composite** Gilt Index Fund Index (₹) (₹) **Bond Composite Index** Gilt Index 1.23.642 1 Year 1.20.000 1.22.596 1.20.701 4.08 5.74 1.10 3 Years Since inception* 3,60,000 3,70,000 4,02,902 4,15,971 4,09,763 4,23,102 3,90,037 4,02,926

UTI CREDIT RISK FUND (Erstwhile UTI Income Opportunities Fund)

An open ended debt scheme predominantly investing in AA and below rated corporate bonds (excluding AA+ rated

Investment Objective



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

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

Date of inception/allotment



19th November, 2012

Fund Manager



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

Fund AUM



Fund Size Monthly Average :₹582.08 Crore :₹576.08 Crore Closing AUM

High/Low NAV in the month



High Growth Option :₹13.6568 Low Growth Option :₹13.4997

Total Expense Ratio



Regular : 1.63 Direct $\cdot 1.07$

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/-

No. of Unit Holding Accounts



13,026

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 31st October, 2021

	1
Regular Growth Option	₹13.6393
Regular IDCW Option	₹8.1906
Direct Growth Option	₹ 15.0046
Direct IDCW Option	₹8.9560

Portfolio Parameters



Weighted Average Maturity	:3.35 Yrs		
Yield to Maturity (Refer Page no. 72)	:6.36%		
Modified Duration	:1.84 Yrs		
Macaulay Duration	:1.92 Yrs		
PMAT	: 3.35 Yrs		
PMD	: 1.84 Yrs		
PYLD	: 6.36%		
PMCD	: 1.92 Yrs		

Portfolio as on 31st October, 2021 (Main Portfolio)



			_
	Portfolio	% of Nav	Rating
• • • • • •	Govt Securities 8, 20% GSE MATURING ON 15.02.2022 GOI FIB MAT 30/10/2034 6.10% GSEC MATURING 2003 GOI FIB MAT 32/07/2031 7.59% NI GS - 20/03/2029 GOI FIB MAT 22/09/2033 JOINT CONTRACT	10.28 4.34 3.40 2.31 1.83 6.98 4.44 4.44 4.31 6.93 3.63 3.47 3.63 3.47 3.63 3.47 3.63 3.47 3.63 3.47 3.63 3.77 3.78 3.78 3.78 3.78 3.78 3.78 3.7	SOV SOV SOV SOV SOV ICRA AA ICRA AA ICRISI, AAA GRISII, AAA

•Top 10 scrips in this portfolio

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

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

Impact on NAV is negative on account of segregation of portfolio.

Partial amount (Rs. 12.20 lakhs) recovered and accordingly distributed to investors

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

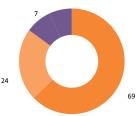
Impact on NAV is negative on account of segregation of portfolio. (Zee Learn Ltd.) $Full amount (Rs.\,40.8\,Crores)\,recovered\,and\,accordingly\,distributed\,to\,investors$

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

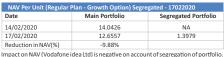
UTI Credit Risk Fund (Segregated - 17022020)
Segregated Portfolio as on 31" October, 2021

Portfolio	% of NAV	Rating
Vodafone Idea Ltd Vodafone Idea Ltd Net Current Assets	49.84 41.97 8.20	CARE-B- CARE-B-
Total	100.00	

Asset Allocation as on 31st October, 2021



■Long Term Debt ■Govt Securities ■NCA



Partial amount (Rs. 12.33 lakhs) recovered and accordingly distributed to investors

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

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

Segregated AUM & NAV

Segregated Fund Size Monthly Average - 17022020 : Closing AUM:	₹46.37 Crore
Segregated Fund Size Monthly Average - 06032020 : Closing AUM:	₹0.0 Crore ₹0.0 Crore
Segregated NAV per unit as on - 17022020 31" October, 2021 Growth :	₹ 0.61

UTI Credit Risk Fund (Segregated - Segregated Portfolio as on 31" Oc Rating % of NAV Portfolio Yes Bank Ltd.
* Percentage to NAV Less Than 0.01 ICRA-D

Credit Profile of Debt as on 31st October, 2021



■ AA ■ SOV ■ AAA/A1+ ■ AA- ■ A ■ AA+ ■ AA(CE) ■ A+

Fund Performance Vs Benchmark (CAGR) as on 31st October, 2021 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Short Term Credit Risk Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Short Term Credit Risk Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year 3 Years 5 Years Since inception*	22.20 -5.54 -1.04 3.53	7.24 9.54 8.36 9.30	1.64 8.28 5.84 7.03	12,220 8,427 9,490 13,643	10,724 13,147 14,943 22,171	10,164 12,698 13,284 18,373

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

Compounded annualized Growth Rate. For performance details provided netering and public or regular public. **Compounded annualized Growth Rate. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 63 in 'Fund Manager Summary'. No of Schemes Managed by Mr. Ritesh Nambiar is 3. *The Scheme returns are inclusive of the impact of segregation of the portfolio Debt instruments of Altico Capital India Ltd, Vodafone Idea Ltd, Yes Bank Ltd and Zee Learn Ltd. have been segregated from the Main Portfolio on 13 Sep, 2019 17** Feb, 2020 6** March, 2020 and 07th July, 2020 Respectively

SIP Returns as on 31st October, 2021



Period	Investment Amount (₹)	Value- Fund (₹)	CRISIL Short Term Credit Risk Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Short Term Credit Risk Index	Yield (%) CRISIL 10 Year Gilt Index
1 Year	1,20,000	1,41,619	1,24,291	1,22,168	35.46	6.77	3.41
3 Years	3,60,000	3,71,257	4,11,090	3,87,587	2.02	8.84	4.87
5 Years	6,00,000	5,84,457	7,47,714	6,91,741	-1.03	8.76	5.64
7 Years	8,40,000	8,36,257	11,47,436	10,39,213	-0.13	8.78	6.00
Since inception*	10,70,000	11,26,635	16,14,941	14,25,556	1.14	9.00	6.30

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 portolio is

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 (CFA, FRM, MMS [Finance]) BMS (Fin) Mr. Amandeep S. Chopra (B.Sc., MBA [FMS Delhi])

Fund AUM



Fund Size Monthly Average : ₹ 66.82 Crore :₹66.75 Crore Closing AUM

High/Low NAV in the month



High Growth Option :₹14.8877 Low Growth Option :₹14.8375

Total Expense Ratio



Regular : 1.61 Direct $\cdot 0.98$

Minimum Investment Amount



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

No. of Unit Holding Accounts

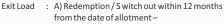


1,362

Load Structure







- (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 31st October, 2021

₹14.8692
₹10.7231
₹15.5791
₹10.6859

Portfolio Parameters



Weighted Average Maturity	:5.18 Yrs
Yield to Maturity (Refer Page no. 72)	:6.21%
Modified Duration	: 2.85 Yrs
Macaulay Duration	: 2.94 Yrs
PMAT	: 5.18 Yrs
PMD	: 2.85 Yrs
PYLD	: 6.21%
PMCD	: 2.94 Yrs

Portfolio as on 31st October, 2021 (Main Portfolio)



Portfolio	% of Nav	Rating
Govt Securities		
• 7.59% NI GS - 20/03/2029	12.03 7.89	SOV
• 7.26% GSEC 14/01/29 • GOI FRB - MAT 30/10/2034	7.89	SOV
6.10% GSEC MAT-12/07/2031.	7.46	SOV
5.79% GS MAT -11/05/2030	7.21	SOV
GOI FRB - MAT 22/09/2033	4.56	SOV
Long Term Debt		
Reliance Industries Ltd.	7.70	CRISIL AAA
Indian Hotels Company Ltd.	7.60	CARE AA
Amba River Coke Ltd	7.50	CARE AA-
Dilip Buildcon Ltd In die Grid Truck	7.43	CRISIL A
India Grid Trust Shriram Transport Finance Co.Ltd.	5.98 4.53	CRISIL AAA CRISIL AA+
Power Finance Corporation Ltd.	1.63	ICRA AAA
Piramal Capital & Housing Finance Ltd	1.55	ICRA AA
HDFC Ltd.	0.64	CRISIL AAA
EXIM Bank	0.49	CRISIL AAA
Net Current assets	8.44	
Total	100.00	

•Top 10 scrips in this portfolio

Yes Bank Segregated (06032020) NAV per unit (Regular Plan - Growth Option)						
Date	Main Portfolio	Segregated Portfolio				
05/03/2020	13.9926	NA				
06/03/2020	13.6660	0				
Reduction in NAV(%)	-2.33%					

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

UTI Medium Term Fund (Segregated - 17022020) Segregated Portfolio as on 31 st October, 2021					
Portfolio	% of NAV	Rating			
Vodafone Idea Ltd	92.00	CARE-B-			
Net Current Assets	8.00				
Total	100.00				

UTI Medium Term Fund (Segregated - 06032020) Segregated Portfolio as on 31 st October, 2021				
Portfolio	% of NAV	Rating		
Yes Bank Ltd.	0*	ICRA-D		

Percentage to NAV Less Than 0.01

NAV Per Unit (Regular Plan - Growth Option) Segregated - 17022020						
Date	Main Portfolio	Segregated Portfolio				
14/02/2020	14.1531	NA				
17/02/2020	14.0635	0.0980				
Reduction in NAV(%)	-0.63%					

Zee Learn Ltd. NAV per unit (Regular Plan - Growth Option)						
Date	Main Portfolio	Segregated Portfolio				
06/07/2020	14.0932	NA				
06/07/2020	13.6592	0.2211				
Reduction in NAV(%)	-3.08%					

Impact on NAV is negative on account of segregation of portolio. (Zee Learn Ltd.) Full amount (Rs. 3.4 Crores) recovered and accordingly distributed to investo

Segregated AUM & NAV

Closing AUM:



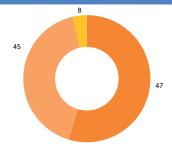
₹ 0.09

Segregated Fund Size Monthly Average - 06032020 Closing AUM:

Segregated Fund Size Monthly Average - 17022020:

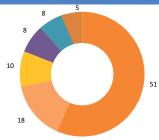
Segregated NAV per unit as on - 17022020 31" October, 2021 Growth :

Asset Allocation as on 31st October, 2021



■Govt Securities ■Long Term Debt ■NCA

Credit Profile of Debt as on 31st October, 2021



■SOV ■AAA/A1+ ■AA ■AA-■A ■AA+

Fund Performance Vs Benchmark (CAGR) as on 31st October, 2021 Growth of ₹ 10000



Period	NAV Growth (%)	CRISIL Medium Term Debt Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Medium Term Debt Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	6.78	5.24	1.64	10,678	10,524	10,164
3 Years	4.45	10.07	8.28	11,397	13,339	12,698
5 Years	5.11	8.17	5.84	12,832	14,812	13,284
Since inception*	6.21	8.69	6.87	14.876	17,320	15.496

Different plans have a different expense structure. The performance details provided herein are of regular plan.
The current fund manager is managing the scheme since Jun 2015 & Co- Fund Manager managing w.e.f. Jun 2015. *Compounded annualized Growth Rate. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 63 in Fund Manager Summary. No of Schemes Managed by Mr. Amandeep Sc. Chopra is 12 & Mr. Ritesh Mambilar is 3. *The Schemer extrusars 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 not 17° Feb, 2020 6° March, 2020 and 07° July, 2020 Respectively

SIP Returns as on 31st October, 2021



Period	Investment Amount (₹)	Value- Fund (₹)	CRISIL Medium Term Debt Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Medium Term Debt Index	Yield (%) CRISIL 10 Year Gilt Index
1 Year 3 Years 5 Years Since inception*	1,20,000 3,60,000 6,00,000 7,80,000	1,26,051 3,86,753 6,74,954 9,25,771	1,23,586 4,10,621 7,44,629 10,35,268	1,22,168 3,87,587 6,91,741 9,47,206	9.59 4.73 4.66 5.21	5.65 8.77 8.59 8.60	3.41 4.87 5.64 5.90

UTI DYNAMIC BOND FUND

An open ended dynamic debt scheme investing across duration.

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. Amandeep S. Chopra (B.Sc., MBA [FMS Delhi]) Managing the scheme since Feb-2012

Fund AUM



Fund Size Monthly Average :₹271.66 Crore Closing AUM :₹293.10 Crore

High/Low NAV in the month



High Growth Option :₹23.4034 Low Growth Option :₹23.2718

Total Expense Ratio



Regular : 1.59 Direct $\cdot 113$

Minimum Investment Amount



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

No. of Unit Holding Accounts



5,739

Load Structu		€	
Entry Load		Nil	
Exit Load	3%	< 3 months	
	2%	>= 3 months and < 6 months	
	1%	>= 6 months and < 1 year	
	Nil	>= 1 year	7

NAV per unit as on 31st October, 2021



Regular Growth Option	₹23.3753
Regular IDCW Option	₹12.3895
Direct Growth Option	₹24.6988
Direct IDCW Option	₹12.8952

Portfolio Parameters



Weighted Average Maturity	:4.68 Yrs
Yield to Maturity (Refer Page no. 72)	:4.07%
Modified Duration	: 2.2 Yrs
Macaulay Duration	:2.28 Yrs
PMAT	: 4.68 Yrs
PMD	: 2.2 Yrs
PYLD	: 4.07%
PMCD	: 2.28 Yrs

Portfolio as on 31st October, 2021 (Main Portfolio)



Portfolio	% of Nav	Rating
Govt Securities 182 D TBILL MAT - 25/11/21 6.10% GSEC MAT-12/07/2031. 601 FRB - MAT 22/09/2033 364 D TBILL MAT- 11/11/2021 6.67% GS MAT - 15/12/2035 NCDs Jorabat Shillong Expressway Ltd. ~ Piramal Capital & Housing Finance Ltd Punjab National Bank Food Corporation Of India U P Power Corporation Ltd Net Current assets	17.02 15.04 13.85 8.52 1.68 15.18 3.52 3.46 3.42 0.02	SOV SOV SOV SOV IND D ICRA AA CRISIL AA+ CRISIL AAA(CE)
Total	100.00	

•Top 10 scrips in this portfolio

Backed by Annuity from National Highway Authority of India - NHAI

UTI Dynamic Bond Fund (Segre Segregated Portfolio as on 31"		
Portfolio	% of NAV	Rating
Vodafone Idea Ltd Net Current Assets	91.95 8.05	CARE-B-
Total	100.00	

NAV Per Unit (Regular Plan - Growth Option) Segregated - 17022020				
Date	Main Portfolio	Segregated Portfolio		
14/02/2020	19.9279	NA		
17/02/2020	19.5948	0.3570		
Reduction in NAV(%)	-1.67%			

Segregated AUM & NAV



Segregated Fund Size Monthly Average - 17022020 : Closing AUM:

₹0.32

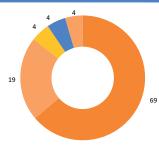
Segregated NAV per unit as on - 17022020 31st October, 2021 Growth :

Asset Allocation as on 31st October, 2021

18 56 26

Govt Securities ■ NCDs - NCA

Credit Profile of Debt as on 31st October, 2021



SOV D AA A+ AA+/A1+

Fund Performance Vs Benchmark (CAGR) as on 31st October, 2021 Growth of ₹ 10000



Period	NAV Growth (%)	CRISIL Dynamic Debt Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Dynamic Debt Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	11.34	4.49	1.64	11,134	10,449	10,164
3 Years	4.77	9.73	8.28	11,502	13,216	12,698
5 Years	5.07	7.61	5.84	12,807	14,433	13,284
Since inception*	7.74	8.47	6.63	23,365	25,232	20,767

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

Tompounded annualized Growth Rate.

**Compounded annualized Growth Rate.

**For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 63 in 'Fund Manager Summary'. No of Schemes Managed by Mr. Amandeep S. Chopra is 12.* The Scheme returns are inclusive of the impact of segregation of the portfolio Debt instruments of Vodafone Idea Ltd. have been segregated from the Main Portfolio on 17* Feb, 2020.

