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UNIT SCHEME

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UTI Mastershare Unit Scheme is an open ended equity scheme predominantly investing in large cap stocks.#Inception date 15th October, 1986. ~Past performance may or may not be sustained in the future. ^ Growth at Reasonable Price \$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 the companies are only for reference purpose. The scheme may or may not necessarily invest in all or any of these companies. Data as on October 31, 2022

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

FUND:
UTI MASTERSHARE UNIT SCHEME



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

BENCHMARK:
S&P BSE 100 TRI



Benchmark riskometer is
at Very High Risk.

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

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Attention : Unit Holders

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

* Proposed category



Domestic bonds largely remained rangebound in the month of October 2022. The 10-year government bond benchmark traded in the range of 7.36%-7.51% as market participants continued to oscillate between concerns of an aggressive US rate tightening cycle & a global recession tail risk due to mixed data signals. Short end of the yield curve corrected meaningfully with 3 month & 12 month CD (Certificate of Deposit) moving up by 67bps & 58bps to end the month (October 2022) at 6.99% & 7.64%, respectively.

CPI inflation in September was largely in line with market expectations at 7.4% YoY from 7.0% in August. Core inflation inched up to 6.0% in September from 5.9% in August, with both core goods and services inflation rising. Food & beverages inflation rose to 8.6% YoY in September vs 7.6% in August, led by vegetables (2.6% MoM), cereals (2.0%), spices (1.9%), meat & fish (1.3%), milk (~1.0%), sugar (~0.6%) – indicating broad-based pressures. Industrial production (IP) growth fell to -0.8% YoY in August from 2.2% in July, below expectations (Consensus: 1.7%).

India's trade deficit reduced to US\$26.7bn in September from US\$28bn deficit in August despite drop in commodity prices as non-oil exports continue to weaken for the third consecutive month. Oil imports fell US\$2.1bn MoM, reflecting lower crude oil prices and reduction in volumes. Non-oil non-gold imports remained elevated at US\$40bn in September, marginally lower than August. Non-oil exports were lower by US\$1.7bn MoM, led by decline in engineering goods and rice exports.

Gross tax revenue collections for September 2022 stood at INR 2.5 trillion, higher by 14.5% YoY compared with a contraction of 7.7% seen in August 2022. Direct tax collections grew by 14.5% in September led by a 19% increase in corporate taxes. Indirect taxes too rose by 14.5% led by customs (27.5% YoY) and GST (35.3% YoY). Expenditure rose by 24% YoY led by a 57.5% increase in capital expenditure during the month.

Gross bank credit grew by 16.4% YoY in September with non-food credit increasing to 16.9% YoY. Retail credit continued its momentum up 19.6% YoY and 9.5% YTD. Industry, which comprises 27.6% of total non-food industry credit, was up 1.4% MoM (7-month high) & 12.6% YoY. Given that industry constitutes >25% of total non-food credit, pace of growth in industry could turn out to be an incremental driver for overall non-food credit pick-up.

The ECB (European Central bank) hiked key policy rates by 75bps as expected, taking the depo rate to 1.50% (Source ECB: <http://bit.ly/3Uua5Ff>). In a potentially dovish tweak, the ECB also changed slightly the forward guidance on rates from the statement, from the Governing Council “expects to raise interest rates further [...] over the next several meetings” to just “expects to raise rates further”, so dropping “over the next several meetings.” Ms. Lagarde stressed that the ECB will remain data-dependent and adopt a meeting-by-meeting approach. In another dovish twist, it will also take into consideration the inflation outlook (and she explicitly mentioned the “likelihood of recession”) and also all the measures taken to far accounting for the transmission lags in monetary policy.

Outlook

While markets may continue to behave erratically in the near term, a more frontloaded and aggressive rate hiking cycle in the Advance Economies increases the probability of inadvertent systemic error, downside risks to growth, and, thereby, cyclical disinflation for India over the medium term. We continue to expect more measured tightening by the RBI, unlike the large moves by the US Fed and the ECB unless there is a meaningful change in inflation/external account drivers.

We were running duration across most of our funds at the lower ends of their duration spectrum for some time as we believed that it was a bit early to factor in the peak in inflation and subsequent monetary moderation, given the lack of slowdown in inflation momentum which was needed for the pivot trade to work which hasn't really materialised given the tight labour market.

However, the current volatility in the bond market and especially on the short end of the yield curve (1-5 years) is driven more by capitulation, and extreme risk aversion. This presents a great opportunity for patient investors who can tolerate intermittent volatility.

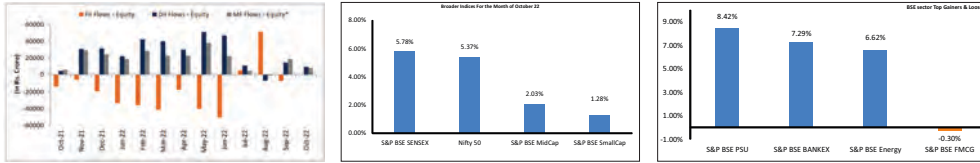
Investors with tolerance for intermittent volatility, and 6-12 months horizon may consider allocation towards the money market, and low-duration strategies given the significant correction while investors having more than two years horizon may consider actively managed high-quality short-term or corporate bond strategies.

Investors with more than three years of investment horizon may consider a staggered allocation towards roll-down strategies to lock in the current high levels.

Source: RBI, MoSPI, Bloomberg

Equity Market

Markets in October 2022 snubbed weak global macros rallying by over 3,300 points spurred by better-than-expected Q2FY23 earnings. The Sensex has now scaled the 60,000 level thrice in as many months.



* data till 17th Oct 2022

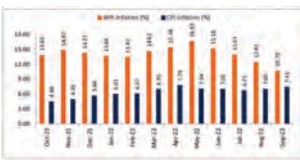
The bellwether indices S&P BSE Sensex and Nifty 50 jumped 5.78% and 5.37% respectively, while S&P BSE Mid-Cap and S&P BSE Small-Cap improved by 2.03% and 1.28% respectively.

On the BSE sectorial front, S&P BSE PSU (up 8.42%), S&P BSE Bankex (7.29%), S&P BSE Energy (6.62%) were the gainers.

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

Debt Market

After hitting a five-month low of 6.71% as recently as in July 2022, retail inflation rose to a five-month high of 7.41% in September 2022, up from 7.00% in August. Food inflation up 8.60% in September 2022 (7.62% in August) was decisive in the uptrend in retail inflation. This is the ninth consecutive month that retail inflation has come above the 6% level.



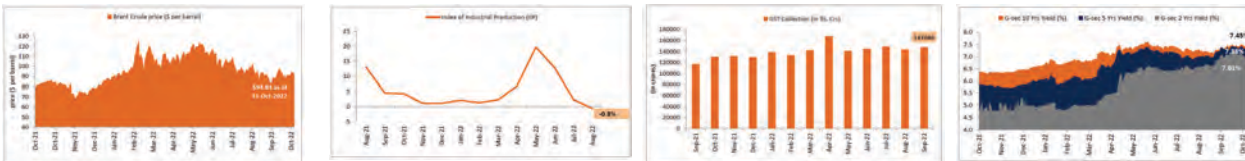
Wholesale price-based inflation (WPI) eased to 10.70% in September 2022 (12.41% in August 2022), but remained sticky in double digits, now for the 18th month in succession. WPI continues to hover at higher levels mainly due to rise in prices of food articles, mineral oils, crude petroleum & natural gas, basic metals, chemicals & chemical products, electricity.

Industrial output (IIP) receded by 0.8% in August 2022 (down 2.4% in July 2022) mainly due to manufacturing (-0.7%) and mining (-3.9%) even as electricity (1.4%) provided some solace.

For the second month, the country's exports slipped by 3.52% to USD32.6bn in September 2022 (USD33.0bn in August 2022) vis-à-vis USD33.8bn in September 2021. Over the same period Imports increased by 5.44% to USD59.4bn vis-à-vis USD56.3bn in September 2021, which saw trade deficit widening to USD26.7bn.

Gross GST collections in September 2022 rose 26% YoY to Rs 1.48 lakh crores - the third highest collection ever. GST collections are expected to stay at elevated levels over the next few months driven by festive season sales.

Slowly but steadily demand is picking up across sectors like banking (credit), auto and auto ancillaries, capital goods, among others. IT could also spring a surprise once cost cutting benefits sink in and the strong dollar translates into revenue growth. Markets have rebounded strongly and a tad too quickly from 53,000 Sensex levels in July 2022 to near all-time highs in just three months. The anticipated RBI rate hike, headwinds in global macros, upcoming US mid-term elections and US rates are monitorables over the short term.



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

DATE	06.10.2022
WEBSITE	The Economic Times Online
LINK	https://economictimes.indiatimes.com/markets/expert-view/how-has-the-story-of-banks-played-out-in-india-heres-what-uti-amcs-vetri-subramaniam-has-to-say/articleshow/94674247.cms?from=mdr



How has the story of banks played out in India? Here's what UTI AMC's Vetri Subramaniam has to say

"There has been a significant degree of outperformance by India. If you look at the US markets, the all country world index and the emerging markets, everything is significantly negative. The outperformance reflects, in a way, the superior macro fundamentals that India has on a relative basis"

The bank balance sheets are strong, they have the ability to drive credit growth and valuations are off the basement," says Vetri Subramaniam, CIO, UTI AMC
NSE -0.49 %.

What should one do when she gets up in the morning – examine the global markets and make a view or study the Indian markets, but not get confused. Every morning, I ask myself a question – why is India outperforming and how long will it continue?

Well, I recommend to most investors not to watch the screen and prices every day to determine the course of action. You should execute as you had planned if prices show up at the place you wish to transact. When you need to act, reacting to prices on the screen is the wrong way to

go about it. For the second part of your question, I would say without doubt there has been a significant degree of outperformance by India. If you consider the December 2020 figures, India is up by 20%. Whereas, if you look at the US markets, the all country world index and the emerging markets, everything is significantly negative. So, I think, outperformance is not just something that you are seeing day in and day out. It has now played out over, literally, the past one and a half years, coming up to almost two years. It reflects, in a way, the superior macro fundamentals that India has on a relative basis.

This phrase was used many years ago in the GFC, and today India qualifies as the cleaner shirt in the laundry. Everybody has problems, our shirt is just slightly cleaner than the rest, so that has certainly been a bit of support for India. We can talk about some of those macro details at more length, but outperformance by India is a function of the better macro, it is a function of the strong earnings growth that we have seen. Over just the last 12 months, the markets have been flat. I think that is an outcome of the fact that valuations were challenging a year ago.

Are valuations still challenging given that globally interest rates will move higher, the imminent global economic slowdown and the fact that we are trading almost at a 50, 60, 70 even 100% premium depending on the brokerage report you are referring to?

That is an excellent question. Now, I would like to look at a range of indicators to understand what the markets are indicating – be it price to book, trailing PE, forward PE, the dividend yield – and also to understand how stocks are trading compared to bonds. Most of these markets are still trading slightly above long-term average valuations, it is not blinking red, it is certainly in the comfort zone. But yes, it is still trading above average.

When you do the comparison that you mentioned, which is to compare it with other EMs, premium has certainly gone up quite dramatically. So, I think, we need to be careful about two things – one, for these kinds of valuations, we still take a sort of staggered approach in the case of investments in India. It is still a strategy you can continue to use because you are in that comfort zone. You are not bargaining basement cheap to get aggressive, but in that comfort zone staggered investments will work. But, it is only an argument in terms of outperformance. If really one were to say is the market attractive in terms of being valued cheaply? The answer is no. Also, if I were to compare where Indian equities are trading relative to Indian bonds, we are doing an inter asset class argument, with the yields having hit 7.40 on the 10-year bond. Actually, in case of an inter market comparison, equities are sort of neutral. At this point in time they are not really looking particularly attractive.

What would be the outlook in terms of how the story of banks has played out? Do you believe that there are still a lot of concerns when it comes to the overall credit offtake, NPA concerns, asset quality? Or are we on a strong footing and the outlook is, by and large, bullish?

Sure, so just one quick point to make here to set the context. The health of the banking sector, or let us say, the top six-seven banks in the country is good. We have seen them in the early 2000s. So, this is the strongest banking sector in terms of balance sheets that we have had. We are seeing significant consolidation of market share. Remember incremental market share of loans was already showing up very dramatically in favour of a select five-six banks. What we are increasingly seeing is that even deposit market share is tending to pivot towards those five or six names. The reality is the longer term structural story credit to GDP in India still remains very low and there is a secular opportunity for credit to grow as the economy does well. The bank balance sheets are strong, they have the ability to drive credit growth and valuations are sort of off the basement. But still, I would say, at an attractive level relative to growth prospects. So, I think, certainly financials over the next few years look like a sector where you have got a very good equation in terms of potential growth as well as what you are getting in terms of the strength of balance sheets and their valuations.

Where are you finding new opportunities because the way to bet on any market is via stocks and sectors. Till even about six months ago who would have thought that defence stocks, railway stocks or even some of the auto names and select pharma names would be sitting at life highs?

Sure and I think it just comes back to always taking a look at what is doing badly, where valuations come down to an attractive level. It is equally looking at it from the point of view that things have become so difficult in the sector that you are actually starting to see supply competition start to reduce and I would say autos was a classic example of that a year ago. Still it remains a sector we are positively biased about but obviously we have seen some bit of a move over the last one year. Pharma still sits in that bucket where you have seen some improvement of the trough. But, I do think there is still some runway there because this sector has gone through a lot of pain over the last few years. The management has done a good job of starting to put their balance sheets back in shape, clean up some of their past acquisitions. What we are seeing now is a focus on critical issues where most companies are talking about how they will deploy capital going ahead, what is the sort of target in terms of raising return on capital and as far as the growth opportunity is concerned. The Indian domestic pharma opportunity still remains very attractive.

It is unfortunately a fact of life that as incomes go up, because of more pollution, stress, people are exposed to the rise of chronic conditions and chronic conditions mean a lifetime of medication which is very different from antibiotics. So this rise of chronic conditions actually plays into the opportunity for the pharmaceutical companies. So we are quite positive about the domestic pharma opportunity and I think the good management has refocused on growing their domestic business and that bodes well for them.

Indian IT companies, in a sense, are a play on productivity, don't you think they will do well? Markets are throwing these stocks away as if this is a repeat of 2008.

If you look at the entire Indian corporate sector, it is very hard for me to point to any sector where we have a bunch of companies who have proved their global competitiveness through multiple business cycles. We have seen how they went through the 2000-2002 difficult period, we have seen how they have handled the GFC and they have still managed to run their companies as strong cash generating entities. They are actually returning cash to shareholders and they are continuing to grow quite well.

I think the only challenge in IT was that if I go back a year to September- October of 2021, I have to go back 10-15 years to jog my memory and think about when it was that the IT sector traded at valuations similar to the kind of expensive valuations we were seeing then. I think it has been a gradual descent now in terms of valuation. We are starting to see some of them come back gradually towards what we think is an attractive zone but it has still not really reached a point where I would think the valuations are now giving me the comfort to go in. But I think the point you make is very important. You know, eventually what really makes money for you is the ability of that business to seize an opportunity and convert it into cash for shareholders and I cannot think of a sector which demonstrates this better than the IT sector where we have some fantastic leaders who do this over 10-15-20 years. I think the growth runway is still there, I am just waiting for those valuations to give me some more margin of comfort.

DATE	07.10.2022
WEBSITE	Moneycontrol
LINK	https://www.moneycontrol.com/news/business/markets/daily-voice-valuations-can-be-the-single-biggest-factor-to-bring-markets-near-june-lows-says-ajay-tyagi-of-uti-amc-9288011.html



Daily Voice | Valuations can be the single biggest factor to bring markets near June lows, says Ajay Tyagi of UTI AMC

The sectors the AMC is bullish from a longer term perspective are consumer staples, consumer discretionary and consumer durables.

Ajay Tyagi is the Head of Equity at UTI AMC

UTI AMC remains bullish on sectors that are linked to domestic consumption and are driven by a rising trend in per capita income, Ajay Tyagi, Head – Equity and Fund Manager at UTI AMC, says in an interview with Moneycontrol.

The sectors where the AMC is bullish from a longer-term perspective are consumer staples, consumer discretionary and consumer durables, he adds.

With more than two decades of experience across equity research, offshore funds as well as domestic onshore funds, Tyagi feels markets are trading at about 10-15 percent higher than the long-term averages in terms of one-year forward valuations and that can be a reason enough to come close to the June lows.

Do you think there is a possibility of a further cut in growth forecast to below 7 percent for FY23?

While the domestic demand still seems to be resilient there could be an impact on account of slowing global growth. A hard landing in the US in the coming quarters can lead to some slowdown in our exports, thereby softening our GDP growth.

What could be the RBI's terminal rate, given elevated inflation and the aggressive approach adopted by the Federal Reserve towards further rate hikes?

As of now, it appears that RBI may be looking at 6.5 percent as the terminal rate. However, we need to be watchful about the actions of the Federal Reserve and its impact on the rupee as that will have implications on RBI's policy action. So while we work with 6.5 percent as the base case right now, there can be an upside risk to this.

Do you see any factors that can bring the equity markets to June lows in the coming months?

The single biggest factor can be valuations itself. Markets are trading at about 10-15 percent higher than the long-term averages in terms of one-year forward valuations and that can be a reason enough to come close to the June lows. Global geopolitics and a general risk-off environment can also have an impact on all emerging markets including India.

Is it the right time to add exposure to IT stocks given the significant underperformance this year?

When we make investments into stocks, we are more influenced by the prospects of that business over the next few years in terms of growth in profits and cashflows and their sustainability. Given the importance of technology today, IT budgets of clients are becoming less discretionary in nature as they are no more about cost cutting alone but are an integral part of the business strategy itself. Further, the IT sector has many companies that are one of the best in terms of corporate governance, steady cashflow generation and strong balance sheets. Lastly, valuations have turned attractive again after the sharp correction in the last few quarters.

Do you think the auto space has seen run up far ahead of fundamentals and hence looking overbought?

The auto sector has been an underperformer over the last five years due to multiple factors - demand slowdown, pandemic, chip shortages, etc. Being a cyclical sector, autos witness a few years of weak demand followed by years of strong demand. One must remember that the auto sector witnessed one of the worst down cycles ever in the last few years and consequently the upcycle is also expected to remain strong. Therefore from a medium-term perspective, the pent-up demand can lead to strong growth for the sector for a few years and hence valuations should not be looked at in the context of just the next one year.

Do you expect the September FY23 quarter earnings season to be good or mixed? And why?

Looks like the quarterly earnings would be mixed. While the sales growth of companies may remain strong but the broad-based inflation would lead to margin compression resulting in profit growth remaining muted. However, consumer behaviour across sectors will be the key thing to watch out for.

What are the opportunities to focus on, and what are the sectors to avoid now?

We remain bullish on sectors that are linked to domestic consumption and are driven by a rising trend in per capita income. The sectors where we are bullish from a longer-term perspective are consumer staples, consumer discretionary and consumer durables. Healthcare, which includes domestic oriented pharma companies as well as healthcare service providers, will also be beneficiaries of rising income levels. Retail-focused banks, predominantly from the private sector, will be financing a lot of the consumption boom in India and would also be beneficiaries as a consequence. Since global growth will remain muted for a couple of years, one should be watchful about the export-oriented sectors as well as sectors that are linked to the global economic cycle like the metals and energy sector. Since liquidity is expected to remain tight for the foreseeable future, businesses that are poor in terms of cash generation and are dependent on external sources of funding should also be avoided.

Disclaimer: The views and investment tips expressed by investment experts on Moneycontrol.com are their own and not those of the website or its management. Moneycontrol.com advises users to check with certified experts before taking any investment decisions.

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Date : 07.10.2022

Key Features	UTI MASTERSHARE UNIT SCHEME			UTI CORE EQUITY FUND			UTI FLEXI CAP FUND			UTI VALUE OPPORTUNITIES FUND		
Fund Category	Large Cap Fund			Large & Mid Cap Fund			UTI Flexi Cap Fund			Value Fund		
Type of Scheme	An open ended equity scheme predominantly investing in large cap stocks			An open ended equity scheme investing in both large cap and mid cap stocks			An open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks			An open ended equity scheme following a value investment strategy		
Investment Objective	The objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of large cap companies. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.			The objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of large cap and mid cap companies. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.			The primary objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of companies in a flexible manner across the market capitalization spectrum. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.			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
	Please refer to pg. 11			Please refer to pg. 12			Please refer to pg. 13			Please refer to pg. 14		
Plans/Options(Regular/Direct)	Growth option IDCW option with Payout and Reinvestment CanServe facility available			Growth option IDCW option with Payout and Reinvestment			Growth option IDCW option with Payout and Reinvestment			Growth option IDCW option with Payout and Reinvestment		
SIP/SWP/STRIP	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Fund Size ~	10525.26 Cr			1458.61 Cr			25808.96 Cr			6859.84 Cr		
Expense Ratio@ (%)	Regular: 1.71, Direct : 0.98			Regular: 2.16, Direct : 1.71			Regular: 1.58, Direct : 0.91			Regular: 1.82, Direct : 1.19		
Benchmark Index	S&P BSE 100 TRI			Nifty Large Midcap 250 TRI			Nifty 500 TRI			Nifty 500 TRI		

Key Features	UTI MID CAP FUND			UTI DIVIDEND YIELD FUND			UTI MNC FUND			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			An open ended equity scheme predominantly investing in Dividend Yielding stocks			An open ended equity scheme following the theme of investing predominantly in equity and equity related securities of Multi-National Companies			An open ended equity scheme following the theme of changing consumer aspirations, changing lifestyle and growth of consumption		
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.			The objective of the scheme is to generate long term capital appreciation and income by investing predominantly in Dividend yielding equity and equity related securities. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.			The primary objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of multinational companies. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.			The objective of the scheme is to generate long term capital appreciation by investing predominantly in companies that are expected to benefit from the growth of consumption, changing demographics, consumer aspirations and lifestyle. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.		
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. 15			Please refer to pg. 18			Please refer to pg. 19			Please refer to pg. 20		
Plans/Options(Regular/Direct)	Growth option IDCW option with Payout and Reinvestment			Growth option IDCW option with Payout and Reinvestment			Growth option IDCW option with Payout and Reinvestment			Growth option IDCW option with Payout and Reinvestment		
SIP/SWP/STRIP	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Fund Size ~	7276.68 Cr			2816.23 Cr			2503.87 Cr			463.34 Cr		
Expense Ratio@ (%)	Regular: 1.78, Direct : 1.01			Regular: 2.05, Direct : 1.47			Regular: 2.02, Direct : 1.23			Regular: 2.65, Direct : 1.94		
Benchmark Index TIER I	Nifty Midcap 150 TRI			Nifty 500 TRI			Nifty MNC TRI			Nifty India Consumption TRI		
Benchmark Index TIER II	-			Nifty Dividend Opportunities 50 TRI			-			-		

Key Features	UTI INFRASTRUCTURE FUND			UTI BANKING AND FINANCIAL SERVICES FUND			UTI HEALTHCARE FUND			UTI TRANSPORTATION & LOGISTICS FUND		
Fund Category	Thematic - Infrastructure			Sectoral - Banking & Financial Services			Sectoral - Healthcare			Sectoral - Transportation & Logistics		
Type of Scheme	An open ended equity scheme following the Infrastructure Theme			An open ended equity scheme investing in Banking and Financial Services Sector			An open ended equity scheme investing in the Healthcare Services Sector			An open ended equity scheme investing in transportation and logistics sector		
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.			The objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of companies/ institutions engaged in the banking and financial services activities. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.			The primary objective of the scheme is to generate long term capital appreciation by investing predominantly in equities and equity related securities of companies/ institutions engaged in the Healthcare Services Sector. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.			The objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of companies engaged in the transportation and logistics sector. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.		
Entry Load/ Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load
	Please refer to pg. 21			Please refer to pg. 22			Please refer to pg. 23			Please refer to pg. 24		
Plans/Options(Regular/Direct)	Growth option IDCW option with Payout and Reinvestment			Growth option IDCW option with Payout and Reinvestment			Growth option IDCW Option with Payout and Reinvestment			Growth option IDCW Option with Payout and Reinvestment		
SIP/SWP/STRIP	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Fund Size ~	1482.52 Cr			811.43 Cr			717.10 Cr			1935.41 Cr		
Expense Ratio@ (%)	Regular: 2.26, Direct : 1.96			Regular: 2.33, Direct : 1.37			Regular: 2.39, Direct : 1.44			Regular: 2.06, Direct : 1.00		
Benchmark Index	Nifty Infrastructure TRI			Nifty Financial Services TRI			S&P BSE Healthcare TRI			Nifty Transportation & Logistics TRI		

~(Monthly Average as on 31st October 2022)

Minimum Investment Amount refer page No. 66

Asset Allocation refer page no. 62-65 *Benchmark change w.e.f January 1, 2022.

Key Features	UTI LONG TERM EQUITY FUND (TAX SAVING)			UTI SMALL CAP FUND			UTI NIFTY200 MOMENTUM 30 INDEX FUND			UTI NIFTY 50 INDEX FUND		
Fund Category	ELSS			Small Cap Fund			Index Fund			Index Fund		
Type of Scheme	An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit.			An open-ended equity scheme predominantly investing in small cap stocks			UTI Nifty 200 Momentum 30 TRI Fund is an open-ended scheme replicating/tracking the Nifty200 Momentum 30 Index			An open ended scheme replicating/ tracking Nifty 50 Index		
Investment Objective	The primary objective of the scheme is to invest predominantly in equity and equity related securities of companies across the market capitalization spectrum. securities shall also include fully/partly convertible debentures/bonds.			The objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of small cap companies. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.			The investment objective of the scheme is to provide returns that, before expenses, closely correspond to the total returns of the securities as represented by the underlying index, subject to tracking error. However, there is no guarantee or assurance that the investment objective of the scheme will be achieved.			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. 25			Please refer to pg. 16			Please refer to pg. 28			Please refer to pg. 26		
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	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Fund Size ~	2947.61 Cr			2363.55 Cr			2013.34 Cr			8578.69 Cr		
Expense Ratio@ (%)	Regular: 1.91, Direct : 1.00			Regular: 2.27, Direct : 0.55			Regular: 0.91, Direct : 0.41			Regular: 0.30, Direct : 0.20		
Benchmark Index	Nifty 500 TRI			Nifty Small Cap 250 TRI			Nifty 200 Momentum 30 TRI			NIFTY 50 TRI		

Key Features	UTI NIFTY NEXT 50 INDEX FUND			UTI HYBRID EQUITY FUND			UTI MULTI ASSET FUND			UTI ARBITRAGE FUND		
Fund Category	Index Fund			Aggressive Hybrid Fund			Multi Asset Allocation			Arbitrage		
Type of Scheme	An open ended scheme replicating / tracking Nifty Next 50 Index.			An open ended hybrid scheme investing predominantly in equity and equity related instruments			An open ended scheme investing in equity, debt and Gold ETFs			An open ended scheme investing in arbitrage opportunities		
Investment Objective	The principal investment objective of the scheme is to invest in stocks of companies comprising the underlying index and endeavor to achieve return equivalent to underlying index by "passive" investment. The scheme will be managed by replicating the index in the same weights in the underlying index with the intention of minimizing the performance differences between the scheme and the underlying index in capital terms, subject to market liquidity, costs of trading, management expenses and other factors which may cause tracking error. The scheme would alter the scripts/weights as and when the same are altered in the underlying index.			The primary objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of companies across the market capitalization spectrum. The fund also invests in debt and money market instruments with a view to generate regular income. However, there is no assurance or guarantee that the investment objective of the Scheme would be achieved.			The objective of the Scheme is to achieve long term capital appreciation by investing predominantly in a diversified portfolio of equity and equity related instruments. The fund also invests in debt and money market instruments with a view to generate regular income. The fund also invests in Gold ETFs. The portfolio allocation is managed dynamically. However, there is no assurance or guarantee that the investment objective of the Scheme would be achieved.			The objective of the scheme is to generate capital appreciation through arbitrage opportunities between cash and derivatives market and arbitrage opportunities within the derivative segment and by deployment of surplus cash in debt securities and money market instruments. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.		
Entry Load/ Exit Load	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. 27			Please refer to pg. 33			Please refer to pg. 34			Please refer to pg. 35		
Plans/Options(Regular/Direct)	Growth option			Growth option IDCW option with Payout and Reinvestment Can Serve facility available			Growth option IDCW option with Payout and Reinvestment			Growth option IDCW option with Payout and Reinvestment Can Serve facility available		
SIP/SWP/STRIP	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Fund Size ~	1981.77 Cr			4382.21 Cr			882.92 Cr			4057.02 Cr		
Expense Ratio@ (%)	Regular: 0.79, Direct : 0.33			Regular: 1.94, Direct : 1.35			Regular: 1.83, Direct : 1.10			Regular: 0.93, Direct : 0.37		
Benchmark Index	Nifty Next 50 TRI			CRISIL Hybrid 35+65 Aggressive Index			65% S&P BSE 200 TRI 25% CRISIL Composite Bond Fund 10% Prices of Gold			Nifty 50 Arbitrage Index		

Key Features	UTI REGULAR SAVINGS FUND			UTI UNIT LINKED INSURANCE PLAN*			UTI EQUITY SAVINGS FUND			UTI CHILDREN'S CAREER FUND - SAVINGS PLAN		
Fund Category	Conservative Hybrid Fund			*Temporary discontinuation of fresh subscription under UTI Unit Linked Insurance Plan (UTI ULIP) [w.e.f July 01, 2022]			Equity Savings			Children's Fund		
Type of Scheme	An open ended hybrid scheme investing predominantly in debt instruments			An open ended tax saving cum insurance scheme.			An open ended scheme investing in equity, arbitrage and debt			An open ended fund for investment for children having a lock-in for at least 5 years or till the child attains age of majority (whichever is earlier)		
Investment Objective	The primary objective of the scheme is to invest predominantly in debt and money market instruments and part of the portfolio into equity/equity related securities with a view to generating income and aim for capital appreciation. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.			Investment objective of the scheme is primarily to provide return through growth in the NAV or through dividend distribution (IDCW) and reinvestment thereof. Amounts collected under the scheme shall generally be invested as follows: (a) Not less than 60% of the funds in debt instruments with low to medium risk profile. (b) Not more than 40% of the funds in equities and equity related instruments.			The investment objective of the Scheme is to provide capital appreciation and income distribution to the investors using arbitrage opportunities, investment in equity / equity related instruments and debt / money market instruments. However, there is no assurance or guarantee that the investment objective of the Scheme would be achieved.			The primary objective of the scheme is to invest predominantly in debt and money market instruments and part of the portfolio into equity & equity related securities with a view to generating income and aim for capital appreciation. However, there is no assurance or guarantee that the investment objective of the Scheme would be achieved.		
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. 36			Please refer to pg. 37			Please refer to pg. 38			Please refer to pg. 39		
Plans/Options(Regular/Direct)	Monthly IDCW Option, Flexi IDCW Option, Monthly Payment Plan, Growth Plan Default Plan Growth Plan			10 year Plan / 15 year Plan			(i) Growth Option (ii) IDCW Option with Payout & Reinvestment Facility (iii) Monthly IDCW Option with Payout Facility (iv) Monthly IDCW Option with Reinvestment Facility (v) Quarterly IDCW Option with Payout Facility (vi) Quarterly IDCW Option with Reinvestment Facility			(i) Scholarship Option (ii) Growth Option		
SIP/SWP/STRIP	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Fund Size ~	1591.06 Cr			5236.02 Cr			254.78 Cr			4144.47 Cr		
Expense Ratio@ (%)	Regular: 1.79, Direct : 1.19			Regular: 1.62, Direct : 0.95			Regular: 1.51, Direct : 0.70			Regular: 1.74, Direct : 1.53		
Benchmark Index	NIFTY 50 Hybrid Composite Debt 15:85 Index			NIFTY 50 Hybrid Composite Debt 50:50 Index			Crisil Equity Savings Index			CRISIL Short Term Debt Hybrid 60+40 Fund Index		

* (Monthly Average as on 31st October 2022)
Minimum Investment Amount refer page No. 66
Asset Allocation refer page no. 62-65 *Proposed Category

Low Duration Fund	UTI RETIREMENT BENEFIT PENSION FUND			UTI CHILDREN'S CAREER FUND - INVESTMENT PLAN			UTI OVERNIGHT FUND			UTI LIQUID CASH PLAN		
Fund Category	Retirement Fund			Children's Fund			Overnight Fund			Liquid Fund		
Type of Scheme	An open ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier)			An open ended fund for investment for children having a lock-in for at least 5 years or till the child attains age of majority (whichever is earlier)			An open ended debt scheme investing in overnight securities. Relatively low interest rate risk and Relatively low credit risk.			An open ended liquid scheme. Relatively low interest rate risk and Moderate credit risk.		
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.			The primary objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of companies across the market capitalization spectrum. However, there is no assurance or guarantee that the investment objective of the Scheme would be achieved.			The investment objective of the scheme is to generate reasonable income, with low risk and high level of liquidity from a portfolio of overnight securities having a maturity of one day. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee /indicate any returns.			The investment objective of the scheme is to generate steady and reasonable income, with low risk and high level of liquidity from a portfolio of debt & money market instruments. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee /indicate any returns.		
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. 40			Please refer to pg. 41			Please refer to pg. 43			Please refer to pg. 44		
Plans/Options(Regular/Direct)	Growth Option			Growth option IDCW option Scholarship Option			Growth Option, Periodic Option with payout & reinvestment of IDCW Daily Reinvestment of IDCW Option			Growth option IDCW option		
SIP/SWP/STRIP	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Fund Size ~	3660.06 Cr			684.33 Cr			10813.48 Cr			29446.97 Cr		
Expense Ratio@ (%)	Regular: 1.66, Direct : 1.05			Regular: 2.50, Direct : 1.56			Regular: 0.12, Direct : 0.07			Regular: 0.23, Direct : 0.14		
Benchmark Index	CRISIL Short Term Debt Hybrid 60+40 Fund Index			Nifty 500 TRI			CRISIL Overnight Fund A-I Index			CRISIL Liquid Fund AI Index		

Key Features	UTI MONEY MARKET FUND			UTI ULTRA SHORT TERM FUND			UTI TREASURY ADVANTAGE FUND			UTI FLOATER FUND		
Fund Category	Money Market Fund			Ultra Short Duration Fund			Low Duration Fund			Floater		
Type of Scheme	An open ended debt scheme investing in money market instruments. Relatively low interest rate risk and Moderate credit risk.			An open ended ultra-short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 months and 6 months. Moderate interest rate risk and Moderate credit risk.			An open ended low duration debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 6 months and 12 months. Moderate interest rate risk and Moderate credit risk.			An open ended debt scheme predominantly investing in floating rate instruments. (including fixed rate instruments converted to floating rate exposures using swaps/derivatives. Relatively High interest rate risk and Moderate Credit Risk.		
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.			The investment objective of the scheme is to generate reasonable income with low volatility through investment in a portfolio comprising of debt & money market instruments. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.			The investment objective is to generate reasonable income for its investors consistent with high liquidity by investing in a portfolio of debt & money market instruments. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee /indicate any returns.			The investment objective of the scheme is to generate reasonable returns and reduce interest rate risk by investing in a portfolio comprising predominantly of floating rate instruments and fixed rate instruments swapped for floating rate returns. The Scheme may also invest a portion of its net assets in fixed rate debt securities and money market instruments. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.		
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. 45			Please refer to pg. 46			Please refer to pg. 47			Please refer to pg. 48		
Plans/Options (Regular/Direct)	Growth option/ IDCW option			Growth Option /Daily IDCW /Reinvestment Option/ Weekly IDCW /Reinvestment Option /Flexi IDCW Option/ Fortnightly/Monthly/Quarterly/Half Yearly/Annual Pay- out & Reinvestment IDCW Option			(Daily/Weekly/Fortnightly/ Monthly/Quarterly/Half-Yearly/ Annual/Flexi) and Growth Option			Growth Option /Quarterly IDCW Option Half Yearly IDCW Option /Annual IDCW Option Flexi IDCW Option both payout & reinvestment facilities		
SIP/SWP/STRIP	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Fund Size ~	7281.52 Cr			2100.15 Cr			2995.85 Cr			1928.18 Cr		
Expense Ratio@ (%)	Regular: 0.27, Direct : 0.20			Regular: 0.96, Direct : 0.44			Regular: 0.44, Direct : 0.33			Regular: 0.85, Direct : 0.35		
Benchmark Index	CRISIL Money Market Fund A-I Index			CRISIL Ultra Short Duration Fund B-I Index			CRISIL Low Duration Fund A-I Index			CRISIL Low Duration Debt Index		

Key Features	UTI SHORT TERM INCOME FUND			UTI BANKING AND PSU DEBT FUND			UTI CORPORATE BOND FUND			UTI CREDIT RISK FUND		
Fund Category	Short Duration Fund			Banking and PSU Fund			Corporate Bond Fund			Credit Risk Fund		
Type of Scheme	UTI Short Term Income Fund is an open ended short term debt scheme investing in instruments such that the Macaulay duration of portfolio is between 1 year and 3 years. Relatively high interest rate risk and Moderate credit risk.			An open ended debt scheme predominantly investing in debt instruments of Banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds. Relatively High interest rate risk and Moderate Credit Risk.			UTI Corporate Bond Fund is an open ended debt scheme predominantly investing in AA+ and above rated corporate bonds. Relatively High interest rate risk and Relatively Low Credit Risk.			UTI Credit Risk Fund is an open ended debt scheme predominantly investing in AA and below rated corporate bonds (excluding AA+ rated corporate bonds). Relatively High interest rate risk and Relatively High Credit Risk.		
Investment Objective	The investment objective of the scheme is to generate reasonable income, with low risk and high level of liquidity from a portfolio of predominantly debt & money market securities issued by Banks, Public Sector Undertakings (PSUs), Public Financial Institutions (PFIs) and Municipal Bonds. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.			The investment objective of the scheme is to generate reasonable income, with low risk and high level of liquidity from a portfolio of predominantly debt & money market securities issued by Banks, Public Sector Undertakings (PSUs), Public Financial Institutions (PFIs) and Municipal Bonds. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.			The investment objective of the scheme is to generate optimal returns by investing predominantly in AA+ and above rated corporate bonds. However, there can be no assurance that the investment objective of the scheme will be realized. The Scheme does not guarantee / indicate any returns.			The investment objective of the scheme is to generate reasonable income and capital appreciation by investing minimum of 65% of total assets in AA and below rated corporate bonds (excluding AA+ rated corporate bonds). However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.		
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. 49			Please refer to pg. 50			Please refer to pg. 51			Please refer to pg. 52		
Plans/Options(Regular/Direct)	Growth Option, Monthly IDCW Option, Quarterly IDCW Option, Half Yearly IDCW Option, Annual IDCW Option Flexi IDCW Option			Growth option Mthly/Qty/HalfYearly/Annual/Flexi Payout & Reinvest- ment IDCW Option			Growth Option /Quarterly IDCW Option/ Half Yearly IDCW Option/ Annual IDCW Option/ Flexi IDCW Option both payout & reinvestment facilities			Growth Option /IDCW Option (with Payout and Reinvestment Facilities)/ Default Option - Growth Option		
SIP/SWP/STRIP	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Fund Size ~	2154.99 Cr			519.06 Cr			3138.52 Cr			465.84 Cr		
Expense Ratio@ (%)	Regular: 0.96, Direct : 0.33			Regular: 0.57, Direct : 0.24			Regular: 0.57, Direct : 0.27			Regular: 1.60, Direct : 0.81		
Benchmark Index	CRISIL Short Duration Fund A-II Index			CRISIL Banking and PSU Debt Index			CRISIL Corporate Bond Fund B-II Index			CRISIL Credit Risk Fund C-II Index		

~(Monthly Average as on 31st October 2022)
Minimum Investment Amount refer page No. 66
Asset Allocation refer page no. 62-65

Key Features	UTI MEDIUM TERM FUND			UTI DYNAMIC BOND FUND			UTI BOND FUND			UTI GILT FUND		
Fund Category	Medium Duration Fund			Dynamic Bond			Medium to Long Duration Fund			Gilt Fund		
Type of Scheme	An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 years and 4 years. Relatively High interest rate risk and Relatively High Credit Risk.			An open ended dynamic debt scheme investing across duration. Relatively High interest rate risk and moderate Credit Risk.			An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 4 years and 7 years. Relatively high interest rate risk and Moderate credit risk.			UTI Gilt Fund is an open ended debt scheme investing in government securities across maturities. Relatively high interest rate risk and Relatively low credit risk.		
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.			The investment objective of the scheme is to generate optimal returns with adequate liquidity through active management of the portfolio, by investing in debt and money market instruments across duration. However, there can be no assurance that the investment objective of the scheme will be realized. The Scheme does not guarantee / indicate any returns.			The investment objective of the scheme is to generate optimal returns with adequate liquidity by investing in debt and money market instruments such that the Macaulay duration of the portfolio is between 4 years and 7 years. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.			The investment objective of the scheme is to generate credit risk-free returns through investment in sovereign securities issued by the Central Government and/ora State Government and / or any security unconditionally guaranteed by the Central Government and / or a State Government for repayment of principal and interest. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.		
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. 53			Please refer to pg. 54			Please refer to pg. 55			Please refer to pg. 56		
Plans/Options(Regular/Direct)	Options: (a)Growth Option (b) Monthly IDCW Option (c) Quarterly IDCW Option (d) Half Yearly IDCW Option (e) Annual IDCW Option (f) Flexi IDCW Option with both payout and reinvestment facilities			Growth option IDCW option with Payout and Reinvestment Qly/Half Yearly/Annual/Flexi IDCW with Payout and Reinvestment.			(a) Quarterly IDCW Option (b) Half Yearly IDCW Option (c) Annual IDCW Option (d) Flexi IDCW Option with both payout and reinvestment facilities.			Growth Plan - IDCW (with payout & reinvestment facilities)		
SIP/SWP/STRIP	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Fund Size ~	58.32 Cr			410.93 Cr			276.23 Cr			519.56 Cr		
Expense Ratio@ (%)	Regular: 1.61, Direct : 1.10			Regular: 1.54, Direct : 0.87			Regular: 1.63, Direct : 1.30			Regular: 0.94, Direct : 0.67		
Benchmark Index	CRISIL Medium Duration Fund B-III Index			CRISIL Dynamic Bond Fund A-III Index			CRISIL Medium to Long Duration Fund A-III Index			CRISIL Dynamic Gilt Index		
Key Features	UTI FOCUSED EQUITY FUND			UTI S&P BSE SENSEX INDEX FUND			UTI NIFTY MIDCAP 150 QUALITY 50 INDEX FUND			UTI S&P BSE LOW VOLATILITY INDEX FUND		
Fund Category	Focused Fund			Index Fund			Index Fund			Index Fund		
Type of Scheme	An open-ended equity scheme investing in maximum 30 stocks across market caps			An open-ended scheme replicating/tracking the S&P BSE Sensex Total Return Index (TRI)			An open-ended scheme replicating/tracking Nifty Midcap 150 Quality 50 Total Return Index (TRI)			An open-ended scheme replicating/tracking S&P BSE Low Volatility Total Return Index(TRI)		
Investment Objective	The investment objective of the scheme is to 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.			The investment objective of the scheme is to provide returns that, before expenses, closely correspond to the total returns of the securities as represented by the underlying index, subject to tracking error. However, there is no guarantee or assurance that the investment objective of the scheme will be achieved.			The investment objective of the scheme is to provide returns that, before expenses, closely correspond to the total returns of the securities as represented by the underlying index, subject to tracking error. However, there is no guarantee or assurance that the investment objective of the scheme will be achieved.			The investment objective of the scheme is to provide returns that, before expenses, closely correspond to the total returns of the securities as represented by the underlying index, subject to tracking error. However, there is no guarantee or assurance that the investment objective of the scheme will be achieved.		
Entry Load/ Exit Load	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. 17			Please refer to pg. 29			Please refer to pg. 30			Please refer to pg. 31		
Plans/Options(Regular/Direct)	(i) Growth Option (ii) Payout of Income Distribution cum capital withdrawal option In case no option is indicated in the application form, then the default option will be the Growth Option			(i) Growth Option.			(i) Growth Option.			(i) Growth Option.		
SIP/SWP/STRIP	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Fund Size ~	2774.53 Cr			127.06 Cr			115.42 Cr			105.41 Cr		
Expense Ratio@ (%)	Regular: 1.83, Direct : 0.15			Regular: 0.29, Direct : 0.19			Regular: 0.87, Direct : 0.40			Regular: 0.90, Direct : 0.44		
Benchmark Index	Nifty 500 TRI Index TRI			S&P BSE Sensex TRI			Nifty Midcap 150 Quality 50 TRI			S&P BSE Low Volatility TRI		
Key Features	UTI GILT FUND WITH 10 YEAR CONSTANT DURATION											
Fund Category	Gilt Fund with 10 year constant duration											
Type of Scheme	An open ended debt scheme investing in government securities having a constant maturity of 10 years. Relatively High Interest rate risk and Relatively Low Credit Risk											
Investment Objective	The investment objective of the scheme is to generate optimal returns with high liquidity by investing in a portfolio of government securities such that weighted average portfolio maturity is around 10 years. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.											
Entry Load/ Exit Load	Entry Load	Holding Period	Exit Load									
	Please refer to pg. 57											
Plans/Options(Regular/Direct)	Regular Option Quarterly IDCW Option Half Yearly IDCW Option Annual IDCW Option Flexi IDCW Option with Payout & Reinvestment											
SIP/SWP/STRIP	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>									
Fund Size ~	91.90 Cr											
Expense Ratio@ (%)	Regular: 0.69, Direct : 0.19											
Benchmark Index	CRISIL 10 Year Gilt Index											

~(Monthly Average as on 31st October 2022)

Minimum Investment Amount refer page No. 66

Asset Allocation refer page no. 62-65

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 31st October 2022.