SIP Returns as on 31st October, 2021



Period	Investment Amount (₹)	Value- Fund (₹)	CRISIL Dynamic Debt Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Dynamic Debt Index	Yield (%) CRISIL 10 Year Gilt Index
1 Year	1,20,000	1,31,854	1,23,333	1,20,701	19.04	5.25	1.10
3 Years	3,60,000	4,09,867	4,06,690	3,90,037	8.64	8.11	5.29
5 Years	6,00,000	6,95,473	7,35,316	6,98,817	5.86	8.08	6.05
7 Years	8,40,000	10,38,560	11,24,218	10,57,224	5.98	8.20	6.48
10 Years	12,00,000	17,01,348	18,68,212	17,13,140	6.80	8.58	6.93
15 Years	NA	NA	NA	NA	NA	NA	NA
Since inception*	13,60,000	20,59,500	22,60,855	20,40,582	7.08	8.62	6.92

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.

Investment Objective



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

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

Date of inception/allotment



4th May, 1998

Fund Manager



Mr. Amandeep S. Chopra (B.Sc., MBA [FMS Delhi]) Managing the scheme since October-2003

Fund AUM

4

Fund Size Monthly Average :₹293.93 Crore Closing AUM :₹293.77 Crore

High/Low NAV in the month



High Growth Option :₹55.5109 Low Growth Option :₹55.1981

Total Expense Ratio



Regular :1.62 Direct :1.33

Minimum Investment Amount



Minimum initial investment under Growth option is \mathfrak{F} 500/- and in multiples of \mathfrak{F} 1/-. & under IDCW option is \mathfrak{F} 20,000/- and in multiples of \mathfrak{F} 1/-

No. of Unit Holding Accounts



18,067

Load Structure



Entry Load		Nil
Exit Load	3%	<3 months
	2%	>= 3 months and < 6 months
	1%	>= 6 months and < 1 year
	Nil	>= 1 year

NAV per unit as on 31st October, 2021

₹

Regular Growth Option	₹55.4428
Regular IDCW Option	₹14.5375
Direct Growth Option	₹59.6150
Direct IDCW Ontion	₹18.8136

Portfolio Parameters



Weighted Average Maturity	:5.54 Yrs
Yield to Maturity (Refer Page no. 72)	:4.57%
Modified Duration	:2.71 Yrs
Macaulay Duration	:2.82 Yrs
PMAT	: 5.54 Yrs
PMD	: 2.71 Yrs
PYLD	: 4.57%
PMCD	: 2.82 Yrs

Portfolio as on 31st October, 2021 (Main Portfolio)



Portfolio	% of Nav	Rating
Govt Securities		
GOI FRB - MAT 22/09/2033	15.54	SOV
182 D TBILL MAT - 25/11/21	13.59	SOV
6.10% GSEC MAT-12/07/2031.	11.67	SOV
364 D TBILL MAT- 11/11/2021	6.80	SOV
6.79% GS 26/12/2029	5.23	SOV
8.0% ARUNACHAL PR SDL 08/04/2030	1.81	SOV
364 D TBILL MAT - 18/11/2021	1.70	SOV
Long Term Debt		
Jorabat Shillong Expressway Ltd.~	10.63	IND D
Punjab National Bank	5.18	CRISIL AA+
Food Corporation Of India	5.12	CRISIL AAA(CI
Power Finance Corporation Ltd.	3.57	CRISIL AAA
Piramal Capital & Housing Finance Ltd	3.51	ICRA AA
Net Current assets	15.65	
Total	100.00	

•Top 10 scrips in this portfolio

~ Backed by Annuity from National Highway Authority of India - NHAI

UTI Bond Fund (Segregated - 17022020) Segregated Portfolio as on 31 st October, 2021							
Portfolio	% of NAV	Rating					
Vodafone Idea Ltd Net Current Assets	91.95 8.05	CARE-B-					
Total	100.00						

NAV Per Unit (Regular Plan - Growth Option) Segregated - 17022020							
Date	Main Portfolio	Segregated Portfolio					
14/02/2020	48.8351	NA					
17/02/2020	46.9540	1.9120					
Reduction in NAV(%)	-3.85%						

Segregated AUM & NAV

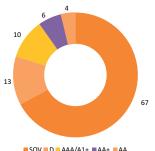


Segregated Fund Size Monthly Average - 17022020: Closing AUM: Segregated NAV per unit as on - 17022020 31" October, 2021 Growth :

₹16.27 Crore ₹16.42 Crore ₹1.70

Asset Allocation as on 31st October, 2021 16 28 Govt Securities Long Term Debt NCA

Credit Profile of Debt as on 31st October, 2021



Fund Performance Vs Benchmark (CAGR) as on 31st October, 2021 Growth of ₹ 10000



Period	NAV Growth (%)	CRISIL Medium To Long Term Debt Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Medium To Long Term Debt Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	9.99	4.45	1.64	10,999	10,445	10,164
3 Years	1.92	10.17	8.28	10,588	13,375	12,698
5 Years	2.97	7.84	5.84	11,577	14,588	13,284
Since inception*	7.56	9.95	NA	55,475	93,000	NA

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

*Compounded annualized Growth Rate.
For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 63 in 'Fund Manager Summary'.
N.A - Not Available. No of Schemes Managed by Mr. Amandeep S. Choprais 12.
*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

The scheme returns are inclusive of the impact of segregation of the portfolio bebt instruments of vocatione idea Ltd. have been segregated from the Main Portfolio on Feb, 2020.

SIP Returns as on 31st October, 2021 Yield (%) Investment CRISIL Medium To CRISIL 10 Year Yield (%) Yield (%) Period Value-Long Term Debt Index (₹) Gilt Index Fund **CRISIL Medium To** Amount (₹) Fund (₹) CRISIL 10 Year (₹) **Long Term Debt Index** Gilt Index 1,30,345 3.94.862 1,20,701 3.90.037 1 Year 3 Years 1.20.000 1.23.414 16.56 5.38 1.10 5.29 6.12 3.51 3.89 3 60 000 4 08 471 8 41 5 Years 7 Years 10 Years 6,00,000 8,40,000 12,00,000 6,55,660 9,64,193 15,47,583 7,40,339 11,34,601 18,87,839 6,98,817 10,57,224 17,13,140 6.05 6.48 6.93 6.75 4.98 8.78 15 Years Since inception* 18.00.000 28,79,279 35,12,994 20,30,000 44,58,151 37,03,247 6.14

UTI GILT FUND (Erstwhile UTI Gilt Advantage Fund LTP)

UTI Gilt Fund is an open ended debt scheme investing in government securities across maturities.

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. Amandeep S. Chopra (B.Sc., MBA [FMS Delhi]) Managing the scheme since Jul-2004

Fund AUM



Fund Size Monthly Average Closing AUM

: ₹ 618.18 Crore :₹629.20 Crore

High/Low NAV in the month



:₹50.5158 High Growth Option Low Growth Option :₹50.4114

Total Expense Ratio



Regular :0.92 Direct : 0.64

Minimum Investment Amount



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

No. of Unit Holding Accounts



7,202

Load Structure



Entry Load :Nil Exit Load :Nil

NAV per unit as on 31st October, 2	021



NAV per unit as on 31 October, 2021	
Regular Growth Option	₹50.4484
Regular IDCW Option	₹31.2931
Direct Growth Option	₹51.7204
Direct IDCW Option	₹25.3634

Portfolio Parameters



Weighted Average Maturity	:6.45 Yrs
Yield to Maturity (Refer Page no. 72)	:4.66%
Modified Duration	:2.36 Yrs
Macaulay Duration	:2.43 Yrs
PMAT	: 6.45 Yrs
PMD	: 2.36 Yrs
PYLD	: 4.66%
PMCD	: 2.43 Yrs

Portfolio as on 31st October, 2021



Portfolio	% of Nav	Rating
Govt Securities		
• GOI FRB - MAT 22/09/2033	25.80	SOV
• 182 D TBILL MAT - 25/11/21	15.86	SOV
• 6.10% GSEC MAT-12/07/2031.	14.01	SOV
• 6.79% GS 26/12/2029	9.76	SOV
• 364 D TBILL MAT- 11/11/2021	8.73	SOV
• 8.13% GSEC 22.06.45	2.68	SOV
• 6.67% GS MAT - 15/12/2035	2.35	SOV
• 7.08% U P MAT 17/02/2031.	0.77	SOV
• 6.87% ANDHRA SDL-21/10/2035	0.49	SOV
• 7.24% ASSAM SDL 2030-29/01/30	0.29	SOV
Net Current assets	19.26	
Total	100.00	

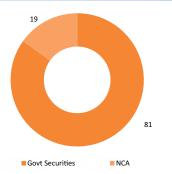
•Top 10 scrips in this portfolio

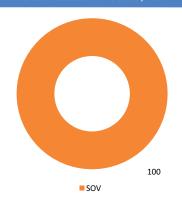
Asset Allocation as on 31st October, 2021



Credit Profile of Debt as on 31st October, 2021







Fund Performance Vs Benchmark (CAGR) as on 31st October, 2021 Growth of ₹ 10000

Period	NAV Growth	CRISIL Dynamic	CRISIL 10 Year Gilt	NAV Growth	CRISIL Dynamic	CRISIL 10 Year Gilt
	(%)	Gilt Index (%)	Index (%)	(₹)	Gilt Index (₹)	Index (₹)
1 Year	2.83	3.40	1.64	10,283	10,340	10,164
3 Years	9.02	9.38	8.28	12,960	13,089	12,698
5 Years	7.73	7.12	5.84	14,513	14,107	13,284
Since inception*	8.52	7.81	6.74	50.432	44,289	36,355

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

*Compounded annualized Growth Rate.

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 63 in 'Fund Manager Summary'. No of Schemes Managed by Mr. Annandeep S. Chopra is 12.

SIP Returns as on 31 st October, 2021										
Period	Investment Amount (₹)	Value- Fund (₹)	CRISIL Dynamic Gilt Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Dynamic Gilt Index	Yield (%) CRISIL 10 Year Gilt Index			
1 Year	1,20,000	1,22,386	1,34,879	1,20,701	3.75	24.06	1.10			
3 Years	3.60.000	3.98.157	4.13.703	3.90.037	6.68	9.28	5.29			
5 Years	6,00,000	7,20,276	7,38,784	6,98,817	7.26	8.27	6.05			
7 Years	8,40,000	11.09.236	11.20.230	10.57.224	7.83	8.10	6.48			
10 Years	12.00.000	18.68.809	18,46,522	17.13.087	8.59	8.36	6.93			
15 Years	18.00.000	35,69,552	34,40,945	30,64,843	8.60	8.15	6.75			
Since inception*	20,30,000	43,85,030	42,03,551	37,03,194	8.49	8.04	6.70			

DIVIDEND/BONUS HISTORY



.,			NAV	Face Value		
Year	IDCW	Rs. Per unit	(Cum Div ₹)	(per unit)	NAV Date	Record Date
1989	1:2@Rs.12		17.78	10	10-01-1989	10-01-1989
	18.00%	1.8	29.45	10	30-06-1989	30-06-1989
1990	18.00%	1.8	26.52	10	04-06-1990	04-06-1990
1991	18.00%	1.8	36	10	28-06-1991	28-06-1991
	1:2 bonus	42.09		10	30-07-1991	30-07-1991
1992	18.00%	1.8	50	10	24-06-1992	24-06-1992
1993	1:3 bonus	0.8	32.1	10	13-12-1993	13-12-1993
	1:1 right @15			10	20-12-1993	20-12-1993
	18.00%	1.8	57.6	10	24-11-1993	24-11-1993
1994	20.00%	2	37.97	10	27-07-1994	27-07-1994
1995	16.00%	1.6	29.78	10	14-06-1995	14-06-1995
	1:5 bonus		23.09	10	30-08-1995	30-08-1995
1996	16.00%	1.6	24.16	10	28-08-1996	28-08-1996
1997	16.00%	1.6	24.76	10	20-08-1997	20-08-1997
1998	16.00%	1.6	15.76	10	19-08-1998	19-08-1998
1999	16.00%	1.6	22.62	10	25-08-1999	25-08-1999
2000	16.00%	1.6	17.14	10	17-05-2000	17-05-2000
2001	10.00%	1	10.34	10	03-10-2001	03-10-2001
2002	10.00%	1	11.13	10	11-10-2002	11-10-2002
2003	14.00%	1.4	14.54	10	18-09-2003	18-09-2003
2004	20.00%	2	18.9	10	24-09-2004	24-09-2004
2005	25.00%	2.5	23.47	10	20-10-2005	20-10-2005
2006	30.00%	3	29.77	10	10-11-2006	10-11-2006
2007	35.00%	3.5	42.75	10	07-11-2007	07-11-2007
2008	22.00%	2.2	20.93	10	23-10-2008	23-10-2008
2009	27.00%	2.7	28.65	10	30-10-2009	30-10-2009
2010	30.00%	3	34.04	10	15-11-2010	15-11-2010
2011	22.00%	2.2	28.02	10	31-10-2011	31-10-2011
2012	22.00%	2.2	27.36	10	15-11-2012	15-11-2012
2013	22.50%	2.25	27.33	10	29-10-2013	29-10-2013
2014	27.50%	2.75	35.54	10	05-11-2014	05-11-2014
2015	28.00%	2.8	33.76	10	09-11-2015	16-10-2015
2016	30.00%	3	34.5821	10	01-11-2016	08-11-2016
2017	35.00%	3.5	34.7809	10	09-10-2017	16-10-2017
2018	27.00%	2.7	32.6933	10	05-11-2018	15-11-2018
2019 \$	26.00%	2.6	31.5608	10	10-10-2019	17-10-2019
2020	16.00%	1.6	31.2494	10	29-10-2020	05-11-2020
2021	27.00%	2.7	46,7047	10	25-10-2021	01-11-2021

| 2021 | 27.00% | 2.3 | 46.7044 | 10 | 25-310-2021 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.104 | 27.1

UTI Flexi Cap Fund (Earlier Known as UTI EQUITY FUND) - IDCW Declared									
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date			
2000	15%	1.5	13.14	10	N-A*	02-04-2000			
2004	30.00%	3	19.69	10	23-01-2004	13-02-2004			
2005	20.00%	2	21.28	10	17-05-2005	09-06-2005			
2006	20.00%	2	26.99	10	12-07-2006	19-07-2006			
2009	10%	1	25.6	10	08-04-2009	16-04-2009			
2013	14.00%	1.4	54.87	10	19-02-2013	26-02-2013			
2014	17.50%	1.75	67.6094	10	20-05-2014	27-05-2014			
2015	28%	2.8	83.6487	10	13-05-2015	14-05-2015			
2016	28.00%	2.8	82.604	10	13-06-2016	20-06-2016			
2017	28.00%	2.8	93.6715	10	13-06-2017	20-06-2017			
2018	33.00%	3.3	112.6637	10	16-08-2018	23-08-2018			
2019	30%	3	99.2097	10	29-07-2019	05-08-2019			
2020	30.00%	3	109.9267	10	18-08-2020	25-08-2020			
2021	45.00%	4.50	171.6550	10	05-08-2021	12-08-2021			
Not Avai	lable					•			

	NOT Available									
UTI Core	UTI Core Equity Fund (Formerly known as UTI Top 100 Fund) IDCW Declared									
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date				
2013	15.00%	1.5	23.77	10	18-09-2013	25-09-2013				
2015	30%	3	36.8854	10	19-03-2015	26-03-2015				
2016	21.00%	2.1	29.773	10	09-03-2016	16-03-2016				
2017	25.00%	2.5	33.8504	10	20-03-2017	27-03-2017				
2018	27.00%	2.7	36.235	10	14-03-2018	21-03-2018				
2021	35%	3.5	42.1175	10	01-03-2021	08-03-2021				

UTI MN	UTI MNC Fund - IDCW Declared									
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date				
2005	50%	5.00	29.43	10.00	12-12-2005	19-12-2005				
2007	30%	3.00	30.54	10.00	25-05-2007	01-06-2007				
2008	25%	2.50	24.34	10.00	28-07-2008	04-08-2008				
2010	15%	1.50	37.68	10.00	31-08-2010	07-09-2010				
2012	22%	2.20	44.55	10.00	26-09-2012	03-10-2012				
2014	25%	2.50	80.13	10.00	18-11-2014	25-11-2014				
2015	35%	3.50	91.8144	10.00	19-10-2015	26-10-2015				
2016	35%	3.50	91.4860	10.00	13-10-2016	20-10-2016				
2017	36%	3.60	105.5565	10.00	29-11-2017	06-12-2017				
2020	35%	3.50	106.5713	10.00	30-01-2020	06-02-2020				