Investment Objective

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

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

Date of inception/allotment

15th October, 1986

Fund Manager

Mrs. Swati Kulkarni, MFM (NMIMS), CFA
Managing the scheme since Dec-2006
Mr. Karthikraj Lakshmanan, BCom, CA, PGDBM, CFA (CFAI, USA)
Managing the scheme since Sep-2022

Fund AUM

Fund Size Monthly Average : ₹ 10525.26 Crore
Closing AUM : ₹ 10877.78 Crore

High/Low NAV in the month

High Growth Option : ₹ 197.8823
Low Growth Option : ₹ 187.8758

Total Expense Ratio

Regular : 1.71
Direct : 0.98

Minimum Investment Amount

Growth: ₹ 100/-
IDCW: ₹ 5000/-

Load Structure

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

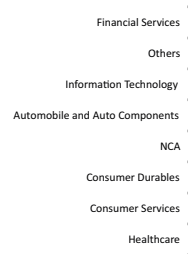
NAV per unit as on 31st October, 2022

Regular Growth Option : ₹ 197.8823
Regular IDCW Option : ₹ 43.3941
Direct Growth Option : ₹ 211.8926
Direct IDCW Option : ₹ 49.3795

Portfolio as on 31st October, 2022

Equity	% to NAV	Equity	% to NAV
ICICI Bank Ltd	9.59	Asian Paints Ltd.	1.71
Infosys Ltd.	7.47	Sun Pharmaceuticals Industries Ltd.	1.69
HDFC Ltd.	6.79	ICICI Lombard General Insurance Company Ltd	1.62
Bharti Airtel Ltd.	4.68	Avenue Supermarts Ltd.	1.50
Axis Bank Ltd.	4.23	State Bank Of India	1.46
Reliance Industries Ltd.	4.03	Tech Mahindra Ltd	1.37
HDFC Bank Ltd.	3.68	Cipla Ltd.	1.35
Maruti Suzuki India Ltd.	3.20	Havells India Ltd.	1.26
Kotak Mahindra Bank Ltd.	2.90	Pidilite Industries Ltd.	1.25
Larsen & Toubro Ltd.	2.71	Jubilant Food Works Ltd	1.18
Tata Consultancy Services Ltd.	2.64	Godrej Consumer Products Ltd	1.15
Bajaj Finance Ltd.	2.40	Divis Laboratories Ltd.	0.99
Eicher Motors Ltd	2.29	Balkrishna Industries Ltd.	0.96
SKF India Ltd.	2.21	Others	11.82
Titan Company Ltd.	1.99	Net Current Assets	6.45
Tata Motors Ltd.	1.72	TOTAL	100.00
Aditya Birla Fashion & Retail Ltd.	1.72		

Sectoral Breakdown



Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
ICICI Bank Ltd	2.8	Reliance Industries Ltd.	-5.4
Bharti Airtel Ltd.	2.5	HDFC Bank Ltd.	-3.4
SKF India Ltd.	2.2	ITC Ltd.	-3.3
HDFC Ltd.	2.0	Hindustan Unilever Ltd.	-2.4
Maruti Suzuki India Ltd.	1.8	Mahindra & Mahindra Ltd.	-1.4

Market Capitalisation (%)

	Large	Mid	Small
Fund	88	9	3
Benchmark	95	4	0

Quantitative Indicators Fund Benchmark

Indicator	Fund	Benchmark
Beta	0.93	1
Standard Deviation (Annual)	20.75%	22.06%
Sharpe Ratio	0.49%	
Portfolio Turnover Ratio (Annual)	0.18	
P/B	7.39	8.46
P/E	38.18	33.07
ROE	16.81	18.48

As on 31st October, 2022

Fund Performance Vs Benchmark (CAGR) as on 31st October, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	S&P BSE 100 TRI (%)	S&P BSE Sensex TRI (%)	NAV Growth (₹)	S&P BSE 100 TRI (₹)	S&P BSE Sensex TRI (₹)
1 Year	-0.38	4.17	3.72	9,962	10,417	10,372
3 Years	16.34	16.83	16.13	15,753	15,953	15,668
5 Years	11.97	12.76	14.15	17,605	18,235	19,388
Since inception*	15.65	14.31	15.04	18,94,822	12,45,832	15,63,976

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 TRI since 01st 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 68 in 'Fund Manager Summary'.

Schemes Managed by Mrs. Swati Kulkarni, & Schemes Managed by Mr. Karthikraj Lakshmanan

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

SIP Returns as on 31st October, 2022

Period	Investment Amount (₹)	Fund Value (₹)	S&P BSE 100 TRI (₹)	S&P BSE Sensex TRI (₹)	Yield (%) Fund	Yield (%) S&P BSE 100 TRI	Yield (%) S&P BSE Sensex TRI
1 Year	1,20,000	1,24,745	1,27,617	1,28,037	7.41	11.98	12.65
3 Years	3,60,000	4,73,979	4,89,411	4,83,404	18.71	21.00	20.12
5 Years	6,00,000	8,77,700	9,05,001	9,06,636	15.20	16.45	16.53
7 Years	8,40,000	13,81,897	14,50,012	14,70,641	13.97	15.32	15.72
10 Years	12,00,000	24,18,826	25,29,900	25,41,911	13.43	14.27	14.36
15 Years	18,00,000	50,87,310	52,96,417	53,01,481	12.77	13.24	13.25
Since inception	21,50,000	76,12,599	79,96,383	80,40,137	12.73	13.19	13.24

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

For Product Label, Refer Page no. 69-72.

Investment Objective

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

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

Date of inception/allotment

20th May, 2009

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 1458.61 Crore
Closing AUM : ₹ 1503.55 Crore

High/Low NAV in the month

High Growth Option : ₹ 102.6698
Low Growth Option : ₹ 97.6310

Total Expense Ratio

Regular : 2.16
Direct : 1.71

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW:

Load Structure

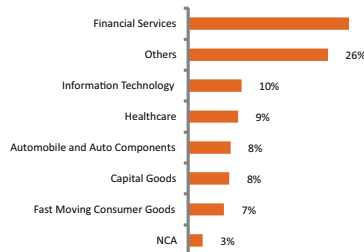
Entry Load	Nil	
Holding Period	< 1 Year	>= 1 Year
Exit Load	1%	Nil

NAV per unit as on 31st October, 2022

Regular Growth Option	₹ 102.6698
Regular IDCW Option	₹ 50.0161
Direct Growth Option	₹ 107.6244
Direct IDCW Option	₹ 52.8875

Portfolio as on 31st October, 2022

Equity	% to NAV	Equity	% to NAV
ICICI Bank Ltd	5.50	Max Financial Services Ltd.	1.86
HDFC Bank Ltd.	5.28	Ajanta Pharma Ltd.	1.80
ITC Ltd.	3.58	Hindustan Petroleum Corporation Ltd.	1.78
Federal Bank Ltd.	3.56	Bharat Forge Ltd.	1.75
State Bank Of India	3.55	Phoenix Mills Ltd	1.67
Infosys Ltd.	3.04	Oracle Financial Services Software Ltd.	1.60
Axis Bank Ltd.	2.90	Oberoi Realty Ltd.	1.59
Cummins India Ltd.	2.61	Aurobindo Pharma Ltd.	1.53
HCL Technologies Ltd.	2.57	Dalmia Bharat Ltd	1.52
Fortis Healthcare Ltd.	2.52	Aditya Birla Capital Ltd	1.43
Larsen & Toubro Ltd.	2.52	Zyventus Lifesciences Ltd	1.41
Coromandel International Ltd.	2.50	Nippon Life India Asset Management Ltd	1.40
Emami Ltd.	2.46	Ashok Leyland Ltd.	1.34
HDFC Ltd.	2.43	Others	25.39
Aditya Birla Fashion & Retail Ltd.	2.20	Net Current Assets	2.70
Bharti Airtel Ltd.	2.09	TOTAL	100.00
Mahindra & Mahindra Ltd.	1.92		

Sectoral Breakdown**Active Stock positions**

Overweight (Top 5)	%	Underweight (Top 5)	%
Federal Bank Ltd.	2.8	Reliance Industries Ltd.	-3.7
State Bank Of India	2.4	Tata Consultancy Services Ltd.	-1.8
Emami Ltd.	2.2	Kotak Mahindra Bank Ltd.	-1.5
Coromandel		Hindustan Unilever Ltd.	-1.2
International Ltd.	2.2	Bajaj Finance Ltd.	-1.0
Fortis Healthcare Ltd.	2.1		

Market Capitalisation (%)

	Large	Mid	Small
Fund	47	42	11
Benchmark	51	47	2

Quantitative Indicators

	Fund	Benchmark
Beta	0.96	1
Standard Deviation (Annual)	20.73%	21.09%
Sharpe Ratio	0.64%	
Portfolio Turnover Ratio (Annual)	0.32	
P/B	4.11	9.38
P/E	24.31	36.77
ROE	16.08	18.70

As on 31st October, 2022**Portfolio Details**

% of Top 10 Stocks	35.11
Median Market Cap (₹ Cr)	43,284
Weighted Average Market Cap	2,24,839
Number of Securities	60

All figures given are provisional and unaudited.

Fund Performance Vs Benchmark (CAGR) as on 31st October, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty Large Mid 250 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty Large Mid 250 TRI (₹)	Nifty 50 TRI (₹)
1 Year	2.14	4.41	3.32	10,214	10,441	10,332
3 Years	19.59	20.77	16.23	17,112	17,624	15,708
5 Years	10.03	12.92	13.16	16,131	18,365	18,561
Since inception*	12.28	15.31	12.67	47,527	68,010	49,798

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 68 in 'Fund Manager Summary' Schemes Managed by Mr. V Srivatsa.
The performance of the benchmark is calculated using total return index variant of the benchmark index.

SIP Returns as on 31st October, 2022

Period	Investment Amount (₹)	Fund Value (₹)	Nifty Large Mid 250 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty Large Mid 250 TRI	Yield (%) Nifty 50 TRI
1 Year	1,20,000	1,27,406	1,27,510	1,27,301	11.64	11.81	11.47
3 Years	3,60,000	5,09,241	5,12,110	4,84,659	23.88	24.29	20.30
5 Years	6,00,000	9,08,281	9,48,083	9,00,548	16.60	18.35	16.25
7 Years	8,40,000	13,87,033	15,21,946	14,46,099	14.08	16.68	15.24
10 Years	12,00,000	23,81,667	28,27,800	24,99,352	13.14	16.35	14.05
15 Years	NA	NA	NA	NA	NA	NA	NA
Since inception	16,10,000	39,39,995	48,73,037	41,36,418	12.47	15.28	13.11

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

Investment Objective

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

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

Date of inception/allotment

18th May, 1992

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 25808.96 Crore
Closing AUM : ₹ 26133.40 Crore

High/Low NAV in the month

High Growth Option : ₹ 241.4796
Low Growth Option : ₹ 235.0918

Total Expense Ratio

Regular : 1.58
Direct : 0.91

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW:

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

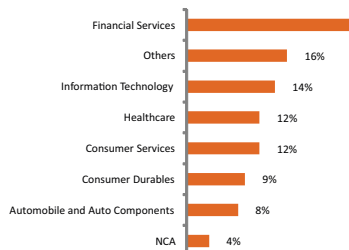
NAV per unit as on 31st October, 2022

Regular Growth Option : ₹ 241.0002
Regular IDCW Option : ₹ 159.3340
Direct Growth Option : ₹ 253.4951
Direct IDCW Option : ₹ 168.6975

Portfolio as on 31st October, 2022

Equity	% to NAV	Equity	% to NAV
ICICI Bank Ltd	5.91	Grindwell Norton Ltd.	1.54
Bajaj Finance Ltd.	5.82	P I Industries Ltd.	1.53
Infosys Ltd.	4.40	Schaeffler India Ltd	1.49
HDFC Bank Ltd.	4.39	Ajanta Pharma Ltd.	1.40
Kotak Mahindra Bank Ltd.	4.04	Berger Paints India Ltd.	1.38
Larsen & Toubro Infotech Ltd	3.93	Divis Laboratories Ltd.	1.38
Avenue Supermarkets Ltd.	3.82	Marico Ltd.	1.37
Info-Edge (India) Ltd.	3.03	Asian Paints Ltd.	1.35
HDFC Ltd.	2.91	Havells India Ltd.	1.31
Mindtree Ltd.	2.86	Endurance Technologies Ltd.	1.30
Coforge Ltd	2.82	Pidilite Industries Ltd.	1.29
Astral Ltd.	2.68	IPCA Laboratories Ltd.	1.28
Titan Company Ltd.	2.46	Page Industries Ltd	1.25
Maruti Suzuki India Ltd.	2.31	Others	22.20
Shree Cement Ltd.	1.71	Net Current Assets	3.55
Jubilant Food Works Ltd	1.65	TOTAL	100.00
AU Small Finance Bank Ltd	1.65		

Sectoral Breakdown



Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Bajaj Finance Ltd.	4.2	Reliance Industries Ltd.	-7.3
Larsen & Toubro Infotech Ltd	3.7	Tata Consultancy Services Ltd.	-2.7
Avenue Supermarkets Ltd.	3.3	ITC Ltd.	-2.6
Mindtree Ltd.	2.9	Larsen & Toubro Ltd.	-2.0
Info-Edge (India) Ltd.	2.8	Axis Bank Ltd.	-2.0

Market Capitalisation (%)

	Large	Mid	Small
Fund	66	25	9
Benchmark	77	15	8

Quantitative Indicators

	Fund	Benchmark
Beta	0.89	1
Standard Deviation (Annual)	19.96%	21.43%
Sharpe Ratio	0.58%	
Portfolio Turnover Ratio (Annual)	0.07	
P/B	11.19	9.36
P/E	44.37	34.21
ROE	24.02	18.36

As on 31st October, 2022

Portfolio Details

% of Top 10 Stocks	41.11
Median Market Cap (₹ Cr)	83,442
Weighted Average Market Cap	2,24,585
Number of Securities	54

All figures given are provisional and unaudited.

Fund Performance Vs Benchmark (CAGR) as on 31st October, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)
1 Year	-9.34	3.54	3.32	9,066	10,354	10,332
3 Years	17.73	18.03	16.23	16,325	16,450	15,708
5 Years	14.12	12.29	13.16	19,363	17,858	18,561
Since inception*	12.56	11.84	NA	3,68,026	3,02,605	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 68 in 'Fund Manager Summary'. N.A - Not Available. Schemes Managed by Mr. Ajay Tyagi.

As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of Nifty 500 TRI. PRI & TRI values are not available from the

inception date of UTI FLEXI CAP FUND i.e 18th May 1992 to 31st December 1996.

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

SIP Returns as on 31st October, 2022

Period	Investment Amount (₹)	Fund Value (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty 500 TRI	Yield (%) Nifty 50 TRI
1 Year	1,20,000	1,18,453	1,26,887	1,27,301	-2.38	10.81	11.47
3 Years	3,60,000	4,57,528	4,95,538	4,84,659	16.21	21.90	20.30
5 Years	6,00,000	8,82,737	9,13,044	9,00,548	15.44	16.81	16.25
7 Years	8,40,000	14,22,531	14,56,469	14,46,099	14.78	15.44	15.24
10 Years	12,00,000	25,69,570	25,83,690	24,99,352	14.56	14.66	14.05
15 Years	18,00,000	59,19,754	54,11,188	51,71,537	14.53	13.49	12.96
Since inception	21,50,000	91,41,598	80,42,641	78,10,565	14.44	13.25	12.97

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

For Product Label, Refer Page no. 69-72.

An open ended equity scheme following a value investment strategy.

Investment Objective

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

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

Date of inception/allotment

20th July, 2005

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 6859.84 Crore
Closing AUM : ₹ 7062.92 Crore

High/Low NAV in the month

High Growth Option : ₹ 104.4797
Low Growth Option : ₹ 99.2549

Total Expense Ratio

Regular : 1.82
Direct : 1.19

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW:

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

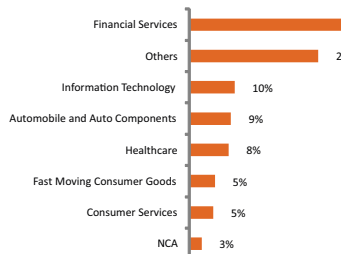
NAV per unit as on 31st October, 2022

Regular Growth Option : ₹ 104.4797
Regular IDCW Option : ₹ 30.4482
Direct Growth Option : ₹ 112.1870
Direct IDCW Option : ₹ 36.5882

Portfolio as on 31st October, 2022

Equity	% to NAV	Equity	% to NAV
HDFC Bank Ltd.	9.01	AIA Engineering Ltd.	1.47
ICICI Bank Ltd	7.46	Jubilant Food Works Ltd	1.47
Infosys Ltd.	6.75	Ajanta Pharma Ltd	1.37
Axis Bank Ltd.	5.07	Shree Cement Ltd.	1.29
Bharti Airtel Ltd.	3.96	ICICI Lombard General Insurance Company Ltd	1.28
State Bank Of India	3.82	Multi Commodity Exchange Of India Ltd	1.28
ITC Ltd.	2.67	Phoenix Mills Ltd	1.24
Aditya Birla Fashion & Retail Ltd.	2.61	Crompton Greaves Consumer Electricals Ltd.	1.23
Maruti Suzuki India Ltd.	2.29	Fortis Healthcare Ltd.	1.22
Eicher Motors Ltd	2.18	Brigade Enterprises Ltd.	1.20
Cipla Ltd.	2.11	Bharat Forge Ltd.	1.18
Bajaj Auto Ltd.	2.08	Godrej Consumer Products Ltd	1.17
Hindalco Industries Ltd.	2.07	V.I.P.Industries Ltd.	1.16
IndusInd Bank Ltd.	1.94	Others	22.00
Tech Mahindra Ltd	1.66	Net Current Assets	2.60
Sun Pharmaceuticals Industries Ltd.	1.58	TOTAL	100.00
Tata Steel Ltd.	1.58		

Sectoral Breakdown



Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
HDFC Bank Ltd.	3.5	Reliance Industries Ltd.	-7.3
Axis Bank Ltd.	3.1	Tata Consultancy Services Ltd.	-2.7
Aditya Birla Fashion & Retail Ltd.	2.5	HDFC Ltd.	-2.7
Bharti Airtel Ltd.	2.3	Kotak Mahindra Bank Ltd.	-2.3
ICICI Bank Ltd	2.2	Larsen & Toubro Ltd.	-2.0

Market Capitalisation (%)

	Large	Mid	Small
Fund	69	17	14
Benchmark	77	15	8

Quantitative Indicators

	Fund	Benchmark
Beta	0.94	1
Standard Deviation (Annual)	20.58%	21.43%
Sharpe Ratio	0.62%	
Portfolio Turnover Ratio (Annual)	0.26	
P/B	5.25	9.36
P/E	32.00	34.21
ROE	16.70	18.36

As on 31st October, 2022

Portfolio Details

% of Top 10 Stocks	45.80
Median Market Cap (₹ Cr)	1,05,560
Weighted Average Market Cap	2,78,903
Number of Securities	56

All figures given are provisional and unaudited.

Fund Performance Vs Benchmark (CAGR) as on 31st October, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)
1 Year	3.39	3.54	3.32	10,339	10,354	10,332
3 Years	18.90	18.03	16.23	16,817	16,450	15,708
5 Years	12.66	12.29	13.16	18,155	17,858	18,561
Since inception*	14.53	13.96	14.22	1,04,449	95,815	99,666

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 68 in 'Fund Manager Summary'. Schemes Managed by Mr. Amit Premchandani.

As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of Nifty 500 TRI. 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, 2022

Period	Investment Amount (₹)	Fund Value (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty 500 TRI	Yield (%) Nifty 50 TRI
1 Year	1,20,000	1,27,669	1,26,887	1,27,301	12.06	10.81	11.47
3 Years	3,60,000	4,92,004	4,95,538	4,84,659	21.38	21.90	20.30
5 Years	6,00,000	9,14,550	9,13,044	9,00,548	16.88	16.81	16.25
7 Years	8,40,000	14,31,411	14,56,469	14,46,099	14.96	15.44	15.24
10 Years	12,00,000	24,27,373	25,83,690	24,99,352	13.50	14.66	14.05
15 Years	18,00,000	53,90,860	54,11,188	51,71,537	13.45	13.49	12.96
Since inception	20,70,000	74,80,051	71,83,862	69,36,948	13.45	13.06	12.71

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

Investment Objective

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

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

Date of inception/allotment

7th April, 2004

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 7276.68 Crore
Closing AUM : ₹ 7348.15 Crore

High/Low NAV in the month

High Growth Option : ₹ 194.2758
Low Growth Option : ₹ 188.7581

Total Expense Ratio

Regular : 1.78
Direct : 1.01

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW:

Load Structure

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

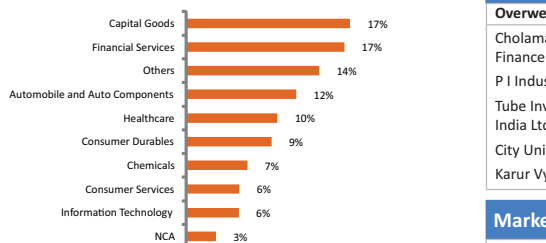
NAV per unit as on 31st October, 2022

Regular Growth Option	₹ 192.9309
Regular IDCW Option	₹ 91.2966
Direct Growth Option	₹ 209.7147
Direct IDCW Option	₹ 103.2010

Portfolio as on 31st October, 2022

Equity	% to NAV	Equity	% to NAV
Tube Investments Of India Ltd	4.59	Jubilant Food Works Ltd	1.74
Cholamandalam Investment & Finance Company Ltd	3.03	Indian Hotels Company Ltd.	1.74
P I Industries Ltd.	3.02	Crompton Greaves Consumer Electricals Ltd.	1.73
Federal Bank Ltd.	2.84	Alkem Laboratories Ltd	1.72
Bharat Forge Ltd.	2.13	L&T Technology Services Ltd	1.71
Shriram Transport Finance Co.Ltd.	2.13	United Breweries Ltd.	1.68
City Union Bank Ltd	2.07	Aditya Birla Fashion & Retail Ltd.	1.68
Schaeffler India Ltd	2.06	Page Industries Ltd	1.65
APL Apollo Tubes Ltd	1.99	V.I.P.Industries Ltd.	1.53
Karur Vysya Bank Ltd.	1.89	Max Financial Services Ltd.	1.51
Astral Ltd.	1.84	Phoenix Mills Ltd	1.49
Mphasis Ltd	1.83	Narayana Hrudayalaya Ltd	1.44
Bharat Electronics Ltd.	1.82	Grindwell Norton Ltd.	1.43
J.K.Cement Ltd.	1.82	Volta Ltd.	1.41
Ashok Leyland Ltd.	1.82	Others	37.67
Polycab India Ltd	1.81	Net Current Assets	3.17
		TOTAL	100.00

Sectoral Breakdown



Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Cholamandalam Invt & Finance Company Ltd	3.0	Trent Ltd.	-1.9
P I Industries Ltd.	3.0	AU Small Finance Bank Ltd	-1.6
Tube Investments Of India Ltd	3.0	TVS Motor Company Ltd	-1.5
City Union Bank Ltd	2.1	Varun Beverages Ltd	-1.4
Karur Vysya Bank Ltd.	1.9	Tata Elxsi Ltd.	-1.4

Market Capitalisation (%)

	Large	Mid	Small
Fund	12	71	18
Benchmark	2	94	4

Quantitative Indicators Fund Benchmark

Indicator	Fund	Benchmark
Beta	0.91	1
Standard Deviation (Annual)	20.06%	21.45%
Sharpe Ratio	0.93%	
Portfolio Turnover Ratio (Annual)	0.14	
P/B	8.84	9.03
P/E	42.13	40.64
ROE	17.39	18.78

As on 31st October, 2022

Portfolio Details

% of Top 10 Stocks	25.75
Median Market Cap (₹ Cr)	31,098
Weighted Average Market Cap	32,635
Number of Securities	74

All figures given are provisional and unaudited.

Fund Performance Vs Benchmark (CAGR) as on 31st October, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty Midcap 150 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty Midcap 150 TRI (₹)	Nifty 50 TRI (₹)
1 Year	3.34	5.27	3.32	10,334	10,527	10,332
3 Years	24.81	25.29	16.23	19,454	19,679	15,708
5 Years	11.69	13.10	13.16	17,386	18,512	18,561
Since inception*	17.85	17.55	14.52	2,11,431	2,01,637	1,24,138

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 68 in 'Fund Manager Summary'.

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 (₹)	Fund Value (₹)	Nifty Midcap 150 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty Midcap 150 TRI	Yield (%) Nifty 50 TRI
1 Year	1,20,000	1,26,645	1,27,917	1,27,301	10.43	12.46	11.47
3 Years	3,60,000	5,26,114	5,41,068	4,84,659	26.27	28.35	20.30
5 Years	6,00,000	9,77,906	10,01,528	9,00,548	19.62	20.61	16.25
7 Years	8,40,000	15,07,229	16,05,435	14,46,099	16.40	18.18	15.24
10 Years	12,00,000	30,07,235	31,56,550	24,99,352	17.49	18.39	14.05
15 Years	18,00,000	77,79,252	73,64,141	51,71,537	17.66	17.03	12.96
Since inception	21,50,000	1,14,64,457	1,03,82,536	78,10,565	16.54	16.12	12.97

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

For Product Label, Refer Page no. 69-72.

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 : ₹ 2363.55 Crore
Closing AUM : ₹ 2385.74 Crore

High/Low NAV in the month

High Growth Option : ₹ 15.9551
Low Growth Option : ₹ 15.6610

Total Expense Ratio

Regular : 2.27
Direct : 0.55

Minimum Investment Amount

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

Load Structure

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

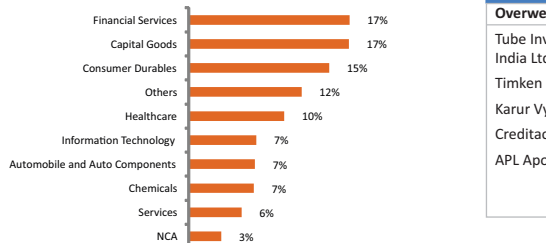
NAV per unit as on 31st October, 2022

Regular Growth Option	₹ 15.8126
Regular IDCW Option	₹ 15.8125
Direct Growth Option	₹ 16.3895
Direct IDCW Option	₹ 16.3895

Portfolio as on 31st October, 2022

Equity	% to NAV	Equity	% to NAV
Timken India Ltd.	2.80	Asahi India Glass Ltd.	1.55
Tube Investments Of India Ltd	2.67	Metro Brands Ltd	1.54
Karur Vysya Bank Ltd.	2.65	MTAR Technologies Ltd	1.54
Brigade Enterprises Ltd.	2.29	Canfin Homes Ltd.	1.53
Creditaccess Grameen Ltd	2.14	Krishna Institute Of Medical Science Ltd	1.52
V.I.P.Industries Ltd.	2.07	Navin Fluorine International Ltd.	1.51
Computer Age Management Services Ltd	2.06	LA Opala Rg Ltd.	1.47
Carborandum Universal Ltd.	1.85	RHI Magnesita India Ltd	1.45
Chalet Hotels Ltd	1.84	KPIT Technologies Ltd	1.44
City Union Bank Ltd	1.74	Suven Pharmaceuticals Ltd	1.39
Cera Sanitaryware Ltd.	1.72	KEC International Ltd.	1.39
Greenpanel Industries Ltd	1.71	Narayana Hrudayalaya Ltd	1.39
Praj Industries Ltd.	1.69	Affle India Ltd	1.38
Cholamandalam Financial Holdings Ltd	1.69	Others	43.65
J.B.Chemicals & Pharmaceuticals Ltd	1.65	Net Current Assets	3.42
IIFL Wealth Management Ltd	1.65	TOTAL	100.00
APL Apollo Tubes Ltd	1.62		

Sectoral Breakdown



Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Tube Investments Of India Ltd	2.7	Elgi Equipments Ltd.	-1.2
Timken India Ltd.	2.0	IDFC Ltd.	-1.2
Karur Vysya Bank Ltd.	1.7	Central Depository Services (India) Ltd	-1.2
Creditaccess Grameen Ltd	1.7	Apollo Tyres Ltd.	-1.1
APL Apollo Tubes Ltd	1.6	KEI Industries Ltd.	-1.0

Market Capitalisation (%)

	Large	Mid	Small
Fund	-	16	84
Benchmark	-	2	98

Portfolio Details

% of Top 10 Stocks	22.11
Median Market Cap (₹ Cr)	11,228
Weighted Average Market Cap	12,536
Number of Securities	78

All figures given are provisional and unaudited.
As on 31st October, 2022

Fund Performance Vs Benchmark (CAGR) as on 31st October, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty Small Cap 250 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty Small Cap 250 TRI (₹)	Nifty 50 TRI (₹)
1 Year	8.25	1.02	3.32	10,825	10,102	10,332
Since inception*	27.98	31.75	18.50	15,813	16,689	13,707

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 68 in 'Fund Manager Summary'. Schemes Managed by Mr. Ankit Agarwal.*Compounded annualized Growth Rate. The performance of the benchmark is calculated using total return index variant of the benchmark index.

SIP Returns as on 31st October, 2022

Period	Investment Amount (₹)	Fund Value (₹)	Nifty Smallcap 250 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty Smallcap 250 TRI	Yield (%) Nifty 50 TRI
1 Year	1,20,000	1,25,896	1,22,891	1,27,301	9.24	4.50	11.47
Since inception	2,20,000	2,58,122	2,47,887	2,46,981	17.73	13.04	12.63

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

Investment Objective



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

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

Date of inception/allotment



26th Aug, 2021

Fund Manager



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

Fund AUM



Fund Size Monthly Average : ₹ 2774.53 Crore
Closing AUM : ₹ 2800.20 Crore

High/Low NAV in the month



High Growth Option : ₹ 10.4267
Low Growth Option : ₹ 10.0961

Total Expense Ratio



Regular : 1.83
Direct : 0.15

Minimum Investment Amount



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

Load Structure



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

NAV per unit as on 31st October, 2022



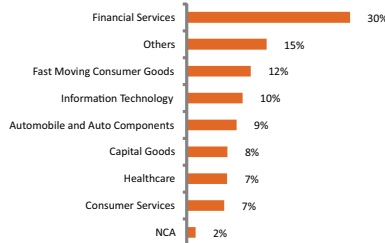
Regular Growth Option : ₹ 10.4267
Regular IDCW Option : ₹ 10.4267
Direct Growth Option : ₹ 10.6481
Direct IDCW Option : ₹ 10.6478

Portfolio as on 31st October, 2022



Equity	% to NAV	Equity	% to NAV
ICICI Bank Ltd	8.70	Cipla Ltd.	2.92
HDFC Bank Ltd.	7.99	Ultratech Cement Ltd.	2.88
Tata Consultancy Services Ltd.	6.01	Dabur India Ltd.	2.87
Larsen & Toubro Infotech Ltd	4.32	Havells India Ltd.	2.78
Tata Motors Ltd.	3.76	Marico Ltd.	2.67
Bharti Airtel Ltd.	3.71	ABB India Ltd.	2.61
Trent Ltd.	3.68	Tube Investments Of India Ltd	2.40
Bajaj Finance Ltd.	3.50	Divis Laboratories Ltd.	2.38
Phoenix Mills Ltd	3.44	Ajanta Pharma Ltd.	2.17
Jubilant Food Works Ltd	3.27	Max Financial Services Ltd.	2.15
Godrej Consumer Products Ltd	3.16	Ashok Leyland Ltd.	1.86
United Breweries Ltd.	3.14	Aavas Financiers Ltd	1.79
ICICI Lombard General Insurance Company Ltd	3.09	Hindalco Industries Ltd.	1.06
Bharat Forge Ltd.	3.07	P I Industries Ltd.	0.91
Maruti Suzuki India Ltd.	3.06	Net Current Assets	1.60
IndusInd Bank Ltd.	3.04	TOTAL	100.00

Sectoral Breakdown



Active Stock positions



Overweight (Top 5)	%	Underweight (Top 5)	%
Larsen & Toubro		Reliance Industries Ltd.	-7.3
Infotech Ltd	4.1	Infosys Ltd.	-4.7
ICICI Bank Ltd	3.4	HDFC Ltd.	-3.7
Trent Ltd	3.4	ITC Ltd.	-2.6
Phoenix Mills Ltd	3.3	Kotak Mahindra Bank Ltd.	-2.3
TCS Ltd.	3.3		

Market Capitalisation (%)



	Large	Mid	Small
Fund	69	29	2
Benchmark	77	15	8

Portfolio Details



% of Top 10 Stocks	48.37
Median Market Cap (₹ Cr)	90,853
Weighted Average Market Cap	2,85,135
Number of Securities	30

All figures given are provisional and unaudited.
As on 31st October, 2022

Fund Performance Vs Benchmark (CAGR) as on 31st October, 2022 Growth of ₹ 10000



Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)
1 Year	0.48	3.54	3.32	10,048	10,354	10,332
Since inception*	3.59	9.23	8.34	10,426	11,102	10,995

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 68 in 'Fund Manager Summary'. Schemes Managed by Mr. Vishal Chopda. The performance of the benchmark is calculated using total return index variant of the benchmark index.