UIIIIntra	UTI Infrastructure Fund - IDCW Declared									
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date				
2006	30.00%	3	17.88	10	03-07-2006	10-07-2006				
2007	35%	3.5	22.62	10	22-06-2007	29-06-2007				
2009	15.00%	1.5	19.6	10	31-07-2009	06-08-2009				
2016	9.00%	0.9	20.32	10	09-03-2016	16-03-2016				
2017	10.00%	1	26.0469	10	20-03-2017	27-03-2017				

UTI Dividend Yield Fund - IDCW Declared									
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date			
2009	4.00%	0.4	11.22	10	21-05-2009	28-05-2009			
2009	5%	0.5	12.28	10	24-07-2009	31-07-2009			
2009	5.00%	0.5	13.2	10	05-11-2009	12-11-2009			
2010	5.00%	0.5	14.34	10	17-03-2010	24-03-2010			
2010	5.00%	0.5	14.92	10	21-07-2010	27-07-2010			
2010	7%	0.7	16.13	10	21-12-2010	28-12-2010			
2011	5.00%	0.5	14.33	10	30-05-2011	06-06-2011			
2011	4.00%	0.4	12.71	10	23-11-2011	29-11-2011			
2012	4%	0.4	12.9	10	19-06-2012	26-06-2012			
2012	5.00%	0.5	14.19	10	17-12-2012	24-12-2012			
2013	5.00%	0.5	13.05	10	12-06-2013	19-06-2013			
2014	4.50%	0.45	13.1011	10	07-01-2014	14-01-2014			
2014	6%	0.6	15.6948	10	04-06-2014	11-06-2014			
2014	8.00%	0.8	17.4039	10	22-12-2014	29-12-2014			
2015	5.50%	0.55	15.9054	10	17-06-2015	24-06-2015			
2015	5.50%	0.55	15.2092	10	21-12-2015	28-12-2015			
2016	5.50%	0.55	15.3682	10	30-06-2016	01-07-2016			
2016	5.50%	0.55	14.875	10	22-12-2016	29-12-2016			
2017	7.50%	0.75	16.9767	10	13-06-2017	20-06-2017			
2017	7.50%	0.75	17.8696	10	21-12-2017	28-12-2017			
2018	7.50%	0.75	17.1894	10	14-03-2018	21-03-2018			
2018	7.50%	0.75	16.2769	10	13-12-2018	20-12-2018			
2019	6.00%	0.6	16.072	10	20-06-2019	27-06-2019			
2019	7.00%	0.7	15.3871	10	16-12-2019	23-12-2019			
2020	4.50%	0.45	15.3595	10	14-09-2020	21-09-2020			
2021	5.00%	0.5	18.6293	10	15-03-2021	22-03-2021			

UTI Valu	UTI Value Opportunities Fund (Formerly known as UTI Opportunities) - IDCW Declared								
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date			
2007	17.00%	1.7	13.74	10	29-06-2007	06-07-2007			
2008	18%	1.8	11.54	10	01-07-2008	08-07-2008			
2009	10.00%	1	11.95	10	10-07-2009	17-07-2009			
2010	15.00%	1.5	14.05	10	22-01-2010	29-01-2010			
2011	8.00%	0.8	14.97	10	24-04-2011	01-05-2011			
2012	9%	0.9	14.39	10	12-04-2012	19-04-2012			
2013	10.00%	1	15.2	10	07-05-2013	14-05-2013			
2014	12.50%	1.25	16.0517	10	15-04-2014	22-04-2014			
2015	15%	1.5	20.5752	10	16-04-2015	17-04-2015			
2016	10.00%	1	18.6083	10	28-04-2016	05-05-2016			
2017	13.00%	1.3	18.6765	10	08-05-2017	15-05-2017			
2018	12.00%	1.2	19.5009	10	02-07-2018	09-07-2018			
2019	11%	1.1	18.8335	10	17-07-2019	24-07-2019			

UTI Healthcare Fund (Formerly known as UTI Pharma & Healthcare Fund) IDCW Declared								
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date		
2006	25%	2.50	21.34	10.00	10-01-2006	17-01-2006		
2008	15%	1.50	20.91	10.00	26-08-2008	02-09-2008		
2010	17%	1.70	32.65	10.00	28-10-2010	04-11-2010		

UTI Bank	UTI Banking and Financial Fund (Formerly known as UTI Banking Sector Fund) IDCW Declared									
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date				
2005	25%	2.50	15.62	10.00	22-09-2005	29-09-2005				
2007	35%	3.50	19.02	10.00	23-05-2007	30-05-2007				
2009	22%	2.20	19.04	10.00	04-09-2009	11-09-2009				
2010	10%	1.00	22.78	10.00	24-06-2010	01-07-2010				
2011	25%	2.50	24.20	10.00	27-01-2011	03-02-2011				
2011	25%	2.50	21.82	10.00	04-05-2011	09-05-2011				
2015	25%	2.50	31.8833	10.00	16-07-2015	23-07-2015				
2016	25%	2.50	30.6179	10.00	03-08-2016	10-08-2016				

UTI Long Term Equity Fund (Tax Saving) (Formerly known as UTI Equity Tax Saving Plan) IDCW Declared								
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date		
2001	12%	1.20	N-A*	10.00	24-02-2001	01-03-2001		
2004	40%	4.00	N-A*	10.00	14-01-2004	20-01-2004		
2004	20%	2.00	N-A*	10.00	29-10-2004	04-11-2004		
2005	40%	4.00	N-A*	10.00	09-09-2005	15-09-2005		
2006	60%	6.00	22.93	10.00	23-02-2006	02-03-2006		
2007	20%	2.00	19.56	10.00	16-01-2007	23-01-2007		
2008	35%	3.50	22.8	10.00	04-02-2008	11-02-2008		
2009	15%	1.50	17.07	10.00	29-12-2009	05-01-2010		
2011	10%	1.00	16.37	10.00	14-02-2011	21-02-2011		
2013	20%	2.00	17.5786	10.00	11-12-2013	18-12-2013		
2015	22%	2.20	22.5504	10.00	12-01-2015	19-01-2015		
2016	25%	2.50	19.0170	10.00	18-01-2016	25-01-2016		
2017	13.5%	1.35	19.1411	10.00	10-01-2017	17-01-2017		
2018	27%	2.70	22.5279	10.00	14-02-2018	21-02-2018		
2019	15%	1.50	18.8737	10.00	22-01-2019	29-01-2019		

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2020	0.80%	0.080	15.9591	10.00	29-06-2020	06-07-2020
2020	0.80%	0.080	15.8805	10.00	29-07-2020	05-08-2020
2020	0.70%	0.070	15.8518	10.00	31-08-2020	07-09-2020
2020	0.70%	0.070	15.8206	10.00	29-10-2020	05-11-2020
2020	0.70%	0.070	15.7670	10.00	27-11-2020	07-12-2020
2021	0.70%	0.070	15.7462	10.00	30-12-2020	06-01-2021
2021	0.60%	0.060	15.7017	10.00	01-02-2021	08-02-2021
2021	0.50%	0.050	15.6864	10.00	01-03-2021	08-03-2021
2021	0.50%	0.050	15.7097	10.00	31-03-2021	07-04-2021
2021	0.50%	0.050	15.7253	10.00	03-05-2021	10-05-2021
2021	0.50%	0.050	15.7461	10.00	31-05-2021	07-06-2021
2021	0.50%	0.050	15.7642	10.00	30-06-2021	07-07-2021
2021	0.50%	0.050	15.7656	10.00	02-08-2021	09-08-2021
2021	0.50%	0.050	15.7694	10.00	01-09-2021	08-09-2021

DIVIDEND/BONUS HISTORY



UTI Retir	UTI Retirement Benefit Pension Fund - Bonus Declared									
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date				
2007	1:10		19.3365	10.00	30-03-2007	05-04-2007				
2009	1:10		21.1539	10.00	19-05-2009	26-05-2009				
2010	1:05		22.1851	10.00	31-03-2010	07-04-2010				
2011	1:10		19.8899	10.00	25-04-2011	02-05-2011				
2012	1:10		18.0822	10.00	13-06-2012	20-06-2012				
2013	1:10		18.4373	10.00	23-05-2013	30-05-2013				
2014	1:10		19.9371	10.00	25-08-2014	01-09-2014				

	UTI Regular Saving Fund (Formerly known as UTI MIS Advantage Plan) - IDCW - Regular Plan declared - ILast 10 Months IDCW (Recent IDCWs)								
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date			
2019	0.80%	0.080	14.6899	10.00	30-08-19	30-08-19			
2019	0.80%	0.080	14.6879	10.00	30-09-19	30-09-19			
2019	9.00%	0.900	35.0438	10.00	12-12-19	19-12-19			
2020	9.00%	0.900	33.7304	10.00	08-07-20	15-07-20			
2020	10.00%	1.000	36.4651	10.00	09-12-20	16-12-20			
2021	0.80%	0.080	15.0778	10.00	26-03-21	05-04-21			
2021	0.80%	0.080	15.0745	10.00	26-04-21	03-05-21			
2021	0.80%	0.080	15.2308	10.00	25-05-21	01-06-21			
2021	0.80%	0.080	15.3653	10.00	24-06-21	01-07-21			
2021	0.80%	0.080	15.6806	10.00	25-08-21	01-09-21			
2021	0.80%	0.080	16.2622	10.00	23-09-21	01-10-21			
2021	0.80%	0.080	16.3527	10.00	25-10-21	01-11-21			

@@ NAV of Monthly IDCW Option - Regular Plan The scheme IDCW details under regular plan.

UTI Shor	t Term Income	Fund - IDCW	Declared - La	st 10 Quarte	erly IDCW	
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2017	1.50%	0.150	12.3823	10.00	21-06-2017	28-06-2017
2017	1.50%	0.150	12.4211	10.00	18-09-2017	25-09-2017
2017	1.50%	0.150	12.3826	10.00	19-12-2017	26-12-2017
2018	1.50%	0.150	12.3556	10.00	19-03-2018	26-03-2018
2018	0.30%	0.030	12.3207	10.00	19-06-2018	26-06-2018
2018	1.00%	0.100	12.4819	10.00	18-09-2018	25-09-2018
2018	1.20%	0.120	12.6444	10.00	19-12-2018	26-12-2018
2019	2.00%	0.200	12.7240	10.00	18-03-2019	25-03-2019
2020	1.50%	0.150	12.5178	10.00	17-06-2020	24-06-2020
2020	1.50%	0.150	12.6397	10.00	16-09-2020	23-09-2020
2020	1.50%	0.150	12.7588	10.00	14-12-2020	21-12-2020
2021	0.75%	0.075	12.6723	10.00	16-06-2021	23-06-2021
2021	1.25%	0.125	12.7771	10.00	15-09-2021	22-09-2021

UTI Bond	UTI Bond Fund - IDCW Declared - Last 10 Quarterly IDCW									
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date				
2017	1.50%	0.150	14.7304	10.00	18-09-2017	25-09-2017				
2017	1.00%	0.100	14.4792	10.00	19-12-2017	26-12-2017				
2018	3.00%	0.300	11.2078	10.00	19-03-2018	26-03-2018				
2018	0.30%	0.030	14.3788	10.00	19-06-2018	26-06-2018				
2018	0.25%	0.025	14.4843	10.00	18-09-2018	25-09-2018				
2018	1.00%	0.100	14.8155	10.00	19-12-2018	26-12-2018				
2019	0.25%	0.025	14.4932	10.00	18-03-2019	25-03-2019				
2020	1.00%	0.100	13.5121	10.00	17-06-2020	24-06-2020				
2020	1.00%	0.100	16.9457	10.00	16-09-2020	23-09-2020				
2020	1.00%	0.100	13.6925	10.00	14-12-2020	21-12-2020				
2021	0.75%	0.075	13.4995	10.00	16-06-2021	23-06-2021				
2021	0.75%	0.075	13.5782	10.00	15-09-2021	22-09-2021				

UTI Gilt	Fund (Formerly	known as UT	l Gilt Arbitra	ge Fund LTP) - IDCW Declared for	Regular Plan
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2012	3.50%	0.350	12.7174	10.00	28-03-2012	04-04-2012
2012	0.30%	0.300	12.8605	10.00	20-09-2012	26-09-2012
2013	2.00%	0.200	15.1318	10.00	18-03-2013	25-03-2013
2014	1.00%	0.100	13.1639	10.00	19-03-2014	26-03-2014
2014	0.60%	0.600	14.1032	10.00	18-09-2014	25-09-2014
2015	0.60%	0.600	15.2249	10.00	19-03-2015	26-03-2015
2016	1.50%	0.150	17.9258	10.00	21-03-2016	28-03-2016
2016	1.25%	0.125	18.1950	10.00	20-06-2016	27-06-2016
2016	1.25%	0.125	29.2992	10.00	19-09-2016	26-09-2016
2016	1.25%	0.125	20.2216	10.00	19-12-2016	26-12-2016
2017	3.25%	0.325	20.2695	10.00	15-03-2017	22-03-2017
2017	1.50%	0.150	17.7435	10.00	21-06-2017	28-06-2017
2017	1.50%	0.150	20.9520	10.00	18-09-2017	25-09-2017
2017	1.00%	0.100	17.2889	10.00	19-12-2017	26-12-2017
2018	0.030%	0.030	20.5256	10.00	19-06-2018	26-06-2018
2018	0.30%	0.030	17.3736	10.00	18-09-2018	25-09-2018
2018	1.40%	0.140	18.1480	10.00	19-12-2018	26-12-2018
2019	2.00%	0.200	18.0782	10.00	18-03-2019	25-03-2019
2019	1.50%	0.150	19.0489	10.00	20-06-2019	27-06-2019
2019	2.00%	0.200	19.4702	10.00	18-09-2019	25-09-2019
2019	2.00%	0.200	19.2848	10.00	19-12-2019	26-12-2019
2020	2.00%	0.200	19.5270	10.00	19-03-2020	26-03-2020
2020	1.50%	0.150	20.4645	10.00	16-09-2020	23-09-2020
2020	1.00%	0.100	20.6317	10.00	14-12-2020	21-12-2020

UTI Ove	rnight Fund (Fo	rmerly knowr	as UTI UTI G	-SEC STP) -	IDCW Declaration	
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2006	2.25%	0.225	10.6500	10.00	9-29-2006	10-6-2006
2007	2.50%	0.250	10.7471	10.00	3-30-2007	4-6-2007
2007	2.75%	0.275	10.8159	10.00	9-28-2007	10-5-2007
2008	2.25%	0.225	10.8738	10.00	9-30-2008	10-7-2008
2009	3.00%	0.300	11.2318	10.00	3-30-2009	4-6-2009
2009	0.05%	0.050	10.9160	10.00	9-30-2009	10-7-2009
2012	6.00%	0.600	11.9718	10.00	3-28-2012	4-4-2012
2013	3.00%	0.300	12.0232	10.00	3-18-2013	3-25-2013
2013	2.00%	0.200	12.2042	10.00	9-19-2013	9-26-2013
2014	2.00%	0.200	12.5067	10.00	3-19-2014	3-26-2014
2015	4.00%	0.400	13.0042	10.00	3-19-2015	3-26-2015
2016	6.00%	0.600	13.7856	10.00	21-03-2016	28-03-2016
2017	7.00%	0.700	13.9920	10.00	15-03-2017	22-03-2017
2018	4.00%	0.400	14.0709	10.00	19-03-2018	26-03-2018
2019	4.00%	40.000	1448.7274	1000.00	18-03-2019	25-03-2019
2020	4.00%	40.000	1483.9871	1000.00	19-03-2020	26-03-2020

UTI Dyna	amic Bond Fund	d - IDCW Decla	ared - Last 10	Months ID	CWs (Recent IDCWs)	
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2017	1.50%	0.150	12.2920	10.00	18-09-2017	25-09-2017
2017	1.00%	0.100	12.0887	10.00	19-12-2017	26-12-2017
2018	3.00%	0.300	11.3443	10.00	19-03-2018	26-03-2018
2018	0.30%	0.030	12.0737	10.00	19-06-2018	26-06-2018
2018	0.45%	0.045	12.1749	10.00	18-09-2018	25-09-2018
2018	1.25%	0.125	12.4714	10.00	19-12-2018	26-12-2018
2019	0.25%	0.025	12.1756	10.00	18-03-2019	25-03-2019
2020	1.50%	0.150	12.1334	10.00	17-06-2020	24-06-2020
2020	1.50%	0.150	12.1629	10.00	16-09-2020	23-09-2020
2020	1.50%	0.150	12.1621	10.00	14-12-2020	21-12-2020
2021	0.50%	0.050	12.0364	10.00	16-06-2021	23-06-2021
2021	0.50%	0.050	12.1056	10.00	15-09-2021	22-09-2021