Investment Objective

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

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

Date of inception/allotment

3rd May, 2005

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 2816.23 Crore
Closing AUM : ₹ 2864.79 Crore

High/Low NAV in the month

High Growth Option : ₹ 103.0736
Low Growth Option : ₹ 98.9970

Total Expense Ratio

Regular : 2.05
Direct : 1.47

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW:

Load Structure

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

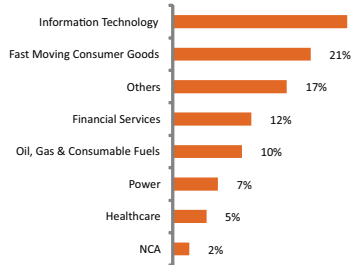
NAV per unit as on 31st October, 2022

Regular Growth Option	₹ 103.0736
Regular IDCW Option	₹ 20.8788
Direct Growth Option	₹ 109.4401
Direct IDCW Option	₹ 24.4318

Portfolio as on 31st October, 2022

Equity	% to NAV	Equity	% to NAV
ITC Ltd.	8.87	Hindustan Petroleum Corporation Ltd.	1.89
Infosys Ltd.	8.41	Coromandel International Ltd.	1.87
NTPC Ltd.	6.09	Great Eastern Shipping Co. Ltd.	1.75
Tech Mahindra Ltd	5.41	Computer Age Management Services Ltd	1.71
Hindustan Unilever Ltd.	4.49	Oil & Natural Gas Corporation Ltd.	1.69
Mphasis Ltd	4.35	Procter & Gamble Hygiene & Hel Care Ltd.	1.55
Tata Consultancy Services Ltd.	3.71	ICICI Securities Ltd.	1.44
Marico Ltd.	3.57	HDFC Ltd.	1.41
ICICI Bank Ltd	3.40	Sanofi India Ltd.	1.34
Torrent Pharmaceuticals Ltd.	3.02	ICICI Prudential Life Insurance Company Ltd.	1.24
Larsen & Toubro Infotech Ltd	3.01	Indian Energy Exchange Ltd	1.13
Tata Steel Ltd.	2.95	Jyothy Labs Ltd.	1.06
Cummins India Ltd.	2.37	Coal India Ltd.	1.01
Bharat Electronics Ltd.	2.35	Others	9.95
Bharat Petroleum Corporation Ltd.	2.23	Net Current Assets	2.48
GAII (India) Ltd.	2.12	TOTAL	100.00
Bajaj Auto Ltd.	2.12		

Sectoral Breakdown



Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
ITC Ltd.	6.3	Reliance Industries Ltd.	-7.3
NTPC Ltd.	5.4	HDFC Bank Ltd.	-4.9
Tech Mahindra Ltd	4.9	Kotak Mahindra Bank Ltd.	-2.3
Mphasis Ltd	4.2	HDFC Ltd.	-2.3
Infosys Ltd.	3.7	Larsen & Toubro Ltd.	-2.0

Market Capitalisation (%)

	Large	Mid	Small
Fund	76	13	11
Benchmark	77	15	8

Quantitative Indicators Fund Benchmark

Indicator	Fund	Benchmark
Beta	0.83	1
Standard Deviation (Annual)	19.05%	21.43%
Sharpe Ratio	0.48%	
Portfolio Turnover Ratio (Annual)	0.15	
P/B	7.32	9.36
P/E	28.39	34.21
ROE	25.76	18.36

As on 31st October, 2022

Portfolio Details

% of Top 10 Stocks	51.31
Median Market Cap (₹ Cr)	1,04,358
Weighted Average Market Cap	2,48,282
Number of Securities	46

All figures given are provisional and unaudited.

Fund Performance Vs Benchmark (CAGR) as on 31st October, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty Dividend Opportunities 50 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty Dividend Opportunities 50 TRI (₹)	Nifty 50 TRI (₹)
1 Year	-3.90	3.54	6.05	3.32	9,610	10,354	10,605	10,332
3 Years	15.42	18.03	15.79	16.23	15,382	16,450	15,530	15,708
5 Years	10.70	12.29	10.88	13.16	16,629	17,858	16,764	18,561
Since inception*	14.25	14.85	16.70	NA	1,03,009	1,12,902	1,49,347	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 68 in 'Fund Manager Summary'.

Schemes Managed by Mrs. Swati Kulkarni.

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

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

SIP Returns as on 31st October, 2022

Period	Investment Amount (₹)	Fund Value (₹)	Nifty 500 TRI (₹)	Nifty Dividend Opportunities 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty 500 TRI	Yield (%) Nifty Dividend Opportunities 50 TRI
1 Year	1,20,000	1,20,517	1,26,887	1,26,445	0.80	10.81	10.11
3 Years	3,60,000	4,65,770	4,95,538	4,89,529	17.47	21.90	21.02
5 Years	6,00,000	8,54,608	9,13,044	8,76,082	14.12	16.81	15.13
7 Years	8,40,000	13,44,688	14,56,469	13,87,483	13.21	15.44	14.08
10 Years	12,00,000	23,02,661	25,83,690	23,44,319	12.51	14.66	12.85
15 Years	18,00,000	48,33,522	54,11,188	52,22,211	12.18	13.49	13.08
Since inception	20,90,000	69,75,268	73,87,862	77,84,537	12.54	13.10	13.61

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

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

Investment Objective

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

Date of inception/allotment

29th May, 1998

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 2503.87 Crore
Closing AUM : ₹ 2508.52 Crore

High/Low NAV in the month

High Growth Option : ₹ 279.0577
Low Growth Option : ₹ 271.3342

Total Expense Ratio

Regular : 2.02
Direct : 1.23

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW:

Load Structure

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

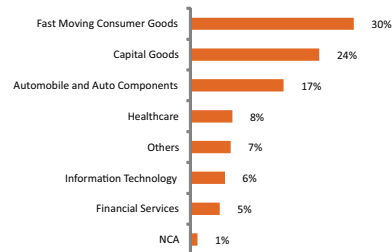
NAV per unit as on 31st October, 2022

Regular Growth Option	₹ 274.7850
Regular IDCW Option	₹ 141.6750
Direct Growth Option	₹ 299.0772
Direct IDCW Option	₹ 155.1412

Portfolio as on 31st October, 2022

Equity	% to NAV	Equity	% to NAV
Maruti Suzuki India Ltd.	8.96	Gland Pharma Ltd	2.20
Nestle India Ltd.	7.16	Escorts Kubota Ltd	2.05
Hindustan Unilever Ltd.	6.77	Bayer Cropscience Ltd.	2.01
Schaeffler India Ltd	4.89	3M India Ltd.	2.00
Mphasis Ltd	4.81	CRISIL Ltd	1.94
United Spirits Ltd.	4.69	Sanofi India Ltd.	1.80
Honeywell Automation India Ltd.	4.67	HDFC Asset Management Company Ltd	1.64
Grindwell Norton Ltd.	4.34	Oracle Financial Services Software Ltd.	1.61
Cummins India Ltd.	4.16	Timken India Ltd.	1.51
Britannia Industries Ltd.	3.78	Mahindra CIE Automotive Ltd	1.08
SKF India Ltd.	3.78	ICICI Prudential Life Insurance Company Ltd.	1.00
Procter & Gamble Hygiene & Hel Care Ltd.	3.74	Nippon Life India Asset Management Ltd	0.87
United Breweries Ltd.	3.71	Procter & Gamble Health Ltd	0.54
Siemens India Ltd.	3.00	Others	1.87
Whirlpool Of India Ltd.	2.99	Net Current Assets	1.31
Abbott India Ltd.	2.78	TOTAL	100.00
Bosch Ltd.	2.37		

Sectoral Breakdown



Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Honeywell Automation India Ltd.	3.2	Ambuja Cements Ltd.	-6.5
Schaeffler India Ltd	3.0	Vedanta Ltd	-5.2
Whirlpool Of India Ltd.	3.0	Ashok Leyland Ltd.	-3.7
Grindwell Norton Ltd.	2.7	Colgate Palmolive India Ltd.	-3.6
Mphasis Ltd	2.1	Britannia Industries Ltd.	-3.6

Market Capitalisation (%)

	Large	Mid	Small
Fund	43	51	6
Benchmark	63	36	1

Quantitative Indicators

	Fund	Benchmark
Beta	0.89	1
Standard Deviation (Annual)	17.29%	18.76%
Sharpe Ratio	0.24%	
Portfolio Turnover Ratio (Annual)	0.06	
P/B	18.43	21.21
P/E	59.39	60.49
ROE	27.77	31.14

As on 31st October, 2022

Portfolio Details

% of Top 10 Stocks	54.23
Median Market Cap (₹ Cr)	43,367
Weighted Average Market Cap	1,12,028
Number of Securities	35

All figures given are provisional and unaudited.

Fund Performance Vs Benchmark (CAGR) as on 31st October, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty MNC TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty MNC TRI (₹)	Nifty 50 TRI (₹)
1 Year	-0.84	6.09	3.32	9,916	10,609	10,332
3 Years	10.39	13.59	16.23	13,456	14,661	15,708
5 Years	8.11	9.32	13.16	14,771	15,617	18,561
Since inception*	15.76	13.44	NA	3,57,635	2,18,045	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 68 in 'Fund Manager Summary'.
N.A Not Available. Schemes Managed by Mrs. Swati Kulkarni.
The performance of the benchmark is calculated using total return index variant of the benchmark index.

SIP Returns as on 31st October, 2022

Period	Investment Amount (₹)	Fund Value (₹)	Nifty MNC TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty MNC TRI	Yield (%) Nifty 50 TRI
1 Year	1,20,000	1,23,031	1,28,272	1,27,301	4.72	13.03	11.47
3 Years	3,60,000	4,36,432	4,65,165	4,84,659	12.92	17.38	20.30
5 Years	6,00,000	7,76,695	8,37,009	9,00,548	10.26	13.28	16.25
7 Years	8,40,000	11,97,791	13,48,097	14,46,099	9.97	13.28	15.24
10 Years	12,00,000	22,48,994	25,14,469	24,99,352	12.07	14.16	14.05
15 Years	18,00,000	59,50,505	60,67,662	51,71,537	14.59	14.81	12.96
Since inception	21,50,000	92,84,821	94,47,787	78,10,565	14.59	14.75	12.97

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

For Product Label, Refer Page no. 69-72.

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 Feb-2018

Fund AUM

Fund Size Monthly Average : ₹ 463.34 Crore
Closing AUM : ₹ 472.80 Crore

High/Low NAV in the month

High Growth Option : ₹ 40.9908
Low Growth Option : ₹ 39.6425

Total Expense Ratio

Regular : 2.65
Direct : 1.94

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW:

Load Structure

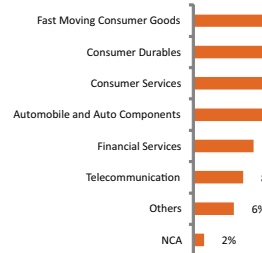
Entry Load : Nil
Exit Load : < 30 days – 1%; ≥ 30 days – Nil

NAV per unit as on 31st October, 2022

Regular Growth Option : ₹ 40.9128
Regular IDCW Option : ₹ 35.7634
Direct Growth Option : ₹ 43.2278
Direct IDCW Option : ₹ 37.9491

Portfolio as on 31st October, 2022

Equity	% to NAV	Equity	% to NAV
Maruti Suzuki India Ltd.	7.86	Tata Motors Ltd.	2.30
Bharti Airtel Ltd.	7.83	Marico Ltd.	2.22
ITC Ltd.	5.53	Phoenix Mills Ltd	2.11
Asian Paints Ltd.	5.26	Crompton Greaves Consumer Electricals Ltd.	2.07
Titan Company Ltd.	4.85	Bajaj Finance Ltd.	1.92
Nestle India Ltd.	4.52	Trent Ltd.	1.79
Eicher Motors Ltd	4.07	Havells India Ltd.	1.75
Avenue Supermarts Ltd.	3.86	Page Industries Ltd	1.63
Godrej Consumer Products Ltd	3.81	Vedant Fashions Ltd	1.53
Hindustan Unilever Ltd.	3.78	FSN E-Commerce Ventures (Nykaa) Ltd	1.49
Metro Brands Ltd	3.12	Astral Ltd.	1.49
United Breweries Ltd.	2.83	ICICI Lombard General Insurance Company Ltd	1.48
ICICI Bank Ltd	2.71	Sheela Foam Ltd.	1.26
Aditya Birla Fashion & Retail Ltd.	2.58	Others	5.14
Jubilant Food Works Ltd	2.58	Net Current Assets	1.68
HDFC Bank Ltd.	2.53	TOTAL	100.00
Dabur India Ltd.	2.41		

Sectoral Breakdown**Active Stock positions**

Overweight (Top 5)	%	Underweight (Top 5)	%
Metro Brands Ltd	3.1	Mahindra & Mahindra Ltd.	-6.5
United Breweries Ltd.	2.8	Hindustan Unilever Ltd.	-5.6
ICICI Bank Ltd	2.7	Adani Transmission Ltd.	-4.7
Aditya Birla Fashion & Retail Ltd.	2.6	ITC Ltd.	-4.7
HDFC Bank Ltd.	2.5	Bharti Airtel Ltd.	-2.5

Market Capitalisation (%)

	Large	Mid	Small
Fund	72	21	7
Benchmark	91	9	-

Quantitative Indicators

Quantitative Indicators	Fund	Benchmark
Beta	0.92	1
Standard Deviation (Annual)	18.58%	19.45%
Sharpe Ratio	0.43%	
Portfolio Turnover Ratio (Annual)	0.18	
P/B	16.66	16.48
P/E	61.81	58.63
ROE	19.57	23.13

As on 31st October, 2022**Portfolio Details**

% of Top 10 Stocks	51.37
Median Market Cap (₹ Cr)	2,12,386
Weighted Average Market Cap	2,31,343
Number of Securities	35

All figures given are provisional and unaudited.

Fund Performance Vs Benchmark (CAGR) as on 31st October, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty India Consumption TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty India Consumption TRI (₹)	Nifty 50 TRI (₹)
1 Year	3.98	14.53	3.32	10,398	11,453	10,332
3 Years	14.21	16.88	16.23	14,903	15,974	15,708
5 Years	10.31	12.49	13.16	16,338	18,018	18,561
Since inception*	9.67	13.33	10.93	40,924	67,549	48,720

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 68 in 'Fund Manager Summary'.
Schemes Managed by Mr. Vishal Chopda.
The performance of the benchmark is calculated using total return index variant of the benchmark index.

SIP Returns as on 31st October, 2022

Period	Investment Amount (₹)	Fund Value (₹)	Nifty India Consumption TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty India Consumption TRI	Yield (%) Nifty 50 TRI
1 Year	1,20,000	1,27,588	1,35,044	1,27,301	11.93	24.04	11.47
3 Years	3,60,000	4,71,207	5,02,043	4,84,659	18.29	22.85	20.30
5 Years	6,00,000	8,57,087	9,14,872	9,00,548	14.24	16.89	16.25
7 Years	8,40,000	13,31,269	14,53,549	14,46,099	12.93	15.39	15.24
10 Years	12,00,000	22,43,199	26,01,305	24,99,352	12.02	14.79	14.05
15 Years	18,00,000	47,99,897	61,89,244	51,71,537	12.09	15.04	12.96
Since inception	18,20,000	48,79,822	63,18,392	52,62,364	12.02	14.97	12.89

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

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 : ₹ 1482.52 Crore
Closing AUM : ₹ 1535.03 Crore

High/Low NAV in the month

High Growth Option : ₹ 84.2009
Low Growth Option : ₹ 79.3856

Total Expense Ratio

Regular : 2.26
Direct : 1.96

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW:

Load Structure

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

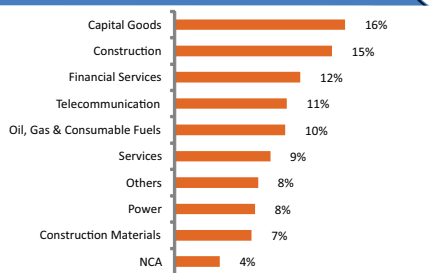
NAV per unit as on 31st October, 2022

Regular Growth Option : ₹ 84.2009
Regular IDCW Option : ₹ 44.0070
Direct Growth Option : ₹ 87.6264
Direct IDCW Option : ₹ 45.8552

Portfolio as on 31st October, 2022

Equity	% to NAV	Equity	% to NAV
Bharti Airtel Ltd.	9.81	Mahindra Logistics Ltd	1.75
Larsen & Toubro Ltd.	8.98	Brigade Enterprises Ltd.	1.75
NTPC Ltd.	5.87	Torrent Power Ltd.	1.74
Reliance Industries Ltd.	4.98	Indraprastha Gas Ltd	1.66
ICICI Bank Ltd	4.86	Cummins India Ltd.	1.65
Ultratech Cement Ltd.	4.83	Blue Star Limited	1.64
Adani Ports And Special Economic Zone Ltd	4.27	Oberoi Realty Limited	1.36
Axis Bank Ltd.	3.69	Pnc Infratech Ltd	1.33
State Bank Of India	3.32	Crompton Greaves Consumer Electricals Ltd.	1.29
Container Corporation Of India Ltd	3.03	3M India Ltd.	1.25
Bharat Electronics Ltd.	2.75	CG Power And Industrial Solutions Limited	1.19
Gujarat Gas Ltd	2.63	ABB India Ltd.	1.19
Skf India Ltd.	2.56	KNR Constructions Ltd	1.13
Shree Cement Ltd.	2.44	Others	6.47
Bharat Forge Ltd.	2.23	Net Current Assets	4.28
Siemens India Ltd.	2.20	TOTAL	100.00
H G Infra Engineering Ltd.	1.85		

Sectoral Breakdown



Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
ICICI Bank Ltd	4.9	Reliance Industries Ltd.	-15.0
Axis Bank Ltd.	3.7	Larsen & Toubro Ltd.	-5.3
State Bank Of India	3.3	Power Grid Corporation Of India Ltd	-4.6
Bharat Electronics Ltd.	2.8	Grasim Industries Ltd.	-3.8
Gujarat Gas Ltd	2.6	Oil & Natural Gas Corporation Ltd.	-3.1

Market Capitalisation (%)

	Large	Mid	Small
Fund	62	24	14
Benchmark	90	10	-

Quantitative Indicators

	Fund	Benchmark
Beta	0.90	1
Standard Deviation (Annual)	21.84%	22.43%
Sharpe Ratio	0.48%	
Portfolio Turnover Ratio (Annual)	0.10	
P/B	5.17	4.19
P/E	36.28	36.36
ROE	13.68	12.34

As on 31st October, 2022

Portfolio Details

% of Top 10 Stocks	53.64
Median Market Cap (₹ Cr)	1,71,889
Weighted Average Market Cap	2,69,415
Number of Securities	42

All figures given are provisional and unaudited.

Fund Performance Vs Benchmark (CAGR) as on 31st October, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty Infrastructure TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty Infrastructure TRI (₹)	Nifty 50 TRI (₹)
1 Year	8.05	5.60	3.32	10,805	10,560	10,332
3 Years	16.65	18.26	16.23	15,879	16,547	15,708
5 Years	8.30	9.76	13.16	14,902	15,934	18,561
Since inception*	12.70	9.80	14.52	92,182	56,796	1,24,138

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

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

SIP Returns as on 31st October, 2022

Period	Investment Amount (₹)	Fund Value (₹)	Nifty Infrastructure TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty Infrastructure TRI	Yield (%) Nifty 50 TRI
1 Year	1,20,000	1,31,855	1,27,675	1,27,301	18.82	12.07	11.47
3 Years	3,60,000	5,11,200	5,05,416	4,84,659	24.16	23.33	20.30
5 Years	6,00,000	8,95,858	9,22,405	9,00,548	16.04	17.23	16.25
7 Years	8,40,000	13,54,047	14,05,779	14,46,099	13.40	14.45	15.24
10 Years	12,00,000	22,95,946	22,07,041	24,99,352	12.46	11.72	14.05
15 Years	18,00,000	39,77,268	34,25,332	51,71,537	9.88	8.09	12.96
Since inception	21,50,000	55,43,463	44,91,412	78,10,565	9.71	7.66	12.97

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

For Product Label, Refer Page no. 69-72.

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

Fund AUM

Fund Size Monthly Average : ₹ 811.43 Crore
Closing AUM : ₹ 841.40 Crore

High/Low NAV in the month

High Growth Option : ₹ 124.9165
Low Growth Option : ₹ 115.9769

Total Expense Ratio

Regular : 2.33
Direct : 1.37

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW:

Load Structure

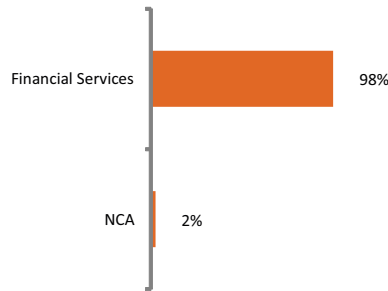
Entry Load : Nil
Exit Load : < 30 days – 1%; ≥ 30 days – Nil

NAV per unit as on 31st October, 2022

Regular Growth Option : ₹ 124.9165
Regular IDCW Option : ₹ 48.6168
Direct Growth Option : ₹ 138.3529
Direct IDCW Option : ₹ 54.1488

Portfolio as on 31st October, 2022

Equity	% to NAV	Equity	% to NAV
ICICI Bank Ltd	18.51	Federal Bank Ltd.	1.69
HDFC Bank Ltd.	18.32	Cholamandalam Investment & Finance Company Ltd	1.69
Axis Bank Ltd.	9.80	City Union Bank Ltd	1.55
State Bank Of India	9.55	DCB Bank Ltd	1.54
HDFC Ltd.	6.16	Max Financial Services Ltd.	1.46
Kotak Mahindra Bank Ltd.	4.07	Canfin Homes Ltd.	1.27
SBI Life Insurance Company Ltd.	3.39	Prudent Corporate Advisory Services Ltd	1.11
IndusInd Bank Ltd.	3.08	Muthoot Finance Ltd	0.82
Karur Vysya Bank Ltd.	2.72	Computer Age Management Services Ltd	0.68
Bajaj Finance Ltd.	2.12	PB Fintech Ltd	0.46
Bajaj Finserv Ltd.	2.08	ICICI Securities Ltd.	0.00
SBI Cards And Payment Services Pvt Ltd.	2.00	Creditaccess Grameen Ltd	0.00
Multi Commodity Exchange Of India Ltd	1.86	Net Current Assets	2.34
ICICI Lombard General Insurance Company Ltd	1.74	TOTAL	100.00

Sectoral Breakdown**Active Stock positions**

Overweight (Top 5)	%	Underweight (Top 5)	%
IndusInd Bank Ltd.	3.1	HDFC Ltd.	-8.4
Karur Vysya Bank Ltd.	2.7	Kotak Mahindra Bank Ltd.	-5.0
State Bank Of India	2.4	Bajaj Finance Ltd.	-4.1
Axis Bank Ltd.	2.0	HDFC Bank Ltd.	-3.2
Multi Commodity Exchange Of India Ltd	1.9	ICICI Bank Ltd	-2.1

Market Capitalisation (%)

	Large	Mid	Small
Fund	85	4	11
Benchmark	98	2	-

Quantitative Indicators

	Fund	Benchmark
Beta	0.97	1
Standard Deviation (Annual)	28.91%	29.24%
Sharpe Ratio	0.10%	
Portfolio Turnover Ratio (Annual)	0.18	
P/B	3.70	3.83
P/E	25.62	26.96
ROE	15.35	15.49

As on 31st October, 2022**Portfolio Details**

% of Top 10 Stocks	77.73
Median Market Cap (₹ Cr)	4,86,928
Weighted Average Market Cap	4,26,621
Number of Securities	24

All figures given are provisional and unaudited.

Fund Performance Vs Benchmark (CAGR) as on 31st October, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty Financial Services TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty Financial Services TRI (₹)	Nifty 50 TRI (₹)
1 Year	1.91	-0.47	3.32	10,191	9,953	10,332
3 Years	9.04	11.71	16.23	12,968	13,945	15,708
5 Years	5.17	13.26	13.16	12,868	18,644	18,561
Since inception*	14.56	17.89	14.52	1,24,946	2,12,768	1,24,138

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 Banks to CNX Bank index with effect from 13th May, 2010

* Compounded annualized Growth Rate.

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 68 in 'Fund Manager Summary'. Schemes Managed by Mr. Amit Premchandani & Ms. Preethi R.S.

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 (₹)	Fund Value (₹)	Nifty Financial Services TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty Financial Services TRI	Yield (%) Nifty 50 TRI
1 Year	1,20,000	1,31,539	1,29,161	1,27,301	18.30	14.46	11.47
3 Years	3,60,000	4,72,934	4,68,394	4,84,659	18.55	17.87	20.30
5 Years	6,00,000	7,87,276	8,67,212	9,00,548	10.81	14.72	16.25
7 Years	8,40,000	12,01,447	14,58,409	14,46,099	10.05	15.48	15.24
10 Years	12,00,000	20,91,427	27,28,795	24,99,352	10.70	15.68	14.05
15 Years	18,00,000	45,61,025	65,30,726	51,71,537	11.50	15.66	12.96
Since inception	21,50,000	72,72,472	1,10,00,103	78,10,565	12.30	16.16	12.97

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

For Product Label, Refer Page no. 69-72.

UTI HEALTHCARE FUND (Erstwhile UTI Pharma & Healthcare Fund)

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

NOVEMBER 2022**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 &
Mr. Kamal Gada B.Com, CA, ICWA, PGDM
Managing the scheme since May 2022

Fund AUM

Fund Size Monthly Average : ₹ 717.10 Crore
Closing AUM : ₹ 725.41 Crore

High/Low NAV in the month

High Growth Option : ₹ 153.4626
Low Growth Option : ₹ 149.3325

Total Expense Ratio

Regular : 2.39
Direct : 1.44

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW:

Load Structure

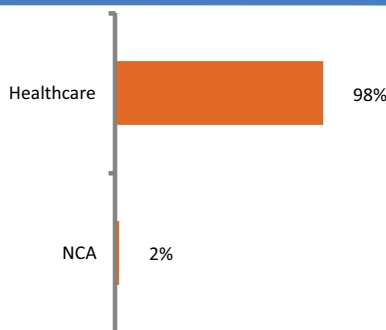
Entry Load : Nil
Exit Load : < 30 days – 1%; ≥ 30 days – Nil

NAV per unit as on 31st October, 2022

Regular Growth Option ₹ 153.4626
Regular IDCW Option ₹ 118.6050
Direct Growth Option ₹ 168.4417
Direct IDCW Option ₹ 130.1943

Portfolio as on 31st October, 2022

Equity	% to NAV	Equity	% to NAV
Sun Pharmaceuticals Industries Ltd.	13.02	J.B.Chemicals & Pharmaceuticals Ltd	2.06
Cipla Ltd.	9.34	Metropolis Healthcare Ltd	1.83
Dr Reddy's Laboratories Ltd.	7.27	Poly Medicare Ltd.	1.67
Apollo Hospitals Enterprise Ltd.	5.83	Biocon Ltd.	1.55
Fortis Healthcare Ltd.	4.33	Proctor & Gamble Health Ltd	1.54
Aurobindo Pharma Ltd.	4.33	AMI Organics Ltd	1.48
Divis Laboratories Ltd.	4.28	Rainbow Childrens Medicare Ltd	1.35
Ajanta Pharma Ltd.	3.91	Lupin Ltd.	1.30
ERIS Lifesciences Ltd	3.82	Pfizer Ltd.	1.28
Krishna Institute Of Medical Science Ltd	3.76	Indoco Remedies Ltd.	0.94
Zydus Lifesciences Ltd	3.72	Alembic Pharmaceuticals Ltd.	0.91
IPCA Laboratories Ltd.	3.44	Syngene International Ltd.	0.87
Torrent Pharmaceuticals Ltd.	3.15	Sequent Scientific Ltd	0.83
Suven Pharmaceuticals Ltd	2.80	Others	0.56
Alkem Laboratories Ltd	2.43	Net Current Assets	1.99
Gland Pharma Ltd	2.29	TOTAL	100.00
Abbott India Ltd.	2.14		

Sectoral Breakdown**Active Stock positions**

Overweight (Top 5)	%	Underweight (Top 5)	%
ERIS Lifesciences Ltd	3.5	Max Healthcare Institute Ltd	-5.2
Ajanta Pharma Ltd	3.2	Sun Pharmaceuticals Industries Ltd.	-3.9
Krishna Institute Of Medical Science Ltd	3.0	Divis Laboratories Ltd.	-2.8
Suven Pharmaceuticals Ltd	2.2	Laurus Labs Ltd.	-2.7
Fortis Healthcare Ltd.	2.1	Dr. Lal Pathlabs Ltd.	-1.4

Market Capitalisation (%)

	Large	Mid	Small
Fund	46	26	28
Benchmark	53	29	18

Quantitative Indicators	Fund	Benchmark
Beta	0.90	1
Standard Deviation (Annual)	18.54%	20.09%
Sharpe Ratio	0.90%	
Portfolio Turnover Ratio (Annual)	0.33	
P/B	5.88	6.63
P/E	40.73	45.44
ROE	17.20	15.66

As on 31st October, 2022**Portfolio Details**

% of Top 10 Stocks	59.87
Median Market Cap (₹ Cr)	40,555
Weighted Average Market Cap	68,263
Number of Securities	31

All figures given are provisional and unaudited.

Fund Performance Vs Benchmark (CAGR) as on 31st October, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	S&P BSE Healthcare TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	S&P BSE Healthcare TRI (₹)	Nifty 50 TRI (₹)
1 Year	-5.83	-3.76	3.32	9,417	9,624	10,332
3 Years	23.00	22.62	16.23	18,619	18,447	15,708
5 Years	12.34	11.60	13.16	17,898	17,316	18,561
Since inception*	13.76	14.06	NA	2,03,168	2,16,059	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 68 in 'Fund Manager Summary'. N.A Not Available. Schemes Managed by Mr. V Srivatsa & Mr. Kamal Gada. As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of Nifty Pharma. PRI values from 28th June 1999 to 3rd April 2006. TRI Value From 4th April 2006. The performance of the benchmark is calculated using total return index variant of the benchmark index.

SIP Returns as on 31st October, 2022

Period	Investment Amount (₹)	Fund Value (₹)	S&P BSE Healthcare TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) S&P BSE Healthcare TRI	Yield (%) Nifty 50 TRI
1 Year	1,20,000	1,19,957	1,21,347	1,27,301	-0.07	2.09	11.47
3 Years	3,60,000	4,35,142	4,43,406	4,84,659	12.71	14.02	20.30
5 Years	6,00,000	8,71,651	8,68,460	9,00,548	14.92	14.77	16.25
7 Years	8,40,000	12,85,614	12,57,756	14,46,099	11.95	11.34	15.24
10 Years	12,00,000	21,52,422	20,81,778	24,99,352	11.25	10.62	14.05
15 Years	18,00,000	53,65,746	54,32,062	51,71,537	13.39	13.53	12.96
Since inception	21,50,000	80,85,608	83,49,109	78,10,565	13.30	13.60	12.97

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

For Product Label, Refer Page no. 69-72.

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 : ₹ 1935.41 Crore
Closing AUM : ₹ 2020.73 Crore

High/Low NAV in the month

High Growth Option : ₹ 156.3647
Low Growth Option : ₹ 147.4869

Total Expense Ratio

Regular : 2.06
Direct : 1.00

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW:

Load Structure

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

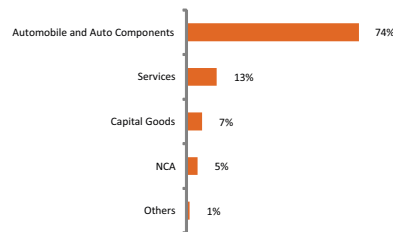
NAV per unit as on 31st October, 2022

Regular Growth Option : ₹ 156.3647
Regular IDCW Option : ₹ 72.1012
Direct Growth Option : ₹ 173.8304
Direct IDCW Option : ₹ 80.3962

Portfolio as on 31st October, 2022

Equity	% to NAV	Equity	% to NAV
Maruti Suzuki India Ltd.	14.27	Mahindra & Mahindra Fin.Ser.Ltd.	1.13
Mahindra & Mahindra Ltd.	14.03	Minda Corporation Ltd	1.07
Eicher Motors Ltd	10.17	VRL Logistics Ltd	1.02
Tata Motors Ltd.	8.39	Motherson Sumi Wiring India Ltd	1.01
Bajaj Auto Ltd.	6.77	Samvardhana Motherson International Ltd	1.00
Adani Ports And Special Economic Zone Ltd	6.24	Endurance Technologies Ltd.	0.86
Ashok Leyland Ltd.	4.41	Jamna Auto Industries Ltd.	0.82
Hero Motocorp Ltd.	3.15	Subros Ltd.	0.73
TVS Motor Company Ltd	2.83	Mahindra Cie Automotive Ltd	0.63
Apollo Tyres Ltd.	2.50	MRF Ltd.	0.57
Bosch Ltd.	2.18	Escorts Kubota Ltd	0.54
Container Corporation Of India Ltd	2.03	Gujarat Pipavav Port Ltd.	0.38
Interglobe Aviation Ltd	1.82	Sandhar Technologies Ltd	0.36
Bharat Forge Ltd.	1.70	Others	0.47
Sundram Fasteners Ltd.	1.49	Net Current Assets	4.69
Mahindra Logistics Ltd	1.38	TOTAL	100.00
Schaeffler India Ltd	1.38		

Sectoral Breakdown



Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Eicher Motors Ltd	4.0	Tube Investments Of India Ltd	-3.3
Ashok Leyland Ltd.	1.9	Indian Railway Catering & Tourism Ltd	-2.2
Bajaj Auto Ltd.	1.4	Zomato Ltd	-2.1
Apollo Tyres Ltd.	1.4	Balkrishna Industries Ltd.	-1.8
Mahindra Logistics Ltd	1.4	MRF Ltd.	-1.6

Market Capitalisation (%)

	Large	Mid	Small
Fund	69	21	10
Benchmark	68	28	4

Quantitative Indicators

Quantitative Indicators	Fund	Benchmark
Beta	1.00	1
Standard Deviation (Annual)	25.39%	25.03%
Sharpe Ratio	0.46%	
Portfolio Turnover Ratio (Annual)	0.12	
P/B	5.25	4.40
P/E	44.38	42.33
ROE	8.98	8.51

As on 31st October, 2022

Fund Performance Vs Benchmark (CAGR) as on 31st October, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty Transportation & Logistics TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty Transportation & Logistics TRI (₹)	Nifty 50 TRI (₹)
1 Year	18.05	16.78	3.32	11,805	11,678	10,332
3 Years	17.87	20.89	16.23	16,383	17,676	15,708
5 Years	5.45	7.28	13.16	13,041	14,213	18,561
Since inception*	17.76	16.97	10.88	1,08,153	98,054	45,005

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 68 in 'Fund Manager Summary'.

Schemes Managed by Mr Sachin Trivedi.

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

SIP Returns as on 31st October, 2022

Period	Investment Amount (₹)	Fund Value (₹)	Nifty Transportation & Logistics TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty Transportation & Logistics TRI	Yield (%) Nifty 50 TRI
1 Year	1,20,000	1,37,271	1,37,109	1,27,301	27.73	27.46	11.47
3 Years	3,60,000	5,38,539	5,56,110	4,84,659	28.00	30.40	20.30
5 Years	6,00,000	8,97,476	9,52,403	9,00,548	16.11	18.54	16.25
7 Years	8,40,000	12,89,343	13,89,807	14,46,099	12.03	14.13	15.24
10 Years	12,00,000	25,10,203	25,49,151	24,99,352	14.13	14.41	14.05
15 Years	NA	NA	NA	NA	NA	NA	NA
Since inception	17,40,000	68,55,586	66,68,426	49,33,634	17.22	16.89	13.28

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

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

Investment Objective

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

Date of inception/allotment

15th December, 1999

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 2947.61 Crore
Closing AUM : ₹ 3011.23 Crore

High/Low NAV in the month

High Growth Option : ₹ 145.6811
Low Growth Option : ₹ 140.0032

Total Expense Ratio

Regular : 1.91
Direct : 1.00

Minimum Investment Amount

Growth: ₹ 500/-
IDCW:

Load Structure

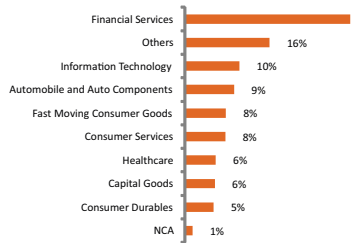
Entry Load : Nil
Exit Load : Nil (Lock-in-Period of 3 years for each investment)

NAV per unit as on 31st October, 2022

Regular Growth Option : ₹ 145.6811
Regular IDCW Option : ₹ 27.8311
Direct Growth Option : ₹ 158.6312
Direct IDCW Option : ₹ 37.3835

Portfolio as on 31st October, 2022

Equity	% to NAV	Equity	% to NAV
ICICI Bank Ltd	8.53	Nestle India Ltd.	1.68
HDFC Bank Ltd.	7.58	Avenue Supermarkets Ltd.	1.63
Infosys Ltd.	6.35	Tata Motors Ltd.	1.59
Axis Bank Ltd.	4.58	Metro Brands Ltd	1.57
Bharti Airtel Ltd.	3.73	Hindalco Industries Ltd.	1.56
State Bank Of India	2.82	ICICI Lombard General Insurance Company Ltd	1.49
Bajaj Finance Ltd.	2.61	Cipla Ltd.	1.40
Maruti Suzuki India Ltd.	2.41	CESC Ltd	1.40
Phoenix Mills Ltd	1.94	United Breweries Ltd.	1.37
Aditya Birla Fashion & Retail Ltd.	1.90	Ajanta Pharma Ltd.	1.37
Crompton Greaves Consumer Electricals Ltd.	1.89	Gujarat Gas Ltd	1.33
Godrej Consumer Products Ltd	1.89	Carborandum Universal Ltd.	1.32
Eicher Motors Ltd	1.88	Tube Investments Of India Ltd	1.29
Ultratech Cement Ltd.	1.86	Others	24.25
Larsen & Toubro Infotech Ltd	1.81	Net Current Assets	1.48
Jubilant Food Works Ltd	1.77	TOTAL	100.00
Cholamandalam Investment & Finance Company Ltd	1.71		

Sectoral Breakdown**Active Stock positions**

Overweight (Top 5)	%	Underweight (Top 5)	%
ICICI Bank Ltd	3.3	Reliance Industries Ltd.	-7.3
Axis Bank Ltd.	2.6	HDFC Ltd.	-3.7
HDFC Bank Ltd.	2.1	Tata Consultancy Services Ltd.	-2.7
Bharti Airtel Ltd.	2.0	Kotak Mahindra Bank Ltd.	-2.3
Phoenix Mills Ltd	1.8	Larsen & Toubro Ltd.	-2.0

Market Capitalisation (%)

	Large	Mid	Small
Fund	65	20	15
Benchmark	77	15	8

Quantitative Indicators

Fund Benchmark



	Fund	Benchmark
Beta	0.94	1
Standard Deviation (Annual)	20.50%	21.43%
Sharpe Ratio	0.58%	
Portfolio Turnover Ratio (Annual)	0.28	
P/B	8.42	9.36
P/E	36.66	34.21
ROE	17.67	18.36

As on 31st October, 2022**Portfolio Details**

% of Top 10 Stocks	42.45
Median Market Cap (₹ Cr)	1,04,048
Weighted Average Market Cap	2,67,342

All figures given are provisional and unaudited.

Fund Performance Vs Benchmark (CAGR) as on 31st October, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)
1 Year	-0.89	3.54	3.32	9,911	10,354	10,332
3 Years	18.12	18.03	16.23	16,488	16,450	15,708
5 Years	11.23	12.29	13.16	17,031	17,858	18,561
Since inception*	14.65	13.91	13.35	2,28,698	1,97,189	1,76,150

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

Benchmark for UTI Long Term Equity Fund (Tax Saving) has been changed from S&P BSE 200 to Nifty 500 TRI. As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of Nifty 500 TRI. PRI values 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 (₹)	Fund Value (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty 500 TRI	Yield (%) Nifty 50 TRI
1 Year	1,20,000	1,24,418	1,26,887	1,27,301	6.90	10.81	11.47
3 Years	3,60,000	4,79,529	4,95,538	4,84,659	19.54	21.90	20.30
5 Years	6,00,000	8,90,219	9,13,044	9,00,548	15.78	16.81	16.25
7 Years	8,40,000	13,91,529	14,56,469	14,46,099	14.17	15.44	15.24
10 Years	12,00,000	24,43,820	25,83,690	24,99,352	13.63	14.66	14.05
15 Years	18,00,000	50,30,400	54,11,188	51,71,537	12.64	13.49	12.96
Since inception	21,50,000	70,77,247	80,42,641	78,10,565	12.04	13.25	12.97

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

For Product Label, Refer Page no. 69-72.