UTI Trea	UTI Treasury Advantage Fund - IDCW Declared - Last 10 Months IDCWs (Recent IDCWs)									
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date				
2017	1.50%	15.00	1137.1865	1000.00	18-09-2017	25-09-2017				
2017	1.50%	15.00	1138.9544	1000.00	19-12-2017	26-12-2017				
2018	1.50%	15.00	1141.7820	1000.00	19-03-2018	26-03-2018				
2018	1.00%	10.00	1143.3918	1000.00	19-06-2018	26-06-2018				
2018	1.00%	10.00	1154.0068	1000.00	18-09-2018	25-09-2018				
2018	1.00%	10.00	1167.9430	1000.00	19-12-2018	26-12-2018				
2019	2.00%	20.00	1179.7755	1000.00	18-03-2019	25-03-2019				
2020	1.00%	10.00	1135.9063	1000.00	17-06-2020	24-06-2020				
2020	1.00%	10.00	1144.9093	1000.00	16-09-2020	23-09-2020				
2020	1.00%	10.00	1149.8879	1000.00	14-12-2020	21-12-2020				
2021	0.50%	5.00	1141.3700	1000.00	16-06-2021	23-06-2021				
2021	1.00%	10.00	1151.2855	1000.00	15-09-2021	22-09-2021				

UTI Unit	UTI Unit Linked Insurance Plan - Bonus declared									
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date				
2006	2:15		17.1209	10.00	30-03-2006	06-04-2006				
2007	1:10		15.4634	10.00	30-03-2007	06-04-2007				
2008	1:10		15.3404	10.00	30-09-2008	07-10-2008				
2010	1:10		18.2637	10.00	23-02-2010	02-03-2010				
2011	1:10		18.8819	10.00	25-04-2011	02-05-2011				
2012	1.10		17.6937	10.00	13-06-2012	20-06-2012				
2013	1.10		18.1324	10.00	23-05-2013	30-05-2013				
2014	1.10		19.2033	10.00	25-08-2014	01-09-2014				

UTI Ban	king & PSU Deb	t Fund - IDCW	/ Declared			
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2016	1.50%	0.150	10.7366	10.00	19-09-2016	26-09-2016
2016	1.50%	0.150	10.9412	10.00	19-12-2016	26-12-2016
2017	2.50%	0.250	10.9018	10.00	15-03-2017	22-03-2017
2017	1.50%	0.150	10.9302	10.00	21-06-2017	28-06-2017
2017	1.50%	0.150	10.9452	10.00	18-09-2017	25-09-2017
2017	1.50%	0.150	10.9373	10.00	19-12-2017	26-12-2017
2018	1.50%	0.150	10.9148	10.00	19-03-2018	26-03-2018
2018	0.30%	0.030	10.8702	10.00	19-06-2018	26-06-2018
2018	1.00%	0.100	11.0165	10.00	18-09-2018	25-09-2018
2018	1.20%	0.120	11.2040	10.00	19-12-2018	26-12-2018
2019	1.50%	0.150	11.0514	10.00	18-03-2019	25-03-2019
2020	1.00%	0.100	11.3820	10.00	17-06-2020	24-06-2020
2020	1.00%	0.100	11.4756	10.00	16-09-2020	23-09-2020
2020	1.00%	0.100	11.5779	10.00	14-12-2020	21-12-2020
2021	0.50%	0.050	11.4186	10.00	16-06-2021	23-06-2021
2021	0.75%	0.075	11.4837	10.00	15-09-2021	22-09-2021

UTI Children's Career Fund - Saving Plan (Formerly known as UTI CCP Advantage Fund) - Bonus Declared								
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date		
2007	1:10		14.4895	10.00	30-03-2007	06-04-2007		
2009	1:10		13.0344	10.00	26-03-2009	02-04-2009		
2010	1:10		15.7857	10.00	31-03-2010	07-04-2010		
2011	1:10		15.7041	10.00	25-04-2011	02-05-2011		
2012	1:10		14.6295	10.00	13-06-2012	20-06-2012		
2013	1:10		15.0686	10.00	23-05-2013	30-05-2013		
2014	1:10		16.9392	10.00	25-08-2014	01-09-2014		

DIVIDEND/BONUS HISTORY



UTI Mid Cap Fund - IDCW Declared									
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date			
2009	20%	2.00	16.24	10.00	15-06-2009	23-06-2009			
2010	22%	2.20	26.03	10.00	14-09-2010	21-09-2010			
2014	40%	4.00	49.7962	10.00	26-11-2014	03-12-2014			
2015	45%	4.50	50.5602	10.00	02-12-2015	09-12-2015			
2017	25%	2.50	52.0223	10.00	20-02-2017	27-02-2017			
2018	50%	5.00	63.2793	10.00	18-01-2018	25-01-2018			
2021	40%	4.00	74.1048	10.00	08-03-2021	15-03-2021			

UTI Tran	UTI Transportation & Logistics Fund - IDCW Declared									
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date				
2009	20%	2.00	12.37	10.00	15-06-2009	22-06-2009				
2009	15%	1.50	15.45	10.00	29-12-2009	05-01-2010				
2010	20%	2.00	19.11	10.00	06-10-2010	13-10-2010				
2011	12%	1.20	13.96	10.00	21-06-2011	27-06-2011				
2016	30%	3.00	39.1639	10.00	08-02-2016	15-02-2016				

UTI Nifty Index Fund									
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date			
2017	3.50%	0.350	33.4502	10.00	13-11-2017	20-11-2017			

UTI Corp	UTI Corporate Bond Fund								
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date			
2019	2.00%	0.200	10.8035	10.00	18-09-2019	25-09-2019			
2019	1.00%	0.100	10.8624	10.00	19-12-2019	26-12-2019			
2020	0.50%	0.050	10.8026	10.00	19-03-2019	26-03-2020			
2020	1.00%	0.100	11.3735	10.00	17-06-2020	24-06-2020			
2020	1.00%	0.100	11.5203	10.00	16-09-2020	23-09-2020			
2020	1.00%	0.100	11.6996	10.00	14-12-2020	21-12-2020			
2021	0.75%	0.075	11.4847	10.00	16-06-2021	23-06-2021			
2021	1.50%	0.150	11.5750	10.00	15-09-2021	22-09-2021			

UTI Credit Risk Fund (Formerly known as UTI Income Opportunities Fund) - IDCW Declared						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2014	1.50%	0.150	10.9267	10.00	22-12-2014	29-12-2014
2015	2.00%	0.200	11.0319	10.00	19-03-2015	26-03-2015
2015	1.25%	0.125	11.0580	10.00	18-06-2015	25-06-2015
2015	1.25%	0.125	11.1633	10.00	21-09-2015	28-09-2015
2015	1.25%	0.125	11.2764	10.00	21-12-2015	28-12-2015
2016	3.25%	0.325	11.3754	10.00	21-03-2016	28-03-2016
2016	1.50%	0.150	11.6493	10.00	20-06-2016	27-06-2016
2016	1.50%	0.150	11.5104	10.00	19-09-2016	26-09-2016
2016	1.50%	0.150	11.6442	10.00	19-12-2016	26-12-2016
2017	2.50%	0.250	11.6698	10.00	15-03-2017	22-03-2017
2017	1.50%	0.150	12.3492	10.00	21-06-2017	28-06-2017
2017	1.50%	0.150	11.7604	10.00	18-09-2017	25-09-2017
2017	1.50%	0.150	11.7444	10.00	19-12-2017	26-12-2017
2018	1.50%	0.150	11.7434	10.00	19-03-2018	26-03-2018
2018	0.30%	0.030	11.6753	10.00	19-06-2018	26-06-2018
2018	0.45%	0.045	11.7932	10.00	18-09-2018	25-09-2018
2018	1.25%	0.125	11.9678	10.00	19-12-2018	26-12-2018
2019	2.00%	0.200	12.0368	10.00	18-03-2019	25-03-2019

UTI Ultra Short Term Fund (Formerly known as UTI Floating Rate Fund STP) - IDCW Declared							
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date	
2017	1.50%	15.00	1053.7741	1000.00	18-09-2017	25-09-2017	
2017	1.50%	15.00	1053.1182	1000.00	19-12-2017	26-12-2017	
2018	1.50%	15.00	1053.3339	1000.00	19-03-2018	26-03-2018	
2018	1.00%	10.00	1054.7430	1000.00	19-06-2018	26-06-2018	
2018	2.00%	20.00	1061.4925	1000.00	18-09-2018	25-09-2018	
2018	1.00%	10.00	1072.5000	1000.00	19-12-2018	26-12-2018	
2019	2.00%	20.00	1081.7755	1000.00	18-03-2019	25-03-2019	
2019	1.00%	10.00	1078.2792	1000.00	19-12-2019	26-12-2019	
2020	0.50%	5.00	1074.4063	1000.00	19-03-2020	26-03-2020	
2020	0.75%	7.50	1093.4088	1000.00	17-06-2020	24-06-2020	
2020	1.00%	10.00	1098.5559	1000.00	16-09-2020	23-09-2020	
2020	0.75%	7.50	1101.2983	1000.00	14-12-2020	21-12-2020	
2021	0.25%	2.50	1097.2161	1000.00	16-06-2021	23-06-2021	
2021	0.75%	7.50	1104.1735	1000.00	15-09-2021	22-09-2021	

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2019	0.85%	0.85	17.1701	10.00	09-08-2019	19-08-2019
2019	0.85%	0.85	17.1552	10.00	12-09-2019	19-09-2019
2019	0.85%	0.85	17.1705	10.00	15-10-2019	22-10-2019
2019	0.85%	0.85	17.5130	10.00	18-11-2019	25-11-2019
2019	0.85%	0.85	17.4292	10.00	16-12-2019	23-12-2019
2020	0.85%	0.85	17.6850	10.00	15-01-2020	22-01-2020
2020	0.85%	0.85	17.6864	10.00	17-02-2020	24-02-2020
2020	0.85%	0.85	15.3095	10.00	16-03-2020	23-02-2020
2020	0.85%	0.085	15.9355	10.00	15-06-2020	22-06-2020
2020	0.85%	0.085	16.8188	10.00	15-07-2020	22-07-2020
2020	0.80%	0.0850	17.7898	10.00	18-08-2020	25-08-2020
2020	0.85%	0.0850	17.7579	10.00	16-09-2020	23-09-2020
2020	0.85%	0.0850	17.7479	10.00	19-10-2020	26-10-2020
2020	0.85%	0.0850	18.3413	10.00	18-11-2020	25-11-2020
2020	0.85%	0.0850	18.6632	10.00	16-12-2020	23-12-2020
2021	0.85%	0.0850	18.9348	10.00	18-01-2021	25-01-2021
2021	0.85%	0.0850	19.2624	10.00	17-02-2021	24-02-2021
2021	0.85%	0.0850	19.0502	10.00	15-03-2021	22-03-2021
2021	0.85%	0.0850	18.7674	10.00	19-04-2021	26-04-2021
2021	0.85%	0.0850	19.5092	10.00	16-06-2021	23-06-2021
2021	0.85%	0.0850	19.6211	10.00	15-07-2021	22-07-2021
2021	0.85%	0.0850	19.8140	10.00	16-08-2021	23-08-2021
2021	0.85%	0.0850	20.3691	10.00	15-09-2021	22-09-2021

UTI India Consumer Fund (Formerly known as UTI India Lifestyle Fund)							
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date	
2015	12.00%	1.20	19.1601	10.00	16-09-2015	24-09-2015	
2021	20.00%	2.00	29,4591	10.00	01-03-2021	08-03-2021	

UTI Med	ium Term Fund					
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2017	1.50%	0.150	10.8082	10.00	19-12-2017	26-12-2017
2018	1.50%	0.150	10.7878	10.00	19-03-2018	26-03-2018
2018	0.30%	0.030	10.7072	10.00	19-06-2018	26-06-2018
2018	0.45%	0.045	10.8140	10.00	18-09-2018	25-09-2018
2018	1.25%	0.125	10.9814	10.00	19-12-2018	26-12-2018
2019	2.00%	0.200	11.0308	10.00	18-03-2019	25-03-2019
2019	2.00%	0.200	11.2024	10.00	18-09-2019	25-09-2019
2019	1.50%	0.150	11.0929	10.00	19-12-2019	26-12-2019
2020	1.00%	0.100	10.8977	10.00	17-06-2020	24-06-2020
2020	0.50%	0.005	10.8456	10.00	14-12-2020	21-12-2020
2021	0.75%	0.075	11.4600	10.00	16-06-2021	23-06-2021
2021	2.00%	0.200	11.2677	10.00	15-09-2021	22-09-2021

UTI Long Term Advantage Fund Series - II							
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date	
2016	15.00%	1.500	19.9212	10.00	25-02-2016	3-03-2016	

UTI Floater Fund								
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date		
2020	1.00%	10	1063.2251	1000.00	19-03-2020	26-03-2020		
2020	1.00%	10	1098.1350	1000.00	17-06-2020	24-06-2020		
2020	1.00%	10	1105.1390	1000.00	16-09-2020	23-09-2020		
2020	1.00%	10	1110.3125	1000.00	14-12-2020	21-12-2020		
2021	0.50%	5	1096.8314	1000.00	16-06-2021	23-06-2021		
2021	1.00%	10	1106.1437	1000.00	15-09-2021	22-09-2021		

UTI Hybrid E	quity Fund (Formerl	y known as UTI		d) - IDCW History* (Recent IDCW)
Year	IDCW	NAV	Face Value	Record Date
2017	2.70%	30.93	10	20-06-2017
2017	2.70%	31.39	10	19-07-2017
2017	2.70%	30.67	10	22-08-2017
2017	3%	31.21	10	20-09-2017
2017	2.70%	30.99	10	16-10-2017
2017	2.70%	31.47	10	20-11-2017
2017	3%	31.55	10	18-12-2017
2018	2.70%	32.43	10	17-01-2018
2018	4.00%	30.46	10	26-02-2018
2018	2.70%	32.01	10	07-02-2018
2018	3%	29.98	10	21-03-2018
2018	2.70%	29.85	10	19-04-2018
2018	2.70%	29.64	10	21-05-2018
2018	2.70%	29.29	10	21-06-2018
2018	2.30%	29.13	10	23-08-2018
2018	2.30%	28.96	10	25-09-2018
2018	2.30%	27.20	10	23-10-2018
2018	2.30%	27.02	10	22-11-2018
2018	1.10%	27.25	10	26-12-2018
2019	1.10%	27.16	10	22-01-2019
2019	1.10%	25.87	10	21-02-2019
2019	1.10%	27.29	10	25-03-2019
2019	2.10%	27.65	10	22-04-2019
2019	2.10%	26.13	10	22-05-2019
2019	2.10%	26.46	10	24-06-2019
2019	2.10%	26.71	10	24-07-2019
2019	2.10%	25.01	10	27-08-2019
2019	2.10%	24.82	10	25-09-2019
2019	1.70%	24.66	10	22-10-2019
2019	1.70%	25.27	10	25-11-2019
2019	1.70%	25.28	10	23-12-2019
2020	1.70%	26.05	10	22-01-2020
2020	1.70%	25.13	10	24-02-2020
2020	3.90%	24.11	10	27-08-2020
2020	3.90%	24.63	10	11-11-2020
2021	4.70%	30.12	10	15-02-2021
2021	4.70%	30.65	10	17-05-2021
2021	6.00%	33.03	10	18-08-2021

PLANS/OPTIONS

UTI Liquid Cash Plan

- Growth Option
 Daily IDCW Reinvestment Option
- Weekly IDCW Reinvestment Option
- Fortnightly IDCW Reinvestment Option
- Monthly IDCW Payout Option Quarterly IDCW Payout Option Quarterly IDCW Reinvestment Option (vii)
- Half Yearly IDCW Payout Option
- Half Yearly IDCW Reinvestment Option
- Annual IDCW Payout Option
 Annual IDCW Reinvestment Option
- Flexi IDCW Payout Option
- (xiii) Flexi IDCW Reinvestment Option Default Option Daily IDCW Reinvestment 2016

UTI Money Market Fund

- Money Market Fund
 Growth Option
 Daily IDCW Reinvestment Option
 Weekly IDCW Payout Option
 Weekly IDCW Payout Option
 Fortnightly IDCW Payout Option
 Fortnightly IDCW Payout Option
 Fortnightly IDCW Reinvestment Option
 Monthly IDCW Reinvestment Option
 Monthly IDCW Reinvestment Option
 Quarterly IDCW Payout Option
 Quarterly IDCW Reinvestment Option
 Half Yearly IDCW Reinvestment Option
 Half Yearly IDCW Reinvestment Option
 Annual IDCW Payout Option
 Annual IDCW Reinvestment Option
 Flexi IDCW Payout Option
 Flexi IDCW Reinvestment Option
 Flexi IDCW Reinvestment Option

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



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

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

Asset allocation



UTI Flexi Cap Fund (Earlier Known as UTI EQUITY FUND)								
la strong and	Indicative (% of tot	Risk						
Instruments	Minimum Allocation (%)	Maximum Allocation (%)	Profile					
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					

UTI Mastershare Unit Scheme							
	Indicative (% of tot	Risk					
Instruments	Minimum Allocation (%)	Maximum Allocation (%)	Profile				
Equity & equity related instruments (minimum 80% of the total assets would be in equity and equity related instruments of large cap companies)	80	100	Medium to high				
Debt and Money Market instruments including securitized debt#	0	20	Low to medium				
Units issued by REITs & InvITs	0	10	Medium to high				

UTI Core Equity Fund			
la stances and	Indicative Allocation (% of total assets)		Risk
Instruments	Minimum Allocation (%)	Maximum Allocation (%)	Profile
Equity and Equity related instruments (Minimum 35% of the total assets would be in equity and equity related instruments of large cap companies and minimum 35% of the total assets would be in equity and equity related instruments of mid cap companies)	70	100	Medium to high
Debt and Money Market instruments including securitized debt#	0	30	Low to medium
Units issued by REITs & InvITs	0	10	Medium to high

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

UTI Dividend Yield Fund				
Instruments	Indicative Allocation (% of total assets)		Risk	
instruments	Minimum Allocation (%)	Maximum Allocation (%)	Profile	
Equity and equity related instruments (minimum 65% of the total assets would be in equity and equity related instruments of Dividend Yielding companies).	65	100	Medium to high	
Debt and Money Market instruments including securitized debt#	0	35	Low to medium	
Units issued by REITs & InvITs	0	10	Medium to high	

UTI Value Opportunities Fund				
	Indicative Allocation (% of total assets)		Risk	
Instruments	Minimum Allocation (%)	Maximum Allocation (%)	Profile	
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 India Consumer Fund			
	Indicative Allocation (% of total assets)		Risk
Instruments	Minimum Allocation (%)	Maximum Allocation (%)	Profile
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 Infrastructure Fund			
Instruments	Indicative Allocation (% of total assets)		Risk
instruments	Minimum Allocation (%)	Maximum Allocation (%)	Profile
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 MNC Fund			
	Indicative Allocation (% of total assets)		Risk
Instruments	Minimum Allocation (%)	Maximum Allocation (%)	Profile
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 Healthcare Fund				
Instruments	Indicative Allocation (% of total assets)		Risk	
instruments	Minimum Allocation (%)	Maximum Allocation (%)	Profile	
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



UTI Transportation & Logistics Fund				
	Indicative Allocation (% of total assets)		Risk	
Instruments	Minimum Allocation (%)	Maximum Allocation (%)	Profile	
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	
ilisti ullielits	Minimum Allocation (%)	Maximum Allocation (%)	Profile	
Equity and equity related instruments (minimum 80% of the total assets would be in equity and equity related instruments of companies engaged in banking and financial services activities).	80	100	Medium to high	
Debt and Money Market instruments including securitised debt#	0	20	Low to medium	
Units issued by REITs & InvITs	0	10	Medium to high	

UTI Nifty Index Fund			
Instruments	Indicative Allocation (% of total assets)		Risk
	Minimum Allocation (%)	Maximum Allocation (%)	Profile
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	Tronic
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	Tronic
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
	Min	Max	Profile
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	Profile
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 between 3 year to 4 years	e Portfolio M	acaulay dura	tion would be	
Securities/ Instruments	Securities/ Instruments Indicative (% of tot		Risk Profile	
	Min	Max	Profile	
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 situ		vation is 1 vs	or to Aveore	

The Portfolio Macaulay duration under anticipated adverse situation is 1 year to 4 years				
Securities/ Instruments	ruments Indicative Allocation (% of total assets) Min Max		Risk Profile	
			Profile	
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 w	ould

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	Tronic
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	Trome
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	Trome
Money Market Instruments, Debentures and Securitised Debt	0	100	Low to Medium
Debt Instruments including Securitised Debt*	0	100	Medium
Units issued by REITs & InvITs	0	100	Medium to High

Asset allocation



UTI Credit Risk Fund			
Securities/ Instruments		Allocation tal 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		Allocation tal 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 TTriparty 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
Ttriparty 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	Fione	
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	Fione
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	Profile
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	FIOIIIE	
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 invest	stment range	would be as	follows:		
Securities/ Instruments	Indicative Allocation (% of total assets)				Risk Profile
	Min	Max	1101110		
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 circumsta	ances would l	be as follows	:		
Securities/ Instruments		Allocation al assets)	Risk Profile		
	Min	Max	Profile		
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	Trome		
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	Profile		
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	Profile	
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	Profile	
Corporate Debt rated AA+ and above (including securitized debt*)	80%	100%	Low to Medium	
Corporate debt (other than stated above) and Money Market Instruments	0%	20%	Low to Medium	
Units issued by REITs & InvITs	0%	10%	Medium to High	

UTI Nifty200 Momentum 30 Index Fund					
Instruments	Indicative (% of tot	Risk			
	Minimum Allocation (%)	Maximum Allocation (%)	Profile		
Securities covered by Nifty200 Momentum 30 Index	95	100	Medium to high		
Debt/ Money Market instruments including Triparty Repo and units of Liquid Mutual Fund	0	5	Low		



UTI Long Term Equity Fund (Tax	(Saving)		
Securities/ Instruments		Allocation al assets)	Risk Profile
	Min	Max	
Equity & Equity related instruments	80%	100%	Medium to High
Debt and Money Market instruments	0%	20%	Low to Medium

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

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

UTI Floater Fund			
Instruments	Indicative (% of total		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 securitised debt, if undertaken, shall not exceed 50% of the net assets of the Scheme.

Enclosed debt exposure for identifying Perpetual Bonds/AT1 Bonds/Tier II Bonds

ISIN	Bank	Security	Туре
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 Additionall 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 SR427/12/29	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

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

UTI Mastershare Unit Scheme

Exit Load

- (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 is the benchmark index for the Equity part of the Portfolio, CRISIL Bond Fund Index is the benchmark for that part of the Portfolio relating to investments in Debt and Money Market Instruments and the Price of Gold 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 **Exit Load** (A) Redemption / Switch out within 12 months from the date of allotment -Nil (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 R	egular 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	

Loud		LC	oaa	
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	N	lil	(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
LITI FI	exi Cap Fund (Earlier Known as UTI EQUITY FUND)		ITI V	alue Opportunities Fund
01111	exi cap i ana (camer known as on egon i rond)	U	III Ve	nue Opportunities rund

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

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

Entry Load	Investor exit upon subscription / switch-in	Load as a % of redemption proceeds
	Day 1	0.0070%
Nil	Day 2	0.0065%
1411	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



For performance details of other Schemes managed by the Fund Manager Summary

Sr.	Name of the Fund Manager and	nes managed by the Fund Manager Summary Funds Managed	Performance data refer
No	Overall Experiences in number of year	Funds Managed	page no.
1	Mr. Vetri Subramaniam, 27	UTI Value Opportunities Fund (Along with Mr. Amit Premchandani) UTI Long Term Equity Fund (Tax Saving) (along with Mr. Vishal Chopda) UTI Children's Career Fund-Savings Plan (along with Mr. Vishal Chopda, Equity Portion) UTI Children's Career Fund - Investment Plan (along with Mr. Vishal Chopda)	13 22 35 37
2	Mrs. Swati Kulkarni, 34	UTI Mastershare Unit Scheme UTI MNC Fund UTI Dividend Yield Fund	10 16 15
3	Mr. Ajay Tyagi, 18	UTI Unit Linked Insurance Plan (Equity Portion) UTI Regular Savings Fund (Equity Portion) UTI Flexi Cap Fund (Earlier Known as UTI EQUITY FUND) Offshore Funds – Advisory – K.B. India Fund, Emirates India Islamic Fund, Shinsei Funds, UOB China India Fund, UTI India Dynamic Equity Fund	33 32 12
4	Mr. V Srivatsa, 19	UTI Core Equity Fund UTI Healthcare Fund UTI Hybrid Equity Fund (Along with Mr. Sunil Madhukar Patil) UTI Equity Savings Fund (Equity Portfolio) UTI Retirement Benefit Pension Fund (Equity Portion) Offshore Funds – Advisory – Spectrum India Fund. UTI Capital Protection Oriented Schemes (Equity Portion); UTI Dual Advantage Fixed Term Funds (Equity Portion);	11 20 29 34 36
5	Mr Sachin Trivedi, 20	UTI Transportation & Logistic Fund UTI Infrastructure Fund	21 18
6	Mr. Amit Premchandani, 15	UTI Banking and Financial Services Fund UTI Value Opportunities Fund (Along with Mr. Vetri Subramaniam)	19 13
7	Mr. Vishal Chopda, 12	UTI India Consumer Fund UTI Children's Career Fund-Savings Plan (along with Mr. Vetri Subramaniam, Equity Portion) UTI Children's Career Fund - Investment Plan (along with Mr. Vetri Subramaniam) UTI Long Term Equity Fund (tax Saving) (along with Mr. Vetri Subramaniam) UTI Long Term Advantage Fund — Series- III, IV & V	17 35 37 22
8	Mr. Amandeep Chopra, 28	UTI Unit Linked Insurance Plan (Debt Portion) UTI Children's Career Fund - Savings Plan (Debt Portion) UTI Retirement Benefit Pension Fund (Debt Portion) UTI Regular Savings Fund (Debt Portion) UTI Bond Fund UTI Gilt Fund UTI Overnight Fund (along with Mr. Amit Sharma) UTI Overnight Fund (along with Mr. Amit Sharma) UTI Money Market Fund (along with Mr. Amit Sharma) UTI Liquid Cash Plan (along with Mr. Amit Sharma) UTI Medium Term Fund (along with Mr. Ritesh Nambiar) UTI Floater Fund (along with Mr. Sudhir Agrawal)	33 35 36 32 51 52 39 50 41 40 49
9	Mr. Sudhir Agrawal, 21	UTI Treasury Advantage Fund UTI Short Term Income Fund UTI Ultra Short Term Fund (along with Mr. Ritesh Nambiar) UTI Banking and PSU Debt Fund UTI Corporate Bond Fund UTI Floater Fund (along with Mr. Amandeep Chopra)	43 45 42 46 47 44
10	Mr. Ritesh Nambiar, 13	UTI Credit Risk Fund UTI Ultra Short Term Fund (along with Mr. Sudhir Agrawal) UTI Medium Term Fund (along with Mr. Amandeep Chopra)	48 42 49
11	Mr. Sunil Madhukar Patil, 31	UTI Fixed Maturity Plan, UTI Fixed Term Income Funds, UTI Fixed Income Interval Fund & UTI Fixed Income Interval Fund Series II, UTI Capital Protection Oriented Schemes (Debt Portion), UTI Dual Advantage Fixed Term Funds (Debt Portion), UTI Corporate Bond Fund (along with Mr Sudhir Agarwal), UTI Equity Savings Fund (Debt Portion), UTI Hybrid Equity Fund (Debt Portion), UTI Multi Asset Fund (Debt Portion), UTI Multi Asset Fund (Debt Portion)	47 34 29 30
12	Mr. Amit Sharma, 10	UTI Money Market Fund (along with Mr.Amandeep Chopra) UTI Arbitrage Fund (along with Mr.Sharwan Kumar Goyal) UTI Liquid Cash Plan (along with Mr.Amandeep Chopra) UTI Overnight Fund (along with Mr.Amandeep Chopra)	41 31 40 39
13	Mr Sharwan Kumar Goyal, 12	UTI Arbitrage Fund (along with Mr. Amit Sharma) UTI Gold Exchange Traded Fund UTI-Nifty Exchange Traded Fund (UTI-Nifty ETF) UTI-Sensex Exchange Traded Fund (UTI-Sensex ETF) UTI Nifty Next 50 ETF UTI S&P BSE Sensex Next 50 ETF UTI Nifty Index Fund UTI Nifty Next 50 Index Fund UTI Bank ETF UTI Nifty ON Next 50 Index Fund UTI Bank ETF UTI Nifty200 Momentum 30 Index Fund	26
14	Mr Ankit Agarwal	UTI Mid Cap Fund UTI SmallCap Fund	14 23
15	Mr Sudhanshu Asthana	UTI Multi Asset Fund (along with Mr. Sunil Patil) UTI-Master Equity Plan Unit Scheme UTI Focused Equity Fund	30 27



	nsult their Mutual Fund Distributor - Investment Advisor if in doubt a	bout whether the product	is suitable for them.
Scheme name	This product is suitable for investors who are seeking*	Riskometer	Benchmark Riskometer
UTI ARBITRAGE FUND Refer Page no 31	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 39	Reasonable income over one day with capital preservation Investment in overnight securities.	will be at Low Risk UTI OVERNIGHT FUND Towers and extract that their principal will be at Low Risk	CRISIL OVERNIGHT INDEX CRISIL OVERNIGHT INDEX The state of the state
UTI FLOATER FUND	To generate reasonable returns.		CRISIL ULTRA SHORT TERM DEBT
Refer Page no 44	To invest predominantly in floating rate instruments (including fixed rate instruments converted to floating rate exposures using swaps/ derivatives).	UTI FLOATER FUND	INDEX Working Townson Townson Townson Townson Indextand that their principal will be at Moderate Index
UTI TREASURY ADVANTAGE FUND Refer Page no 43	Reasonable income consistent with high liquidity over short term. Investment in Debt & Money Market instruments.	UTI TREASURY ADVANTAGE FUND	CRISIL LOW DURATION DEBT
		Joseph Low Low Moderate Risk	Love Tipp Tipp Tipp Tipp Tipp Tipp Tipp Tip
UTI SHORT TERM INCOME FUND Refer Page no 45	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 TERM BOND FUND INDEX
		Trivestors understand that their principal will be at Low to Moderato Risk	Low Very High The Investors understand that their principal will be at Moderate Risk
UTI ULTRA SHORT TERM FUND Refer Page no 42	 Reasonable Income with low volatility over short term. Investment in debt & money market instruments. 	UTI ULTRA SHORT TERM FUND	CRISIL ULTRA SHORT TERM DEBT
UTI GILT FUND	Credit risk free return over the medium to long term	Will be at Low to Moderate Risk UTI GILT FUND	CRISIL DYNAMIC GILT INDEX
Refer Page no 52	 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. 	Noterial Managery Low Love Independent History Love Love by Moderata Risk Well at Love by Moderat Risk	western Annual Top
UTI CORPORATE BOND FUND Refer Page no 47	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 COMPOSITE INDEX
		New York Migh Investors understand that their principal will be at Low to Moderate Risk	Low Very High Investors understand that their principal will be at Moderate Risk
UTI MONEY MARKET FUND Refer Page no 41	Reasonable Income with high level of liquidity over short-term. Investment in money market securities.	UTI MONEY MARKET FUND	CRISIL MONEY MARKET INDEX
UTI LIQUID CASH PLAN Refer Page no 40	Steady and reasonable Income over short-term with capital preservation. Investment in money market securities & high quality debt.	UTI LIQUID CASH PLAN Noterial Magazine Very High Investors understand that their principal will be at Moderate Risk	CRISIL LIQUID FUND INDEX **Company Analysis** **Company Analysis** **Very sign Investors understand that their principal with as at Low to Moderate Risk
UTI BANKING AND PSU DEBT FUND Refer Page no 46	 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
		Trivestors understand that their principal will be at Moderate Risk	The state of the s