Investment Objective

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

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

Date of inception/allotment

6th March, 2000

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 8578.69 Crore
Closing AUM : ₹ 8940.96 Crore

High/Low NAV in the month

High Growth Option : ₹ 121.0743
Low Growth Option : ₹ 113.4134

Total Expense Ratio

Regular : 0.30
Direct : 0.20

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW:

Load Structure

Entry Load : Nil
Exit Load : Nil

NAV per unit as on 31st October, 2022

Regular Growth Option ₹ 121.0743
Regular IDCW Option ₹ 60.9971
Direct Growth Option ₹ 122.3812
Direct IDCW Option ₹ 61.6574

Tracking error as on 31st October, 2022

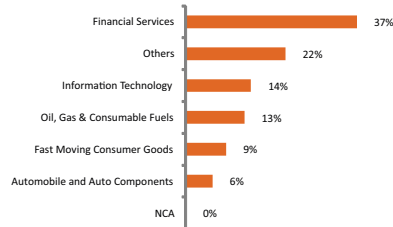
Tracking Error	Non Annualised	Annualised
Over last 1 year	0.0021	0.0337
Over last 3 year	0.0071	0.1123
Over last 5 year	0.0065	0.1024
Since Inception	0.0978	1.5469

Past performance may or may not be sustained in future.

Portfolio as on 31st October, 2022

Equity	% to NAV	Equity	% to NAV
Reliance Industries Ltd.	11.03	Titan Company Ltd.	1.44
HDFC Bank Ltd.	8.26	HCL Technologies Ltd.	1.38
ICICI Bank Ltd	7.94	Sun Pharmaceuticals Industries Ltd.	1.38
Infosys Ltd.	7.06	Bajaj Finserv Ltd.	1.28
HDFC Ltd.	5.62	Adani Enterprises Ltd.	1.15
Tata Consultancy Services Ltd.	4.10	NTPC Ltd.	1.03
ITC Ltd.	3.85	Tata Steel Ltd.	1.03
Kotak Mahindra Bank Ltd.	3.50	Power Grid Corporation Of India Ltd	0.98
Larsen & Toubro Ltd.	3.07	Ultratech Cement Ltd.	0.97
Axis Bank Ltd.	3.00	IndusInd Bank Ltd.	0.93
Hindustan Unilever Ltd.	2.86	Tata Motors Ltd.	0.93
State Bank Of India	2.76	Nestle India Ltd.	0.91
Bharti Airtel Ltd.	2.55	Tech Mahindra Ltd	0.84
Bajaj Finance Ltd.	2.39	Others	12.77
Asian Paints Ltd.	1.76	Net Current Assets	0.04
Mahindra & Mahindra Ltd.	1.62	TOTAL	100.00
Maruti Suzuki India Ltd.	1.59		

Sectoral Breakdown



Market Capitalisation (%)

	Large	Mid	Small
Fund	100	-	-

Portfolio Details

% of Top 10 Stocks	57.41
Median Market Cap (₹ Cr)	4,61,020
Weighted Average Market Cap	5,86,285

All figures given are provisional and unaudited.

Quantitative Indicators Fund Benchmark

Quantitative Indicators	Fund	Benchmark
Beta	1.00	1
Standard Deviation (Annual)	22.37%	22.37%
Sharpe Ratio	0.43%	
Portfolio Turnover Ratio (Annual)	0.06	

As on 31st October, 2022

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

Fund Performance Vs Benchmark (CAGR) as on 31st October, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 50 TRI (%)	S&P BSE Sensex TRI (%)	NAV Growth (₹)	Nifty 50 TRI (₹)	S&P BSE Sensex TRI (₹)
1 Year	2.96	3.32	3.72	10,296	10,332	10,372
3 Years	15.78	16.23	16.13	15,526	15,708	15,668
5 Years	12.76	13.16	14.15	18,235	18,561	19,388
Since inception*	11.63	12.56	12.88	1,21,094	1,46,150	1,55,865

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 68 in "Fund Manager Summary".

Schemes Managed by Mr. Sharwan Kumar Goyal & Mr Ayush Jain.

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

SIP Returns as on 31st October, 2022

Period	Investment Amount (₹)	Fund Value (₹)	Nifty 50 TRI (₹)	S&P BSE Sensex TRI (₹)	Yield (%) Fund	Yield (%) Nifty 50 TRI	Yield (%) S&P BSE Sensex TRI
1 Year	1,20,000	1,27,068	1,27,301	1,28,037	11.10	11.47	12.65
3 Years	3,60,000	4,81,820	4,84,659	4,83,404	19.88	20.30	20.12
5 Years	6,00,000	8,91,729	9,00,548	9,06,636	15.85	16.25	16.53
7 Years	8,40,000	14,25,277	14,46,099	14,70,641	14.84	15.24	15.72
10 Years	12,00,000	24,41,165	24,99,352	25,41,911	13.61	14.05	14.36
15 Years	18,00,000	48,95,337	51,71,537	53,01,481	12.32	12.96	13.25
Since inception	21,50,000	71,69,829	78,10,565	80,40,137	12.17	12.97	13.24

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

For Product Label, Refer Page no. 69-72.

Investment Objective

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

Date of inception/allotment

28th June, 2018

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 1981.77 Crore
Closing AUM : ₹ 2025.70 Crore

High/Low NAV in the month

High Growth Option : ₹ 15.2429
Low Growth Option : ₹ 14.7296

Total Expense Ratio

Regular : 0.79
Direct : 0.33

Minimum Investment Amount

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

Load Structure

Entry Load : Nil
Exit Load : Nil

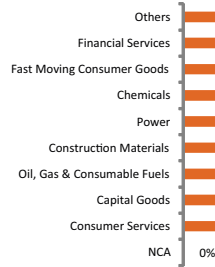
NAV per unit as on 31st October, 2022

Regular Growth Option : ₹ 15.2062
Direct Growth Option : ₹ 15.5697

Portfolio as on 31st October, 2022

Equity	% to NAV	Equity	% to NAV
Pidilite Industries Ltd.	3.53	Bank Of Baroda	2.46
Ambuja Cements Ltd.	3.51	Marico Ltd.	2.43
Tata Power Company Ltd.	3.43	United Spirits Ltd.	2.39
Bharat Electronics Ltd.	3.43	P I Industries Ltd.	2.34
SRF Ltd.	3.33	Siemens India Ltd.	2.33
Adani Total Gas Ltd	3.32	Indian Oil Corporation Ltd.	2.33
Adani Transmission Ltd.	3.13	GAIL (India) Ltd.	2.20
Dabur India Ltd.	2.91	Avenue Supermarts Ltd.	2.16
Godrej Consumer Products Ltd	2.81	DLF Ltd.	2.14
Vedanta Ltd	2.80	SBI Cards And Payment Services Pvt Ltd.	2.10
Havells India Ltd.	2.73	Colgate Palmolive India Ltd.	1.95
Shree Cement Ltd.	2.72	Larsen & Toubro Infotech Ltd	1.94
Info-Edge (India) Ltd.	2.72	Hindustan Aeronautics Ltd	1.89
ICICI Lombard General Insurance Company Ltd	2.68	ACC Ltd	1.81
Adani Green Energy Ltd	2.57	Others	21.47
Cholamandalam Investment & Finance Company Ltd	2.51	Net Current Assets	-0.06
		TOTAL	100.00

Sectoral Breakdown



Market Capitalisation (%)

	Large	Mid	Small
Fund	90	10	-

Portfolio Details

% of Top 10 Stocks	32.20
Median Market Cap (₹ Cr)	76,287
Weighted Average Market Cap	1,05,945

All figures given are provisional and unaudited.

Quantitative Indicators

Quantitative Indicators	Fund	Benchmark
Beta	1.00	1
Standard Deviation (Annual)	21.20%	21.23%
Sharpe Ratio	0.37%	
Portfolio Turnover Ratio (Annual)	0.49	

As on 31st October, 2022

Fund Performance Vs Benchmark (CAGR) as on 31st October, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty Next 50 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty Next 50 TRI (₹)	Nifty 50 TRI (₹)
1 Year	1.70	2.60	3.32	10,170	10,260	10,332
3 Years	14.12	15.14	16.23	14,868	15,270	15,708
Since inception*	10.13	11.53	14.42	15,209	16,067	17,956

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

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

SIP Returns as on 31st October, 2022

Period	Investment Amount (₹)	Fund Value (₹)	Nifty Next 50 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty Next 50 TRI	Yield (%) Nifty 50 TRI
1 Year	1,20,000	1,24,344	1,24,947	1,27,301	6.78	7.73	11.47
3 Years	3,60,000	4,66,985	4,74,379	4,84,659	17.66	18.77	20.30
Since inception	5,20,000	7,15,076	7,30,610	7,54,848	14.76	15.78	17.33

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

Investment Objective

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

Date of inception/allotment

12th Mar, 2021

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 2013.34 Crore
Closing AUM : ₹ 2084.46 Crore

High/Low NAV in the month

High Growth Option : ₹ 13.5067
Low Growth Option : ₹ 12.7185

Total Expense Ratio

Regular : 0.91
Direct : 0.41

Minimum Investment Amount

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

Load Structure

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

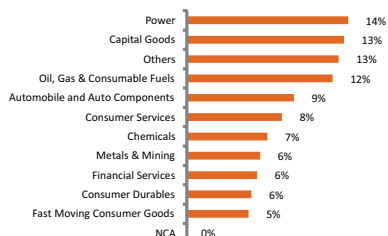
NAV per unit as on 31st October, 2022

Regular Growth Option : ₹ 13.5067
Direct Growth Option : ₹ 13.6205

Portfolio as on 31st October, 2022

Equity	% to NAV	Equity	% to NAV
Adani Enterprises Ltd.	6.28	Page Industries Ltd	3.05
Titan Company Ltd.	5.54	Trent Ltd.	2.61
ITC Ltd.	5.29	Cholamandalam Investment & Finance Company Ltd	2.17
NTPC Ltd.	5.11	Bank Of Baroda	2.00
Mahindra & Mahindra Ltd.	5.10	Siemens India Ltd.	1.95
Sun Pharmaceuticals Industries Ltd.	4.98	AU Small Finance Bank Ltd	1.83
Bharti Airtel Ltd.	4.98	Cummins India Ltd.	1.66
Coal India Ltd.	4.61	ABB India Ltd.	1.54
SRF Ltd.	4.55	Indian Railway Catering & Tourism Ltd	1.38
Power Grid Corporation Of India Ltd	4.41	Tata Chemicals Ltd.	1.29
Tata Power Company Ltd.	4.29	Coromandel International Ltd.	1.06
Reliance Industries Ltd.	4.18	Polycab India Ltd	0.98
Tata Motors Ltd.	4.07	Aditya Birla Fashion & Retail Ltd.	0.86
Bharat Electronics Ltd.	4.00	Others	0.00
Oil & Natural Gas Corporation Ltd.	3.67	Net Current Assets	-0.08
Hindustan Aeronautics Ltd	3.33	TOTAL	100.00
Indian Hotels Company Ltd.	3.31		

Sectoral Breakdown



Portfolio Details

% of Top 10 Stocks	50.84
Median Market Cap (₹ Cr)	1,58,312
Weighted Average Market Cap	2,38,345

All figures given are provisional and unaudited.

As on 31st October, 2022

Market Capitalisation (%)

	Large	Mid	Small
Fund	82	18	-

Fund Performance Vs Benchmark (CAGR) as on 31st October, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty200 Momentum 30 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty200 Momentum 30 Index TRI (₹)	Nifty 50 TRI (₹)
1 Year	-1.32	-0.57	3.32	9,868	9,943	10,332
Since inception*	20.07	21.64	12.53	13,507	13,799	12,142

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

SIP Returns as on 31st October, 2022

Period	Investment Amount (₹)	Fund Value (₹)	Nifty200 Momentum 30 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty 200 Momentum 30 TRI	Yield (%) Nifty 50 TRI
1 Year	1,20,000	1,25,470	1,25,040	1,27,301	8.56	7.88	11.47
Since inception	1,90,000	2,04,764	2,04,158	2,08,409	9.31	8.93	11.60

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

Investment Objective

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

Date of inception/allotment

24th Jan, 2022

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 127.06 Crore
Closing AUM : ₹ 125.51 Crore

High/Low NAV in the month

High Growth Option : ₹ 10.5843
Low Growth Option : ₹ 9.8845

Total Expense Ratio

Regular : 0.29
Direct : 0.19

Minimum Investment Amount

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

Load Structure

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

NAV per unit as on 31st October, 2022

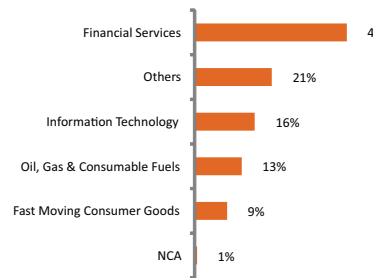
Regular Growth Option ₹ 10.5843
Direct Growth Option ₹ 10.5922

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

Portfolio as on 31st October, 2022

Equity	% to NAV	Equity	% to NAV
Reliance Industries Ltd.	12.67	Maruti Suzuki India Ltd.	1.82
HDFC Bank Ltd.	9.46	Titan Company Ltd.	1.65
ICICI Bank Ltd	9.11	HCL Technologies Ltd.	1.59
Infosys Ltd.	8.11	Sun Pharmaceuticals Industries Ltd.	1.58
HDFC Ltd.	6.46	Bajaj Finserv Ltd.	1.51
Tata Consultancy Services Ltd.	4.71	NTPC Ltd.	1.18
ITC Ltd.	4.41	Tata Steel Ltd.	1.18
Kotak Mahindra Bank Ltd.	3.92	Power Grid Corporation Of India Ltd	1.12
Axis Bank Ltd.	3.61	Ultratech Cement Ltd.	1.12
Larsen & Toubro Ltd.	3.52	IndusInd Bank Ltd.	1.07
Hindustan Unilever Ltd.	3.28	Nestle India Ltd.	1.05
State Bank Of India	3.10	Tech Mahindra Ltd	0.97
Bharti Airtel Ltd.	2.93	Wipro Ltd.	0.82
Bajaj Finance Ltd.	2.74	Dr Reddy's Laboratories Ltd.	0.78
Asian Paints Ltd.	2.02	Net Current Assets	0.65
Mahindra & Mahindra Ltd.	1.86	TOTAL	100.00

Sectoral Breakdown



Portfolio Details

% of Top 10 Stocks	65.98
Median Market Cap (₹ Cr)	5,33,734
Weighted Average Market Cap	6,55,939

All figures given are provisional and unaudited.
As on 31st October, 2022

Market Capitalisation (%)

	Large	Mid	Small
Fund	100	-	-

Investment Objective

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

Date of inception/allotment

11th Apr, 2022

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 115.42 Crore
Closing AUM : ₹ 115.58 Crore

High/Low NAV in the month

High Growth Option : ₹ 9.8514
Low Growth Option : ₹ 9.4397

Total Expense Ratio

Regular : 0.87
Direct : 0.40

Minimum Investment Amount

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

Load Structure

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

NAV per unit as on 31st October, 2022

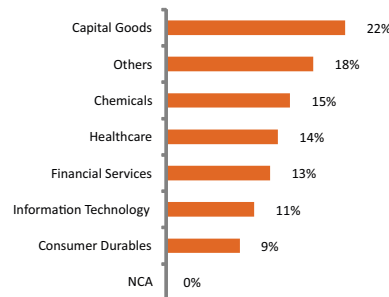
Regular Growth Option : ₹ 9.5626
Direct Growth Option : ₹ 9.5883

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

Portfolio as on 31st October, 2022

Equity	% to NAV	Equity	% to NAV
Page Industries Ltd	4.66	Atul Ltd.	2.07
Bharat Electronics Ltd.	3.60	Grindwell Norton Ltd.	2.07
Tata Elxsi Ltd.	3.49	Emami Ltd.	2.02
Crompton Greaves Consumer Electricals Ltd.	3.17	Coforge Ltd	2.01
ICICI Securities Ltd.	3.12	Balkrishna Industries Ltd.	2.00
Hindustan Aeronautics Ltd	3.10	Voltas Ltd.	1.97
Indian Energy Exchange Ltd	2.87	Dr. Lal Pathlabs Ltd.	1.95
Supreme Industries Ltd.	2.85	Navin Fluorine International Ltd.	1.92
Astral Ltd.	2.70	SKF India Ltd.	1.87
Deepak Nitrite Ltd.	2.68	Mphasis Ltd	1.87
AU Small Finance Bank Ltd	2.64	Solar Industries India Ltd.	1.82
APL Apollo Tubes Ltd	2.34	Gujarat Gas Ltd	1.80
Laurus Labs Ltd.	2.32	Alkyl Amines Chemicals Ltd.	1.77
IPCA Laboratories Ltd.	2.19	Sun TV Network Ltd.	1.74
Coromandel International Ltd.	2.18	Others	27.22
Abbott India Ltd.	2.12	Net Current Assets	-0.13
		TOTAL	100.00

Sectoral Breakdown



Portfolio Details

% of Top 10 Stocks	32.24
Median Market Cap (₹ Cr)	25,605
Weighted Average Market Cap	32,501

All figures given are provisional and unaudited.
As on 31st October, 2022

Market Capitalisation (%)

	Large	Mid	Small
Fund	10	80	10

Investment Objective

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

Date of inception/allotment

03rd Mar, 2022

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 105.41 Crore
Closing AUM : ₹ 108.58 Crore

High/Low NAV in the month

High Growth Option : ₹ 10.8673
Low Growth Option : ₹ 10.3858

Total Expense Ratio

Regular : 0.90
Direct : 0.44

Minimum Investment Amount

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

Load Structure

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

NAV per unit as on 31st October, 2022

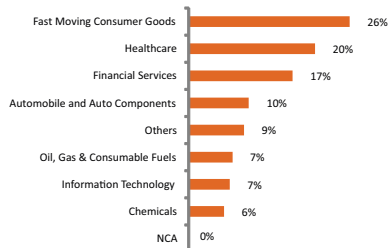
Regular Growth Option ₹ 10.8673
Direct Growth Option ₹ 10.9020

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

Portfolio as on 31st October, 2022

Equity	% to NAV	Equity	% to NAV
Nestle India Ltd.	4.39	Larsen & Toubro Ltd.	3.19
Indian Railways Fin Corpn Ltd.	4.35	ICICI Bank Ltd	3.18
Colgate Palmolive India Ltd.	4.21	Infosys Ltd.	3.17
Castrol India Ltd.	4.04	Bajaj Auto Ltd.	3.10
Sun Pharmaceuticals Industries Ltd.	3.74	Power Finance Corporation Ltd.	3.05
Britannia Industries Ltd.	3.69	Glaxosmithkline Pharmaceuticals Ltd.	3.01
MRF Ltd.	3.62	ACC Ltd	3.01
Cipla Ltd.	3.60	Petronet LNG Ltd.	2.97
Alkem Laboratories Ltd	3.46	Bayer Cropscience Ltd.	2.89
Dabur India Ltd.	3.45	Ajanta Pharma Ltd.	2.89
Dr Reddy's Laboratories Ltd.	3.44	Exide Industries Ltd.	2.88
Tata Consultancy Services Ltd.	3.42	SBI Life Insurance Company Ltd.	2.79
ITC Ltd.	3.34	Pidilite Industries Ltd.	2.78
Hindustan Unilever Ltd.	3.32	Berger Paints India Ltd.	2.65
Marico Ltd.	3.26	Net Current Assets	-0.11
HDFC Bank Ltd.	3.21	TOTAL	100.00

Sectoral Breakdown



Portfolio Details

% of Top 10 Stocks	38.54
Median Market Cap (₹ Cr)	91,023
Weighted Average Market Cap	2,06,983

All figures given are provisional and unaudited.
As on 31st October, 2022

Market Capitalisation (%)

	Large	Mid	Small
Fund	60	31	10

HYBRID READY RECKONER NOVEMBER 2022

Parameters	UTI Hybrid Equity Fund	UTI Equity Savings Fund	UTI Multi Asset Fund	UTI Arbitrage Fund	UTI Regular Savings Fund	UTI CCF - Investment Plan	UTI CCF - Savings Plan	UTI Retirement Benefit Pension Fund	UTI Unit Linked Insurance Plan
Product Category	Hybrid - Aggressive	Hybrid - Equity Savings	Hybrid - Multi Asset	Hybrid - Arbitrage	Hybrid - Conservative	Solution oriented- Children's Fund	Solution oriented- Children's Fund	Solution Oriented- Retirement Fund	Hybrid - Dynamic Asset Allocation
Inception Date	2-Jan-95	30-Aug-18	19-Nov-05	22-Jun-06	16-Dec-03	30-Jan-08	12-Jul-93	26-Dec-94	1-Oct-71
AUM (Month end in Cr)	4,478	258	891	4,000	1,694	708	4,178	3,711	5,262
Fund Manager	V Sivadas (Equity) & Sunil Patel (Debt)	V Sivadas (Equity) Sunil Patel (Debt)	Shrawan Kumar Goyal (Equity/Global Portion) Sunil Patel (Debt)	Shrawan Goyal (Equity) Amit Sharma (Debt)	Amandeep Chopra (Debt) Amit Prakashbanshi (Equity)	Vikash Chopra	Sunil Patel (Debt) & Vinod Chopra (Equity)	Sunil Patel (Debt) & V Sivadas (Equity)	Sunil Patel (Debt) & Ajay Tyagi (Equity)
Ideal Investment Horizon	3 years & above	3 years & above	3 years & above	6 months & above	3 years & above	3 years & above	3 years & above	3 years & above	10 years / 15 years
Benchmark	CRISIL Hybrid 35+65 Aggressive Index*	CRISIL Equity Savings TRI	S&P BSE 200, Global & Crisil Composite Bond Fund Index	Nifty 50 Arbitrage TRI Index	Nifty 50 Hybrid Composite Debt 15:85 Index*	Nifty 500 TRI	CRISIL Short Term Debt Hybrid 60:40 Fund Index	CRISIL Short Term Debt Hybrid 60:40 Fund Index	Nifty 50 Hybrid Composite Debt 50:50 Index*
Investment Purpose	Wealth Creation	Wealth Creation & Income Generation	Wealth Creation	Income Generation	Income Generation	Wealth Creation for Child	Wealth Creation for Child	Retirement Corpus	Insurance, Tax Saving & Wealth Creation
PORTFOLIO BY MARKET CAPITALIZATION & ASSET TYPE									
Equity (%)	78.67	68.99	65.87	68.32	24.98	68.19	39.69	39.41	39.06
Large Cap (%)	68.50	96.72	35.69	70.45	69.07	65.28	65.30	68.47	65.28
Mid Cap (%)	18.26	1.25	44.69	19.71	17.62	19.61	19.56	18.57	19.61
Small Cap (%)	12.79	2.03	18.62	9.85	13.31	15.11	15.14	12.96	15.11
Arbitrage/Derivatives (%)	-	38.65	13.21	68.62	-	-	-	-	-
OPERATING CASH FLOW (C/F) - EQUITY PORTFOLIO (%)									
C1	75	62	72	88	-88	94	94	75	94
C2	25	18	26	10	10	5	5	23	1
C3	2	0	2	1	2	1	1	2	4
RETURN ON CAPITAL EMPLOYED (ROCE) - EQUITY PORTFOLIO (%)									
R1	46	46	41	34	49	53	53	48	84
R2	35	37	34	34	26	28	28	35	14
R3	17	17	25	30	25	19	19	17	2
CP/CD (%)	0.54	-	-	13.79	1.50	-	2.29	2.58	1.82
Corporate Bonds (%)	8.59	-	-	-	30.73	-	20.49	20.28	18.49
GSEC/SOL/TBills (%)	12.07	23.02	9.94	13.38	30.62	0.12	30.72	31.37	33.10
PTC (%)	-	-	-	-	0.74	-	0.36	-	0.76
TREPS/Repo/Cash (%)	3.13	8.05	1.37	4.54	8.44	1.69	6.51	6.36	6.73
Gold ETF	-	-	-	-	-	-	-	-	-
TOP-5 SECTOR HOLDINGS - EQUITY PORTFOLIO (%)									
FINANCIAL SERVICES: 36.6	FINANCIAL SERVICES: 36.23	FINANCIAL SERVICES: 36.23	AUTOMOBILES: 17.52	FINANCIAL SERVICES: 30.07	FINANCIAL SERVICES: 34.29	FINANCIAL SERVICES: 31.54	FINANCIAL SERVICES: 31.52	FINANCIAL SERVICES: 35.54	FINANCIAL SERVICES: 27.21
IT: 14.09	IT: 17.75	IT: 17.75	CAPITAL GOODS: 10.98	METALS & MINING: 12.13	IT: 9.67	IT: 10.96	IT: 10.96	IT: 14.10	IT: 14.72
AUTOMOBILE: 6.84	AUTOMOBILE: 6.77	AUTOMOBILE: 6.77	CONSTRUCTION: 13.21	SERVICES: 8.35	AUTOMOBILE: 6.84	AUTOMOBILE: 6.39	AUTOMOBILE: 6.39	AUTOMOBILE: 9.19	HEALTHCARE: 12.43
FMCG: 6.91	OIL & GAS: 6.17	OIL & GAS: 6.17	FMCG: 12.97	CONSTRUCTION/MATERIALS: 7.07	HEALTHCARE: 6.87	FMCG: 7.82	FMCG: 7.82	FMCG: 6.67	CONSUMER SERVICES: 11.0
CONSTRUCTIONS: 6.82	FMCG: 5.92	CONSUMER SERVICES: 8.85	CONSUMER SERVICES: 8.85	OIL & GAS: 6.04	FMCG: 5.6	CONSUMER SERVICES: 7.71	CONSUMER SERVICES: 7.7	CONSTRUCTION: 6.54	CONSUMER DURABLES: 9.55
KEY STATISTICS									
Standard Deviation (Annual %)	15.95	7.65	13.64	1.07	6.09	20.52	8.68	8.59	8.15
Beta	1.10	0.79	0.90	0.35	1.16	0.94	0.96	0.95	0.68
Sharpe Ratio (%)	0.66	0.5	0.43	-2.15	0.43	0.55	0.51	0.69	0.38
Portfolio Turnover Ratio	0.81	3.9	3.16	10.75	0.69	0.29	0.44	0.49	0.22
Yield to Maturity (%)	7.51	6.66	7.22	6.35	7.64	6.13	7.50	7.46	7.45
Average Maturity (Years)	6.03	4.71	6.80	0.44	5.90	0.04	5.59	6.80	5.85
Modified Duration (Years)	3.61	3.49	4.61	0.44	3.74	0.04	3.81	4.09	3.77
Maturity Duration (Years)	2.79	3.62	4.78	0.44	3.92	0.04	3.91	4.29	3.95
Expense Ratio (%)	Regular: 1.94 Direct: 1.85	Regular: 1.51 Direct: 0.70	Regular: 1.83 Direct: 1.10	Regular: 0.93 Direct: 0.37	Regular: 1.79 Direct: 1.19	Regular: 2.49 Direct: 1.56	Regular: 1.74 Direct: 1.53	Regular: 1.66 Direct: 1.05	Regular: 1.62 Direct: 0.95
Date as of October 31, 2022									
Standard Deviation (S.D.) is S.D. of Daily Returns* SDR (2002) Sharpe Ratio is (Return - Risk free rate)/(Standard Deviation)*3 year Beta - Computed as 'covariance of fund returns' divided by 'variance of fund returns' based on daily returns for past three years									

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 Sep 2009 & Mr. Sunil Madhukar Patil (Debt Portion), M.com.,MFM Managing the scheme since Feb 2018

Fund AUM

Fund Size Monthly Average : ₹ 4382.21 Crore
Closing AUM : ₹ 4478.47 Crore

High/Low NAV in the month

High Growth Option : ₹ 261.2022
Low Growth Option : ₹ 250.0752

Total Expense Ratio

Regular : 1.94
Direct : 1.35

Minimum Investment Amount

Growth: ₹ 1000/-
IDCW: ₹ 5000/-

Load Structure

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

NAV per unit as on 31st October, 2022

Regular Growth Option : ₹ 261.2022
Regular IDCW Option : ₹ 33.4798
Direct Growth Option : ₹ 276.1483
Direct IDCW Option : ₹ 36.1829

Portfolio Parameters

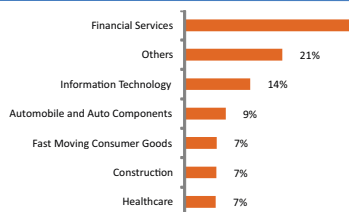
Weighted Average Maturity : 6.03 Yrs
Yield to Maturity : 7.51%
Modified Duration : 3.61 Yrs
Macaulay Duration : 3.79 Yrs

Portfolio as on 31st October, 2022

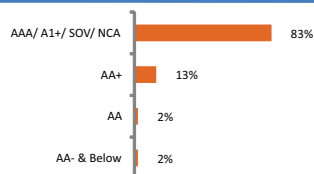
Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Equity			6.54% GSEC MAT - 17/01/2032	3.67	SOV
ICICI Bank Ltd.	6.88		7.26% GSEC 14/01/29	1.33	SOV
HDFC Bank Ltd.	5.82		GOI FRB - MAT 22/09/2033	1.12	SOV
Infosys Ltd.	4.40		7.70% MH SDL MAT - 19/10/2030	1.11	SOV
State Bank Of India	3.87		7.19% GI SDL MAT - 25/01/2027	1.10	SOV
ITC Ltd.	3.86		INVIT		
Larsen & Toubro Ltd.	3.71		INVIT - Powergrid Infra Invt Trust	0.74	
HCL Technologies Ltd.	2.70		Long Term Debt		
HDFC Ltd.	2.62		Jamnagar Utilities & Power Pvt Ltd. ^	1.06	CRISIL AAA/A1+
Axis Bank Ltd.	2.43		Canara Bank	0.91	CRISIL AA+
Mahindra & Mahindra Ltd.	2.29		National Housing Bank	0.67	CRISIL AAA/A1+
Bharti Airtel Ltd.	1.72		Summit Digital Infrastructure Ltd	0.65	CRISIL AAA/A1+
Reliance Industries Ltd.	1.30		Shriram Transport Finance Co.Ltd.	0.57	IND AA+
Hindalco Industries Ltd.	1.21		Union Bank Of India	0.56	CRISIL AA+
Cipla Ltd.	1.11		Power Finance Corporation Ltd.	0.55	CRISIL AAA/A1+
Bajaj Auto Ltd.	1.09		Cholamandalam Investment & Finance Company Ltd	0.55	ICRA AA+
Others	27.92		Citicorp Finance India Ltd.	0.55	CRISIL AAA/A1+
CP/CDs			India Grid Trust	0.54	CRISIL AAA/A1+
Kotak Mahindra Bank Ltd.	0.54	CRISIL AAA/A1+	Others	1.99	
Govt Securities			Net Current assets	5.13	
Others	3.74		Total	100.00	

^ Mukesh Ambani promoter Group company

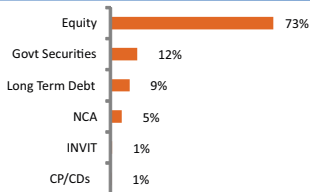
Sectoral Breakdown



Credit Profile of Debt as on 31st October, 2022



Asset Allocation of Debt as on 31st Oct, 2022



Market Capitalisation (%)

	Large	Mid	Small
Fund	69	18	13

Portfolio Details

Median Market Cap (₹ Cr)	2,82,707
Weighted Average Market Cap	3,30,404
Number of Securities	61

All figures given are provisional and unaudited.

Quantitative Indicators

Quantitative Indicators	Fund	Benchmark
Beta	1.10	1
Standard Deviation (Annual)	15.95%	14.11%
Sharpe Ratio	0.66%	
Portfolio Turnover Ratio (Annual)	0.31	

As on 31st October, 2022

Fund Performance Vs Benchmark (CAGR) as on 31st October, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Hybrid 35+65 Aggressive Index (%)	Nifty 50 TRI (%)	NAV Growth (₹)	CRISIL Hybrid 35+65 Aggressive Index (₹)	Nifty 50 TRI (₹)
1 Year	3.59	3.49	3.32	10,359	10,349	10,332
3 Years	16.70	14.27	16.23	15,900	14,926	15,708
5 Years	9.12	11.22	13.16	15,475	17,023	18,561
Since inception*	14.55	NA	NA	4,39,352	NA	NA

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

* Compounded annualized Growth Rate.

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 68 in 'Fund Manager Summary'. N.A - Not Available. Schemes Managed by Mr. V Srivatsa & Mr. Sunil Madhukar Patil.

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

SIP Returns as on 31st October, 2022

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Hybrid 35+65 Aggressive Index (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) CRISIL Hybrid 35+65 Aggressive Index	Yield (%) Nifty 50 TRI
1 Year	1,20,000	1,26,676	1,25,631	1,27,301	10.48	8.82	11.47
3 Years	3,60,000	4,79,992	4,52,589	4,84,659	19.61	15.45	20.30
5 Years	6,00,000	8,55,751	8,43,851	9,00,548	14.18	13.61	16.25
7 Years	8,40,000	13,04,984	13,32,566	14,46,099	12.37	12.95	15.24
10 Years	12,00,000	22,31,526	23,16,760	24,99,352	11.92	12.63	14.05
15 Years	18,00,000	45,77,429	47,44,283	51,71,537	11.54	11.96	12.96
Since inception	21,50,000	65,64,378	69,38,037	78,10,565	11.33	11.86	12.97

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

For Product Label, Refer Page no. 69-72.

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

Fund AUM

Fund Size Monthly Average : ₹ 882.92 Crore
Closing AUM : ₹ 890.82 Crore

High/Low NAV in the month

High Growth Option : ₹ 45.1095
Low Growth Option : ₹ 44.0953

Total Expense Ratio

Regular : 1.83
Direct : 1.10

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW:

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, 2022

Regular Growth Option : ₹ 45.1095
Regular IDCW Option : ₹ 19.5672
Direct Growth Option : ₹ 48.7208
Direct IDCW Option : ₹ 21.7736

Portfolio Parameters

Weighted Average Maturity : 6.80 Yrs
Yield to Maturity : 7.22%
Modified Duration : 4.61 Yrs
Macaulay Duration : 4.78 Yrs

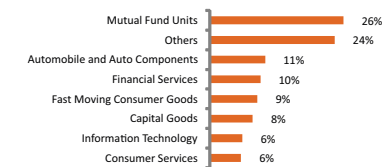
WBINDX4 Returns

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

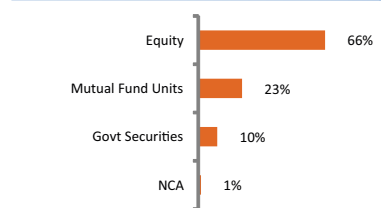
Portfolio as on 31st October, 2022

Portfolio	% to NAV	Rating	Futures	Portfolio	% to NAV	Rating	Futures
Equity				Narayana Hrudayalaya Ltd	0.54		
ITC Ltd.	3.27			Apollo Tyres Ltd.	0.53		
Ambuja Cements Ltd.	2.94			Grindwell Norton Ltd.	0.53		
Varun Beverages Ltd	2.92			Creditaccess Greenem Ltd	0.49		
NTPC Ltd.	2.63			Bharti Airtel Ltd.	0.48		-0.48
Indian Hotels Company Ltd.	2.52		-0.29	Thermax Ltd.	0.46		
Page Industries Ltd	2.17		-0.26	Asahi India Glass Ltd.	0.44		
Mahindra & Mahindra Ltd.	2.12			Infosys Ltd.	0.43		-0.43
Bank Of Baroda	2.07		-0.21	Titan Company Ltd.	0.42		-0.42
Coal India Ltd.	1.96			Sun Pharmaceuticals Industries Ltd.	0.40		-0.40
Trent Ltd.	1.81		-0.26	ZF Commercial Vehicle Control Systems India Ltd	0.40		
Federal Bank Ltd.	1.67			ICICI Bank Ltd	0.35		-0.35
TVS Motor Company Ltd	1.66			Tata Power Company Ltd.	0.30		-0.30
Tech Mahindra Ltd	1.65		-1.63	SRF Ltd.	0.30		-0.30
Eicher Motors Ltd	1.58			RHI Magnesita India Ltd	0.30		
Karur Vysya Bank Ltd.	1.54			Power Grid Corporation Of India Ltd	0.30		-0.30
Bharat Electronics Ltd.	1.52			Mahindra CIE Automotive Ltd	0.26		
Oil & Natural Gas Corporation Ltd.	1.52		-1.53	Tata Motors Ltd.	0.26		-0.27
Hindustan Aeronautics Ltd.	1.46			Borosil Renewables Ltd	0.25		
Hindalco Industries Ltd.	1.43		-1.43	Persistent Systems Ltd.	0.21		-0.21
United Spirits Ltd.	1.23		-1.23	Ratnamani Metals & Tubes Ltd.	0.19		
Tube Investments Of India Ltd	1.19			Jamna Auto Industries Ltd.	0.16		
Solar Industries India Ltd.	1.18			Mphasis Ltd.	0.12		-0.12
Canara Bank	1.16		-1.17	L&T Technology Services Ltd	0.10		-0.10
Mindtree Ltd.	1.14		-1.14	Chambal Fertilisers & Chemicals Ltd	0.09		-0.09
Phoenix Mills Ltd	1.11			National Aluminium Company Ltd.	0.08		-0.08
Aditya Birla Fashion & Retail Ltd.	1.02		-0.14	Balrampur Chini Mills Ltd.	0.07		-0.07
ABB India Ltd.	1.00			Govt Securities			
KPIT Technologies Ltd	1.00			7.54% G-sec 23/05/2036	2.81	SOV	
Coromandel International Ltd.	0.99			6.54% GSEC MAT - 17/01/2032	2.63	SOV	
Great Eastern Shipping Co. Ltd.	0.97			7.38% GSEC 20/06/2027	2.24	SOV	
Fine Organic Ind Ltd	0.96			364 D TBILL MAT 12/10/2023	1.58	SOV	
Tata Elxsi Ltd.	0.93			364 D TBILL MAT 19/10/2023	0.53	SOV	
CG Power And Industrial Solutions Ltd.	0.86			364 D TBILL MAT - 01/06/2023	0.14	SOV	
Schaeffler India Ltd	0.86			Mutual Fund Units			
Indian Bank	0.83			UTI MF- GOLD ETF	22.83		
AIA Engineering Ltd.	0.77			Net Current assets	1.37		
Jyothy Labs Ltd.	0.64			Total	100.00		
DCB Bank Ltd	0.58						
GHCL Ltd.	0.56						

Sectoral Breakdown



Asset Allocation of Debt as on 31st Oct, 2022



Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Varun Beverages Ltd	2.7	Reliance Industries Ltd.	-8.2
Ambuja Cements Ltd.	2.6	HDFC Bank Ltd.	-6.1
Indian Hotels Company Ltd.	2.0	ICICI Bank Ltd	-5.9
NTPC Ltd.	1.9	Infosys Ltd.	-5.3
Page Industries Ltd	1.6	HDFC Ltd.	-4.2

Market Capitalisation (%)

	Large	Mid	Small
Fund	37	45	19
Benchmark	87	13	0

Portfolio Details

% of Top 10 Stocks	23.51
Median Market Cap (₹ Cr)	54,752
Weighted Average Market Cap	86,396

All figures given are provisional and unaudited.

Quantitative Indicators

Quantitative Indicators	Fund	Benchmark
Beta	0.90	1
Standard Deviation (Annual)	13.64%	14.37%
Sharpe Ratio	0.22%	
Portfolio Turnover Ratio (Annual)	3.16	

As on 31st October, 2022

Fund Performance Vs Benchmark (CAGR) as on 31st October, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	Benchmark@ (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Benchmark@ (₹)	Nifty 50 TRI (₹)
1 Year	2.35	2.98	3.32	10,235	10,298	10,332
3 Years	9.23	14.11	16.23	13,036	14,864	15,708
5 Years	6.30	11.45	13.16	13,575	17,200	18,561
Since inception*	11.40	14.57	16.17	45,117	66,743	80,996

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 68 in 'Fund Manager Summary'.

N.A - Not Available. Schemes Managed by Mr. Sunil Madhukar Patil, Mr. Sharwan Kumar Goyal.

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

SIP Returns as on 31st October, 2022

Period	Investment Amount (₹)	Fund Value (₹)	Benchmark@ (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Benchmark@	Yield (%) Nifty 50 TRI
1 Year	1,20,000	1,24,654	1,24,672	1,27,301	7.27	7.30	11.47
3 Years	3,60,000	4,18,950	4,47,415	4,84,659	10.10	14.64	20.30
5 Years	6,00,000	7,42,223	8,41,370	9,00,548	8.44	13.49	16.25
7 Years	8,40,000	11,13,184	13,31,115	14,46,099	7.92	12.92	15.24
10 Years	12,00,000	17,70,968	22,96,693	24,99,352	7.55	12.46	14.05
15 Years	NA	NA	NA	NA	NA	NA	NA
Since inception	16,60,000	29,75,068	40,72,639	44,90,688	8.01	12.11	13.36

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

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

For Product Label, Refer Page no. 69-72.

Investment Objective

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

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

Date of inception/allotment

22nd June, 2006

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 4057.02 Crore
Closing AUM : ₹ 3999.91 Crore

High/Low NAV in the month

High Growth Option : ₹ 29.0310
Low Growth Option : ₹ 28.9354

Total Expense Ratio

Regular : 0.93
Direct : 0.37

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW: ₹ 5000/-

Load Structure

Entry Load : Nil

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

(i) upto 10% of the allotted Units - NIL

(ii) beyond 10% of the allotted Units - 0.25%

(B) Redemption / Switch out after 21 days

from the date of allotment - NIL

Any redemption/switchout of units would be

done on First in First out (FIFO) basis

NAV per unit as on 31st October, 2022

Regular Growth Option : ₹ 29.0281
Regular IDCW Option : ₹ 16.3987
Direct Growth Option : ₹ 30.4579
Direct IDCW Option : ₹ 17.8165

Portfolio Parameters

Weighted Average Maturity : 0.44 Yrs
Yield to Maturity : 6.75%
Modified Duration : 0.44 Yrs
Macaulay Duration : 0.44 Yrs

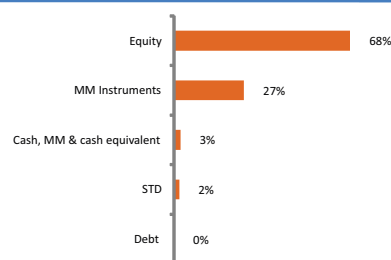
Portfolio as on 31st October, 2022

Portfolio	% to NAV	Hedged	Portfolio	% to NAV	Hedged
Equity	68.35		STD	2.02	
MM Instruments	27.12		Debt	0.00	
Cash, MM & cash equivalent	2.51		Total	100.00	

All figures given are provisional and unaudited.

*Average Equity holding is 66.82% 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, 2022



Quantitative Indicators Fund Benchmark

Beta	0.35	1
Standard Deviation (Annual)	1.07%	1.87%
Sharpe Ratio	-2.15%	
Portfolio Turnover Ratio (Annual)	10.75	

As on 31st October, 2022

Portfolio Details

Median Market Cap (₹ Cr)	1,13,924
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All figures given are provisional and unaudited.

Fund Performance Vs Benchmark (CAGR) as on 31st October, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 50 Arbitrage TRI (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	Nifty 50 Arbitrage TRI (₹)	CRISIL 1 Year T-Bill Index (₹)
1 Year	3.49	3.84	3.42	10,349	10,384	10,342
3 Years	3.93	3.45	4.37	11,227	11,072	11,370
5 Years	4.89	4.35	5.50	12,698	12,374	13,071
Since inception*	6.73	6.09	6.07	29,043	26,320	26,239

Different plans have a different expense structure. The performance details provided herein are of regular plan. The current fund manager is managing the scheme since Dec-2014 & Dec 2020

*Compounded annualized Growth Rate.

Benchmark for UTI Arbitrage Fund has been changed from CRISIL Arbitrage Index to Nifty 50 Arbitrage Index. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 68 in 'Fund Manager Summary'. Schemes Managed by Mr. Sharwan Kumar Goyal & Mr. Amit Sharma. The performance of the benchmark is calculated using total return index variant of the benchmark index.

SIP Returns as on 31st October, 2022

Period	Investment Amount (₹)	Fund Value (₹)	Nifty 50 Arbitrage TRI (₹)	CRISIL 1 Year T-Bill Index (₹)	Yield (%) Fund	Yield (%) Nifty 50 Arbitrage TRI	Yield (%) CRISIL 1 Year T-Bill Index
1 Year	1,20,000	1,22,301	1,22,454	1,22,259	3.57	3.81	3.51
3 Years	3,60,000	3,81,039	3,80,632	3,80,897	3.72	3.65	3.70
5 Years	6,00,000	6,68,879	6,64,007	6,75,997	4.29	4.00	4.71
7 Years	8,40,000	9,92,936	9,76,459	10,10,552	4.71	4.24	5.20
10 Years	12,00,000	15,72,374	15,37,567	16,15,197	5.28	4.85	5.79
15 Years	18,00,000	28,74,985	21,36,202	29,04,567	5.96	5.33	6.09
Since inception	19,50,000	32,87,983	21,36,202	32,84,422	6.10	5.33	6.09

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

UTI REGULAR SAVINGS FUND (Erstwhile UTI MIS Advantage Plan)

An open ended hybrid scheme investing predominantly in debt instruments.

Investment Objective

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

Date of inception/allotment

16th December, 2003

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 1591.06 Crore
Closing AUM : ₹ 1603.60 Crore

High/Low NAV in the month

High Growth Option : ₹ 53.0390
Low Growth Option : ₹ 52.2123

Total Expense Ratio

Regular : 1.79
Direct : 1.19

Minimum Investment Amount

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

Load Structure

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

NAV per unit as on 31st October, 2022

Regular Growth Option : ₹ 53.0390
Regular IDCW Option : ₹ 15.7420
Direct Growth Option : ₹ 56.4652
Direct IDCW Option : ₹ 17.1576

Portfolio Parameters

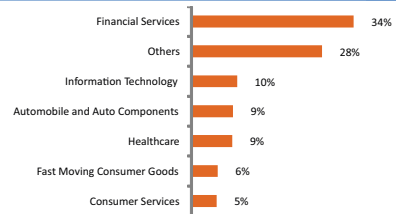
Weighted Average Maturity : 5.90 Yrs
Yield to Maturity : 7.64%
Modified Duration : 3.74 Yrs
Macaulay Duration : 3.92 Yrs
Securitized Debt Average Maturity : 0.17 Yrs.
First Business Receivable Trust

Portfolio as on 31st October, 2022 (Main Portfolio)

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Equity			364 D TBILL MAT - 01/06/2023	0.15	SOV
HDFC Bank Ltd.	2.33		7.17% GSEC 08/01/2028	0.05	SOV
ICICI Bank Ltd	1.96		Long Term Debt		
Infosys Ltd.	1.73		National Bank For Agriculture & Rural Development	3.10	ICRA AAA/A1+
Axis Bank Ltd.	1.27		Jainnagar Utilities & Power Pvt Ltd. ^	3.03	CRISIL AAA/A1+
State Bank Of India	0.97		State Bank Of India	1.95	CRISIL AA+
Bharti Airtel Ltd.	0.96		Summit Digital Infrastructure Ltd	1.80	CRISIL AAA/A1+
Aditya Birla Fashion & Retail Ltd.	0.72		Yes Bank Ltd.	1.67	CARE A-
ITC Ltd.	0.68		Shriram Transport Finance Co.Ltd.	1.58	IND AA+
Maruti Suzuki India Ltd.	0.59		Small Indst. Dev. Bank Of India	1.57	ICRA AAA/A1+
Eicher Motors Ltd	0.55		Union Bank Of India	1.55	CRISIL AA+
Others	13.31		HDFC Ltd.	1.25	ICRA AAA/A1+
CP/CDs			Cholamandalam Investment & Finance Company Ltd	1.24	CRISIL AAA/A1+
Kotak Mahindra Bank Ltd.	1.50	CRISIL AAA/A1+	National Housing Bank	1.21	CRISIL AA+
Govt Securities			Tata Motors Finance Ltd.	1.53	CRISIL AA-
6.54% GSEC MAT - 17/01/2032	8.77	SOV	Canfin Homes Ltd.	1.51	ICRA AA+
7.88% GSEC 14/01/29	4.95	SOV	India Grid Trust	1.48	ICRA AAA/A1+
7.38% GSEC 20/06/2027	4.12	SOV	Power Finance Corporation Ltd.	1.48	CRISIL AAA/A1+
7.81% UP SDL 19/10/2034	3.11	SOV	Piramal Capital & Housing Finance Ltd	1.20	ICRA AA
7.70% MH SDL MAT - 19/10/2030	3.11	SOV	ICICI Bank Ltd	1.13	CRISIL AAA/A1+
7.19% GJ SDL MAT - 25/01/2027	3.08	SOV	REC Ltd	0.95	CRISIL AAA/A1+
9.01 FRB - MAT 22/09/2033	2.49	SOV	Canara Bank	0.63	CRISIL AA+
7.26% GSEC 22/08/2032	1.54	SOV	Securitized Debt		
5.22% GS 15/06/2025	1.49	SOV	First Business Receivable Trust\$	0.74	IND AAA/A1+
0.75 TN SDL MAT 10/08/2032	0.93	SOV	Net Current assets	8.44	
8.21% W B SDL MAT - 31/06/25	0.63	SOV	Total	100.00	
7.34% G-sec 23/05/2036	0.19	SOV			

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

Sectoral Breakdown (%)



Portfolio Details

Median Market Cap (₹ Cr)	1,05,352
Weighted Average Market Cap	2,77,733
Number of Securities	55

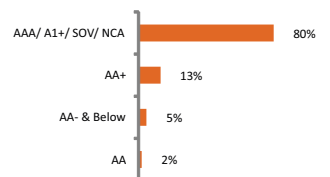
All figures given are provisional and unaudited.

Quantitative Indicators Fund Benchmark

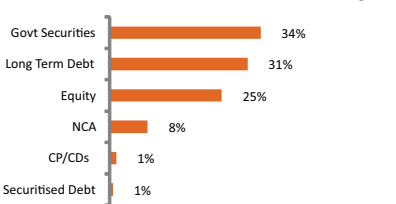
Beta	1.16	1
Standard Deviation (Annual)	6.09%	4.43%
Sharpe Ratio	0.43%	
Portfolio Turnover Ratio (Annual)	0.93	

As on 31st October, 2022

Credit Profile of Debt as on 31st October, 2022



Asset Allocation (% to NAV) as on 31st Oct, 2022



Market Capitalisation (%)

Fund	Large	Mid	Small
	69	18	13

Segregated AUM & NAV

Segregated Fund Size Monthly Average : ₹ 0.0 Crore
Closing AUM: ₹ 0.0 Crore
Segregated NAV per unit as on 31st October, 2022 Growth : ₹ 0.0

Excluding Net Current Assets

UTI Regular Savings Fund (Segregated - 17022020) Segregated Portfolio as on 31st October, 2022

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

* Percentage to NAV Less Than 0.01

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

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

Fund Performance Vs Benchmark (CAGR) as on 31st October, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	NIFTY 50 Hybrid Composite Debt 15:85 TRI (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	NIFTY 50 Hybrid Composite Debt 15:85 TRI (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	2.44	2.19	-0.96	10,244	10,219	9,904
3 Years	8.86	7.98	3.10	12,903	12,593	10,960
5 Years	6.55	7.91	4.59	13,735	14,635	12,517
Since inception*	9.24	8.36	5.38	53,081	45,561	26,906

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 68 in 'Fund Manager Summary'. Schemes Managed by Mr. Amandeep S. Chopra & Mr. Amit Premchandani. *The Scheme returns are inclusive of the impact of segregation of the portfolio Debt instruments of Vodafone Idea Ltd. have been segregated from the Main Portfolio on 17th Feb, 2020.

SIP Returns as on 31st October, 2022

Period	Investment Amount (₹)	Fund Value (₹)	NIFTY 50 Hybrid Composite Debt 15:85 TRI (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) NIFTY 50 Hybrid Composite Debt 15:85 TRI	Yield (%) CRISIL 10 Year Gilt Index
1 Year	1,20,000	1,23,066	1,22,413	1,20,114	4.78	3.75	0.18
3 Years	3,60,000	4,16,904	3,97,514	3,65,634	9.77	6.55	1.01
5 Years	6,00,000	7,34,586	7,33,410	6,60,436	8.03	7.97	3.79
7 Years	8,40,000	11,02,710	11,21,935	9,81,859	7.65	8.14	4.39
10 Years	12,00,000	18,29,963	18,63,268	15,86,556	8.18	8.52	5.45
15 Years	18,00,000	35,73,023	35,94,756	28,48,747	8.60	8.68	5.85
Since inception	21,50,000	50,35,511	49,89,035	37,87,720	8.78	8.69	5.97

Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. Past performance may or may not be sustained in future. For Product Label, Refer Page no. 69-72.

UTI UNIT LINKED INSURANCE PLAN*

An open ended tax saving cum insurance scheme.

NOVEMBER 2022

Investment Objective

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

Date of inception/allotment

1st October, 1971

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 5236.02 Crore
Closing AUM : ₹ 5262.29 Crore

High/Low NAV in the month

High Growth Option : ₹ 32.5721
Low Growth Option : ₹ 32.1866

Total Expense Ratio

Existing : 1.62
Direct : 0.95

Minimum Investment Amount

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

Load Structure

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

NAV per unit as on 31st October, 2022

Existing Growth Option : ₹ 32.5721
Direct Growth Option : ₹ 34.5713

Portfolio Parameters

Weighted Average Maturity : 5.85 Yrs
Yield to Maturity : 7.45%
Modified Duration : 3.77 Yrs
Macaulay Duration : 3.95 Yrs
Securitized Debt Average Maturity : 1.18 Yrs.
First Business Receivable Trust

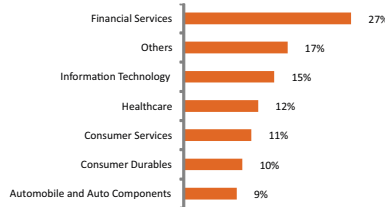
*Temporary discontinuation of fresh subscription (w.e.f July 01, 2022)

Portfolio as on 31st October, 2022

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Equity			7.26% GSEC 22/08/2032	3.75	SOV
Bajaj Finance Ltd.	2.38		7.54% G-sec 23/05/2036	2.02	SOV
ICICI Bank Ltd	2.33		GOI FRB - MAT 22/09/2033	1.90	SOV
HDFC Bank Ltd.	1.81		7.81 % UP SDL 19/10/2034	1.90	SOV
Infosys Ltd.	1.79		Long Term Debt		
Kotak Mahindra Bank Ltd.	1.64		Power Finance Corporation Ltd.	2.65	CRISIL AAA/A1+
Larsen & Toubro Infotech Ltd	1.63		National Housing Bank	2.17	CRISIL AAA/A1+
Avenue Supermarts Ltd.	1.57		HDFC Ltd.	1.89	CRISIL AAA/A1+
HDFC Ltd.	1.22		State Bank Of India	1.42	CRISIL AA+
Info-Edge (India) Ltd.	1.17		Jamnagar Utilities & Power Pvt Ltd.^	1.36	CRISIL AAA/A1+
Coforge Ltd	1.17		REC Ltd	1.22	CRISIL AAA/A1+
Mindtree Ltd.	1.16		Shriram Transport Finance Co.Ltd.	0.96	IND AA+
Astral Ltd.	1.13		National Bank For Agriculture & Rural Development	0.95	CRISIL AAA/A1+
Titan Company Ltd.	0.97		Citicorp Finance India Ltd.	0.94	CRISIL AAA/A1+
Maruti Suzuki India Ltd.	0.96		Tata Motors Finance Ltd.	0.93	CRISIL AA-
AU Small Finance Bank Ltd	0.71		Others	4.00	
Others	17.43		Mutual Fund Units		
CP/CDs			UTI Bank Exchange Traded Fund	0.03	
Kotak Mahindra Bank Ltd.	0.91	CRISIL AAA/A1+	Securitized Debt		
ICICI Bank Ltd	0.91	ICRA AAA/A1+	First Business Receivable Trust\$	0.76	IND AAA/A1+
Govt Securities			Net Current assets	6.73	
Others	15.95		Total	100.00	
6.54% GSEC MAT - 17/01/2032	7.58	SOV			

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

Sectoral Breakdown (%)



Portfolio Details

Median Market Cap (₹ Cr)	85,990
Weighted Average Market Cap	2,27,507
Number of Securities	55

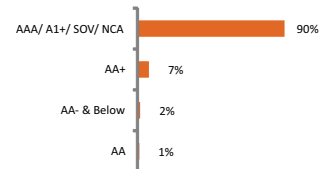
All figures given are provisional and unaudited.

Quantitative Indicators Fund Benchmark

Indicator	Fund	Benchmark
Beta	0.68	1
Standard Deviation (Annual)	8.15%	11.12%
Sharpe Ratio	0.38%	
Portfolio Turnover Ratio (Annual)	0.22	

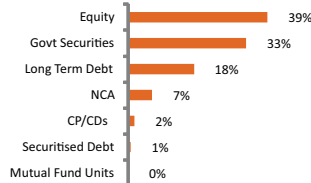
As on 31st October, 2022

Credit Profile of Debt as on 31st October, 2022



Excluding Net Current Assets

Asset Allocation (% to NAV) as on 31st Oct, 2022



Market Capitalisation (%)

	Large	Mid	Small
Fund	67	25	8

Fund Performance Vs Benchmark (CAGR) as on 31st October, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	NIFTY 50 Hybrid Composite Debt 50:50 Index (%)	Nifty 50 (%)	NAV Growth (₹)	NIFTY 50 Hybrid Composite Debt 50:50 Index (₹)	Nifty 50 (₹)
1 Year	-1.33	2.83	3.32	9,867	10,283	10,332
3 Years	9.35	11.93	16.23	13,079	14,027	15,708
5 Years	6.22	10.49	13.16	13,524	16,471	18,561
Since inception*	10.45	NA	NA	16,08,928	NA	NA

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

*Compounded annualized Growth Rate.

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

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 68 in 'Fund Manager Summary'.
N.A - Not Available. Schemes Managed by Mr. Sunil Madhukar Patil & Mr. Ajay Tyagi.

SIP Returns as on 31st October, 2022

Period	Investment Amount (₹)	Fund Value (₹)	NIFTY 50 Hybrid Composite Debt 50:50 Index (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) NIFTY 50 Hybrid Composite Debt 50:50 Index	Yield (%) Nifty 50
1 Year	1,20,000	1,20,772	1,24,536	1,27,301	1.19	7.08	11.47
3 Years	3,60,000	4,11,122	4,32,192	4,84,659	8.82	12.24	20.30
5 Years	6,00,000	7,24,856	8,05,852	9,00,548	7.49	11.75	16.25
7 Years	8,40,000	10,91,756	12,62,411	14,46,099	7.37	11.44	15.24
10 Years	12,00,000	18,07,269	21,40,266	24,99,352	7.94	11.14	14.05
15 Years	18,00,000	35,91,605	42,89,199	51,71,537	8.66	10.77	12.96
Since inception	21,50,000	51,82,410	62,30,388	78,10,565	9.06	10.83	12.97

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

For Product Label, Refer Page no. 69-72.

Investment Objective

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

Date of inception/allotment

30th August, 2018

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 254.78 Crore
Closing AUM : ₹ 258.03 Crore

High/Low NAV in the month

High Growth Option : ₹ 13.7588
Low Growth Option : ₹ 13.3704

Total Expense Ratio

Regular : 1.51
Direct : 0.70

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW: ₹ 5000/-

Load Structure

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

NAV per unit as on 31st October, 2022

Regular Growth Option : ₹ 13.7588
Regular IDCW Option : ₹ 13.7589
Direct Growth Option : ₹ 14.2873
Direct IDCW Option : ₹ 14.2881

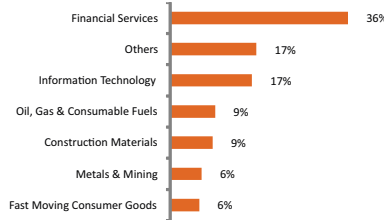
Portfolio Parameters

Weighted Average Maturity : 4.71 Yrs
Yield to Maturity : 6.86%
Modified Duration : 3.49 Yrs
Macaulay Duration : 3.62 Yrs
Portfolio Turnover Ratio (Annual) : 3.90

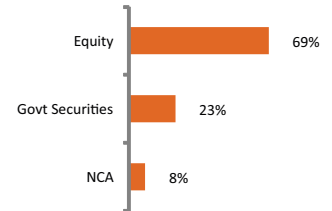
Portfolio as on 31st October, 2022

Portfolio	% to NAV	Rating	Futures	Portfolio	% to NAV	Rating	Futures
Equity				Cipla Ltd.	1.20		
Infosys Ltd.	8.00		-4.81	Mahindra & Mahindra Ltd.	1.18		
HDFC Ltd.	6.47		-5.02	Maruti Suzuki India Ltd.	0.95		
Grasim Industries Ltd.	5.93		-5.10	Wipro Ltd.	0.83		
ICICI Bank Ltd	4.65		-1.41	Tech Mahindra Ltd	0.71		
Reliance Industries Ltd.	4.53		-3.64	Indus Towers Ltd	0.64		
Axis Bank Ltd.	3.95		-2.45	Power Grid Corporation Of India Ltd	0.59		
HDFC Bank Ltd.	3.18			Bajaj Auto Ltd.	0.58		
JSW Steel Ltd.	2.57		-2.59	Tata Motors Ltd.	0.56		
SBI Life Insurance Company Ltd.	2.43		-2.44	GAIL (India) Ltd.	0.52		
State Bank Of India	2.36			ICICI Lombard General Insurance Company Ltd	0.50		
ITC Ltd.	2.20			Dr Reddy's Laboratories Ltd.	0.44		
Larsen & Toubro Ltd.	2.05			Dabur India Ltd.	0.24		-0.24
HCL Technologies Ltd.	1.89			Govt Securities			
Hindalco Industries Ltd.	1.82		-1.13	7.38% GSEC 20/06/2027	9.69	SOV	
Hindustan Unilever Ltd.	1.60		-1.60	7.26% GSEC 22/08/2032	9.56	SOV	
Aurobindo Pharma Ltd.	1.32		-0.86	364 D TBILL MAT 12/10/2023	1.82	SOV	
IndusInd Bank Ltd.	1.27			364 D TBILL MAT 19/10/2023	1.82	SOV	
NTPC Ltd.	1.26			364 D TBILL MAT - 01/06/2023	0.13	SOV	
Bharti Airtel Ltd.	1.25			Net Current assets	8.05		
Oil & Natural Gas Corporation Ltd.	1.23		-0.36	Total	100.00		

Sectoral Breakdown



Asset Allocation of Debt as on 31st Oct, 2022



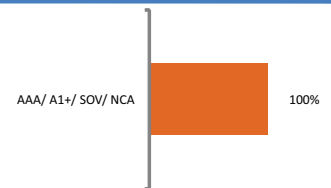
Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
ICICI Bank Ltd	3.2	JSW Steel Ltd.	0.0
Infosys Ltd.	3.2	SBI Life Insurance Company Ltd.	0.0
HDFC Bank Ltd.	3.2	Dabur India Ltd.	0.0
State Bank Of India	2.4	Hindustan Unilever Ltd.	0.0
ITC Ltd.	2.2	Dr Reddy's Laboratories Ltd.	0.4

Market Capitalisation (%)

Fund	Large	Mid	Small
As on 31 st October, 2022	97	1	2

Credit Profile of Debt as on 31st October, 2022



Excluding Net Current Assets

Portfolio Details

% of Top 10 Stocks	22.34
Median Market Cap (₹ Cr)	2,87,622
Weighted Average Market Cap	4,00,303
Number of Securities	32

All figures given are provisional and unaudited.

Fund Performance Vs Benchmark (CAGR) as on 31st October, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Equity Savings Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Equity Savings Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	5.05	4.60	-0.96	10,505	10,460	9,904
3 Years	10.09	10.43	3.10	13,346	13,470	10,960
Since inception*	7.95	9.36	6.11	13,760	14,526	12,808

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 68 in 'Fund Manager Summary'.

Schemes Managed by Mr. V Srivatsa & Mr. Sunil Madhukar Patil.

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

SIP Returns as on 31st October, 2022

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Equity Savings Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Equity Savings Index	Yield (%) CRISIL 10 Year Gilt Index
1 Year	1,20,000	1,25,302	1,25,188	1,20,066	8.30	26.73	0.10
3 Years	3,60,000	4,26,353	4,23,625	3,65,494	11.30	12.58	0.99
Since inception	5,00,000	6,18,147	6,23,915	5,31,932	10.15	11.43	2.93

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. 69-72.

UTI CHILDREN'S CAREER FUND - SAVINGS PLAN

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

Investment Objective

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

Date of inception/allotment

12th July, 1993

Fund Manager

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

Mr. Sunil Madhukar Patil, M.com.,MFM (Debt portion) Managing the scheme since Dec 2021

Fund AUM

Fund Size Monthly Average : ₹ 4144.47 Crore
Closing AUM : ₹ 4178.46 Crore

High/Low NAV in the month

High Growth Option : ₹ 31.0608
Low Growth Option : ₹ 30.5012

Total Expense Ratio

Regular : 1.74
Direct : 1.53

Minimum Investment Amount

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

Load Structure

Entry Load : Nil
Exit Load : Nil

Lock In Period

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

NAV per unit as on 31st October, 2022

Regular Growth Option : ₹ 31.0608
Direct Growth Option : ₹ 31.5812

Portfolio Parameters

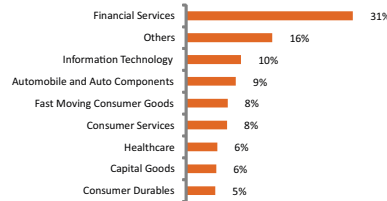
Weighted Average Maturity : 5.99 Yrs
Yield to Maturity : 7.50%
Modified Duration : 3.81 Yrs
Macaulay Duration : 3.99 Yrs
Securitized Debt Average Maturity : 2.18 Yrs
First Business Receivable Trust

Portfolio as on 31st October, 2022

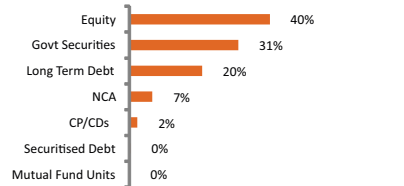
Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Equity			6.54% GSEC MAT - 17/01/2032	9.54	SOV
ICICI Bank Ltd	3.43		GOI FRB - MAT 22/09/2033	2.99	SOV
HDFC Bank Ltd.	3.05		7.54% G-sec 23/05/2036	2.55	SOV
Infosys Ltd.	2.56		7.89% GJ SDL MAT - 15/05/2025	2.42	SOV
Axis Bank Ltd.	1.84		7.81 % UP SDL 19/10/2034	2.39	SOV
Bharti Airtel Ltd.	1.50		Long Term Debt		
State Bank Of India	1.13		Power Finance Corporation Ltd.	3.83	CRISIL AAA/A1+
Bajaj Finance Ltd.	1.05		HDFC Ltd.	3.51	CRISIL AAA/A1+
Maruti Suzuki India Ltd.	0.97		REC Ltd.	2.11	CRISIL AAA/A1+
Phoenix Mills Ltd	0.78		Shriram Transport Finance Co.Ltd.	1.21	IND AA+
Godrej Consumer Products Ltd	0.77		National Bank For Agriculture & Rural Development	1.19	CRISIL AAA/A1+
Aditya Birla Fashion & Retail Ltd.	0.76		Citicorp Finance India Ltd.	1.18	CRISIL AAA/A1+
Crompton Greaves Consumer Electricals Ltd.	0.76		NTPC Ltd.	1.18	CRISIL AAA/A1+
Eicher Motors Ltd	0.75		Jamnagar Utilities & Power Pvt Ltd. ^	1.14	CRISIL AAA/A1+
Ultratech Cement Ltd.	0.75		State Bank Of India	0.84	CRISIL AA+
Larsen & Toubro Infotech Ltd	0.73		Small Indst. Dev. Bank Of India	0.60	ICRA AAA/A1+
Others	18.76		Others	3.70	
CP/CDS			Mutual Fund Units		
Kotak Mahindra Bank Ltd.	1.15	CRISIL AAA/A1+	UTI Bank Exchange Traded Fund	0.04	
ICICI Bank Ltd	1.14	ICRA AAA/A1+	Securitized Debt		
Govt Securities			First Business Receivable Trust\$	0.36	IND AAA/A1+
Others	10.83		Net Current assets	6.51	
			Total	100.00	

S Underlying customer - Reliance Group Company ^ Mukesh Ambani promoter Group company

Sectoral Breakdown (%)



Asset Allocation (% to NAV) as on 31st Oct, 2022



Market Capitalisation (%)

	Large	Mid	Small
Fund	65	20	15

Fund Performance Vs Benchmark (CAGR) as on 31st October, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Short Term Debt Hybrid 60+40 Fund Index (%)	Nifty 50 TRI (%)	NAV Growth (₹)	CRISIL Short Term Debt Hybrid 60+40 Fund Index (₹)	Nifty 50 TRI (₹)
1 Year	3.23	3.71	3.32	10,323	10,371	10,332
3 Years	10.64	11.32	16.23	13,547	13,799	15,708
5 Years	6.72	9.72	13.16	13,845	15,905	18,561
Since inception*	10.89	NA	NA	2,07,201	NA	NA

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

* Compounded annualized Growth Rate.

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

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 68 in 'Fund Manager Summary'. N.A - Not Available. Schemes Managed by Mr. Sunil Madhukar Patil & Mr Vishal Chopda

SIP Returns as on 31st October, 2022

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Short Term Debt Hybrid 60+40 Fund Index (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) CRISIL Short Term Debt Hybrid 60+40 Fund Index	Yield (%) Nifty 50 TRI
1 Year	1,20,000	1,23,648	1,24,407	1,27,301	5.69	6.88	11.47
3 Years	3,60,000	4,25,730	4,26,882	4,84,659	11.20	11.39	20.30
5 Years	6,00,000	7,53,739	7,89,219	9,00,548	9.06	10.91	16.25
7 Years	8,40,000	11,32,738	12,28,202	14,46,099	8.40	10.67	15.24
10 Years	12,00,000	19,24,536	20,86,097	24,99,352	9.13	10.66	14.05
15 Years	18,00,000	39,20,424	41,63,244	51,71,537	9.71	10.42	12.96
Since inception	21,50,000	55,40,489	59,69,830	78,10,565	9.71	10.43	12.97

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

For Product Label, Refer Page no. 69-72.

Portfolio Details

Median Market Cap (₹ Cr)	1,04,098
Weighted Average Market Cap	2,67,599

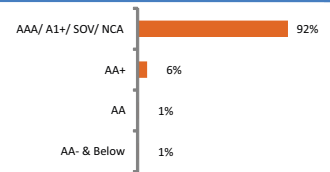
All figures given are provisional and unaudited.

Quantitative Indicators

Indicator	Fund	Benchmark
Beta	0.96	1
Standard Deviation (Annual)	8.68%	8.69%
Sharpe Ratio	0.51%	
Portfolio Turnover Ratio (Annual)	0.44	

As on 31st October, 2022

Credit Profile of Debt as on 31st October, 2022



Excluding Net Current Assets

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).

NOVEMBER 2022

Investment Objective

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

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

Date of inception/allotment

26th December, 1994

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 3660.06 Crore
Closing AUM : ₹ 3710.97 Crore

High/Low NAV in the month

High Growth Option : ₹ 35.6308
Low Growth Option : ₹ 34.7310

Total Expense Ratio

Regular : 1.66
Direct : 1.05

Minimum Investment Amount

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

Load Structure

Entry Load : Nil
Exit Load : Nil

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

NAV per unit as on 31st October, 2022

Regular Growth Option : ₹ 35.6308
Direct Growth Option : ₹ 37.7853

Portfolio Parameters

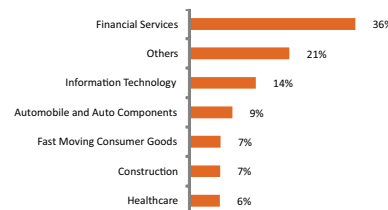
Weighted Average Maturity : 6.80 Yrs
Yield to Maturity : 7.46%
Modified Duration : 4.09 Yrs
Macaulay Duration : 4.29 Yrs

Portfolio as on 31st October, 2022

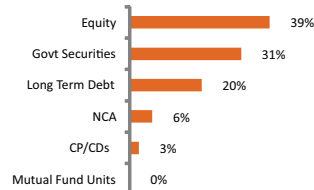
Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Equity			6.54% GSEC MAT - 17/01/2032	6.95	SOV
ICICI Bank Ltd	3.60		7.26% GSEC 22/08/2032	3.99	SOV
HDFC Bank Ltd.	3.16		7.54% G-sec 23/05/2036	2.69	SOV
Infosys Ltd.	2.33		7.38% GSEC 20/06/2027	2.69	SOV
State Bank Of India	2.07		7.70% MH SDL MAT - 19/10/2030	2.69	SOV
ITC Ltd.	2.00		Long Term Debt		
Larsen & Toubro Ltd.	1.93		Power Finance Corporation Ltd.	3.58	CRISIL AAA/A1+
HDFC Ltd.	1.59		State Bank Of India	2.68	CRISIL AA+
HCL Technologies Ltd.	1.47		HDFC Ltd.	2.59	CRISIL AAA/A1+
Axis Bank Ltd.	1.37		EXIM Bank	2.28	CRISIL AAA/A1+
Mahindra & Mahindra Ltd.	1.23		National Bank For Agriculture & Rural Development	1.34	ICRA AAA/A1+
Bharti Airtel Ltd.	0.97		Jamnagar Utilities & Power Pvt Ltd. ^	1.28	CRISIL AAA/A1+
Reliance Industries Ltd.	0.72		Tata Motors Finance Ltd.	0.79	CRISIL AA+
Hindalco Industries Ltd.	0.63		Canara Bank	0.68	CRISIL AA+
Tata Motors Ltd.	0.61		Power Grid Corporation Of India Ltd	0.68	CRISIL AAA/A1+
Bajaj Auto Ltd.	0.59		Small Indst. Dev. Bank Of India	0.68	ICRA AAA/A1+
Others	15.14		Others	3.69	
CP/CDs			Mutual Fund Units		
Kotak Mahindra Bank Ltd.	1.29	CRISIL AAA/A1+	UTI Bank Exchange Traded Fund	0.002	
ICICI Bank Ltd	1.29	ICRA AAA/A1+	Net Current assets	6.36	
Govt Securities			Total	100.00	
Others	12.36				

^ Mukesh Ambani promoter Group company

Sectoral Breakdown (%)



Asset Allocation (% to NAV) as on 31st Oct, 2022



Market Capitalisation (%)

	Large	Mid	Small
Fund	68	19	13

Excluding Net Current Assets

Portfolio Details

Median Market Cap (₹ Cr)	2,82,587
Weighted Average Market Cap	3,29,734
Number of Securities	60

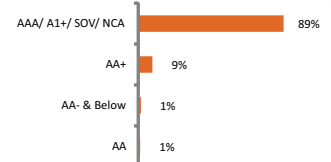
All figures given are provisional and unaudited.

Quantitative Indicators Fund Benchmark

Beta	0.95	1
Standard Deviation (Annual)	8.56%	8.69%
Sharpe Ratio	0.69%	
Portfolio Turnover Ratio (Annual)	0.43	

As on 31st October, 2022

Credit Profile of Debt as on 31st October, 2022



Fund Performance Vs Benchmark (CAGR) as on 31st October, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Short Term Debt Hybrid 60+40 Fund Index (%)	Nifty 50 TRI (%)	NAV Growth (₹)	CRISIL Short Term Debt Hybrid 60+40 Fund Index (₹)	Nifty 50 TRI (₹)
1 Year	3.76	3.71	3.32	10,376	10,371	10,332
3 Years	12.14	11.32	16.23	14,106	13,799	15,708
5 Years	6.71	9.72	13.16	13,839	15,905	18,561
Since inception*	10.43	NA	NA	1,58,729	NA	NA

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

* Compounded annualized Growth Rate.

The current fund manager is managing the scheme since Dec 2006

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 68 in 'Fund Manager Summary'.
N.A - Not Available. Schemes Managed by Mr. Sunil Madhukar Patil & Mr V. Srivatsa

SIP Returns as on 31st October, 2022

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Short Term Debt Hybrid 60+40 Fund Index (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) CRISIL Short Term Debt Hybrid 60+40 Fund Index	Yield (%) Nifty 50 TRI
1 Year	1,20,000	1,24,608	1,24,407	1,27,301	7.20	6.88	11.47
3 Years	3,60,000	4,35,999	4,26,882	4,84,659	12.85	11.39	20.30
5 Years	6,00,000	7,67,418	7,89,219	9,00,548	9.78	10.91	16.25
7 Years	8,40,000	11,52,651	12,28,202	14,46,099	8.89	10.67	15.24
10 Years	12,00,000	19,14,196	20,86,097	24,99,352	9.03	10.66	14.05
15 Years	18,00,000	37,20,075	41,63,244	51,71,537	9.08	10.42	12.96
Since inception	21,50,000	52,01,725	59,69,830	78,10,565	9.10	10.43	12.97

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

For Product Label, Refer Page no. 69-72.

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

Investment Objective

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

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

Date of inception/allotment

30th January, 2008

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 684.33 Crore
Closing AUM : ₹ 702.77 Crore

High/Low NAV in the month

High Growth Option : ₹ 60.4406
Low Growth Option : ₹ 58.1104

Total Expense Ratio

Regular : 2.50
Direct : 1.56

Minimum Investment Amount

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

Load Structure

Entry Load : Nil
Exit Load : Nil

Lock In Period

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

NAV per unit as on 31st October, 2022

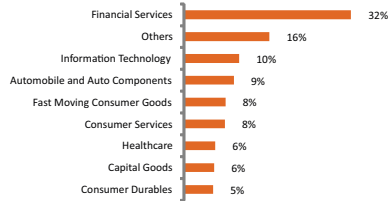
Regular Growth Option : ₹ 60.4406
Regular IDCW Option : ₹ 60.4440
Direct Growth Option : ₹ 65.2030
Direct IDCW Option : ₹ 65.3144

Portfolio Parameters

Weighted Average Maturity : 0.04 Yrs
Yield to Maturity : 6.13%
Modified Duration : 0.04 Yrs
Macaulay Duration : 0.04 Yrs

Portfolio as on 31st October, 2022

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Equity			Eicher Motors Ltd	1.87	
ICICI Bank Ltd	8.51		Ultratech Cement Ltd.	1.85	
HDFC Bank Ltd.	7.57		Larsen & Toubro Infotech Ltd	1.80	
Infosys Ltd.	6.34		Jubilant Food Works Ltd	1.76	
Axis Bank Ltd.	4.57		Cholamandalam Investment & Finance Company Ltd	1.71	
Bharti Airtel Ltd.	3.72		Nestle India Ltd.	1.67	
State Bank Of India	2.82		Avenue Supermarkets Ltd.	1.63	
Bajaj Finance Ltd.	2.61		Tata Motors Ltd.	1.59	
Maruti Suzuki India Ltd.	2.40		Others	38.18	
Phoenix Mills Ltd	1.94		Govt Securities		
Aditya Birla Fashion & Retail Ltd.	1.90		364 D TBILL MAT - 01/06/2023	0.12	SOV
Crompton Greaves Consumer Electricals Ltd.	1.89		Net Current assets	1.69	
Godrej Consumer Products Ltd	1.88		Total	100.00	

Sectoral Breakdown (%)**Portfolio Details**

Median Market Cap (₹ Cr)	1,04,133
Weighted Average Market Cap	2,67,592

All figures given are provisional and unaudited.

Quantitative Indicators

Quantitative Indicators	Fund	Benchmark
Beta	0.94	1
Standard Deviation (Annual)	20.52%	21.43%
Sharpe Ratio	0.55%	
Portfolio Turnover Ratio (Annual)	0.23	

As on 31st October, 2022

Market Capitalisation (%)

	Large	Mid	Small
Fund	65	20	15
Benchmark	77	15	8

Fund Performance Vs Benchmark (CAGR) as on 31st October, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)
1 Year	-1.40	3.54	3.32	9,860	10,354	10,332
3 Years	17.50	18.03	16.23	16,229	16,450	15,708
5 Years	10.25	12.29	13.16	16,293	17,858	18,561
Since inception*	11.69	10.18	10.15	51,141	41,832	41,664

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 68 in 'Fund Manager Summary'.