Scheme name	This product is suitable for investors who are seeking*	Riskometer	Benchmark Riskometer
UTI MEDIUM TERM FUND	Reasonable income over the medium to long term.	UTI MEDIUM TERM FUND	CRISIL MEDIUM TERM DEBT
Refer Page no 49	Investment in Debt and Money Market instruments.	Investors understand that their principal will be at Moderate Risk	INDEX
UTI CREDIT RISK FUND Refer Page no 48	Reasonable income and capital appreciation over medium to long term Investment in Debt and Money Market instruments	UTI CREDIT RISK FUND	CRISIL SHORT TERM CREDIT RISK INDEX
itelet i age iio iio		Investors understand that their principal will be at Moderately High Risk	Investors understand that their principal will be at Moderately High Risk
UTI EQUITY SAVINGS FUND Refer Page no 34	Long-term capital appreciation and income Investment in equity & equity related instruments, arbitrage opportunities, and investments in debt money market opportunities.	UTI EQUITY SAVINGS FUND	CRISIL EQUITY SAVINGS INDEX
UTI BOND FUND Refer Page no 51	Optimal returns with adequate liquidity over medium to long term Investment in Debt & money market instruments	UTI BOND FUND	CRISIL MEDIUM TO LONG TERM DEBT INDEX
		Notestors understand that their principal will be at Moderately High Risk	Low Low at Hoderate Risk
UTI REGULAR SAVINGS FUND Refer Page no 32	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	CRISIL SHORT TERM DEBT HYBRID 75+25 FUND INDEX
		Low Very ligh Investors understand that their principal will be at Moderately High Risk	Low Very lish Investors understand that their principal will be at Moderately High Risk
UTI DYNAMIC BOND FUND	Optimal returns with adequate liquidity over medium to long term	UTI DYNAMIC BOND FUND	CRISIL DYNAMIC DEBT INDEX
Refer Page no 50	Investment in Debt & Money Market Instruments	Notestors understand that their principal will be at Moderately High Risk	Workerson Managery Low Very Investors understand that their principal will be at Moderate Risk
UTI MULTI ASSET FUND Refer Page no 30	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, CRISIL COMPOSITE BOND FUND INDEX & PRICE OF GOLD
		Investors understand that their principal will be at Moderately High Risk	Very High Low William Work and that their principal will be at Moderately High Risk
UTI UNIT LINKED INSURANCE PLAN Refer Page no 33	Long Term Capital Appreciation Investment in equity instruments (maximum-40%) and debt Instruments	UTI UNIT LINKED INSURANCE PLAN	CRISIL SHORT TERM DEBT HYBRID 60+40 FUND INDEX
nelei rage IIO 33		Notation of the Notation of th	Very Very Well and Market Meley Principal Will be at Moderately High Risk
UTI CHILDREN'S CAREER FUND - SAVINGS PLAN Refer Page no 35	Long Term Capital Appreciation Investment in equity instruments (maximum-40%) and debt Instruments	UTI CHILDREN'S CAREER FUND - SAVINGS PLAN	CRISIL SHORT TERM DEBT HYBRID 60+40 FUND INDEX
nelet i uge no 33		Investors understand that their principal will be at High Risk	voice and the third principal with the principal with a Moderate High Risk
UTI RETIREMENT BENEFIT PENSION FUND Refer Page no 36	Long Term Capital Appreciation Investment in equity instruments (maximum-40%) and debt/ Money market Instruments	UTI RETIREMENT BENEFIT PENSION FUND	CRISIL SHORT TERM DEBT HYBRID 60+40 FUND INDEX
	onsult their Mutual Fund Distributor - Investment Advisor if in doubt al	Investors understand that their principal will be at High Risk	Investors understand that their principal will be at Moderately High Risk



Scheme name	This product is suitable for investors who are seeking*	Riskometer	Benchmark Riskometer
		UTI HYBRID EQUITY FUND	CRISIL HYBRID 25+75
UTI HYBRID EQUITY FUND Refer Page no 29	Long term capital appreciation Investment in equity instruments (maximum-80%) and fixed income securities (debt and money market securities)	Moderate Moderately High	AGGRESSIVE INDEX
		UTI NIFTY INDEX FUND	NIFTY 50 INDEX
UTI NIFTY INDEX FUND Refer Page no 24	Capital growth in tune with index returns Passive investment in equity instruments comprised in Nift y 50 index	Investors understand that their principal will be at Very high Risk	Investors understand that their principal will be at Very High Risk
		UTI NIFTY NEXT 50 INDEX FUND	NIFTY NEXT 50 INDEX
UTI NIFTY NEXT 50 INDEX FUND Refer Page no 25	Capital growth in tune with index returns Passive investment in equity instruments comprised in Nift y Next 50 index	Investors understand that their principal will be at Very High Risk	Investors understand that their principal will be at Very like Risk
UTI BANKING AND FINANCIAL SERVICES FUND	Long term capital appreciation Investment predominantly in equity and equity related securities of companies engaged	UTI BANKING AND FINANCIAL SERVICES FUND	NIFTY FINANCIAL SERVICES INDEX
Refer Page no 19	in banking and financial services activities.	SERVICES FOND Western Management of the process of	Investors understand that their principal will be at Very light Risk
UTI MASTERSHARE UNIT SCHEME Refer Page no 10	Long term capital appreciation. Investment predominantly in equity instruments of large cap companies.	UTI MASTERSHARE UNIT SCHEME	S&P BSE 100 INDEX
neier Page IIO IU	• investment predominantly in equity institutions of rarge cap companies.	Towesters understand that their principal will be at Very High	Investors understand that their principal will be at Very kind
UTI HEALTHCARE FUND	Long term capital appreciation	UTI HEALTHCARE FUND	S&P BSE HEALTHCARE INDEX
Refer Page no 20	 Investment predominantly in equity and equity related securities in the Healthcare Service sector. 	Investors understand that their principal will be at Very High Risk	Investors understand that their principal with bat Yory Hish Risk
UTI TRANSPORTATION &	Long term capital appreciation.	UTI TRANSPORTATION &	UTI TRANSPORTATION AND
LOGISTICS FUND Refer Page no 21	 Investment predominantly in equity and equity related securities of the companies engaged in the transportation and logistics sector. 	LOGISTICS FUND	LOGISTICS FUND INDEX
UTI FLEXI CAP FUND Refer Page no 12	Long term capital appreciation Investment in equity instruments of companies with good growth prospects across the	UTI FLEXI CAP FUND	NIFTY 500 INDEX
Neter Fage 110 12	market capitalization spectrum.	Investors understand that their principal will be at Very High Risk	Investors understand that their principal will be at Very High Risk
UTI VALUE OPPORTUNITIES FUND Refer Page no 13	Long term capital appreciation Investment in equity instruments following a value investment strategy across the market	UTI VALUE OPPORTUNITIES FUND	NIFTY 500 INDEX
TOTAL PARCETO 13	a investment in equity instruments following a value investment strategy across the market capitalization spectrum.	Investors understand that their principal will be at Very High Risk	Investors understand that their principal will be at Very High Risk
UTI INDIA CONSUMER FUND Refer Page no 17	Long term capital growth Investment in equity instruments of companies that are expected to benefit from the	UTI INDIA CONSUMER FUND	NIFTY INDIA CONSUMPTION INDEX
	changing consumer aspirations, changing lifestyle and growth of consumption	Low Very miles that their principal will be at Very High Risk	Investors understand that their principal will be at Very High Rick
UTI CHILDREN'S CAREER FUND - INVESTMENT PLAN Perfor Page 27	Long term capital appreciation Investment in equity instruments (above 70%) and debt instruments.	UTI CHILDREN'S CAREER FUND - INVESTMENT PLAN	NIFTY 500 INDEX
Refer Page no 37		Low Very significant Very significant Very Well be at Very High Risk	Low stors understand that their principal will be at Very High Risk
*Investors should co	nsult their Mutual Fund Distributor - Investment Advisor if in doubt a	bout whether the product i	is suitable for them.



Scheme name	This product is suitable for investors who are seeking*	Riskometer	Benchmark Riskometer
		UTI LONG TERM EQUITY FUND	NIFTY 500 INDEX
UTI LONG TERM EQUITY FUND (TAX SAVING) Refer Page no 22	Long term capital appreciation investment in equity instruments of companies that are believed to have growth potential.	Investors understand that their principal will be at Yery Yigh Risk	Low Very High Risk Willows Low Will be at Yery High Risk
		UTI DIVIDEND YIELD FUND	NIFTY DIVIDEND OPPORTUNITIES 50 INDEX
UTI DIVIDEND YIELD FUND Refer Page no 15	Long term capital appreciation Investment predominantly in Dividend Yielding equity and equity related securities	Investors understand that their principal will be at Very Vigh Risk	Low Very High Risk With East Very High Risk
		UTI CORE EQUITY FUND	NIFTY LARGEMIDCAP 250 INDEX
UTI CORE EQUITY FUND Refer Page no 11	Long term capital appreciation Investment predominantly in equity instruments of both large cap and mid cap companies	Investors understand that their principal will be a UTI INFRASTRUCTURE FUND	Investors understand that their principal with bat Very High Risk
		weekle Moderne	works Maderat
UTI INFRASTRUCTURE FUND Refer Page no 18	Long term capital appreciation Investment predominantly in equity and equity related securities of companies forming part of the infrastructure sector.	Low Very High Risk.	Low Low High Risk Wey High Risk
		UTI MNC FUND	NIFTY MNC INDEX
UTI MNC FUND Refer Page no 16	Long term capital appreciation investment predominantly in equity and equity related securities of Multi-National companies	Number of the street of the st	Investors understand that their principal will be at Very High Risk
		UTI MID CAP FUND	NIFTY MIDCAP 150 INDEX
UTI MID CAP FUND Refer Page no 14	Long term capital appreciation Investment predominantly in mid cap companies	Low Willest Managery Very High Risk	Low Very High Risk With Risk War Very Will Risk Will Res Very High Low Will be at Very High Risk Will be at Very High Risk
		UTI SMALLCAP FUND	NIFTY SMALLCAP 250 INDEX
UTI SMALLCAP FUND Refer Page no 23	Long term capital appreciation Investment predominantly equity and equity related securities of small cap companies	Notes and the their principal will be at Very High Risk	John Market Mark
		UTI NIFTY200 MOMENTUM 30 INDEX FUND	NIFTY 200 MOMENTUM 30 INDEX
UTI NIFTY200 MOMENTUM 30 INDEX FUND Refer Page no 26	Capital growth in tune with the index returns Passive investment in equity instruments comprised in Nift y200 Momentum 30 Index	Investors understand that their principal will be at Very High Risk	John Stephen S
		UTI FOCUSED EQUITY FUND	Nifty 500 Index
UTI FOCUSED EQUITY FUND Refer Page no 27	Long term capital Growth Investment in equity & equity related securities across market capitalization in maximum 30 stocks	Investors understand that their principal will be at Very High Risk	Investors understand that their principal with the twenty principal wi