Schemes Managed by Mr. Vishal Chopda:

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

SIP Returns as on 31st October, 2022

Period	Investment Amount (₹)	Fund Value (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty 500 TRI	Yield (%) Nifty 50 TRI
1 Year	1,20,000	1,24,035	1,26,887	1,27,301	6.29	10.81	11.47
3 Years	3,60,000	4,75,956	4,95,538	4,84,659	19.01	21.90	20.30
5 Years	6,00,000	8,71,217	9,13,044	9,00,548	14.90	16.81	16.25
7 Years	8,40,000	13,76,479	14,56,469	14,46,099	13.86	15.44	15.24
10 Years	12,00,000	24,38,538	25,83,690	24,99,352	13.59	14.66	14.05
15 Years	NA	NA	NA	NA	NA	NA	NA
Since inception	17,70,000	49,39,542	53,01,578	50,62,951	12.85	13.69	13.14

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

FIXED INCOME PRODUCTS NOVEMBER 2022

Fund Name	AUM (Rs Cr)	Portfolio Parameters				Asset Allocation (%)				Credit Rating Profile (%)				TEB		Exit Load		
		YTM	Average Maturity	Modified Duration	Maturity Duration	CP	Govt	ESSE/ SML	Corporate Bonds	REPS/ Regar/ Cash	NBFC (%)	HFC (%)	AAA/AA+/ Sub/Cash	AA	Below AA		LT AAA/Exp	Direct
UTI Overnight Fund	10,978	6.12%	1 day	-	1 day	-	0.91	-	99.09	-	-	100.00	-	-	100.00	0.07%	0.12%	Nil
UTI Liquid Cash Plan	29,072	6.56%	36 days	36 days	36 days	47.72	18.12	13.83	0.62	18.49	1.35	100.00	-	-	71.36	0.14%	0.23%	\$\$\$
UTI Money Market Fund	7,324	7.08%	125 days	125 days	125 days	39.52	13.91	5.77	-	20.20	8.64	100.00	-	-	73.33	0.20%	0.27%	Nil
UTI Ultra Short Term Fund	2,073	7.21%	1.01 days	136 days	140 days	21.95	9.21	4.76	32.90	16.70	5.52	84.84	10.61	2.90	1.65	0.44%	0.96%	Nil
UTI Treasury Advantage Fund	3,011	7.12%	0.69 yrs	0.59 yrs	0.61 yrs	13.04	24.50	6.22	25.41	15.89	4.52	90.03	9.97	-	83.62	0.33%	0.44%	Nil
UTI Short Term Income Fund	2,114	7.60%	1.48 yrs	1.23 yrs	1.31 yrs	2.31	7.84	6.86	54.56	17.69	11.00	81.51	11.41	4.29	2.79	0.33%	0.96%	Nil
UTI Medium Term Fund	58	7.48%	3.90 yrs	3.01 yrs	3.13 yrs	-	6.85	5.47	38.73	5.21	5.72	79.60	10.29	10.11	-	1.10%	1.61%	\$
UTI Bond Fund	277	7.49%	7.16 yrs	4.33 yrs	4.51 yrs	-	8.80	4.34	21.53	-	3.49	96.52	-	3.48	-	1.30%	1.63%	Nil
UTI Floater Fund	1,833	7.23%	0.71 yrs	0.59 yrs	0.62 yrs	11.87	5.32	6.32	36.95	16.04	4.16	100.00	-	-	100.00	0.35%	0.85%	Nil
UTI Banking & PSU Debt Fund	519	7.53%	4.15 yrs	3.36 yrs	3.56 yrs	-	-	4.33	68.76	-	-	100.00	-	-	100.00	0.24%	0.57%	Nil
UTI Corporate Bond Fund	3,141	7.37%	1.90 yrs	1.56 yrs	1.64 yrs	12.28	3.10	6.98	67.03	4.36	8.67	100.00	-	-	100.00	0.27%	0.57%	Nil
UTI Dynamic Bond Fund	421	6.60%	0.66 yrs	0.49 yrs	0.51 yrs	25.41	52.92	8.10	13.57	1.17	4.59	93.07	4.64	2.29	-	0.87%	1.54%	Nil
UTI Credit Risk Fund	458	8.17%	2.45 yrs	1.76 yrs	1.85 yrs	-	9.96	5.67	76.45	10.41	11.88	37.60	3.28	42.03	17.09	0.81%	1.60%	\$
UTI Gilt Fund	520	6.65%	3.01 yrs	2.19 yrs	2.27 yrs	-	47.50	15.88	-	-	-	100.00	-	-	-	0.67%	0.94%	Nil
UTI Gilt Fund with 10 year Constant Duration	91	7.33%	9.52 yrs	6.62 yrs	6.87 yrs	-	-	4.37	-	-	-	100.00	-	-	100.00	0.19%	0.69%	Nil

Exposure in securitized debt in UTI Treasury Advantage Fund (0.15%) & UTI Short Term Income Fund (0.25%) is added in corporate bonds exposure.
 *Short term ratings are mapped to the long term rating of the issuers.
 \$ Exit load is applicable if investor exits (A) Within 12 months from the date of allotment; (B) upto 20% of the allotted units - 1.00%; (C) After 12 months from the date of allotment - Nil.
 \$\$\$ Exit load applicable if exit from the date of allotment within 1 day - 0.0070%, 2 days - 0.0060%, 3 days - 0.0050%, 4 days - 0.0040%, 5 days - 0.0030%, 6 days - 0.0020%, Nil thereafter.

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

Investment Objective

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

Date of inception/allotment

24th November, 2003

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 10813.48 Crore
Closing AUM : ₹ 10978.09 Crore

High/Low NAV in the month

High Growth Option : ₹ 2963.7531
Low Growth Option : ₹ 2949.3113

Total Expense Ratio

Regular : 0.12
Direct : 0.07

Minimum Investment Amount

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

Load Structure

Entry Load : Nil
Exit Load : Nil

NAV per unit as on 31st October, 2022

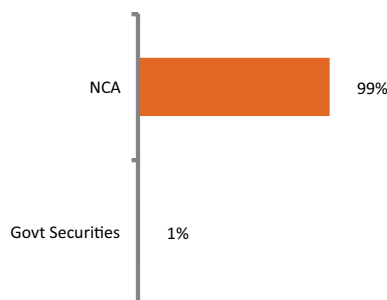
Regular Growth Option : ₹ 2963.7531
Regular IDCW Option : ₹ 1370.8617
Direct Growth Option : ₹ 2991.9155
Direct IDCW Option : ₹ 1371.6621

Portfolio Parameters

Weighted Average Maturity : 1 day
Yield to Maturity : 6.12%
Modified Duration :-
Macaulay Duration : 1 day

Portfolio as on 31st October, 2022

Portfolio	% of Nav	Rating
NCA	100.00	
Total	100.00	

Asset Allocation as on 31st October, 2022**Fund Performance Vs Benchmark (CAGR) as on 31st October, 2022 Growth of ₹ 10000**

Period	NAV Growth (%)	CRISIL Overnight Fund A-I Index (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	CRISIL Overnight Fund A-I Index (₹)	CRISIL 1 Year T-Bill Index (₹)
1 Year	4.19	4.33	3.42	10,419	10,433	10,342
3 Years	3.64	3.76	4.37	11,133	11,172	11,370
5 Years	4.39	4.66	5.50	12,398	12,559	13,071
Since inception*	5.90	5.84	5.82	29,630	29,313	29,208

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

SIP Returns as on 31st October, 2022

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Overnight Fund A-I Index (₹)	CRISIL 1 Year T-Bill Index (₹)	Yield (%) Fund	Yield (%) CRISIL Overnight Fund A-I Index	Yield (%) CRISIL 1 Year T-Bill Index
1 Year	1,20,000	1,23,001	1,23,086	1,22,259	4.66	4.79	3.50
3 Years	3,60,000	3,81,265	3,82,015	3,80,897	3.76	3.89	3.70
5 Years	6,00,000	6,64,783	6,66,971	6,75,987	4.05	4.18	4.71
7 Years	8,40,000	9,84,072	9,87,824	10,10,514	4.46	4.56	5.20
10 Years	12,00,000	15,68,472	15,65,044	16,15,148	5.23	5.19	5.79
15 Years	18,00,000	28,52,938	28,33,351	29,04,447	5.87	5.78	6.09
Since inception	21,50,000	37,84,474	37,46,960	38,28,044	5.96	5.86	6.07

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 MONEY MARKET FUND

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

Investment Objective

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

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

Date of inception/allotment

23rd April, 1997

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 7281.52 Crore
Closing AUM : ₹ 7324.17 Crore

High/Low NAV in the month

High Growth Option : ₹ 2531.2530
Low Growth Option : ₹ 2519.8723

Total Expense Ratio

Regular : 0.27
Direct : 0.20

Minimum Investment Amount

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

Load Structure

Entry Load : Nil
Exit Load : Nil

NAV per unit as on 31st October, 2022

Regular Growth Option : ₹ 2531.2530
Regular IDCW Option : ₹ 1040.9948
Direct Growth Option : ₹ 2556.4208
Direct IDCW Option : ₹ 1251.3691

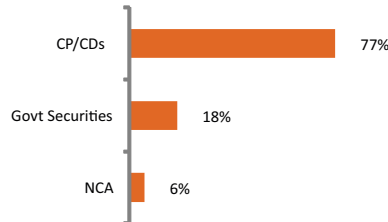
Portfolio Parameters

Weighted Average Maturity : 125 days
Yield to Maturity : 7.08%
Modified Duration : 125 days
Macaulay Duration : 125 days

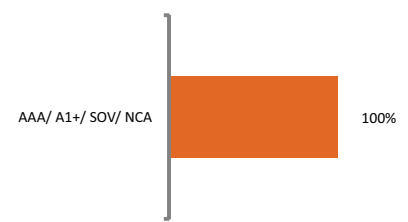
Portfolio as on 31st October, 2022

Portfolio	% of NAV	Rating
CP/CDs		
Small Indst. Dev. Bank Of India	8.64	CRISIL AAA/A1+
HDFC Bank Ltd.	6.24	CARE AAA/A1+
Canara Bank	5.43	CRISIL AAA/A1+
Kotak Mahindra Bank Ltd.	5.34	CRISIL AAA/A1+
EXIM Bank	5.16	CRISIL AAA/A1+
HDFC Ltd.	4.99	CRISIL AAA/A1+
Tata Motors Finance Ltd.	3.99	ICRA AAA/A1+
Piramal Enterprises Ltd.	3.38	CARE AAA/A1+
IDFC First Bank Ltd	3.29	CRISIL AAA/A1+
National Bank For Agriculture & Rural Development	3.01	CRISIL AAA/A1+
Larsen & Toubro Ltd.	2.70	CRISIL AAA/A1+
Hero Fincorp Ltd.	2.65	CRISIL AAA/A1+
IndusInd Bank Ltd.	2.58	CRISIL AAA/A1+
Tata Steel Ltd.	2.03	ICRA AAA/A1+
ICICI Bank Ltd	1.95	ICRA AAA/A1+
Network 18 Media & Investments Ltd.	1.69	IND AAA/A1+
Motilal Oswal Finvest Ltd	1.36	CRISIL AAA/A1+
Motilal Oswal Financial Services Ltd.	1.35	ICRA AAA/A1+
ICICI Home Finance	1.35	ICRA AAA/A1+
Fedbank Financial Services Ltd.	1.34	CRISIL AAA/A1+
IIFL Wealth Management Ltd	1.34	ICRA AAA/A1+
Bajaj Housing Finance Ltd	1.34	CRISIL AAA/A1+
AU Small Finance Bank Ltd	1.34	IND AAA/A1+
Tata Capital Financial Services Ltd	1.33	CRISIL AAA/A1+
Tata Projects Ltd	1.29	CRISIL AAA/A1+
Crompton Greaves Consumer Electricals Ltd.	0.73	CRISIL AAA/A1+
ICICI Securities Ltd.	0.67	CRISIL AAA/A1+
Govt Securities		
182 D TBILL MAT - 23/03/23	6.66	SOV
182 D TBILL MAT - 30/03/23	5.65	SOV
7.97 KARNATAKA SDL 2019-05/12/2022	1.71	SOV
8.66% JH SDL MAT - 20/02/23	0.75	SOV
182 D TBILL MAT - 01/12/2022	0.68	SOV
364D T BILL MAT 30/03/2023	0.66	SOV
8.64% JH SDL MAT - 06/03/2023	0.55	SOV
8.62 MH SDL 2023	0.48	SOV
8.72% ANDHRA PRADESH-06.02.23	0.34	SOV
364 D TBILL MAT - 08/06/2023	0.26	SOV
Net Current assets	5.72	
Total	100.00	

Asset Allocation as on 31st October, 2022



Credit Profile of Debt as on 31st October, 2022



Fund Performance Vs Benchmark (CAGR) as on 31st October, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Money Market Fund A-I Index (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	CRISIL Money Market Fund A-I Index (₹)	CRISIL 1 Year T-Bill Index (₹)
1 Year	4.36	4.53	3.42	10,436	10,453	10,342
3 Years	4.80	4.55	4.37	11,512	11,429	11,370
5 Years	6.05	5.73	5.50	13,416	13,215	13,071
Since inception*	7.22	7.00	6.02	25,305	24,622	21,783

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 17th 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 68 in 'Fund Manager Summary'. No of Schemes Managed by Mr. Anurag Mittal & Mr. Amit Sharma. **The Institution plan (Growth Option) launch on 10th July 2009.

SIP Returns as on 31st October, 2022

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Money Market Fund A-I Index (₹)	CRISIL 1 Year T-Bill Index (₹)	Yield (%) Fund	Yield (%) CRISIL Money Market Fund A-I Index	Yield (%) CRISIL 1 Year T-Bill Index
1 Year	1,20,000	1,22,955	1,23,089	1,22,252	4.60	4.81	3.50
3 Years	3,60,000	3,84,846	3,84,513	3,80,881	4.39	4.33	3.70
5 Years	6,00,000	6,85,189	6,81,083	6,75,976	5.25	5.01	4.71
7 Years	8,40,000	10,30,778	10,21,715	10,10,531	5.76	5.51	5.20
10 Years	12,00,000	16,65,583	16,48,182	16,15,176	6.38	6.18	5.79
15 Years	NA	NA	NA	NA	NA	NA	NA
Since inception	15,90,000	25,61,896	25,27,740	24,18,382	6.89	6.71	6.08

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

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

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

Investment Objective

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

Date of inception/allotment

29th August, 2003

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 2100.15 Crore
Closing AUM : ₹ 2073.20 Crore

High/Low NAV in the month

High Growth Option : ₹ 3536.7087
Low Growth Option : ₹ 3523.2598

Total Expense Ratio

Regular : 0.96
Direct : 0.44

Minimum Investment Amount

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

Load Structure

Entry Load : Nil
Exit Load : Nil

NAV per unit as on 31st October, 2022

Regular Growth Option ₹ 3536.7087
Regular IDCW Option ₹ 1025.1307
Direct Growth Option ₹ 3738.0848
Direct IDCW Option ₹ 1098.4381

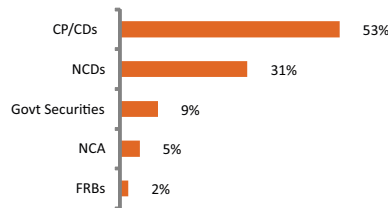
Portfolio Parameters

Weighted Average Maturity : 141 days
Yield to Maturity : 7.21%
Modified Duration : 136 days
Macaulay Duration : 140 days

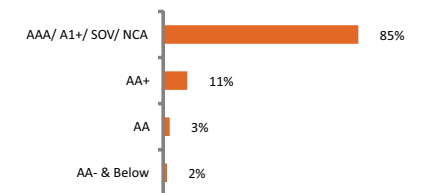
Portfolio as on 31st October, 2022

Portfolio	% of NAV	Rating
CP/CDs		
Canara Bank	8.23	CRISIL AAA/A1+
HDFC Bank Ltd.	7.05	CARE AAA/A1+
Larsen & Toubro Ltd.	4.79	CRISIL AAA/A1+
Small Indst. Dev. Bank Of India	3.51	CRISIL AAA/A1+
IDFC First Bank Ltd	3.46	CRISIL AAA/A1+
ICICI Bank Ltd	3.45	ICRA AAA/A1+
IndusInd Bank Ltd.	3.44	CRISIL AAA/A1+
Motilal Oswal Finvest Ltd	2.40	CRISIL AAA/A1+
Motilal Oswal Financial Services Ltd.	2.39	ICRA AAA/A1+
Reliance Jio Infocomm Ltd	2.37	CRISIL AAA/A1+
National Bank For Agriculture & Rural Development	2.36	IND AAA/A1+
Bharti Airtel Ltd.	2.36	CRISIL AAA/A1+
Tata Projects Ltd	2.28	CRISIL AAA/A1+
IIFL Wealth Management Ltd	1.18	ICRA AAA/A1+
HDFC Ltd.	1.12	CRISIL AAA/A1+
Federal Bank Ltd.	1.12	CRISIL AAA/A1+
Kotak Mahindra Bank Ltd.	0.92	CRISIL AAA/A1+
Crompton Greaves Consumer Electricals Ltd.	0.70	CRISIL AAA/A1+
FRBs		
Shriram Transport Finance Co.Ltd.	2.04	CRISIL AA+
Govt Securities		
182 D TBILL MAT - 23/03/23	3.53	SOV
182 D TBILL MAT - 30/03/23	3.29	SOV
182 D TBILL MAT - 22/12/2022	1.20	SOV
182D T BILL MAT 29/12/2022	1.19	SOV
NCDs		
National Bank For Agriculture & Rural Development	5.29	CRISIL AAA/A1+
Cholamandalam Investment & Finance Company Ltd	4.18	ICRA AA+
Tata Power Company Ltd.	2.90	CARE AA
Indian Railways Fin Corpn Ltd.	2.40	CRISIL AAA/A1+
TMF Holdings Ltd	1.65	ICRA AA-
Power Finance Corporation Ltd.	1.45	CRISIL AAA/A1+
Mahindra & Mahindra Fin.Ser.Ltd.	1.41	IND AAA/A1+
Bajaj Finance Ltd.	1.21	CRISIL AAA/A1+
Hindustan Petroleum Corporation Ltd.	1.21	CRISIL AAA/A1+
National Housing Bank	1.20	CRISIL AAA/A1+
Mahindra Rural Housing Finance Ltd	1.20	IND AA+
LIC Housing Finance Ltd.	1.20	CARE AAA/A1+
Telesonic Networks Ltd	1.19	CRISIL AA+
HDFC Ltd.	1.19	CRISIL AAA/A1+
Godrej Properties Ltd.	1.15	ICRA AA+
REC Ltd	0.94	CRISIL AAA/A1+
Canfin Homes Ltd.	0.61	ICRA AA+
Power Grid Corporation Of India Ltd	0.24	CRISIL AAA/A1+
Muthoot Finance Ltd	0.24	CRISIL AA+
Net Current assets	4.79	
Total	100.00	

Asset Allocation as on 31st October, 2022



Credit Profile of Debt as on 31st October, 2022



Fund Performance Vs Benchmark (CAGR) as on 31st October, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Ultra Short Duration Fund B-I Index (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	CRISIL Ultra Short Duration Fund B-I Index (₹)	CRISIL 1 Year T-Bill Index (₹)
1 Year	3.66	4.80	3.42	10,366	10,480	10,342
3 Years	5.15	5.10	4.37	11,628	11,611	11,370
5 Years	5.10	6.16	5.50	12,825	13,486	13,071
Since inception*	6.81	7.23	5.81	35,396	38,164	29,551

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 68 in 'Fund Manager Summary'. Schemes Managed by Mr. Ritesh Nambiar.

SIP Returns as on 31st October, 2022

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Ultra Short Duration Fund B-I Index (₹)	CRISIL 1 Year T-Bill Index (₹)	Yield (%) Fund	Yield (%) CRISIL Ultra Short Duration Fund B-I Index	Yield (%) CRISIL 1 Year T-Bill Index
1 Year	1,20,000	1,22,511	1,23,239	1,22,252	3.91	5.05	3.50
3 Years	3,60,000	3,88,324	3,86,909	3,80,881	4.98	4.74	3.70
5 Years	6,00,000	6,79,716	6,89,254	6,75,966	4.93	5.49	4.71
7 Years	8,40,000	10,11,955	10,37,548	10,10,494	5.24	5.94	5.20
10 Years	12,00,000	16,27,707	16,80,434	16,15,127	5.94	6.55	5.79
15 Years	18,00,000	30,39,482	31,72,236	29,04,436	6.65	7.17	6.09
Since inception	21,50,000	41,16,825	43,30,089	38,28,158	6.80	7.30	6.07

Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. Past performance may or may not be sustained in future. Potential Risk Class Matrix Refer page no.77

For Product Label, Refer Page no. 69-72.

UTI TREASURY ADVANTAGE FUND

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

Investment Objective

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

Date of inception/allotment

12th July, 1999

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 2995.85 Crore
Closing AUM : ₹ 3011.41 Crore

High/Low NAV in the month

High Growth Option : ₹ 2922.1517
Low Growth Option : ₹ 2909.2994

Total Expense Ratio

Regular : 0.44
Direct : 0.33

Minimum Investment Amount

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

Load Structure

Entry Load : Nil
Exit Load : Nil

NAV per unit as on 31st October, 2022

Regular Growth Option : ₹ 2922.1517
Regular IDCW Option : ₹ 1148.8114
Direct Growth Option : ₹ 2961.1208
Direct IDCW Option : ₹ 1156.1053

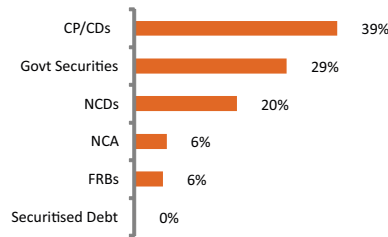
Portfolio Parameters

Weighted Average Maturity : 0.69 yrs
Yield to Maturity : 7.12%
Modified Duration : 0.59 yrs
Macaulay Duration : 0.61 yrs
Securitised Debt Shining Metal Trust II : 0.37 Years

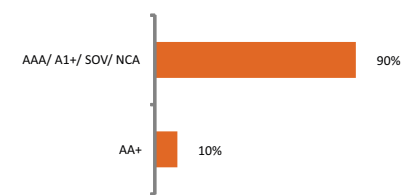
Portfolio as on 31st October, 2022

Portfolio	% of NAV	Rating
CP/CDs		
Canara Bank	8.11	CRISIL AAA/A1+
Kotak Mahindra Bank Ltd.	5.03	CRISIL AAA/A1+
EXIM Bank	4.90	CRISIL AAA/A1+
Small Indst. Dev. Bank Of India	4.88	CRISIL AAA/A1+
HDFC Bank Ltd.	4.06	CARE AAA/A1+
Reliance Jio Infocomm Ltd	3.27	CRISIL AAA/A1+
Motilal Oswal Financial Services Ltd.	2.47	ICRA AAA/A1+
ICICI Bank Ltd	2.38	ICRA AAA/A1+
IndusInd Bank Ltd.	1.59	CRISIL AAA/A1+
Tata Projects Ltd	1.57	CRISIL AAA/A1+
IDFC First Bank Ltd	0.78	CRISIL AAA/A1+
FRBs		
Axis Finance Ltd	3.83	CRISIL AAA/A1+
Shriram Transport Finance Co.Ltd.	1.68	IND AA+
Govt Securities		
364 D TBILL - MAT- 02/02/2023	8.17	SOV
182D TBILL MAT 15/12/2022	4.94	SOV
364 D TBILL MAT -09/02/2023	4.89	SOV
182 D TBILL MAT - 30/03/23	4.85	SOV
7.38% GSEC 20/06/2027	2.16	SOV
182 D TBILL MAT - 22/12/2022	1.65	SOV
GS - C STRIP MAT- 17/06/2023	0.80	SOV
5.63% GS MAT - 12/04/26	0.79	SOV
GS - C STRIP MAT- 16/06/2025	0.69	SOV
GS-C - STRIP MAT-16/12/2025	0.26	SOV
GS - C STRIP MAT- 16/06/2027	0.12	SOV
NCDs		
Cholamandalam Investment & Finance Company Ltd	4.10	ICRA AA+
Mahindra Rural Housing Finance Ltd	2.58	CRISIL AA+
REC Ltd	2.49	CRISIL AAA/A1+
Tata Capital Ltd.	1.96	CRISIL AAA/A1+
L&T Finance Ltd.	1.66	CRISIL AAA/A1+
National Housing Bank	1.66	CRISIL AAA/A1+
Larsen & Toubro Ltd.	1.66	CRISIL AAA/A1+
Canfin Homes Ltd.	1.61	ICRA AA+
Housing And Urban Development Corpn	0.83	ICRA AAA/A1+
Indian Oil Corporation Ltd.	0.83	CRISIL AAA/A1+
LIC Housing Finance Ltd.	0.33	CRISIL AAA/A1+
Securitized Debt		
Shining Metal Trust II	0.19	CRISIL AAA/A1+
Net Current assets	6.23	
Total	100.00	

Asset Allocation as on 31st October, 2022



Credit Profile of Debt as on 31st October, 2022



Fund Performance Vs Benchmark (CAGR) as on 31st October, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Low Duration Fund A-I Index (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	CRISIL Low Duration Fund A-I Index (₹)	CRISIL 1 Year T-Bill Index (₹)
1 Year	3.90	3.99	3.42	10,390	10,399	10,342
3 Years	6.83	5.02	4.37	12,194	11,584	11,370
5 Years	4.60	6.17	5.50	12,523	13,492	13,071
Since inception*	7.15	7.32	6.12	29,230	29,958	25,158

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 68 in 'Fund Manager Summary'. Schemes Managed by Mr. Anurag Mittal.

SIP Returns as on 31st October, 2022

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Low Duration Fund A-I Index (₹)	CRISIL 1 Year T-Bill Index (₹)	Yield (%) Fund	Yield (%) CRISIL Low Duration Fund A-I Index	Yield (%) CRISIL 1 Year T-Bill Index
1 Year	1,20,000	1,22,688	1,22,669	1,22,252	4.19	4.16	3.50
3 Years	3,60,000	3,97,411	3,84,654	3,80,881	6.53	4.35	3.70
5 Years	6,00,000	6,84,945	6,88,223	6,75,966	5.24	5.43	4.71
7 Years	8,40,000	10,10,195	10,38,724	10,10,494	5.19	5.98	5.20
10 Years	12,00,000	16,15,983	16,93,826	16,15,127	5.80	6.70	5.79
15 Years	18,00,000	30,25,765	31,68,377	29,04,426	6.59	7.15	6.09
Since inception	18,00,000	31,97,784	33,43,174	30,53,240	6.64	7.16	6.09

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

For Product Label, Refer Page no. 69-72.

Potential Risk Class Matrix Refer page no.77

Investment Objective

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

Date of inception/allotment

30th October, 2018

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 1928.18 Crore
Closing AUM : ₹ 1833.15 Crore

High/Low NAV in the month

High Growth Option : ₹ 1245.9775
Low Growth Option : ₹ 1241.2412

Total Expense Ratio

Regular : 0.85
Direct : 0.35

Minimum Investment Amount

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

Load Structure

Entry Load : Nil
Exit Load : Nil

NAV per unit as on 31st October, 2022

Regular Growth Option : ₹ 1245.9775
Regular IDCW Option : ₹ 1139.0449
Direct Growth Option : ₹ 1287.6125
Direct IDCW Option : ₹ 1213.0308

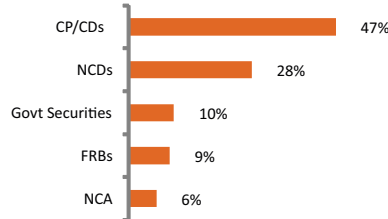
Portfolio Parameters

Weighted Average Maturity : 0.71 yrs
Yield to Maturity : 7.23%
Modified Duration : 0.59 yrs
Macaulay Duration : 0.62 yrs

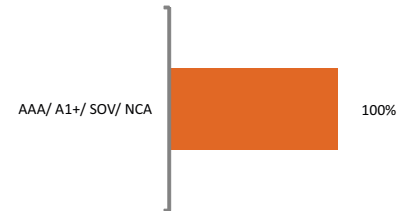
Portfolio as on 31st October, 2022

Portfolio	% of NAV	Rating
CP/CDs		
Small Indst. Dev. Bank Of India	9.33	CRISIL AAA/A1+
Canara Bank	9.23	CRISIL AAA/A1+
HDFC Bank Ltd.	9.12	CARE AAA/A1+
EXIM Bank	8.50	CRISIL AAA/A1+
ICICI Bank Ltd	5.21	ICRA AAA/A1+
Kotak Mahindra Bank Ltd.	2.61	CRISIL AAA/A1+
HDFC Ltd.	2.54	CRISIL AAA/A1+
FRBs		
Axis Finance Ltd	6.01	CRISIL AAA/A1+
Tata Cleantech Capital Ltd.	3.30	CRISIL AAA/A1+
Govt Securities		
182 D TBILL MAT - 23/03/23	5.32	SOV
6.84% G S MAT - 19/12/2022	4.09	SOV
5.39% GUJARAT SDL MAT - 31/03/2024	0.80	SOV
NCDs		
REC Ltd	8.19	CRISIL AAA/A1+
Citicorp Finance India Ltd.	4.03	CRISIL AAA/A1+
Power Finance Corporation Ltd.	2.72	CRISIL AAA/A1+
India Grid Trust	2.69	CRISIL AAA/A1+
National Bank For Agriculture & Rural Development	2.43	ICRA AAA/A1+
National Housing Bank	1.63	CRISIL AAA/A1+
HDFC Ltd.	1.62	CRISIL AAA/A1+
Tata Capital Ltd.	1.61	CRISIL AAA/A1+
L&T Finance Ltd.	1.09	CRISIL AAA/A1+
Sikka Ports & Terminals Ltd.	1.09	CRISIL AAA/A1+
Small Indst. Dev. Bank Of India	0.54	ICRA AAA/A1+
Net Current assets	6.30	
Total	100.00	

Asset Allocation as on 31st October, 2022



Credit Profile of Debt as on 31st October, 2022



Fund Performance Vs Benchmark (CAGR) as on 31st October, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Low Duration Debt Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Low Duration Debt Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	2.95	4.39	-0.96	10,295	10,439	9,904
3 Years	4.67	5.41	3.10	11,469	11,714	10,960
Since inception*	5.64	6.40	5.86	12,458	12,821	12,562

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 68 in 'Fund Manager Summary'. Schemes Managed by Mr. Sudhir Agrawal. The above scheme is in existence for less than 5 years.

SIP Returns as on 31st October, 2022

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Low Duration Debt Index (%)	CRISIL 10 Year Gilt Index (%)	Yield (%) Fund	Yield (%) CRISIL Low Duration Debt Index	Yield (%) CRISIL 10 Year Gilt Index
1 Year	1,20,000	1,22,278	1,22,910	1,22,252	3.54	4.53	3.50
3 Years	3,60,000	3,81,645	3,86,984	3,80,881	3.83	4.75	3.70
Since inception	4,80,000	5,25,848	5,34,465	5,23,104	4.51	5.32	4.25

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

UTI SHORT TERM INCOME FUND

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

Investment Objective

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

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

Date of inception/allotment

23rd June, 2003

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 2154.99 Crore
Closing AUM : ₹ 2114.26 Crore

High/Low NAV in the month

High Growth Option : ₹ 26.0442
Low Growth Option : ₹ 25.9408

Total Expense Ratio

Regular : 0.96
Direct : 0.33

Minimum Investment Amount

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

Load Structure

Entry Load : Nil
Exit Load : Nil

NAV per unit as on 31st October, 2022

Regular Growth Option : ₹ 36.9180
Regular IDCW Option : ₹ 11.6732
Direct Growth Option : ₹ 27.3213
Direct IDCW Option : ₹ 10.4688

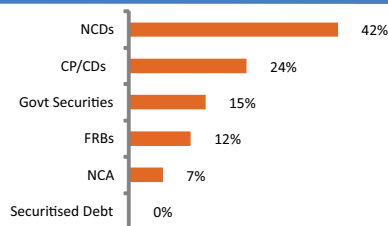
Portfolio Parameters

Weighted Average Maturity : 1.48 yrs
Yield to Maturity : 7.60%
Modified Duration : 1.23 yrs
Macaulay Duration : 1.31 yrs
Securitized Debt : 0.37 Years
Shining Metal Trust II

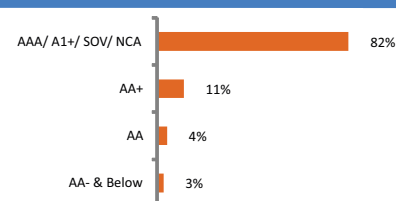
Portfolio as on 31st October, 2022

Portfolio	% of NAV	Rating
CP/CDs		
Small Indst. Dev. Bank Of India	7.99	CRISIL AAA/A1+
ICICI Bank Ltd	7.45	ICRA AAA/A1+
HDFC Bank Ltd.	5.84	CARE AAA/A1+
Canara Bank	2.23	CRISIL AAA/A1+
FRBs		
Axis Finance Ltd	7.58	CRISIL AAA/A1+
Shriram Transport Finance Co.Ltd.	2.40	IND AA+
REC Ltd	2.38	CRISIL AAA/A1+
Govt Securities		
182 D TBILL MAT - 23/03/23	7.84	SOV
7.68% G S 15/12/23	2.38	SOV
7.38% GSEC 20/06/2027	2.36	SOV
7.68% M P SPL SDL- 22/03/2023	1.42	SOV
5.39% GUJARAT SDL MAT - 31/03/2024	1.15	SOV
05.15 GS 09/11/2025	0.13	SOV
8.19% RAJASTHAN SPL SDL -23/06/2026	0.00	SOV
NCDs		
REC Ltd	4.40	CRISIL AAA/A1+
Power Finance Corporation Ltd.	3.53	CRISIL AAA/A1+
India Grid Trust	3.50	CRISIL AAA/A1+
Mahindra Rural Housing Finance Ltd	3.22	CRISIL AA+
Canfin Homes Ltd.	2.98	ICRA AA+
Sikka Ports & Terminals Ltd.	2.85	CRISIL AAA/A1+
HDFC Ltd.	2.82	ICRA AAA/A1+
Cholamandalam Investment & Finance Company Ltd	2.81	ICRA AA+
Tata Motors Finance Ltd.	2.79	CRISIL AA-
Kirloskar Ferrous Industries Ltd.	2.31	ICRA AA
Piramal Capital & Housing Finance Ltd	1.98	ICRA AA
Tata Capital Ltd.	1.86	CRISIL AAA/A1+
National Bank For Agriculture & Rural Development	1.85	ICRA AAA/A1+
Small Indst. Dev. Bank Of India	1.41	ICRA AAA/A1+
National Housing Bank	1.16	CRISIL AAA/A1+
EXIM Bank	1.15	CRISIL AAA/A1+
Summit Digital Infrastructure Ltd	1.14	CRISIL AAA/A1+
Securitized Debt		
Shining Metal Trust II	0.25	CRISIL AAA/A1+
Net Current assets	6.84	
Total	100.00	

Asset Allocation as on 31st October, 2022



Credit Profile of Debt as on 31st October, 2022



Fund Performance Vs Benchmark (CAGR) as on 31st October, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Short Duration Fund A-II Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Short Duration Fund A-II Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	3.02	2.68	-0.96	10,302	10,268	9,904
3 Years	7.41	5.41	3.10	12,394	11,714	10,960
5 Years	4.61	6.37	4.59	12,529	13,620	12,517
Since inception*	7.37	7.37	5.49	26,028	26,028	20,523

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 68 in 'Fund Manager Summary'. Schemes Managed by Mr. Sudhir Agrawal.

SIP Returns as on 31st October, 2022

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Short Duration Fund A-II Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Short Duration Fund A-II Index	Yield (%) CRISIL 10 Year Gilt Index
1 Year	1,20,000	1,22,246	1,21,812	1,22,252	3.49	2.82	3.50
3 Years	3,60,000	3,96,716	3,83,079	3,80,881	6.41	4.08	3.70
5 Years	6,00,000	6,89,109	6,92,386	6,75,966	5.48	5.67	4.71
7 Years	8,40,000	10,15,894	10,47,304	10,10,494	5.35	6.21	5.20
10 Years	12,00,000	16,29,470	17,12,804	16,15,127	5.96	6.92	5.79
15 Years	16,60,000	27,02,395	28,39,212	25,82,791	6.69	7.34	6.09
Since inception	16,70,000	27,28,347	28,69,448	26,07,325	6.69	7.35	6.09

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

For Product Label, Refer Page no. 69-72.

Potential Risk Class Matrix Refer page no.77

UTI BANKING AND PSU DEBT FUND*

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

NOVEMBER 2022

Investment Objective

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

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

Date of inception/allotment

27th January, 2014

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 519.06 Crore
Closing AUM : ₹ 519.30 Crore

High/Low NAV in the month

High Growth Option : ₹ 18.0184
Low Growth Option : ₹ 17.8971

Total Expense Ratio

Regular : 0.57
Direct : 0.24

Minimum Investment Amount

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

Load Structure

Entry Load : Nil
Exit Load : Nil

NAV per unit as on 31st October, 2022

Regular Growth Option : ₹ 18.0147
Regular IDCW Option : ₹ 12.3371
Direct Growth Option : ₹ 18.1866
Direct IDCW Option : ₹ 12.4319

Portfolio Parameters

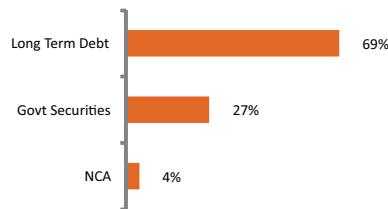
Weighted Average Maturity : 4.15 yrs
Yield to Maturity : 7.53%
Modified Duration : 3.36 yrs
Macaulay Duration : 3.56 yrs

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

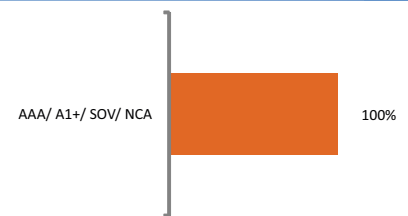
Portfolio as on 31st October, 2022

Portfolio	% of NAV	Rating
Govt Securities		
7.38% GSEC 20/06/2027	23.11	SOV
7.17% GSEC 08/01/2028	1.90	SOV
7.85% TN SDL MAT - 15/03/2027	0.98	SOV
GS - C STRIP MAT- 15/12/2027	0.92	SOV
Long Term Debt		
Power Finance Corporation Ltd.	8.68	CRISIL AAA/A1+
Small Indst. Dev. Bank Of India	8.58	ICRA AAA/A1+
National Bank For Agriculture & Rural Development	7.73	CRISIL AAA/A1+
National Housing Bank	7.68	CRISIL AAA/A1+
ICICI Bank Ltd	7.34	ICRA AAA/A1+
Axis Bank Ltd.	5.74	CRISIL AAA/A1+
EXIM Bank	4.84	CRISIL AAA/A1+
Indian Railways Fin Corpn Ltd.	4.82	CRISIL AAA/A1+
NHPC Ltd.	4.75	ICRA AAA/A1+
REC Ltd	4.74	CRISIL AAA/A1+
HDFC Bank Ltd.	3.88	CARE AAA/A1+
Net Current assets	4.31	
Total	100.00	

Asset Allocation as on 31st October, 2022



Credit Profile of Debt as on 31st October, 2022



Fund Performance Vs Benchmark (CAGR) as on 31st October, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Banking and PSU Debt Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Banking and PSU Debt Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	9.33	2.22	-0.96	10,933	10,222	9,904
3 Years	7.10	5.67	3.10	12,287	11,801	10,960
5 Years	5.23	6.59	4.59	12,905	13,761	12,517
Since inception*	6.96	8.07	6.78	18,011	19,713	17,748

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 68 in 'Fund Manager Summary'. Schemes Managed by Mr. Anurag Mittal.

SIP Returns as on 31st October, 2022

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Banking and PSU Debt Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Banking and PSU Debt Index	Yield (%) CRISIL 10 Year Gilt Index
1 Year	1,20,000	1,26,420	1,21,545	1,22,252	10.08	2.40	3.50
3 Years	3,60,000	4,01,535	3,82,802	3,80,881	7.23	4.03	3.70
5 Years	6,00,000	7,01,424	6,95,395	6,75,966	6.19	5.84	4.71
7 Years	8,40,000	10,40,514	10,56,231	10,10,494	6.02	6.44	5.20
Since inception	10,40,000	13,74,127	14,13,057	13,30,336	6.29	6.92	5.57

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

UTI CORPORATE BOND FUND

UTI Corporate Bond Fund is an open ended debt scheme predominantly investing in AA+ and above rated corporate bonds. Relatively High interest rate risk and Relatively Low Credit Risk.

NOVEMBER 2022

Investment Objective

The investment objective of the scheme is to generate optimal returns by investing predominantly in AA+ and above rated corporate bonds.

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

Date of inception/allotment

8th August, 2018

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 3138.52 Crore
Closing AUM : ₹ 3140.96 Crore

High/Low NAV in the month

High Growth Option : ₹ 13.4232
Low Growth Option : ₹ 13.3698

Total Expense Ratio

Regular : 0.57
Direct : 0.27

Minimum Investment Amount

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

Load Structure

Entry Load : Nil
Exit Load : Nil

NAV per unit as on 31st October, 2022

Regular Growth Option : ₹ 13.4232
Regular IDCW Option : ₹ 11.8198
Direct Growth Option : ₹ 13.6044
Direct IDCW Option : ₹ 11.9907

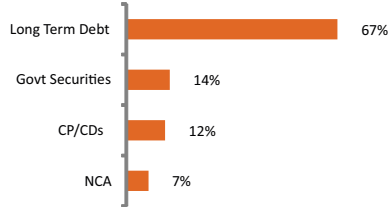
Portfolio Parameters

Weighted Average Maturity : 1.90 yrs
Yield to Maturity : 7.37%
Modified Duration : 1.56 yrs
Macaulay Duration : 1.64 yrs

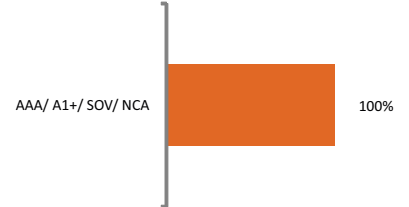
Portfolio as on 31st October, 2022

Portfolio	% of NAV	Rating
CP/CDs		
EXIM Bank	4.55	CRISIL AAA/A1+
Canara Bank	3.14	CRISIL AAA/A1+
Kotak Mahindra Bank Ltd.	3.05	CRISIL AAA/A1+
HDFC Bank Ltd.	1.54	CARE AAA/A1+
Govt Securities		
7.38% GSEC 20/06/2027	7.00	SOV
182 D TBILL MAT - 23/03/23	3.10	SOV
8.24% G-SEC 15/02/2027	1.64	SOV
GS - C STRIP MAT- 16/06/2027	0.46	SOV
5.74% GS 2026-MAT-15/11/2026	0.45	SOV
5.22% GS 15/06/2025	0.30	SOV
5.63% GS MAT - 12/04/26	0.30	SOV
GS - C STRIP MAT- 15/06/2027	0.24	SOV
GS - C STRIP MAT- 15/12/2027	0.20	SOV
GOI FRB - MAT 22/09/2033	0.02	SOV
Long Term Debt		
REC Ltd	7.15	CRISIL AAA/A1+
National Bank For Agriculture & Rural Development	6.50	CRISIL AAA/A1+
HDFC Ltd.	6.33	CRISIL AAA/A1+
Small Indst. Dev. Bank Of India	6.26	CARE AAA/A1+
National Housing Bank	5.94	CRISIL AAA/A1+
Reliance Industries Ltd.	5.57	CRISIL AAA/A1+
Summit Digital Infrastructure Ltd	4.65	CRISIL AAA/A1+
EXIM Bank	3.71	CRISIL AAA/A1+
NTPC Ltd.	3.53	CRISIL AAA/A1+
HDFC Bank Ltd.	3.20	CARE AAA/A1+
Tata Capital Financial Services Ltd	3.18	ICRA AAA/A1+
LIC Housing Finance Ltd.	2.34	CARE AAA/A1+
India Grid Trust	2.33	CRISIL AAA/A1+
ICICI Bank Ltd	1.72	CRISIL AAA/A1+
Indian Railways Fin Corpn Ltd.	1.58	CRISIL AAA/A1+
Power Finance Corporation Ltd.	1.11	CRISIL AAA/A1+
Axis Finance Ltd	1.08	CRISIL AAA/A1+
NHPC Ltd.	0.35	ICRA AAA/A1+
Larsen & Toubro Ltd.	0.32	CRISIL AAA/A1+
Axis Bank Ltd.	0.16	CRISIL AAA/A1+
Net Current assets	6.98	
Total	100.00	

Asset Allocation as on 31st October, 2022



Credit Profile of Debt as on 31st October, 2022



Fund Performance Vs Benchmark (CAGR) as on 31st October, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Corporate Bond Fund B-II Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Corporate Bond Fund B-II Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	2.77	3.93	-0.96	10,277	10,393	9,904
3 Years	5.80	6.68	3.10	11,845	12,143	10,960
Since inception*	7.20	7.46	5.88	13,422	13,560	12,736

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 68 in 'Fund Manager Summary'. Schemes Managed by Mr. Anurag Mittal. The above scheme is in existence for less than 5 years.

SIP Returns as on 31st October, 2022

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Corporate Bond Fund B-II Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Corporate Bond Fund B-II Index	Yield (%) CRISIL 10 Year Gilt Index
1 Year	1,20,000	1,21,897	1,22,474	1,20,114	2.95	3.85	0.18
3 Years	3,60,000	3,83,839	3,89,472	3,65,634	4.21	5.18	1.01
Since inception	4,90,000	5,49,492	5,56,739	5,19,157	5.56	6.20	2.79

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

UTI CREDIT RISK FUND (Erstwhile UTI Income Opportunities Fund)

UTI Credit Risk Fund is an open ended debt scheme predominantly investing in AA and below rated corporate bonds (excluding AA+ rated corporate bonds). Relatively High interest rate risk and Relatively High Credit Risk.

NOVEMBER 2022**Investment Objective**

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

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

Date of inception/allotment

19th November, 2012

Fund Manager

Mr. Ritesh Nambiar (CFA, FRM, MMS [Finance]), BMS (Fin)
Managing the scheme since Aug-2014

Fund AUM

Fund Size Monthly Average : ₹ 465.84 Crore
Closing AUM : ₹ 457.55 Crore

High/Low NAV in the month

High Growth Option : ₹ 14.0678
Low Growth Option : ₹ 14.0037

Total Expense Ratio

Regular : 1.60
Direct : 0.81

Minimum Investment Amount

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

Load Structure

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

NAV per unit as on 31st October, 2022

Regular Growth Option : ₹ 14.0678
Regular IDCW Option : ₹ 8.4479
Direct Growth Option : ₹ 15.5937
Direct IDCW Option : ₹ 9.3076

Portfolio Parameters

Weighted Average Maturity : 2.45 yrs
Yield to Maturity : 8.17%
Modified Duration : 1.76 yrs
Macaulay Duration : 1.85 yrs

Portfolio as on 31st October, 2022**Portfolio**

Portfolio	% of NAV	Rating
Govt Securities		
182 D TBILL MAT - 22/12/2022	5.42	SOV
182D T BILL MAT 29/12/2022	4.54	SOV
7.59% NI GS - 20/03/2029	2.75	SOV
7.38% GSEC 20/06/2027	2.49	SOV
6.54% GSEC MAT - 17/01/2032	2.48	SOV
7.26% GSEC 22/08/2032	0.22	SOV
Long Term Debt		
Piramal Capital & Housing Finance Ltd	7.61	ICRA AA
Tata Power Company Ltd.	6.57	CARE AA
Summit Digital Infrastructure Ltd	5.27	CRISIL AAA/A1+
Kirloskar Ferrous Industries Ltd.	4.91	ICRA AA
Godrej Industries Ltd.	4.71	CRISIL AA
Tata Motors Ltd.	4.50	ICRA AA-
Steel Authority Of India Ltd.	4.44	CARE AA-
India Grid Trust	4.44	CRISIL AAA/A1+
Dilip Buildcon Ltd	4.35	CRISIL A
Aadhar Housing Finance Ltd.	4.27	CARE AA
Tata Projects Ltd	4.26	IND AA
Aditya Birla Fashion & Retail Ltd.	4.20	CRISIL AA-
TMF Holdings Ltd	3.43	CRISIL AA-
Manappuram Finance Ltd.	3.28	CRISIL AA
Avanse Financial Services Ltd.	2.60	CARE A+
Axis Bank Ltd.	2.19	CRISIL AAA/A1+
Godrej Properties Ltd.	2.18	ICRA AA+
Power Finance Corporation Ltd.	2.15	CRISIL AAA/A1+
Shriram Transport Finance Co.Ltd.	1.10	CRISIL AA+
Net Current assets	5.68	
Total	100.00	

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

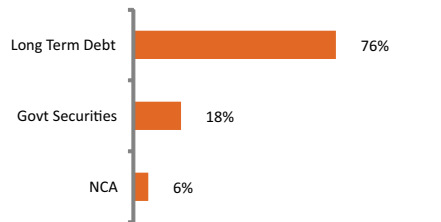
Zee Learn Ltd. NAV per unit (Regular Plan - Growth Option)		
Date	Main Portfolio	Segregated Portfolio
06/07/2020	12.0646	NA
06/07/2020	10.9593	0.5579
Reduction in NAV(%)	-9.16%	

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 st October, 2022		
Portfolio	% of NAV	Rating
Vodafone Idea Ltd	0*	CARE-B-
Vodafone Idea Ltd	0*	CARE-B-
Net Current Assets	0*	

* Percentage to NAV Less Than 0.01

Asset Allocation as on 31st October, 2022

NAV Per Unit (Regular Plan - Growth Option) Segregated - 17022020		
Date	Main Portfolio	Segregated Portfolio
14/02/2020	14.0426	NA
17/02/2020	12.6557	1.3979
Reduction in NAV(%)	-9.88%	

Impact on NAV (Vodafone Idea Ltd) is negative on account of segregation of portfolio. Partial amount (Rs. 12.33 lakhs) recovered and accordingly distributed to investors

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

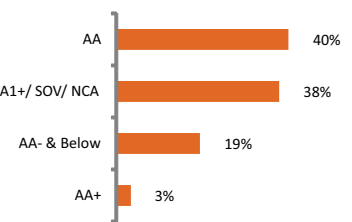
Impact on NAV is negative on account of segregation of portfolio. (Yes Bank Ltd)

Segregated AUM & NAV

Segregated Fund Size Monthly Average - 17022020 : ₹ 0.0 Crore
Closing AUM : ₹ 0.0 Crore
Segregated Fund Size Monthly Average - 06032020 : ₹ 0.0 Crore
Closing AUM : ₹ 0.0 Crore
Segregated NAV per unit as on - 17022020 : ₹ 0.0
31st October, 2022 Growth :

UTI Credit Risk Fund (Segregated - 06032020) Segregated Portfolio as on 31 st October, 2022		
Portfolio	% of NAV	Rating
Yes Bank Ltd.	0*	ICRA-D

* Percentage to NAV Less Than 0.01

Credit Profile of Debt as on 31st October, 2022**Fund Performance Vs Benchmark (CAGR) as on 31st October, 2022 Growth of ₹ 10000**

Period	NAV Growth (%)	CRISIL Credit Risk Fund C-II Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Credit Risk Fund C-II Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	3.12	6.35	-0.96	10,312	10,635	9,904
3 Years	-3.15	8.39	3.10	9,084	12,737	10,960
5 Years	-1.96	8.55	4.59	9,057	15,075	12,517
Since inception*	3.49	9.24	6.20	14,070	24,101	18,198

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 68 in 'Fund Manager Summary'. Schemes Managed by Mr. Ritesh Nambiar. *The Scheme returns are inclusive of the impact of segregation of the portfolio Debt instruments of Altico Capital India Ltd, Vodafone Idea Ltd, Yes Bank Ltd and Zee Learn Ltd. have been segregated from the Main Portfolio on 13th Sep, 2019 17th Feb, 2020 6th March, 2020 and 07th July, 2020 Respectively

SIP Returns as on 31st October, 2022

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Credit Risk Fund C-II Index (₹)	CRISIL 10 Year Yield (%) Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Credit Risk Fund C-II Index	Yield (%) CRISIL 10 Year Gilt Index
1 Year	1,20,000	1,22,099	1,23,989	1,22,252	3.26	6.23	3.50
3 Years	3,60,000	4,02,170	4,02,502	3,80,881	7.33	7.39	3.70
5 Years	6,00,000	6,11,793	7,39,716	6,75,966	0.77	8.31	4.71
7 Years	8,40,000	8,49,199	11,32,687	10,10,494	0.31	8.40	5.20
Since inception	11,90,000	12,84,129	18,70,300	15,96,597	1.52	8.83	5.78

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

UTI MEDIUM TERM FUND (Number of Segregated portfolio in the scheme 3)

An open ended medium term debt scheme investing in instruments such that the macaulay duration of the portfolio is between 3 years and 4 years. Relatively High interest rate risk and Relatively High Credit Risk.

Investment Objective

The investment objective of the scheme is to generate reasonable income by investing in debt & money market securities such that the Macaulay duration of the portfolio is between 3 to 4 years.

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

Date of inception/allotment

25th March, 2015

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 58.32 Crore
Closing AUM : ₹ 57.80 Crore

High/Low NAV in the month

High Growth Option : ₹ 15.1102
Low Growth Option : ₹ 15.0298

Total Expense Ratio

Regular : 1.61
Direct : 1.10

Minimum Investment Amount

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

Load Structure

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

NAV per unit as on 31st October, 2022

Regular Growth Option	₹ 15.1016
Regular IDCW Option	₹ 10.8907
Direct Growth Option	₹ 15.9159
Direct IDCW Option	₹ 10.3692

Portfolio Parameters

Weighted Average Maturity : 3.90 yrs
Yield to Maturity : 7.48%
Modified Duration : 3.01 yrs
Macaulay Duration : 3.13 yrs

Portfolio as on 31st October, 2022

Portfolio

Portfolio	% of NAV	Rating
Govt Securities		
05.15 GS 09/11/2025	16.33	SOV
7.59% NI GS - 20/03/2029	13.08	SOV
5.79% GS MAT - 11/05/2030	7.84	SOV
182D T BILL MAT 29/12/2022	6.85	SOV
7.26% GSEC 22/08/2032	6.83	SOV
6.54% GSEC MAT - 17/01/2032	4.87	SOV
Long Term Debt		
Reliance Industries Ltd.	8.63	CRISIL AAA/A1+
India Grid Trust	6.70	CRISIL AAA/A1+
Shriram Transport Finance Co.Ltd.	5.21	CRISIL AA+
Godrej Industries Ltd.	5.07	CRISIL AA
Kirloskar Ferrous Industries Ltd.	3.38	ICRA AA
Canfin Homes Ltd.	3.36	ICRA AA+
Power Finance Corporation Ltd.	1.77	ICRA AAA/A1+
Godrej Properties Ltd.	1.72	ICRA AA+
Piramal Capital & Housing Finance Ltd	1.66	ICRA AA
HDFC Ltd.	0.70	CRISIL AAA/A1+
EXIM Bank	0.53	CRISIL AAA/A1+
Net Current assets	5.46	
Total	100.00	

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 31st October, 2022

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

* Percentage to NAV Less Than 0.01

UTI Medium Term Fund (Segregated - 06032020) Segregated Portfolio as on 31st October, 2022

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

* Percentage to NAV Less Than 0.01

Date	Main Portfolio	Segregated Portfolio
14/02/2020	14.1531	NA
17/02/2020	14.0635	0.0980
Reduction in NAV(%)	-0.63%	

Zee Learn Ltd. NAV per unit (Regular Plan - Growth Option)

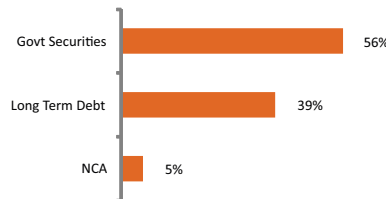
Date	Main Portfolio	Segregated Portfolio
06/07/2020	14.0932	NA
06/07/2020	13.6592	0.2211
Reduction in NAV(%)	-3.08%	

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

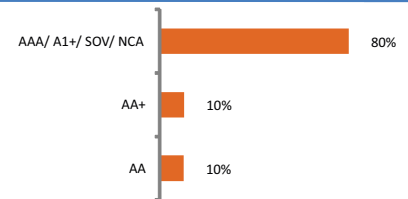
Segregated AUM & NAV

Segregated Fund Size Monthly Average - 17022020 : ₹ 0.0 Crore
Closing AUM: ₹ 0.0 Crore
Segregated Fund Size Monthly Average - 06032020 : ₹ 0.0 Crore
Closing AUM: ₹ 0.66 Crore
Segregated NAV per unit as on - 17022020 : ₹ 0.0
31st October, 2022 Growth :

Asset Allocation as on 31st October, 2022



Credit Profile of Debt as on 31st October, 2022



Fund Performance Vs Benchmark (CAGR) as on 31st October, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Medium Duration Fund B-III Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Medium Duration Fund B-III Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	1.55	2.35	-0.96	10,155	10,235	9,904
3 Years	2.60	7.14	3.10	10,801	12,301	10,960
5 Years	3.77	7.02	4.59	12,034	14,041	12,517
Since inception*	5.58	7.93	5.81	15,102	17,849	15,353

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 68 in 'Fund Manager Summary'. Schemes Managed by Mr. Ritesh Nambiar. *The Scheme returns are inclusive of the impact of segregation of the portfolio Debt instruments of Vodafone Idea Ltd, Yes Bank Ltd and Zee Learn Ltd. have been segregated from the Main Portfolio on 17th Feb, 2020 & 07th March, 2020 and 07th July, 2020 Respectively

SIP Returns as on 31st October, 2022

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Medium Duration Fund B-III Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Medium Duration Fund B-III Index	Yield (%) CRISIL 10 Year Gilt Index
1 Year	1,20,000	1,21,243	1,21,476	1,22,252	1.93	2.29	3.50
3 Years	3,60,000	3,79,665	3,89,487	3,80,881	3.49	5.18	3.70
5 Years	6,00,000	6,56,104	7,13,245	6,75,966	3.53	6.85	4.71
7 Years	8,40,000	9,72,846	10,84,197	10,10,494	4.14	7.18	5.20
Since inception	9,00,000	10,61,484	11,88,672	11,01,876	4.33	7.29	5.31

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

UTI DYNAMIC BOND FUND

An open ended dynamic debt scheme investing across duration. Relatively High interest rate risk and Moderate Credit Risk.

NOVEMBER 2022

Investment Objective

The investment objective of the scheme is to generate optimal returns with adequate liquidity through active management of the portfolio, by investing in debt and money market instruments across duration.

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

Date of inception/allotment

16th June, 2010

Fund Manager

Mr. Sudhir Agarwal (MCom, PGDBA(Finance), CFA)
Managing the scheme since Dec 2021

Fund AUM

Fund Size Monthly Average : ₹ 410.93 Crore
Closing AUM : ₹ 420.75 Crore

High/Low NAV in the month

High Growth Option : ₹ 25.4958
Low Growth Option : ₹ 25.4223

Total Expense Ratio

Regular : 1.54
Direct : 0.87

Minimum Investment Amount

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

Load Structure

Entry Load : Nil
Exit Load : Nil

NAV per unit as on 31st October, 2022

Regular Growth Option : ₹ 25.4958
Regular IDCW Option : ₹ 13.5139
Direct Growth Option : ₹ 27.1041
Direct IDCW Option : ₹ 13.6016

Portfolio Parameters

Weighted Average Maturity : 0.66 yrs
Yield to Maturity : 6.60%
Modified Duration : 0.49 yrs
Macaulay Duration : 0.51 yrs

Portfolio as on 31st October, 2022

Portfolio	% of NAV	Rating
CP/CDs		
ICI Bank Ltd	7.94	ICRA AAA/A1+
Indian Bank	5.91	CRISIL AAA/A1+
HDFC Bank Ltd.	5.86	CARE AAA/A1+
Small Indst. Dev. Bank Of India	5.70	CRISIL AAA/A1+
Govt Securities		
182 D TBILL MAT- 24/11/2022	23.68	SOV
182D T BILL MAT 29/12/2022	17.65	SOV
182 D TBILL MAT - 23/03/23	11.59	SOV
NCDs		
Punjab National Bank	2.34	CRISIL AA+
Canfin Homes Ltd.	2.30	ICRA AA+
Piramal Capital & Housing Finance Ltd	2.29	ICRA AA
Tata Capital Ltd.	1.17	CRISIL AAA/A1+
Net Current assets	13.57	
Total	100.00	

UTI Dynamic Bond Fund (Segregated - 17022020) Segregated Portfolio as on 31st October, 2022

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

* Percentage to NAV Less Than 0.01

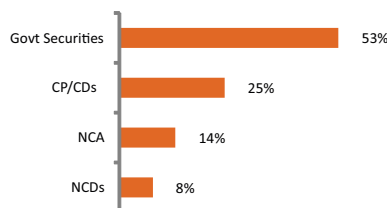
NAV Per Unit (Regular Plan - Growth Option) Segregated - 17022020

Date	Main Portfolio	Segregated Portfolio
14/02/2020	19.9279	NA
17/02/2020	19.5948	0.3570
Reduction in NAV(%)	-1.67%	

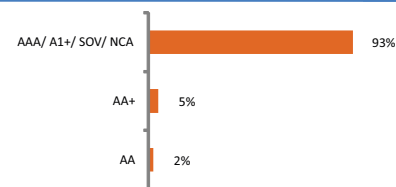
Segregated AUM & NAV

Segregated Fund Size Monthly Average - 17022020 : ₹ 0.0 Crore
Closing AUM: ₹ 0.0 Crore
Segregated NAV per unit as on - 17022020 : ₹ 0.0
31st October, 2022 Growth :

Asset Allocation as on 31st October, 2022



Credit Profile of Debt as on 31st October, 2022



Fund Performance Vs Benchmark (CAGR) as on 31st October, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Dynamic Bond Fund A-III Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Dynamic Bond Fund A-III Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	9.06	0.86	-0.96	10,906	10,086	9,904
3 Years	8.83	5.81	3.10	12,893	11,848	10,960
5 Years	4.99	6.48	4.59	12,758	13,690	12,517
Since inception*	7.85	7.88	5.99	25,494	25,582	20,553

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 68 in 'Fund Manager Summary'. Schemes Managed by Mr. Sudhir Agarwal.*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, 2022

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Dynamic Bond Fund A-III Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Dynamic Bond Fund A-III Index	Yield (%) CRISIL 10 Year Gilt Index
1 Year	1,20,000	1,26,925	1,20,959	1,20,114	10.89	1.49	0.18
3 Years	3,60,000	4,22,360	3,79,739	3,65,634	10.66	3.50	1.01
5 Years	6,00,000	7,27,152	6,97,221	6,60,436	7.62	5.95	3.79
7 Years	8,40,000	10,65,131	10,55,484	9,81,859	6.68	6.42	4.39
10 Years	12,00,000	17,18,605	17,45,151	15,86,556	6.98	7.27	5.45
15 Years	NA	NA	NA	NA	NA	NA	NA
Since inception	14,80,000	23,73,253	24,18,191	21,41,031	7.35	7.64	5.79

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

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

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

Investment Objective

The investment objective of the scheme is to generate optimal returns with adequate liquidity by investing in debt and money market instruments such that the Macaulay duration of the portfolio is between 4 years and 7 years. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.

Date of inception/allotment

4th May, 1998

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 276.23 Crore
Closing AUM : ₹ 276.58 Crore

High/Low NAV in the month

High Growth Option : ₹ 60.1534
Low Growth Option : ₹ 59.7555

Total Expense Ratio

Regular : 1.63
Direct : 1.30

Minimum Investment Amount

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

Load Structure

Entry Load : Nil
Exit Load : Nil

NAV per unit as on 31st October, 2022

Regular Growth Option : ₹ 60.0908
Regular IDCW Option : ₹ 15.4335
Direct Growth Option : ₹ 64.8111
Direct IDCW Option : ₹ 20.4534

Portfolio Parameters

Weighted Average Maturity : 7.16 yrs
Yield to Maturity : 7.49%
Modified Duration : 4.33 yrs
Macaulay Duration : 4.51 yrs

Portfolio as on 31st October, 2022

Portfolio	% of NAV	Rating
Govt Securities		
6.54% GSEC MAT - 17/01/2032	20.35	SOV
7.26% GSEC 22/08/2032	16.06	SOV
7.38% GSEC 20/06/2027	10.85	SOV
7.54% G-sec 23/05/2036	9.04	SOV
GOI FRB - MAT 22/09/2033	9.03	SOV
182 D TBILL MAT - 30/03/23	8.80	SOV
Long Term Debt		
Small Indst. Dev. Bank Of India	9.08	ICRA AAA/A1+
National Bank For Agriculture & Rural Development	8.97	CRISIL AAA/A1+
Piramal Capital & Housing Finance Ltd	3.48	ICRA AA
Net Current assets	4.35	
Total	100.00	

UTI Bond Fund (Segregated - 17022020) Segregated Portfolio as on 31st October, 2022

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

* Percentage to NAV Less Than 0.01

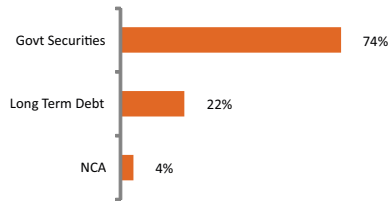
NAV Per Unit (Regular Plan - Growth Option) Segregated - 17022020

Date	Main Portfolio	Segregated Portfolio
14/02/2020	48.8351	NA
17/02/2020	46.9540	1.9120
Reduction in NAV(%)	-3.85%	

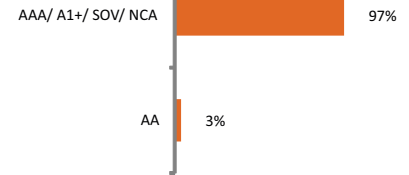
Segregated AUM & NAV

Segregated Fund Size Monthly Average - 17022020 : ₹ 0.0 Crore
Closing AUM : ₹ 0.0 Crore
Segregated NAV per unit as on - 17022020 : ₹ 0.0
31st October, 2022 Growth :

Asset Allocation as on 31st October, 2022



Credit Profile of Debt as on 31st October, 2022



Fund Performance Vs Benchmark (CAGR) as on 31st October, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Medium to Long Duration Fund A-III Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Medium to Long Duration Fund A-III Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	8.37	0.74	-0.96	10,837	10,074	9,904
3 Years	6.48	5.79	3.10	12,075	11,841	10,960
5 Years	2.95	6.56	4.59	11,566	13,742	12,517
Since inception*	7.59	9.43	NA	60,078	91,037	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 68 in 'Fund Manager Summary'.

N.A - Not Available. Schemes Managed by Mr. Amandeep S. Chopra.

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

SIP Returns as on 31st October, 2022

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Medium to Long Duration Fund A-III Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Medium to Long Duration Fund A-III Index	Yield (%) CRISIL 10 Year Gilt Index
1 Year	1,20,000	1,26,611	1,20,860	1,20,114	10.39	1.33	0.18
3 Years	3,60,000	4,15,023	3,79,521	3,65,634	9.47	3.46	1.01
5 Years	6,00,000	6,94,097	6,97,662	6,60,436	5.77	5.97	3.79
7 Years	8,40,000	9,98,395	10,57,505	9,81,859	4.86	6.48	4.39
10 Years	12,00,000	15,75,082	17,48,940	15,86,556	5.31	7.32	5.45
15 Years	18,00,000	29,17,314	33,25,646	28,48,505	6.14	7.74	5.85
Since inception	21,50,000	39,34,114	45,53,401	37,87,674	6.35	7.80	5.97

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

UTI GILT FUND

(Erstwhile UTI Gilt Advantage Fund LTP)

UTI Gilt Fund is an open ended debt scheme investing in government securities across maturities. Relatively High interest rate risk and Relatively Low Credit Risk.

NOVEMBER 2022

Investment Objective

The investment objective of the scheme is to generate credit risk-free return through investment in sovereign securities issued by the Central Government and / or a State Government and / or any security unconditionally guaranteed by the Central Government and / or a State Government for repayment of principal and interest.

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

Date of inception/allotment

21st January, 2002

Fund Manager

Mr. Sudhir Agarwal (MCom, PGDBA(Finance), CFA)
Managing the scheme since Dec 2021

Fund AUM

Fund Size Monthly Average : ₹ 519.56 Crore
Closing AUM : ₹ 520.44 Crore

High/Low NAV in the month

High Growth Option : ₹ 51.3561
Low Growth Option : ₹ 51.1160

Total Expense Ratio

Regular : 0.94
Direct : 0.67

Minimum Investment Amount

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

Load Structure

Entry Load : Nil
Exit Load : Nil

NAV per unit as on 31st October, 2022

Regular Growth Option : ₹ 51.3242
Regular IDCW Option : ₹ 31.8364
Direct Growth Option : ₹ 52.7646
Direct IDCW Option : ₹ 25.7478

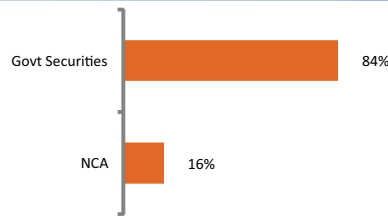
Portfolio Parameters

Weighted Average Maturity : 3.01 yrs
Yield to Maturity : 6.65%
Modified Duration : 2.19 yrs
Macaulay Duration : 2.27 yrs

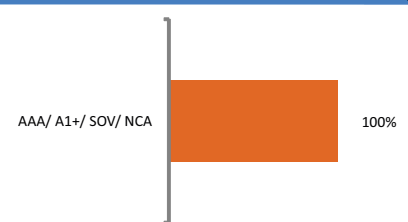
Portfolio as on 31st October, 2022

Portfolio	% of NAV	Rating
Govt Securities		
7.38% GSEC 20/06/2027	14.41	SOV
6.54% GSEC MAT - 17/01/2032	12.62	SOV
364 D TBILL MAT - 17/11/2022	9.58	SOV
182 D TBILL MAT- 24/11/2022	9.57	SOV
182D TBILL MAT 15/12/2022	9.54	SOV
182 D TBILL MAT - 23/03/23	9.37	SOV
7.94% HR SDL 2034 - 29/06/2034	4.85	SOV
182 D TBILL MAT - 22/12/2022	4.76	SOV
7.26% GSEC 22/08/2032	4.74	SOV
364D T BILL MAT 30/03/2023	4.68	SOV
Net Current assets	15.88	
Total	100.00	

Asset Allocation as on 31st October, 2022



Credit Profile of Debt as on 31st October, 2022



Fund Performance Vs Benchmark (CAGR) as on 31st October, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Dynamic Gilt Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Dynamic Gilt Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	1.72	0.89	-0.96	10,172	10,089	9,904
3 Years	4.81	5.17	3.10	11,515	11,634	10,960
5 Years	6.06	6.11	4.59	13,422	13,454	12,517
Since inception*	8.19	7.47	6.35	51,371	44,713	35,962

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 68 in 'Fund Manager Summary'. Schemes Managed by Mr. Sudhir Agrawal.

SIP Returns as on 31st October, 2022

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Dynamic Gilt Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Dynamic Gilt Index	Yield (%) CRISIL 10 Year Gilt Index
1 Year	1,20,000	1,21,962	1,21,143	1,20,114	3.05	1.77	0.18
3 Years	3,60,000	3,78,407	3,89,791	3,65,634	3.27	5.24	1.01
5 Years	6,00,000	6,88,902	7,01,536	6,60,436	5.47	6.19	3.79
7 Years	8,40,000	10,45,831	10,50,472	9,81,859	6.17	6.29	4.39
10 Years	12,00,000	17,43,941	17,19,876	15,86,556	7.26	7.00	5.45
15 Years	18,00,000	33,52,322	32,21,226	28,48,452	7.84	7.35	5.85
Since inception	21,50,000	45,83,118	43,62,221	37,87,621	7.86	7.38	5.97

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

Investment Objective

The investment objective of the scheme is to generate optimal returns with high liquidity by investing in a portfolio of government securities such that weighted average portfolio maturity is around 10 years. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.

Date of inception/allotment

03rd August, 2022

Fund Manager

Mr. Jaydeep Bhowal & Mr. Anurag Mittal Deputy Head- Fixed Income & Fund Manager: C.A., Msc in Accounting & Finance, London School of Economics, UK Managing the scheme since Aug 2022

Fund AUM

Fund Size Monthly Average : ₹ 91.90 Crore
Closing AUM : ₹ 91.32 Crore

High/Low NAV in the month

High Growth Option : 10.1095
Low Growth Option : 10.0254

Total Expense Ratio

Regular : 0.69
Direct : 0.19

Minimum Investment Amount

Minimum amount of investment under all plans and options Minimum initial investment is ₹ 5,000/- and in multiples of ₹ 1/- thereafter. Subsequent minimum investment under a folio is ₹1,000/- and in multiples of Rs.1/- thereafter with no upper limit.

Load Structure

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

Load Structure during New Fund Offer Period and on an Ongoing basis:

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

NAV per unit as on 31st October, 2022

Regular Growth Option : ₹ 10.0861
Regular IDCW Option : ₹ 10.0861
Direct Growth Option : ₹ 10.0988
Direct IDCW Option : ₹ 10.0988

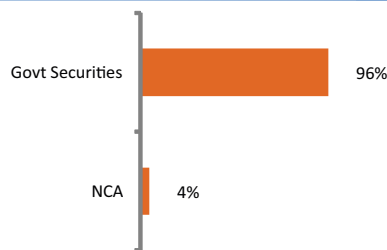
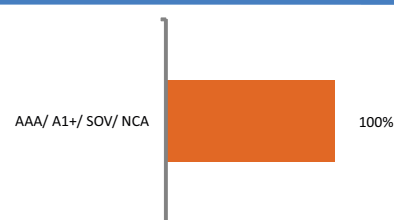
Portfolio Parameters

Weighted Average Maturity : 9.52 yrs
Yield to Maturity : 7.33%
Modified Duration : 6.62 yrs
Macaulay Duration : 6.87 yrs

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

Portfolio as on 31st October, 2022

Portfolio	% of NAV	Rating
Govt Securities		
6.54% GSEC MAT - 17/01/2032	46.22	SOV
7.26% GSEC 22/08/2032	43.23	SOV
7.54% GSEC 23/05/2036	6.18	SOV
Net Current assets	4.37	
Total	100.00	

Asset Allocation as on 31st October, 2022**Credit Profile of Debt as on 31st October, 2022**

UTI Mastershare Unit Scheme - IDCW Declared						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
1989	1:2@Rs.12		17.78	10	10-01-1989	10-01-1989
	18.00%	1.8	29.45	10	30-06-1989	30-06-1989
1990	18.00%	1.8	26.52	10	04-06-1990	04-06-1990
1991	18.00%	1.8	36	10	28-06-1991	28-06-1991
	1:2 bonus	42.09		10	30-07-1991	30-07-1991
1992	18.00%	1.8	50	10	24-06-1992	24-06-1992
1993	1:3 bonus	0.8	32.1	10	13-12-1993	13-12-1993
	1:1 right @15			10	20-12-1993	20-12-1993
	18.00%	1.8	57.6	10	24-11-1993	24-11-1993
1994	20.00%	2	37.97	10	27-07-1994	27-07-1994
1995	16.00%	1.6	29.78	10	14-06-1995	14-06-1995
	1:5 bonus		23.09	10	30-08-1995	30-08-1995
1996	16.00%	1.6	24.16	10	28-08-1996	28-08-1996
1997	16.00%	1.6	24.76	10	20-08-1997	20-08-1997
1998	16.00%	1.6	15.76	10	19-08-1998	19-08-1998
1999	16.00%	1.6	22.62	10	25-08-1999	25-08-1999
2000	16.00%	1.6	17.14	10	17-05-2000	17-05-2000
2001	10.00%	1	10.34	10	03-10-2001	03-10-2001
2002	10.00%	1	11.13	10	11-10-2002	11-10-2002
2003	14.00%	1.4	14.54	10	18-09-2003	18-09-2003
2004	20.00%	2	18.9	10	24-09-2004	24-09-2004
2005	25.00%	2.5	23.47	10	20-10-2005	20-10-2005
2006	30.00%	3	29.77	10	10-11-2006	10-11-2006
2007	35.00%	3.5	42.75	10	07-11-2007	07-11-2007
2008	22.00%	2.2	20.93	10	23-10-2008	23-10-2008
2009	27.00%	2.7	28.65	10	30-10-2009	30-10-2009
2010	30.00%	3	34.04	10	15-11-2010	15-11-2010
2011	22.00%	2.2	28.02	10	31-10-2011	31-10-2011
2012	22.00%	2.2	27.36	10	15-11-2012	15-11-2012
2013	22.50%	2.25	27.33	10	29-10-2013	29-10-2013
2014	27.50%	2.75	35.54	10	05-11-2014	05-11-2014
2015	28.00%	2.8	33.76	10	09-11-2015	16-10-2015
2016	30.00%	3	34.5821	10	01-11-2016	08-11-2016
2017	35.00%	3.5	34.7809	10	09-10-2017	16-10-2017
2018	27.00%	2.7	32.6933	10	05-11-2018	15-11-2018
2019	26.00%	2.6	31.5608	10	10-10-2019	17-10-2019
2020	16.00%	1.6	31.2494	10	29-10-2020	05-11-2020
2021	27.00%	2.7	46.7047	10	25-10-2021	01-11-2021
2022	12.00%	1.2	42.8204	10	27-10-2022	03-11-2022

Pursuant to payment of IDCW/bonus- right, the NAV of the IDCW Option (Existing Plan- Direct Plan) of the scheme would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. Face Value per unit is Rs. 10.00. # IDCW declared every year since 1987 till 2021.