Ser. No.	SCHEMEDESC	PLANDESC	ISIN
1	UTI Treasury Advantage Fund - Institutional Plan	Direct Annual IDCW Plan	INF789F01XF9
2	UTI Treasury Advantage Fund - Institutional Plan	Direct Annual IDCW Plan	INF789F01XG7
3	UTI Treasury Advantage Fund - Institutional Plan UTI Treasury Advantage Fund - Institutional Plan	Direct Monthly IDCW Plan Direct Monthly IDCW Plan	INF789F01XJ1 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
9	UTI Banking & Financial Services Fund UTI Bond Fund	Direct IDCW Plan Direct Quarterly IDCW Plan	INF789F01SM5 INF789F01SO1
10	UTI Bond Fund	Direct Quarterly IDCW Plan	INF789F01SP8
11	UTI Bond Fund	Direct Annual IDCW Plan	INF789FA1T80
12 13	UTI Bond Fund UTI Banking & PSU Debt Fund	Direct Annual IDCW Plan Direct Quarterly IDCW Plan	INF789FA1T98 INF789F016Z4
14	UTI Banking & PSU Debt Fund	Direct Quarterly IDCW Plan	INF789F017Z2
15	UTI Banking & PSU Debt Fund	Direct Annual IDCW Plan	INF789FA1V03
16 17	UTI Banking & PSU Debt Fund UTI Contra Fund	Direct Annual IDCW Plan	INF789FA1V11
18	UTI Contra Fund	Direct IDCW Plan Direct IDCW Plan	INF789F01SR4 INF789F01SS2
19	UTI Credit Risk Fund	Direct Quarterly IDCW Plan	INF789F01YC4
20	UTI Credit Risk Fund	Direct Quarterly IDCW Plan	INF789F01YD2
21 22	UTI Credit Risk Fund UTI Credit Risk Fund	Direct Annual IDCW Plan Direct Annual IDCW Plan	INF789FB1U28 INF789FB1U36
23	UTI Credit Risk Fund	Direct Monthly IDCW Plan	INF789FB1U02
24	UTI Credit Risk Fund	Direct Monthly IDCW Plan	INF789FB1U10
25 26	UTI Liquid Cash Plan- Institutional UTI Liquid Cash Plan- Institutional	Direct Monthly IDCW Plan Direct Monthly IDCW Plan	INF789F01XR4 INF789F01XS2
27	UTI Liquid Cash Plan- Institutional UTI Liquid Cash Plan- Institutional	Direct Quarterly IDCW Plan	INF789F01XS2 INF789FA1K22
28	UTI Liquid Cash Plan- Institutional	Direct Quarterly IDCW Plan	INF789FA1K30
29	UTI Liquid Cash Plan-Institutional	Direct Annual IDCW Plan	INF789FA1K63
30 31	UTI Liquid Cash Plan- Institutional UTI Dynamic Bond Fund	Direct Annual IDCW Plan Direct Quarterly IDCW Plan	INF789FA1K71 INF789F01XB8
32	UTI Dynamic Bond Fund	Direct Quarterly IDCW Plan	INF789F01XG6
33	UTI Dynamic Bond Fund	Direct Annual IDCW Plan	INF789FA1S65
34	UTI Dynamic Bond Fund	Direct IDCW Oction	INF789FA1S73
35 36	UTI DIVIDEND YIELD FUND UTI DIVIDEND YIELD FUND	Direct IDCW Option Direct IDCW Option	INF789F01SU8 INF789F01SV6
37	UTI Energy Fund	Direct IDCW Plan	INF789F01SX2
38	UTI Energy Fund	Direct IDCW Plan	INF789F01SY0
39 40	UTI Flexi Cap Fund (Earlier Known as UTI EQUITY FUND) UTI Flexi Cap Fund (Earlier Known as UTI EQUITY FUND)	Direct IDCW Plan Direct IDCW Plan	INF789F01TA8 INF789F01TB6
41	UTI Long Term Equity Fund (Tax Saving)	Direct IDCW Plan	INF789F01TD2
42	UTI ULTRA SHORT TERM FUND	DIRECT MONTHLY IDCW PLAN	INF789FA1P84
43	UTI ULTRA SHORT TERM FUND	DIRECT MONTHLY IDCW PLAN	INF789FA1P92
44 45	UTI ULTRA SHORT TERM FUND UTI ULTRA SHORT TERM FUND	DIRECT QUARTERLY IDCW PLAN DIRECT QUARTERLY IDCW PLAN	INF789FA1Q00 INF789FA1Q18
46	UTI ULTRA SHORT TERM FUND	DIRECT ANNUAL IDOW PLAN	INF789FA1Q42
47	UTI ULTRA SHORT TERM FUND	DIRECT ANNUAL IDCW PLAN	INF789FA1Q59
48	UTI GILT FUND	DIRECT IDCW PLAN DIRECT IDCW PLAN	INF789F01TJ9
49 50	UTI GILT FUND UTI HEALTHCARE FUND	DIRECT IDCW PLAN DIRECT IDCW PLAN	INF789F01TK7 INF789F01TM3
51	UTI HEALTHCARE FUND	DIRECT IDCW PLAN	INF789F01TN1
52	UTI-Services Industries Fund	DIRECT IDCW PLAN	INF789F01TP6
53 54	UTI-Services Industries Fund UTI-Infrastructure Fund	DIRECT IDCW PLAN DIRECT IDCW PLAN	INF789F01TQ4 INF789F01TS0
55	UTI-Infrastructure Fund	DIRECT IDOW PLAN	INF789F01TT8
56	UTI - LONG TERM ADVANTAGE FUND - SERIES III	DIRECT PLAN - IDCW	INF789FB18N3
57	UTI LONG TERM ADVANTAGE FUND - SERIES IV	DIRECT PLAN - IDCW	INF789FC1FD7
58 59	UTI LONG TERM ADVANTAGE FUND - SERIES V UTI LONG TERM ADVANTAGE FUND - SERIES VI	DIRECT PLAN - IDCW DIRECT PLAN - IDCW	INF789FC1HS1 INF789FC1V74
60	UTI LONG TERM ADVANTAGE FUND - SERIES VII	DIRECT PLAN - IDCW	INF789FC17D4
61	UTI-BLUECHIP FLEXICAP FUND	DIRECT IDCW PLAN	INF789F01TV4
62	UTI-BLUECHIP FLEXICAP FUND UTI-India Lifestyle Fund	DIRECT IDCW PLAN DIRECT IDCW PLAN	INF789F01TW2 INF789F01VG1
64	UTI-India Lifestyle Fund UTI-India Lifestyle Fund	DIRECT IDEW PLAN	INF789F01VG1
65	UTI-Mid Cap Fund	DIRECT IDCW PLAN	INF789F01TY8
66	UTI-MID CAP FUND	DIRECT IDCW PLAN	INF789F01TZ5
67 68	UTI-MNC Fund UTI-MNC Fund	DIRECT IDCW PLAN DIRECT IDCW PLAN	INF789F01UB4 INF789F01UC2
69	UTI CORE EQUITY FUND	DIRECT IDCW PLAN	INF789F01UC2 INF789F01UE8
70	UTI CORE EQUITY FUND	DIRECT IDCW PLAN	INF789F01UF5
71 72	UTI REGULAR SAVINGS FUND UTI REGULAR SAVINGS FUND	DIRECT MONTHLY IDCW PLAN DIRECT MONTHLY IDCW PLAN	INF789F01UK5 INF789F01UL3
73	UTI REGULAR SAVINGS FUND UTI REGULAR SAVINGS FUND	DIRECT MONTHLY IDCW PLAN DIRECT PLAN	INF789F01UL3 INF789F01UM1
74	UTI-Money Market Fund -Institutional Plan	DIRECT MONTHLY IDCW PLAN	INF789FA1M46
75	UTI-Money Market Fund -Institutional Plan	DIRECT MONTHLY IDCW PLAN	INF789FA1M53
76 77	UTI-Money Market Fund -Institutional Plan UTI-Money Market Fund -Institutional Plan	DIRECT QUARTERLY IDCW PLAN DIRECT QUARTERLY IDCW PLAN	INF789FA1M61 INF789FA1M79
78	UTI-Money Market Fund -Institutional Plan UTI-Money Market Fund -Institutional Plan	DIRECT ANNUAL IDCW PLAN DIRECT ANNUAL IDCW PLAN	INF789FA1M79 INF789FA1M03
79	UTI-Money Market Fund -Institutional Plan	DIRECT ANNUAL IDCW PLAN	INF789FA1N11
80 81	UTI-Mastershare Unit Scheme UTI-Mastershare Unit Scheme	DIRECT IDCW PLAN DIRECT IDCW PLAN	INF789F01UQ2 INF789F01UR0
82	UTI-Mastershare Unit Scheme UTI MEDIUM TERM FUND	DIRECT IDCW PLAN DIRECT ANNUAL IDCW PLAN	INF789F01UR0 INF789FB1KL1
83	UTI MEDIUM TERM FUND	DIRECT ANNUAL IDOW PLAN	INF789FB1KM9
84	UTI MEDIUM TERM FUND	DIRECT MONTHLY IDCW PLAN	INF789FB1KF3
85 86	UTI MEDIUM TERM FUND UTI MEDIUM TERM FUND	DIRECT MONTHLY IDCW PLAN DIRECT QUARTERLY IDCW PLAN	INF789FB1KG1 INF789FB1KH9
87	UTI MEDIUM TERM FUND	DIRECT QUARTERLY IDCW PLAN DIRECT QUARTERLY IDCW PLAN	INF789FB1KI7
88	UTI-Nifty Index Fund	DIRECT IDCW PLAN	INF789F01WY2
89	UTI-Nifty Index Fund	DIRECT IDOW PLAN	INF789F01WZ9
90 91	UTI VALUE OPPORTUNITIES FUND UTI VALUE OPPORTUNITIES FUND	DIRECT IDCW PLAN DIRECT IDCW PLAN	INF789F01UZ3 INF789F01VA4
92	UTI-Rajiv Gandhi Equity Saving Scheme	DIRECT IDCW PLAN	INF789F01VA4
	UTI ARBITRAGE FUND	DIRECT IDCW PLAN	INF789FB1RE1
93	UTI ARBITRAGE FUND	DIRECT IDCW PLAN DIRECT QUARTERLY IDCW PLAN	INF789FB1RF8 INF789FA1R66
94			
	UTI-Short Term Income Fund- Institutional Option UTI-Short Term Income Fund- Institutional Option	DIRECT QUARTERLY IDCW PLAN	INF789FA1R74
94 95 96 97	UTI-Short Term Income Fund- Institutional Option UTI-Short Term Income Fund- Institutional Option	DIRECT MONTHLY IDCW PLAN	INF789F01XZ7
94 95 96 97 98	UTI-Short Term Income Fund- Institutional Option UTI-Short Term Income Fund- Institutional Option UTI-Short Term Income Fund- Institutional Option	DIRECT MONTHLY IDCW PLAN DIRECT MONTHLY IDCW PLAN	INF789F01XZ7 INF789F01YA8
94 95 96 97 98 99	UTI-Short Term Income Fund- Institutional Option	DIRECT MONTHLY IDCW PLAN DIRECT MONTHLY IDCW PLAN DIRECT ANNUAL IDCW PLAN	INF789F01XZ7 INF789F01YA8 INF789FA1R33
94 95 96 97 98	UTI-Short Term Income Fund- Institutional Option UTI-Short Term Income Fund- Institutional Option UTI-Short Term Income Fund- Institutional Option	DIRECT MONTHLY IDCW PLAN DIRECT MONTHLY IDCW PLAN	INF789F01XZ7 INF789F01YA8
94 95 96 97 98 99 100 101	UTI-Short Term Income Fund- Institutional Option UTI Multi Asset Fund UTI Multi Asset Fund	DIRECT MONTHLY IDCW PLAN DIRECT MONTHLY IDCW PLAN DIRECT ANNUAL IDCW PLAN DIRECT ANNUAL IDCW PLAN Direct IDCW Plan Direct IDCW Plan	INF789F01XZ7 INF789F01Ya8 INF789F01Ya8 INF789FA1R3 INF789FA1R41 INF789F01VC0 INF789F01VC0
94 95 96 97 98 99 100	UTI-Short Term Income Fund- Institutional Option UTI Multi Asset Fund	DIRECT MONTHLY IDCW PLAN DIRECT MONTHLY IDCW PLAN DIRECT ANNUAL IDCW PLAN DIRECT ANNUAL IDCW PLAN DIRECT LODW PLAN DIRECT LODW PLAN	INF789F01XZ7 INF789F01Y48 INF789F41R33 INF789F41R41 INF789F01VC0



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	INF789F1ACY3
118	UTI - FLOATER FUND	DIRECT PLAN	INF789F1ACZO
119	UTI - FLOATER FUND	DIRECT PLAN	INF789F1ADA1
120	UTI - FLOATER FUND	DIRECT PLAN	INF789F1ADB9
121	UTI - FLOATER FUND	DIRECT PLAN	INF789F1ADC7
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	INF789F012Z3
8	UTI Banking & PSU Debt Fund	Regular Quarterly IDCW Plan	INF789F013Z1
9	UTI Contra Fund	Regular IDCW Plan	INF789F01414
10 11	UTI Contra Fund	Regular IDCW Plan	INF789F01422
12	UTI Credit Risk Fund UTI Credit Risk Fund	Regular Quarterly IDCW Plan Regular Quarterly IDCW Plan	INF789F01RA2 INF789F01RB0
13	UTI Dynamic Bond Fund	Regular Quarterly IDCW Plan	INF789F01J00
14	UTI Dynamic Bond Fund	Regular Quarterly IDCW Plan	INF789F01J00
15	UTI DIVIDEND YIELD FUND	Regular IDCW Plan	INF789F01448
16	UTI DIVIDEND YIELD FUND	Regular IDCW Plan	INF789F01455
17	UTI Energy Fund	Regular IDCW Plan	INF789F01471
18	UTI Energy Fund	Regular IDCW Plan	INF789F01489
19	UTI FLEXI CAP FUND	Regular IDCW Plan	INF189A01053
20	UTI FLEXI CAP FUND	Regular IDCW Plan	INF789F01505
21	UTI Long Term Equity Fund (Tax Saving)	Regular IDCW Plan	INF789F01521
22	UTI ULTRA SHORT TERM FUND	REGULAR - DAILY IDCW PLAN	INF789F01554
23	UTI - GSEC-INVESTMENT PLAN	IDCW PLAN	INF789F01612
24	UTI - GSEC-INVESTMENT PLAN	IDCW PLAN	INF789F01620
25	UTI GILT FUND	REGULAR IDCW PLAN	INF789F01646
26	UTI GILT FUND	REGULAR IDCW PLAN	INF789F01653
27	UTI HEALTHCARE FUND	REGULAR IDCW PLAN	INF789F01679
28	UTI HEALTHCARE FUND	REGULAR IDCW PLAN	INF789F01687
29	UTI-Services Industries Fund	IDCW PLAN	INF789F01703
30	UTI-Services Industries Fund	IDCW PLAN	INF789F01711
31	UTI-Infrastructure Fund	IDCW PLAN	INF789F01737
32	UTI-Infrastructure Fund	IDCW PLAN	INF789F01745
33	UTI - LONG TERM ADVANTAGE FUND - SERIES III	REGULAR PLAN - IDCW	INF789FB16N7
34	UTI LONG TERM ADVANTAGE FUND - SERIES IV	REGULAR PLAN - IDCW	INF789FC1FB1
35	UTI LONG TERM ADVANTAGE FUND - SERIES V	REGULAR PLAN - IDCW	INF789FC1HQ5
36	UTI LONG TERM ADVANTAGE FUND - SERIES VI	REGULAR PLAN - IDCW	INF789FC1V58
37	UTI LONG TERM ADVANTAGE FUND - SERIES VII	REGULAR PLAN - IDCW	INF789FC15D8
38	UTI-BLUECHIP FLEXICAP FUND	IDCW PLAN	INF789F01760
39	UTI-BLUECHIP FLEXICAP FUND	IDCW PLAN	INF789F01778
40	UTI-India Lifestyle Fund	IDCW PLAN	INF789F01CF3
41	UTI-India Lifestyle Fund	IDCW PLAN	INF789F01CG1
42 43	UTI-Mid Cap Fund UTI-Mid Cap Fund	IDCW IDCW	INF789F01794 INF789F01802
44	UTI-MNC Fund	IDCW IDCW PLAN	INF789F01802
45	UTI-MNC Fund	IDCW PLAN	INF789F01828
46	UTI CORE EQUITY FUND	REGULAR IDCW PLAN	INF189A01046
47	UTI CORE EQUITY FUND	REGULAR IDCW PLAN	INF789F01851
48	UTI-Mastershare Unit Scheme	IDCW PLAN	INF189A01038
49	UTI-Mastershare Unit Scheme	IDCW PLAN	INF789F01950
50	UTI-Nifty Index Fund	IDCW PLAN	INF789F01JL6
51	UTI-Nifty Index Fund	IDCW PLAN	INF789F01JM4
52	UTI VALUE OPPORTUNITIES FUND	REGULAR IDCW PLAN	INF789F01AE0
53	UTI VALUE OPPORTUNITIES FUND	REGULAR IDCW PLAN	INF789F01AF7
54	UTI-Rajiv Gandhi Equity Saving Scheme	RETAIL IDCW PLAN	INF789F01YQ4
55	UTI ARBITRAGE FUND	REGULAR IDCW PLAN	INF789FB1RH4
56	UTI ARBITRAGE FUND	REGULAR IDCW PLAN	INF789FB1RI2
57	UTI Multi Asset Fund	Regular IDCW Plan	INF789F01AN1
58	UTI Multi Asset Fund	Regular IDCW Plan	INF789F01AO9
59	UTI CORPORATE BOND FUND	Regular Plan	INF789F1A447
60	UTI CORPORATE BOND FUND	Regular Plan -	INF789F1A454
61	UTI CORPORATE BOND FUND	Regular Plan	INF789F1A462
62	UTI CORPORATE BOND FUND	Regular Plan	INF789F1A470
63	UTI CORPORATE BOND FUND	Regular Plan	INF789F1A488
64	UTI CORPORATE BOND FUND	Regular Plan	INF789F1A496
65	UTI CORPORATE BOND FUND	Regular Plan	INF789F1A504
66	UTI CORPORATE BOND FUND	Regular Plan	INF789F1A512
67	UTI EQUITY SAVINGS FUND	Regular Plan	INF789F1A728
68	UTI EQUITY SAVINGS FUND	Regular Plan	INF789F1A736
69	UTI EQUITY SAVINGS FUND	Regular Plan	INF789F1A785
70	UTI EQUITY SAVINGS FUND	Regular Plan	INF789F1A793
71	UTI EQUITY SAVINGS FUND UTI EQUITY SAVINGS FUND	Regular Plan	INF789F1A827 INF789F1A835
72 73	UTI - FLOATER FUND	Regular Plan REGULAR PLAN	INF789F1A835 INF789F1ACP1
74	UTI - FLOATER FUND UTI - FLOATER FUND	REGULAR PLAN REGULAR PLAN	INF789F1ACP1 INF789F1ACQ9
75	UTI - FLOATER FUND UTI - FLOATER FUND	REGULAR PLAN REGULAR PLAN	INF789F1ACQ9 INF789F1ACR7
76	UTI - FLOATER FUND	REGULAR PLAN REGULAR PLAN	INF789F1ACK7
77	UTI - FLOATER FUND	REGULAR PLAN REGULAR PLAN	INF789F1ACT3
78	UTI - FLOATER FUND	REGULAR PLAN	INF789F1ACU1
79	UTI - FLOATER FUND	REGULAR PLAN	INF789F1ACU1
80	UTI - FLOATER FUND	REGULAR PLAN	INF789F1ACV7
	restrent one	1,000 11.1 2.11	

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

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

**Disclaimer



The information on this document is provided for information purpose only. It does not constitute any offer, recommendation or solicitation to any person to enter into any transection or adopt any hedging, trading or investment strategy, nor does it constitute any prediction of likely future movement in rates or prices or any representation that any such future movements will not exceed those shown in any illustration. Users of this document should seek advice regarding the appropriateness of investing in any securities, financial instruments or investment strategies referred to on this document and should under stand that statements regarding future prospects may not be realised. Opinion, Projections and estimates are subject to change without notice.

UTI AMC Ltd is not an investment adviser, and is not purporting to provide you with investment, legal or tax advice. UTI AMC Ltd or UTI Mutual Fund (acting through UTI Trustee Co. Pvt. Ltd) accepts no liability and will not be liable for any loss or damage arising directly or indirectly (including special, incidental or consequential loss or damage) from your use of this document, howsoever arising, and including any loss, damage or expense arising from, but not limited to, any defect, error, imperfection, fault, mistake or inaccuracy with this document, its contents or associated services, or due to any unavailability of the document or any part thereof or due to any contents or associated services.

ATTENTION

UTI SCUP Outstanding Unit holding Accounts

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

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

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

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 $\stackrel{?}{\sim}$ 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 $\stackrel{?}{\sim}$ 100 and the entry load is 1%, the investor will enter the fund at $\stackrel{?}{\sim}$ 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 $\stackrel{?}{\stackrel{?}{?}}$ 100 and the exit load is 1%, the investor will receive $\stackrel{?}{\stackrel{?}{?}}$ 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, its 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.

Corporate Information & Contact Details



UTI TRUSTEE CO. (P) LTD.

Directors

- Mr. A Ramesh Kuma
- Mr. Suhail Nathani Mr. Shiya Kumar
- Mr. Sudesh Kumar Kapahi

UTI ASSET MANAGEMENT CO. LTD.

Directors

- Mr. Dinesh Kumar Mehrotra
- 2. Mr. Flemming Madsen
- 3. Mr. Deepak Kumar Chatterjee 4. Mr. N Seshadri
- 7. Mr. Rajeev Kakar
- 6. Mr. Imtaiyazur Rahman 8. Mrs. Jayashree Vaidhyanathan

5. Mr. Edward Cage Bernard

Mrs. Dipali H Sheth 10. Mr. Sanjay Varshneya

UTI Towers, 'Gn' Block, Bandra Kurla Complex, Bandra (E), Mumbai - 400 051. Tel: 6678 6666 (Board), Fax: 2652 4921.

UTI FINANCIAL CENTRES

Ahmedabad • (079) 26424008/26462905/2180 • 2 • Anand • (02692) 245943 /944/245030 • 3 • Baroda • (0265) 2336962/963/964/965 • 4 • Bharuch • (02642) 227331/225460 • 5 • Bhavnagar • (0278) 2519961/2513231 • 6 • Bhuj • (02832) 220031/220030 • Gandhinagar • 079 -23240462 • 8 • Junagadh • 0285-2672678 • 9 • Jamnagar • (0288) 2662767/68 • 10 • Navsari • (02637) 233087 • 11 • Rajkot • 0281-2440701/0281-2433525 • 12 • Surat • (0261) 2474550/2473161/2476499 • 13 • Vapi • (0260) 2421315/6533907 • 14 • Valsad * Tel. No. 02632-222012 * 15 * Mehsana * 02762-230180) * 16 * Bandra Kurla Complex * (022) 66786354/6101 * 17 * Borivali * (022) 28980521, 28988596, 28996372, 28988115, 28985749, 28990715, * 18 * Ghatlopar * (022) 25010812/2256/0715/0833 * 19 * Goregaon * (022) 26850848/849/850 * 20 * IVPD * (022) 66786045 * 21 * Kalyan * (025) 21317191/6063 * 22 * Marrol * (022) 28365138 * 23 * Mumbai (Main) * (022) 66786134/6135/66786180/181 * 24 * Powai * (022) 67536797/98 * 25 * Thane * (022) 25332409/15 * 26 * Vashi • (022) 27820171/172/174/177 • 27 • Virar • 0250 - 2515848 • 28 • Amray • (0721) 2553126/28 • 29 • Bhilai • (0788) 2292777/111 • 30 • Bhopai • (0755) 2558308/2578408/2558294 • 31 • Gwalior • (0751) 2234072 • 32 • Indore • (0731) 2534958/2533869/2535607 Vasan(-VC2)/2780/11/17/17/17/27-Varian -VC2) -VC2) -VC2 -VC3/17/27 (0161) 2441264/2441388 • \$ 4 • Panipat • (0180) 2631941/26319142 • \$ 55 • P ala • 0175 5004661/2/3; \$017984 • \$ 56 • Shimla • (0177) 2657803 • \$ 7 • Dehradun • (0135) 2749854 • \$ 58 • Delhi (Main) • (013) 66178861/8862/8866/66178867 • \$ 9 • Faridabad • (0129) 2424771/2419156/2410010 • 60 • Ghaziabad • (0120) 2820921/922/923 • 61 • Gurgaon • (0124) 4245200/4362538 • 62 • Haridwar • (01334) 221177 • 63 • Janak Puri • (011) 25523247/48 • 64 • Meerut • (0121) 2648031 • 65 • Moradabad • (0591) 2411220 • 66 • Nehru Place • (011) 28898128/129/130,26482148/149 • 67 • Noida • "0120-2512311/12/13/14" • 68 • Pitam Pura • (011) 27351001/03 • 69 • Laxmi Nagar • (011) 22529398/74 • 70 • Rohtak • 01262-254021 / 012620254022 • 71 • Ajmer • (0145) 2423948/2423974 • 72 • Alwar • (0144) 2700303/4 * 73 * Bhilwara * (01482) 242221/242220 * 74 * Bikaner * (0151) 2524755 * 75 * Jaipur * (0141) 4004941/43/44/45/46 * 76 * Jodhpur * (0291) 5135100/2645261 * 77 * Kota * (0744) 2502242/2502207/513882 * 78 * Sikar * (01572) 271044/43 * 79 * Srigangaagar * (0154) 2481601 * 80 * Udaipur * (0294) 2423065/66/67 * 81 * Agara * (0562) 2858046/47/2857789/8859/2850551/2 * 82 * Aligarh * (0571) 2741511/2743277 * 83 * Alighabad * (0532) 2561037/28/57/16/2561428/2427583 * 84 * Barelliy * (0581) 2303014/15 * 88 * Gorakhpur * (0551) 2204996 * 86 * Haldwani * (0594) 4222433 * 87 * Kapur * (0510) 2441877 * 91 * Bhagalpur * (0641) 2300040 * 92 * Darbhanga * (06272) 250033 * 93 * Gaya * (0531) 2221623 * 94 * Muzaffarpur * (0521) 256091 * 95 * Patra * (0641) 2300040 * 92 * Darbhanga * (06272) 250033 * 93 * Gaya * (0531) 222163 * 94 * Muzaffarpur * (0541) 2500040 * 92 * Darbhanga * (0572) 270034 * 93 * Gaya * (0531) 222163 * 94 * Muzaffarpur * (0541) 2500040 * 92 * Darbhanga * (0572) 250033 * 93 * Gaya * (0531) 222163 * 94 * Muzaffarpur * (0541) 2500040 * 92 * Darbhanga * (0572) 250033 * 93 * Gaya * (0531) 222163 * 94 * Muzaffarpur * (0541) 2500040 * 92 * Darbhanga * (0572) 250033 * 93 * Gaya * (0531) 222163 * 94 * Muzaffarpur * (0541) 2500040 * 92 * Darbhanga * (0572) 250033 * 93 * Gaya * (0531) 222163 * 94 * Muzaffarpur * (0541) 2500040 * 92 * Darbhanga * (0572) 250033 * 93 * Gaya * (0531) 222163 * 94 * Muzaffarpur * (0541) 2500040 * 92 * Darbhanga * (0572) 250033 * 93 * Gaya * (0531) 222163 * 94 * Muzaffarpur * (0541) 2500040 * 92 * Darbhanga * (0572) 250033 * 93 * Gaya * (0531) 222163 * 94 * Muzaffarpur * (0541) 2500040 * 92 * Darbhanga * (0572) 250033 * 93 * Gaya * (0531) 250007 25003 * 93 * Gaya * (0531) 250007 25003 * 93 * Gaya * (0531) 250007 25003 * 93 * Gaya * (0531) 250007 25000 * 93 * Gaya * (0531) 2500 Stoggalupa (1041) 22500910 99 • Silchar • (03842) 230082 • 100 • Tinsukia • (0374) 2340126 • 101 • Olrhat • (0376) 2300024/25 • 102 • Balasore • (06782) 241894 / 211283 / 241947 • 103 • Berhampur(Orris) • (0680) 22525094/95 • 104 • Bhubaneswar • (0674) 2396995/2394997/2392998/2391023/2396164 • 105 • Bokaro • (06542) 233348 • 106 • Cu• (0671) 2315350/351/352 • 107 • Dhanbad • (0326) 2300519/2304676 • 108 • Jamshedpur • (0657) 2321446 • 109 • Ranchi • (0651) 2460706 • 110 • Rourkela • (0661) 2401116 • 111 • Sambalpur • (0663) 2520214/2520213 • 112 • Asansol • (0341) 2970089, 2221818 • 113 • Barasat • (033) 25844623, 25844583 • 114 • Bardhaman • (0342) 2647722 • 115 • Berhampore (WB) • (03482) 277163 • 116 • Durgapur • (0343) 2546831/32 • 117 • Kalyani • 111 * Sambalpur * (Ubba) 25/20/14/25/20/15 * 11.4 * Asanson * (Us41) 27/0089, 22/21818 * 11.5 * Barrasat * (US3) 258449.3.258449.83 * 114 * Bardhaman * (US42) 2464/72.4* 11.5 * Bernamprore (WB) * (US482) 27/165 * 116 * Durgapur * (US43) 27/863.2* 117 * Kalyani * (US43) 25/863.2* 12.1 * Asan Bahari * (US32) 25/863.2* 12.2 * Salt Lake * (US33) 2337188/862 * 123 * Seramprore * (US33) 2337188/862 * 123 * Seramprore * (US33) 2337188/862 * 123 * Seramprore * (US32) 238718/25/812 * 124 * Salt Bake * (US32) 238718/87/812 * 125 * Salt Lake * (US33) 2337188/862 * 123 * Seramprore * (US33) 2337188/862 * 123 * (0427) 2336163/4040273 • 155 • T Nagar • (044) 48608780 /8781 • 156 • Thiruvananthapuram • (0471) 2723674/2721415 • 157 • Tiruchirapalli • (0431) 2770712/13/2770700 • 158 • Tirunelveli • (0462) 2500186 • 159 • Tirupur • (0421) 2236339 • 160 • Trichur • (0487) 2331255/495 • 161 • Vellore • (0416) 223537/39 • 162 • Pondicherry • 0413 • 2203369 • Akola • (0724) 2410711 • Raghunathganj, West Bengal (03483) - 266720 • Whitefield, Bangalore. • (080) - 42012786

Dubai Representative Office

WII International (Singapore) Private Limited. Office 19, Floor 3, Gate Village 08, Dubai International Financial Center. P.O. Box 29288, Dubai, UAE. Tel: +97143857707 Fax: +97143857702 Fax: +97143857702 Fax: +97143857703 Fax: +97143857707 Fax: +97143857707 Fax: +97143857707 Fax: +97143857707 Fax: +97143857707 Fax: +97147707 Fax: +9714777 Fax: +97147

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

Minimum Addition Amount: This is the minimum investment amount for an existing investor in a mutual fund scheme.

Yield to Maturity: The Yield to maturity or the YTM is the rate of return anticipated on a bond if held until maturity. YTM is expressed as an annual rate and time to maturity.

Yield to Maturity: The Yield to maturity or the Yill is the rate of return anticipated on a bond if held until maturity. Yill is expressed as an annual rate and time to maturity.

18.5° SP or yes transmit investment plan works on the principle of making periodic investments of a fixed sum. It works which deposit. For instance and investor may opt for an SIP that invests Rs. 500 every 15th of the month in an equity fund for a period of three years.

18.0° SP or yes transmit investment plan works on the principle of making periodic investments of a fixed sum. It works which we have a sales 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 exists the mutual fund deposit. For instance, it would not a which the investor enters or exists the mutual fund deposit. The principle of the principle o

Sharpe Radio: The Sharpe Ratio, named after its founder, the Robel 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 perfolio relative to the respective Benchmark. A Beta above is less belowed is less evolutile. Beta is computed as Toxonariance of NAV returns vi Index Returns' divided by 'Variance of index returns' based on daily returns for the past three Beta: A quantitative measure of the volatility of a given perfolior relative to the respective Benchmark. A Beta above is less belowed is less to sovabule. Beta so computed as Toxonariance of NAV returns vi Index Returns' divided by 'Variance of index returns' based on daily returns for the past three Beta: A quantitative measure of the volatility of a given perfolior relative to the past of the p

years.

AUM: AUM or assets under management refers to the recent / updated cumulative market value of investments managed by a mutual fund or any investment firm.

Holdings: The holdings or the portfolio is a mutual fund's latest or updated reported statement or investments/securities. These are usually displayed in terms of percentage to net assets or the rupee value or both. The objective is to give investors an idea of where their money is being invested by the fund manager.

Nature of Scheme: The investment objective and underlying investments determine the natures of the mutual fund as them are agreeating capital appreciation by investing in preservation by investing in debt market is a debt fund or income fund. Each of these categories may have subcategr Rating Profile: Mutual funds invest in securities after evaluating their creditworthiness as disclosed by the ratings. A depiction of the mutual fund in various investments based on their ratings becomes the rating profile of the fund. Typically, this is a feature of debt funds.

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

Macaulay Duration: The Macaulay duration is the weighted a verage 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 Macaulay Duration: The Macaulay duration is the weighted average term to maturity of the cash flows from a bond. The weight clearch as flow is determined by dividing the present value of the cash flow is through control flows. The Macaulay duration of the protrioliois essentially an average of the duration of bonds within the portfolioi, accounting for what percentage of the total portfoliois each monthly an average of the duration of bonds within the portfolioi, accounting for what percentage of the total portfoliois each bond of percents. The Macaulay duration of a zero-cupon bond would be equal to the bond's maturity.

Market Capitalizations: As per the SEB icricular SEB/HO/IMD/DF3/CIR/P/2017/114 of Oct 06 2017 a definition has been provided of large cap, mid cap and small cap as follows.

Large Cap: 1st - 100th company in terms of full market capitalization

Mid Cap: 101st - 250th company in terms of full market capitalization.

Median Market Cap by Weighted Average Market Cap

Median Market Cap by Weighted Average Market Cap

Median is a denoting the market capitalization will be market capital

Equity & Debt Commentary data source credits:

Equity write-up

Source for numbers: BSE and NSE and leading business dailies

Debt write-up

Source for numbers: Leading business dailies

REGISTRAR & TRANSFER AGENCY

M/s. KFin Technologies Private Limited

UTIMF Unit | KFin Technologies Private Limited, 7th Floor, Karvy Selenium Tower | Plot Nos. 31 & 32 | Survey No. 116/22, 115/24 & 115/25 Financial District, Nanakramguda, Selingampally Mandal, Hyderabad - 500032 Tel: +91 40 6716 1801, Email: uti@kfintech.com

Designation of MF Central as Official Point of Acceptance for Schemes of UTI Mutual Fund (UTIMF)

Registrar and Transfer Agents, Kfin Technologies Private Limited (Kfintech) and Computer Age Management Services Limited (CAMS) have jointly developed a digital platform for Mutual Fund investors named "MFCentral".

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



UTI MASTERSHARE UNIT SCHEME

A FUND MAKING RIGHT MOVES SINCE THE LAST 35 YEARS#



give a missed call on 8655019940.

Be a part of a glorious journey of 35 years. Invest in India's First Diversified Equity Fund# that aims to offer long-term wealth creation.

- Year on year IDCW^{I@&}. Total dividend paid more than ₹3,900 Crores^~
- Portfolio consisting of large cap companies such as HDFC Bank, Reliance Industries, Infosys, Asian Paints, etc\$
- More than 6.52 lakh investors*

SMS "UTIMS" TO 5676756 | utimf.com

UTI Mastershare Unit Scheme is an open ended equity scheme predominantly investing in large cap stocks. IDCW - Income Distribution cum Capital Withdrawal. @IDCW is distributed out of investors capital. &No assurance that every year dividend will be paid. ~Past performance may or may not be sustained in future. Pursuant to payment of dividend, the NAV of the respective options of the schemes would fall to the extent of payout and statutory levy (if applicable). Distribution of dividend is subject to trustee's approval and availability of distributable surplus. The stocks referred in this literature are not an endorsement by the Mutual Fund and AMC of their soundness or a recommendation to buy or sell these stocks at any point of time. The names of companies are only for reference purpose. The scheme may or may not necessarily invest in all or any of these companies. ^Paid from 2003 till 31st October 2021. #Inception date 15th October, 1986. *No. of investor folios as on 31st October 2021. Data as on 31st October 2021.

This product is suitable for investors who are seeking:*

- Long term capital appreciation
- Investment predominantly in equity instruments of large cap companies

*Investors should consult their financial advisors if in doubt about whether the product is suitable for them. Risk-o-meter for the fund is based on the portfolio ending 31st October 2021. The Risk-o-meter of the fund/s is/are evaluated on monthly basis and any changes to Risk-o-meter are disclosed vide addendum on monthly basis, to view the latest addendum on Risk-o-meter, please visit addenda section on https://utimf.com/forms-and-downloads/

UTI MASTERSHARE UNIT SCHEME

MASTERSHARE

UNIT SCHEME



principal will be at very high risk

BENCHMARK: S&P BSE 100



at Very High risk