* Not Available
NAV at the time of Div Declaration
\$ IDCW % is in regular plan

Cumulative Gross Total
IDCW of 667% Since
1987 till 2021

UTI 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%	4.5	171.6550	10	05-08-2021	12-08-2021

* Not Available

UTI Core Equity Fund (Formerly known as UTI Top 100 Fund) IDCW Declared						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2013	15.00%	1.5	23.77	10	18-09-2013	25-09-2013
2015	30%	3	36.8854	10	19-03-2015	26-03-2015
2016	21.00%	2.1	29.773	10	09-03-2016	16-03-2016
2017	25.00%	2.5	33.8504	10	20-03-2017	27-03-2017
2018	27.00%	2.7	36.235	10	14-03-2018	21-03-2018
2021	35%	3.5	42.1175	10	01-03-2021	08-03-2021

UTI MNC Fund - IDCW Declared						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2005	50%	5.00	29.43	10.00	12-12-2005	19-12-2005
2007	30%	3.00	30.54	10.00	25-05-2007	01-06-2007
2008	25%	2.50	24.34	10.00	28-07-2008	04-08-2008
2010	15%	1.50	37.68	10.00	31-08-2010	07-09-2010
2012	22%	2.20	44.55	10.00	26-09-2012	03-10-2012
2014	25%	2.50	80.13	10.00	18-11-2014	25-11-2014
2015	35%	3.50	91.8144	10.00	19-10-2015	26-10-2015
2016	35%	3.50	91.4860	10.00	13-10-2016	20-10-2016
2017	36%	3.60	105.5565	10.00	29-11-2017	06-12-2017
2020	35%	3.50	106.5713	10.00	30-01-2020	06-02-2020

UTI Infrastructure Fund - IDCW Declared						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2006	30.00%	3	17.88	10	03-07-2006	10-07-2006
2007	35%	3.5	22.62	10	22-06-2007	29-06-2007
2009	15.00%	1.5	19.6	10	31-07-2009	06-08-2009
2016	9.00%	0.9	20.32	10	09-03-2016	16-03-2016
2017	10.00%	1	26.0469	10	20-03-2017	27-03-2017

UTI Dividend Yield Fund - IDCW Declared						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2009	5.00%	0.5	13.2	10	05-11-2009	12-11-2009
2010	5.00%	0.5	14.34	10	17-03-2010	24-03-2010
2010	5.00%	0.5	14.92	10	21-07-2010	27-07-2010
2010	7%	0.7	16.13	10	21-12-2010	28-12-2010
2011	5.00%	0.5	14.33	10	30-05-2011	06-06-2011
2011	4.00%	0.4	12.71	10	23-11-2011	29-11-2011
2012	4%	0.4	12.9	10	19-06-2012	26-06-2012
2012	5.00%	0.5	14.19	10	17-12-2012	24-12-2012
2013	5.00%	0.5	13.05	10	12-06-2013	19-06-2013
2014	4.50%	0.45	13.1011	10	07-01-2014	14-01-2014
2014	6%	0.6	15.6948	10	11-06-2014	11-06-2014
2014	8.00%	0.8	17.4039	10	22-12-2014	29-12-2014
2015	5.50%	0.55	15.9054	10	17-06-2015	24-06-2015
2015	5.50%	0.55	15.2092	10	21-12-2015	28-12-2015
2016	5.50%	0.55	15.3682	10	30-06-2016	01-07-2016
2016	5.50%	0.55	14.875	10	22-12-2016	29-12-2016
2017	7.50%	0.75	16.9767	10	13-06-2017	20-06-2017
2017	7.50%	0.75	17.8696	10	21-12-2017	28-12-2017
2018	7.50%	0.75	17.1894	10	14-03-2018	21-03-2018
2018	7.50%	0.75	16.2769	10	13-12-2018	20-12-2018
2019	6.00%	0.6	16.072	10	20-06-2019	27-06-2019
2019	7.00%	0.7	15.3871	10	16-12-2019	23-12-2019
2020	4.50%	0.45	15.3595	10	14-09-2020	21-09-2020
2021	5.00%	0.5	18.6293	10	15-03-2021	22-03-2021
2021	7.00%	0.70	23.9138	10	15-11-2021	22-11-2021
2022	6.00%	0.60	21.7131	10	16-08-2022	23-08-2022

UTI Value Opportunities Fund (Formerly known as UTI Opportunities) - IDCW Declared						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2007	17.00%	1.7	13.74	10	29-06-2007	06-07-2007
2008	18%	1.8	11.54	10	01-07-2008	08-07-2008
2009	10.00%	1	11.95	10	10-07-2009	17-07-2009
2010	15.00%	1.5	14.05	10	22-01-2010	29-01-2010
2011	8.00%	0.8	14.97	10	24-04-2011	01-05-2011
2012	9%	0.9	14.39	10	12-04-2012	19-04-2012
2013	10.00%	1	15.2	10	07-05-2013	14-05-2013
2014	12.50%	1.25	16.0517	10	15-04-2014	22-04-2014
2015	15%	1.5	20.5752	10	16-04-2015	17-04-2015
2016	10.00%	1	18.6083	10	28-04-2016	05-05-2016
2017	13.00%	1.3	18.6765	10	08-05-2017	15-05-2017
2018	12.00%	1.2	19.5009	10	02-07-2018	09-07-2018
2019	11%	1.1	18.8335	10	17-07-2019	24-07-2019

UTI Healthcare Fund (Formerly known as UTI Pharma & Healthcare Fund) IDCW Declared						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2006	25%	2.50	21.34	10.00	10-01-2006	17-01-2006
2008	15%	1.50	20.91	10.00	26-08-2008	02-09-2008
2010	17%	1.70	32.65	10.00	28-10-2010	04-11-2010

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-	

DIVIDEND/BONUS HISTORY

UTI Retirement Benefit Pension Fund - Bonus Declared						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2007	1:10		19.3365	10.00	30-03-2007	05-04-2007
2009	1:10		21.1539	10.00	19-05-2009	26-05-2009
2010	1:05		22.1851	10.00	31-03-2010	07-04-2010
2011	1:10		19.8899	10.00	25-04-2011	02-05-2011
2012	1:10		18.0822	10.00	13-06-2012	20-06-2012
2013	1:10		18.4373	10.00	23-05-2013	30-05-2013
2014	1:10		19.9371	10.00	25-08-2014	01-09-2014

UTI Regular Saving Fund (Formerly known as UTI MIS Advantage Plan) - IDCW - Regular Plan declared - Last 10 Months IDCW (Recent IDCWs)						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2021	0.80%	0.080	16.3527	10.00	25-10-21	01-11-21
2021	0.80%	0.080	16.2792	10.00	24-11-21	01-12-21
2021	0.80%	0.080	16.1092	10.00	27-12-21	03-01-22
2022	0.80%	0.080	16.0356	10.00	24-01-22	01-02-22
2022	0.80%	0.080	15.9497	10.00	23-02-22	02-03-22
2022	0.80%	0.080	15.9006	10.00	28-03-22	04-04-22
2022	0.80%	0.080	15.7325	10.00	25-04-22	02-05-22
2022	0.80%	0.080	15.3382	10.00	25-05-22	01-06-22
2022	0.80%	0.080	15.1732	10.00	23-06-22	01-07-22
2022	0.80%	0.080	15.5388	10.00	25-07-22	01-08-22
2022	0.80%	0.080	15.7457	10.00	25-08-22	01-09-22
2022	0.80%	0.080	15.5558	10.00	26-09-22	03-10-22

NAV of Monthly IDCW Option - Regular Plan
The scheme IDCW details under regular plan.

UTI Short Term Income Fund - IDCW Declared - Last 10 Quarterly IDCW						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2017	1.50%	0.150	12.3826	10.00	19-12-2017	26-12-2017
2018	1.50%	0.150	12.3556	10.00	19-03-2018	26-03-2018
2018	0.30%	0.030	13.3207	10.00	19-06-2018	26-06-2018
2018	1.00%	0.100	12.4819	10.00	18-09-2018	25-09-2018
2018	1.20%	0.120	12.6444	10.00	19-12-2018	26-12-2018
2019	2.00%	0.200	12.7240	10.00	18-03-2019	25-03-2019
2020	1.50%	0.150	12.5178	10.00	17-06-2020	24-06-2020
2020	1.50%	0.150	12.6397	10.00	16-09-2020	23-09-2020
2020	1.50%	0.150	12.7588	10.00	14-12-2020	21-12-2020
2021	0.75%	0.075	12.6723	10.00	16-06-2021	23-06-2021
2021	1.25%	0.125	12.7771	10.00	15-09-2021	22-09-2021
2021	1.00%	0.100	13.3287	10.00	16-12-2021	23-12-2021
2022	1.00%	0.100	13.3084	10.00	15-03-2022	22-03-2022

UTI Bond Fund - IDCW Declared - Last 10 Quarterly IDCW						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2018	0.30%	0.030	14.3788	10.00	19-06-2018	26-06-2018
2018	0.25%	0.025	14.4843	10.00	18-09-2018	25-09-2018
2018	1.00%	0.100	14.8155	10.00	19-12-2018	26-12-2018
2019	0.25%	0.025	14.4932	10.00	18-03-2019	25-03-2019
2020	1.00%	0.100	13.5121	10.00	17-06-2020	24-06-2020
2020	1.00%	0.100	16.9457	10.00	16-09-2020	23-09-2020
2020	1.00%	0.100	13.6925	10.00	14-12-2020	21-12-2020
2021	0.75%	0.075	13.4995	10.00	16-06-2021	23-06-2021
2021	0.75%	0.075	13.5782	10.00	15-09-2021	22-09-2021
2021	0.75%	0.075	14.5804	10.00	16-12-2021	23-12-2021
2022	1.75%	0.175	14.3915	10.00	15-03-2022	22-03-2022
2022	0.50%	0.050	15.1073	10.00	15-06-2022	22-06-2022

UTI Gilt Fund (Formerly known as UTI Gilt Arbitrage Fund LTP) - IDCW Declared for Regular Plan						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2012	3.50%	0.350	12.7174	10.00	28-03-2012	04-04-2012
2012	0.30%	0.030	12.8605	10.00	20-09-2012	26-09-2012
2013	2.00%	0.200	15.1318	10.00	18-03-2013	25-03-2013
2014	1.00%	0.100	13.1639	10.00	19-03-2014	26-03-2014
2014	0.60%	0.060	14.1032	10.00	18-09-2014	25-09-2014
2015	0.60%	0.060	15.2249	10.00	19-03-2015	26-03-2015
2016	1.50%	0.150	17.9258	10.00	21-03-2016	28-03-2016
2016	1.25%	0.125	18.1950	10.00	20-06-2016	27-06-2016
2016	1.25%	0.125	29.2992	10.00	19-09-2016	26-09-2016
2016	1.25%	0.125	20.2216	10.00	19-12-2016	26-12-2016
2017	3.25%	0.325	20.2695	10.00	15-03-2017	22-03-2017
2017	1.50%	0.150	17.7435	10.00	21-06-2017	28-06-2017
2017	1.50%	0.150	20.9520	10.00	18-09-2017	25-09-2017
2017	1.00%	0.100	17.2889	10.00	19-12-2017	26-12-2017
2018	0.030%	0.030	20.5256	10.00	19-06-2018	26-06-2018
2018	0.30%	0.030	17.3736	10.00	18-09-2018	25-09-2018
2018	1.40%	0.140	18.1480	10.00	19-12-2018	26-12-2018
2019	2.00%	0.200	18.0782	10.00	18-03-2019	25-03-2019
2019	1.50%	0.150	19.0489	10.00	20-06-2019	27-06-2019
2019	2.00%	0.200	19.4702	10.00	18-09-2019	25-09-2019
2019	2.00%	0.200	19.2848	10.00	19-12-2019	26-12-2019
2020	2.00%	0.200	19.5270	10.00	19-03-2020	26-03-2020
2020	1.50%	0.150	20.4645	10.00	16-09-2020	23-09-2020
2020	1.00%	0.100	20.6317	10.00	14-12-2020	21-12-2020

UTI Overnight Fund (Formerly known as UTI UTI G-SEC STP) - IDCW Declaration						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2007	2.50%	0.250	10.7471	10.00	3-30-2007	4-6-2007
2007	2.75%	0.275	10.8159	10.00	9-28-2007	10-5-2007
2008	2.25%	0.225	10.8738	10.00	9-30-2008	10-7-2008
2009	3.00%	0.300	11.2318	10.00	3-30-2009	4-6-2009
2009	0.05%	0.050	10.9160	10.00	9-30-2009	10-7-2009
2012	6.00%	0.600	11.9718	10.00	3-28-2012	4-4-2012
2013	3.00%	0.300	12.0232	10.00	3-18-2013	3-25-2013
2013	2.00%	0.200	12.2042	10.00	9-19-2013	9-26-2013
2014	2.00%	0.200	12.5067	10.00	3-19-2014	3-26-2014
2015	4.00%	0.400	13.0042	10.00	3-19-2015	3-26-2015
2016	6.00%	0.600	13.7856	10.00	21-03-2016	28-03-2016
2017	7.00%	0.700	13.9920	10.00	15-03-2017	22-03-2017
2018	4.00%	0.400	14.0709	10.00	19-03-2018	26-03-2018
2019	4.00%	0.400	1448.7274	1000.00	18-03-2019	25-03-2019
2020	4.00%	0.400	1483.9871	1000.00	19-03-2020	26-03-2020
2022	3.00%	0.300	1513.2932	1000.00	15-03-2022	22-03-2022

UTI Dynamic Bond Fund - IDCW Declared - Last 10 Months IDCWs (Recent IDCWs)						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2018	0.30%	0.030	12.0737	10.00	19-06-2018	26-06-2018
2018	0.45%	0.045	12.1749	10.00	18-09-2018	25-09-2018
2018	1.25%	0.125	12.4714	10.00	19-12-2018	26-12-2018
2019	0.25%	0.025	12.1756	10.00	18-03-2019	25-03-2019
2020	1.50%	0.150	12.1334	10.00	17-06-2020	24-06-2020
2020	1.50%	0.150	12.1629	10.00	16-09-2020	23-09-2020
2020	1.50%	0.150	12.1621	10.00	14-12-2020	21-12-2020
2021	0.50%	0.050	12.0364	10.00	16-06-2021	23-06-2021
2021	0.50%	0.050	12.1056	10.00	15-09-2021	22-09-2021
2021	1.25%	0.125	13.2050	10.00	16-12-2021	23-12-2021
2022	3.00%	0.300	13.0243	10.00	15-03-2022	22-03-2022
2022	0.50%	0.050	13.6903	10.00	15-06-2022	22-06-2022

UTI Treasury Advantage Fund - IDCW Declared - Last 10 Months IDCWs (Recent IDCWs)						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2018	1.00%	0.100	1154.0068	1000.00	18-09-2018	25-09-2018
2018	1.00%	0.100	1167.9430	1000.00	19-12-2018	26-12-2018
2019	2.00%	0.200	1179.7755	1000.00	18-03-2019	25-03-2019
2020	1.00%	0.100	1135.9063	1000.00	17-06-2020	24-06-2020
2020	1.00%	0.100	1144.9093	1000.00	16-09-2020	23-09-2020
2020	1.00%	0.100	1149.8879	1000.00	14-12-2020	21-12-2020
2021	0.50%	0.050	1141.3700	1000.00	16-06-2021	23-06-2021
2021	1.00%	0.100	1151.2855	1000.00	15-09-2021	22-09-2021
2021	1.00%	0.100	1205.2561	1000.00	16-12-2021	23-12-2021
2022	0.50%	0.050	1205.8885	1000.00	15-03-2022	22-03-2022
2022	2.00%	0.200	1208.2190	1000.00	15-06-2022	22-06-2022
2022	0.75%	0.075	1223.3011	1000.00	14-09-2022	21-09-2022

UTI Unit Linked Insurance Plan - Bonus declared						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2006	2:15		17.1209	10.00	30-03-2006	06-04-2006
2007	1:10		15.4634	10.00	30-03-2007	06-04-2007
2008	1:10		15.3404	10.00	30-09-2008	07-10-2008
2010	1:10		18.2637	10.00	23-02-2010	02-03-2010
2011	1:10		18.8819	10.00	25-04-2011	02-05-2011
2012	1:10		17.6937	10.00	13-06-2012	20-06-2012
2013	1:10		18.1324	10.00	23-05-2013	30-05-2013
2014	1:10		19.2033	10.00	25-08-2014	01-09-2014

UTI Banking & PSU Debt Fund - IDCW Declared						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2017	2.50%	0.250	10.9018	10.00	15-03-2017	22-03-2017
2017	1.50%	0.150	10.9302	10.00	21-06-2017	28-06-2017
2017	1.50%	0.150	10.9452	10.00	18-09-2017	25-09-2017
2017	1.50%	0.150	10.9373	10.00	19-12-2017	26-12-2017
2018	1.50%	0.150	10.9148	10.00	19-03-2018	26-03-2018
2018	0.30%	0.030	10.8702	10.00	19-06-2018	26-06-2018
2018	1.00%	0.100	11.0165	10.00	18-09-2018	25-09-2018
2018	1.20%	0.120	11.2040	10.00	19-12-2018	26-12-2018
2019	1.50%	0.150	11.0514	10.00	18-03-2019	25-03-2019
2020	1.00%	0.100	11.3820	10.00	17-06-2020	24-06-2020

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	49.7562	10.00	26-11-2014	03-12-2014
2015	45%	4.50	50.5602	10.00	02-12-2015	09-12-2015
2017	25%	2.50	52.0223	10.00	20-02-2017	27-02-2017
2018	50%	5.00	63.2793	10.00	18-01-2018	25-01-2018
2021	40%	4.00	74.1048	10.00	08-03-2021	15-03-2021

UTI Transportation & Logistics Fund – IDCW Declared						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2009	20%	2.00	12.37	10.00	15-06-2009	22-06-2009
2009	15%	1.50	15.45	10.00	29-12-2009	05-01-2010
2010	20%	2.00	19.11	10.00	06-10-2010	13-10-2010
2011	12%	1.20	13.96	10.00	21-06-2011	27-06-2011
2016	30%	3.00	39.1639	10.00	08-02-2016	15-02-2016

UTI Nifty Index Fund						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2017	3.50%	0.350	33.4502	10.00	13-11-2017	20-11-2017

UTI Corporate Bond Fund						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2020	0.50%	0.050	10.8026	10.00	19-03-2019	26-03-2020
2020	1.00%	0.100	11.3735	10.00	17-06-2020	24-06-2020
2020	1.00%	0.100	11.5203	10.00	16-09-2020	23-09-2020
2020	1.00%	0.100	11.6996	10.00	14-12-2020	21-12-2020
2021	0.75%	0.075	11.4847	10.00	16-06-2021	23-06-2021
2021	1.50%	0.150	11.5750	10.00	15-09-2021	22-09-2021
2021	0.75%	0.075	11.4923	10.00	16-12-2021	23-12-2021
2022	2.50%	0.250	11.4110	10.00	15-03-2022	22-03-2022

UTI Credit Risk Fund (Formerly known as UTI Income Opportunities Fund) – IDCW Declared						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2014	1.50%	0.150	10.9267	10.00	22-12-2014	29-12-2014
2015	2.00%	0.200	11.0319	10.00	19-03-2015	26-03-2015
2015	1.25%	0.125	11.0580	10.00	18-06-2015	25-06-2015
2015	1.25%	0.125	11.1633	10.00	21-09-2015	28-09-2015
2015	1.25%	0.125	11.2764	10.00	21-12-2015	28-12-2015
2016	3.25%	0.325	11.3754	10.00	21-03-2016	28-03-2016
2016	1.50%	0.150	11.6493	10.00	20-06-2016	27-06-2016
2016	1.50%	0.150	11.5104	10.00	19-09-2016	26-09-2016
2016	1.50%	0.150	11.6442	10.00	19-12-2016	26-12-2016
2017	2.50%	0.250	11.6698	10.00	15-03-2017	22-03-2017
2017	1.50%	0.150	12.3492	10.00	21-06-2017	28-06-2017
2017	1.50%	0.150	11.7604	10.00	18-09-2017	25-09-2017
2017	1.50%	0.150	11.7444	10.00	19-12-2017	26-12-2017
2018	1.50%	0.150	11.7434	10.00	19-03-2018	26-03-2018
2018	0.30%	0.030	11.6753	10.00	19-06-2018	26-06-2018
2018	0.45%	0.045	11.7932	10.00	18-09-2018	25-09-2018
2018	1.25%	0.125	11.9678	10.00	19-12-2018	26-12-2018
2019	2.00%	0.200	12.0368	10.00	18-03-2019	25-03-2019

UTI Ultra Short Term Fund (Formerly known as UTI Floating Rate Fund STP) – IDCW Declared						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2018	2.00%	20.00	1061.4925	1000.00	18-09-2018	25-09-2018
2018	1.00%	10.00	1072.5000	1000.00	19-12-2018	26-12-2018
2019	2.00%	20.00	1081.7755	1000.00	18-03-2019	25-03-2019
2019	1.00%	10.00	1078.2792	1000.00	19-12-2019	26-12-2019
2020	0.50%	5.00	1074.4063	1000.00	19-03-2020	26-03-2020
2020	0.75%	7.50	1093.4088	1000.00	17-06-2020	24-06-2020
2020	1.00%	10.00	1098.5559	1000.00	16-09-2020	23-09-2020
2020	0.75%	7.50	1101.2983	1000.00	14-12-2020	21-12-2020
2021	0.25%	2.50	1097.2161	1000.00	16-06-2021	23-06-2021
2021	0.75%	7.50	1104.1735	1000.00	15-09-2021	22-09-2021
2021	1.50%	15.00	1135.0707	1000.00	16-12-2021	23-12-2021
2022	1.50%	15.00	1129.0981	1000.00	15-03-2022	22-03-2022
2022	0.25%	2.50	1121.2537	1000.00	15-06-2022	22-06-2022
2022	0.75%	7.50	1132.6741	1000.00	14-09-2022	21-09-2022

UTI Multi Asset Fund (Formerly known as UTI Wealth Builder Fund) – IDCW Declared						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2019	0.85%	0.85	17.4292	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%	0.85	15.9355	10.00	15-06-2020	22-06-2020
2020	0.85%	0.85	16.8188	10.00	15-07-2020	22-07-2020
2020	0.80%	0.0850	17.7898	10.00	18-08-2020	25-08-2020
2020	0.85%	0.0850	17.7579	10.00	16-09-2020	23-09-2020
2020	0.85%	0.0850	17.7479	10.00	19-10-2020	26-10-2020
2020	0.85%	0.0850	18.3413	10.00	18-11-2020	25-11-2020
2020	0.85%	0.0850	18.6632	10.00	16-12-2020	23-12-2020
2021	0.85%	0.0850	18.9348	10.00	18-01-2021	25-01-2021
2021	0.85%	0.0850	19.2624	10.00	17-02-2021	24-02-2021
2021	0.85%	0.0850	19.0502	10.00	15-03-2021	22-03-2021
2021	0.85%	0.0850	18.7674	10.00	19-04-2021	26-04-2021
2021	0.85%	0.0850	19.5092	10.00	16-06-2021	23-06-2021
2021	0.85%	0.0850	19.6211	10.00	15-07-2021	22-07-2021
2021	0.85%	0.0850	19.8140	10.00	16-08-2021	23-08-2021
2021	0.85%	0.0850	20.3691	10.00	15-09-2021	22-09-2021
2022	2.55%	0.2550	20.5080	10.00	17-01-2022	24-01-2022
2022	2.55%	0.2550	19.5998	10.00	19-04-2022	26-04-2022
2022	2.55%	0.2550	18.7219	10.00	19-07-2022	26-07-2022
2022	2.55%	0.2550	19.4689	10.00	13-10-2022	20-10-2022

UTI India Consumer Fund (Formerly known as UTI India Lifestyle Fund)						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2015	12.00%	1.20	19.1601	10.00	16-09-2015	24-09-2015
2021	20.00%	2.00	29.4591	10.00	01-03-2021	08-03-2021

UTI Medium Term Fund						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2018	0.30%	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%	0.050	10.8456	10.00	14-12-2020	21-12-2020
2021	0.75%	0.075	11.4600	10.00	16-06-2021	23-06-2021
2021	2.00%	0.200	11.2677	10.00	15-09-2021	22-09-2021
2021	1.00%	0.100	11.9368	10.00	16-12-2021	23-12-2021
2022	4.00%	0.400	11.5102	10.00	15-03-2022	22-03-2022

UTI Long Term Advantage Fund Series - II						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2016	15.00%	1.500	19.9212	10.00	25-02-2016	3-03-2016

UTI Floater Fund						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2020	1.00%	10	1110.3125	1000.00	14-12-2020	21-12-2020
2021	0.50%	5	1096.8314	1000.00	16-06-2021	23-06-2021
2021	1.00%	10	1106.1437	1000.00	15-09-2021	22-09-2021
2021	0.50%	5	1101.5639	1000.00	16-12-2021	23-12-2021
2022	2.00%	20	1095.5515	1000.00	15-03-2022	22-03-2022
2022	0.25%	2.50	1105.7468	1000.00	15-06-2022	22-06-2022
2022	0.75%	7.50	1118.6223	1000.00	14-09-2022	21-09-2022

UTI Hybrid Equity Fund (Formerly known as UTI Balanced Fund) – IDCW History* (Recent IDCW)						
Year	IDCW	NAV	Face Value	Record Date		
2017	2.70%	30.99	10	16-10-2017		
2017	2.70%	31.47	10	20-11-2017		
2017	3%	31.55	10	18-12-2017		
2018	2.70%	32.43	10	17-01-2018		
2018	4.00%	30.46	10	26-02-2018		
2018	2.70%	32.01	10	07-02-2018		
2018	3%	29.98	10	21-03-2018		
2018	2.70%	29.85	10	19-04-2018		
2018	2.70%	29.64	10	21-05-2018		
2018	2.70%	29.29	10	21-06-2018		
2018	2.30%	29.13	10	23-08-2018		
2018	2.30%	28.96	10	25-09-2018		
2018	2.30%	27.20	10	23-10-2018		
2018	2.30%	27.02	10	22-11-2018		
2018	1.10%	27.25	10	26-12-2018		
2019	1.10%	27.16	10	22-01-2019		
2019	1.10%	25.87	10	21-02-2019		
2019	1.10%	27.29	10	25-03-2019		
2019	2.10%	27.65	10	22-04-2019		
2019	2.10%	26.13	10	22-05-2019		
2019	2.10%	26.46	10	24-06-2019		
2019	2.10%	26.71	10	24-07-2019		
2019	2.10%	25.01	10	27-08-2019		
2019	2.10%	24.82	10	25-09-2019		
2019	1.70%	24.66	10	22-10-2019		
2019	1.70%	25.27	10	25-11-2019		
2019	1.70%	25.28	10	23-12-2019		
2020	1.70%	26.05	10	22-01-2020		
2020	1.70%	25.13	10	24-02-2020		
2020	3.90%	24.11	10	27-08-2020		
2020	3.90%	24.63	10	11-11-2020		
2021	4.70%	30.12	10	15-02-2021		
2021	4.70%	30.65	10	17-05-2021		
2021	6.00%	33.03	10	18-08-2021		
2021	6.00%	35.68	10	22-11-2021		
2022	6.00%	33.65	10	22-02-2022		
2022	6.00%	31.04	10	23-05-2022		
2022	6.00%	33.02	10	17-06-2022		

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

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

Sr. No.	Old Scheme Name	New Scheme Name	W. E. F
1	UTI Master Gain - 1992(UTI EQUITY FUND)	UTI Flexi Cap Fund	Feb-21
2	UTI Equity Tax Saving Plan	UTI Long Term Equity Fund (Tax Saving)	Dec-15
3	UTI Wealth Builder Fund Series- II	UTI Wealth Builder Fund	Jun-16
4	UTI Wealth Builder Fund	UTI Multi Asset Fund	May-18
5	UTI Mahila Unit Scheme	UTI Smart Woman Saving Plan	Mar-17
6	UTI Credit Opportunities Fund	UTI Income Opportunities Fund	Sep-13
7	UTI Income Opportunities Fund	UTI Credit Risk Fund	May-18
8	UTI MIS Advantage Plan	UTI Regular Savings Fund	May-18
9	UTI Top 100 Fund	UTI Core Equity Fund	May-18
10	UTI Pharma & Healthcare Fund	UTI Healthcare Fund	May-18
11	UTI Banking Sector Fund	UTI Banking and Financial Services Fund	May-18
12	UTI G-SEC STP	UTI Overnight Fund	May-18
13	UTI Floating Rate Fund Stp	UTI Ultra Short Term Fund	May-18
14	UTI Spread Fund	UTI Arbitrage Fund	May-18
15	UTI Opportunities Fund	UTI Value Opportunities Fund	May-18
16	UTI Gilt Advantage Fund	UTI Gilt Fund	May-18
17	UTI Balanced Fund	UTI Hybrid Equity Fund	May-18
18	UTI Children's Career Balanced Plan	UTI Children's Career Fund-Saving Plan	May-18
19	UTI CCP Advantage Fund	UTI Children's Career Fund-Investment Plan	May-18
20	UTI India Lifestyle Fund	UTI India Consumer Fund	May-19
21	UTI Leadership Equity Fund	UTI Bluechip Flexicap Fund	Dec-15
22	UTI Bank ETF	UTI Nifty Bank ETF	Jul-22
23	UTI Nifty ETF	UTI Nifty 50 ETF	Jul-22
24	UTI Sensex ETF	UTI S&P BSE Sensex ETF	Jul-22
25	UTI Nifty Index Fund	UTI Nifty 50 Index Fund	Jul-22
26	UTI Sensex Index Fund	UTI S&P BSE Sensex Index Fund	Jul-22

UTI Flexi Cap Fund (Earlier Known as UTI EQUITY FUND)

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Equity and equity related instruments	65	100	Medium to high
Debt and Money Market instruments including securitized debt#	0	35	Low to medium
Units issued by REITs & InvITs	0	10	Medium to high

UTI Value Opportunities Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Equity and equity related instruments	65	100	Medium to high
Debt and Money Market instruments including securitized debt#	0	35	Low to medium
Units issued by REITs & InvITs	0	10	Medium to high

UTI Mastershare Unit Scheme

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Equity & equity related instruments (minimum 80% of the total assets would be in equity and equity related instruments of large cap companies)	80	100	Medium to high
Debt and Money Market instruments including securitized debt#	0	20	Low to medium
Units issued by REITs & InvITs	0	10	Medium to high

UTI India Consumer Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Equity and equity related instruments (minimum 80% of the total assets would be in equity and equity related instruments of companies related to the theme of Indian Lifestyle & are part of benchmark sectors)	80	100	Medium to high
Debt and Money Market instruments including securitized debt#	0	20	Low to medium
Units issued by REITs & InvITs	0	10	Medium to high

UTI Core Equity Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Equity and Equity related instruments (Minimum 35% of the total assets would be in equity and equity related instruments of large cap companies and minimum 35% of the total assets would be in equity and equity related instruments of mid cap companies)	70	100	Medium to high
Debt and Money Market instruments including securitized debt#	0	30	Low to medium
Units issued by REITs & InvITs	0	10	Medium to high

UTI Infrastructure Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Equity and equity related instruments (minimum 80% of the total assets would be in equity and equity related instruments of companies related to the Infrastructure theme).	80	100	Medium to high
Debt and Money Market instruments including securitized debt#	0	20	Low to medium
Units issued by REITs & InvITs	0	10	Medium to high

UTI Mid Cap Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Equity and equity related instruments (minimum 65% of the total assets would be in equity and equity related instruments of mid cap companies).	65	100	Medium to high
Debt and Money Market instruments including securitized debt#	0	35	Low to medium
Units issued by REITs & InvITs	0	10	Medium to high

UTI MNC Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Equity and equity related instruments (minimum 80% of the total assets would be in equity and equity related instruments of multi-national corporations/ companies).	80	100	Medium to high
Debt and Money Market instruments including securitized debt#	0	20	Low to medium
Units issued by REITs & InvITs	0	10	Medium to high

UTI Dividend Yield Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Equity and equity related instruments (minimum 65% of the total assets would be in equity and equity related instruments of Dividend Yielding companies).	65	100	Medium to high
Debt and Money Market instruments including securitized debt#	0	35	Low to medium
Units issued by REITs & InvITs	0	10	Medium to high

UTI Healthcare Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Equity and equity related instruments (minimum 80% of the total assets would be in equity and equity related instruments of companies related to the healthcare services sector).	80	100	Medium to high
Debt and Money Market instruments including securitized debt#	0	20	Low to medium
Units issued by REITs & InvITs	0	10	Medium to high

UTI Transportation & Logistics Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Equity and equity related instruments (minimum 80% of the total assets would be in equity and equity related instruments of companies engaged in the transportation and logistics sector).	80	100	Medium to high
Debt and Money Market instruments including securitised debt#	0	20	Low to medium
Units issued by REITs & InvITs	0	10	Medium to high

UTI Banking and Financial Services Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Equity and equity related instruments (minimum 80% of the total assets would be in equity and equity related instruments of companies engaged in banking and financial services activities).	80	100	Medium to high
Debt and Money Market instruments including securitised debt#	0	20	Low to medium
Units issued by REITs & InvITs	0	10	Medium to high

UTI Nifty 50 Index Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Securities covered by the Nifty 50 Index	95	100	Medium to high
Money Market instruments	0	5	Low to medium

UTI Overnight Fund

Securities/ Instruments	Indicative Allocation (% of total assets)	Risk Profile
Overnight securities (including Triparty Repo on Government Securities or treasury bill & Repo)	100	Low

UTI Money Market Fund

Securities/ Instruments	Indicative Allocation (% of total assets)	Risk Profile
Money market instruments (including Triparty Repo on Government Securities or treasury bill & Repo)	100	Low

UTI Liquid Cash Plan

Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Money market instruments (including Triparty Repo on Government Securities or treasury bill & Repo)	0	100	Low
Debt Securities (including securitised debt)*	0	100	Low to Medium

UTI Ultra Short Term Fund

Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Money market instruments (including Triparty Repo on Government Securities or treasury bill & Repo)	0	100	Low
Debt Securities (including securitised debt)*	0	100	Low to Medium

UTI Treasury Advantage Fund

Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Money market instruments (including Triparty Repo on Government Securities or treasury bill & Repo)	0	100	Low
Debt Securities (including securitised debt)*	0	100	Low to Medium

UTI Short Term Income Fund

Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Debt Securities (including securitised debt)*	0	100	Low to Medium
Money Market Instruments (Including Triparty Repo on Government Securities or treasury bill & Repo)	0	100	Low

UTI Medium Term Fund

Asset allocation under normal circumstances : The Portfolio Macaulay duration would be between 3 year to 4 years

Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Debt Instruments (including securitised debt)*	50	100	Low to Medium
Money market Instruments (including Triparty Repo on Government Securities or treasury bill & Repo)	0	50	Low
Units issued by REITs & InvITs	0	10	Medium to High

Asset allocation in light of anticipated adverse situation :

The Portfolio Macaulay duration under anticipated adverse situation is 1 year to 4 years

Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Debt Instruments (including securitised debt)*	50	100	Low to Medium
Money market Instruments (including Triparty Repo on Government Securities or treasury bill & Repo)	0	50	Low
Units issued by REITs & InvITs	0	10	Medium to High

UTI Bond Fund

Asset allocation under normal circumstances : The Portfolio Macaulay duration would be between 4 year to 7 years

Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Debt Instruments (including securitised debt)*	50	100	Low to Medium
Money Market Instruments (including Triparty Repo on Government Securities or treasury bill & Repo)	0	50	Low

Asset allocation in light of anticipated adverse situation :

The Portfolio Macaulay duration under anticipated adverse situation is 1 year to 7 years

Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Debt Instruments (including securitised debt)*	50	100	Low to Medium
Money Market Instruments (including Triparty Repo on Government Securities or treasury bill & Repo)	0	50	Low

UTI Dynamic Bond Fund

Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Money Market Instruments, Debentures and Securitised Debt	0	100	Low to Medium
Debt Instruments including Securitised Debt*	0	100	Medium
Units issued by REITs & InvITs	0	10	Medium to High

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

UTI Bond Fund

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

UTI Treasury Advantage Fund

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

UTI Gilt Fund

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

UTI Multi Asset Fund

Minimum initial investment is ₹ 5,000/-.

UTI Liquid Cash Plan (UTI LCP)

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

UTI - Money Market Fund

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

UTI Short Term Income Fund

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

UTI Ultra Short Term Fund

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

UTI Medium Term Fund

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

UTI Banking & PSU Debt Fund

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

UTI Retirement Benefit Pension Fund

(a) Minimum amount for purchase:

(i) Minimum amount to each investment is Rs.500/ (purchase value). There is no upper limit.

Benchmark Index

UTI Multi Asset Fund

S&P BSE 200 (65%) is the benchmark index for the Equity part of the Portfolio, CRISIL Composite Bond Fund Index (25%) is the benchmark for that part of the Portfolio relating to investments in Debt and Money Market Instruments and the Price of Gold (10%) as per SEBI Regulations for Gold ETFs in India is the benchmark in so far it pertains to investments in Gold ETFs).

Load Structure

UTI Hybrid Equity Fund

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

UTI Credit Risk Fund

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

UTI Regular Savings Fund

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

UTI Mastershare Unit Scheme

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

UTI Flexi Cap Fund (Earlier Known as UTI EQUITY FUND)

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

UTI Value Opportunities Fund

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

UTI Liquid Cash Plan

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








UTI Multi Asset Fund

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





















For performance details of other Schemes managed by the Fund Manager Summary

Sr. No	Name of the Fund Manager and Overall Experiences in number of year	Funds Managed	Performance data refer page no.
1	Mr. Ajay Tyagi, 18	UTI Flexi Cap Fund (Earlier Known as UTI EQUITY FUND) UTI Unit Linked Insurance Plan (Equity Portion)	13 37
2	Mr. Amandeep Chopra, 28	UTI Bond Fund UTI Liquid Cash Plan (along with Mr. Amit Sharma) UTI Regular Savings Fund (Debt Portion)	55 44 36
3	Mr. Amit Premchandani, 15	UTI Banking and Financial Services Fund (Along with Ms. Preethi RS) UTI Regular Savings Fund (Equity Portion) UTI Value Opportunities Fund	22 36 14
4	Mr. Amit Sharma, 10	UTI Arbitrage Fund (along with Mr Sharwan Kumar Goyal) UTI Liquid Cash Plan (along with Mr.Amandeep Chopra) UTI Money Market Fund (along with Mr. Anurag Mittal) UTI Overnight Fund	35 44 45 43
5	Mr Ankit Agarwal	UTI Mid Cap Fund UTI Small Cap Fund	15 16
6	Mr. Anurag Mittal	UTI Banking & PSU Debt Fund UTI Corporate Bond Fund UTI Gilt Fund with 10 year Constant Duration (along with Mr Jaydeep Bhowal) UTI Money Market Fund (Along with Mr. Amit Sharma) UTI Treasury Advantage Fund	50 51 57 45 47
7	Mr. Kamal Gada	UTI Healthcare Fund (Along with Mr. V. Srivatsa)	23
8	Mr. Karthikraj Lakshmanan	UTI Mastershare Unit Scheme (Along with Mrs. Swati Kulkarni) UTI Master Equity Plan Unit Scheme (UTI MEPUS)	11
9	Ms. Preethi R S 10	UTI Banking and Financial Services Fund (Along with Mr. Amit Premchandani)	22
10	Mr. Ritesh Nambiar, 13	UTI Credit Risk Fund UTI Medium Term Fund UTI Ultra Short Term Fund	52 53 46
11	Mr Sachin Trivedi, 20	UTI Infrastructure Fund UTI Transportation & Logistic Fund	21 24
12	Mr Sharwan Kumar Goyal, 12	UTI Arbitrage Fund (along with Mr. Amit Sharma) UTI Multi Asset Fund (Equity/Gold Portion) UTI Nifty 50 ETF (UTI-Nifty ETF)* UTI Nifty 50 Index Fund* UTI Nifty Bank ETF* UTI Nifty Midcap 150 Quality 50 Index Fund* UTI Nifty Next 50 ETF* UTI Nifty Next 50 Index Fund* UTI Nifty200 Momentum 30 Index Fund* UTI S&P BSE Low Volatility Index Fund* UTI S&P BSE SENSEX ETF (UTI-Sensex ETF)* UTI S&P BSE Sensex Index Fund* UTI S&P BSE Sensex Next 50 ETF* UTI Gold ETF*	35 34 - - - - 30 - 27 28 31 - 29 - -
13	Mr. Sudhir Agrawal, 21	UTI Dynamic Bond Fund UTI Floater Fund UTI Gilt Fund UTI Short Term Income Fund	54 48 56 49
14	Mr. Sunil Madhukar Patil, 31	UTI Children's Career Fund - Savings Plan (Debt Portion) UTI Equity Savings Fund (Debt Portion), UTI Fixed Income Interval Fund & Fixed Income Interval Fund Series II, UTI Fixed Maturity Plan, UTI Fixed Term Income Funds, UTI Hybrid Equity Fund (Debt Portion), UTI Multi Asset Fund (Debt Portion) UTI Retirement Benefit Pension Fund (Debt Portion) UTI Unit Linked Insurance Plan (Debt Portion)	39 38 - - - 33 34 40 37
15	Mrs. Swati Kulkarni, 34	UTI Dividend Yield Fund UTI Mastershare Unit Scheme (Along with Mr. Karthikraj Lakshmanan) UTI MNC Fund	18 11 19
16	Mr. V Srivatsa, 19	UTI Core Equity Fund UTI Equity Savings Fund (Equity Portfolio) UTI Healthcare Fund (Along with Mr. Kamal Gada) UTI Hybrid Equity Fund (Along with Mr. Sunil Madhukar Patil) UTI Retirement Benefit Pension Fund (Equity Portion)	12 38 23 33 40
17	Mr. Vishal Chopda, 12	UTI Children's Career Fund-Savings Plan (Equity Portion) UTI Children's Career Fund - Investment Plan UTI Focused Equity Fund UTI India Consumer Fund UTI Long Term Equity Fund (tax Saving)	39 41 17 20 25























*Assistant Fund Manager is Mr. Ayush Jain

Scheme name	This product is suitable for investors who are seeking*	Riskometer	Benchmark Riskometer
UTI ARBITRAGE FUND Refer Page no 35	<ul style="list-style-type: none"> Capital appreciation over medium to long term Takes advantage of arbitrage opportunities in cash and derivative market without taking any directional/unhedged position in either equity or derivative instruments 	UTI ARBITRAGE FUND  <p>Investors understand that their principal will be at Low Risk.</p>	NIFTY 50 ARBITRAGE INDEX  <p>Benchmark riskometer is at Low Risk.</p>
UTI OVERNIGHT FUND Refer Page no 43	<ul style="list-style-type: none"> Reasonable income over one day with capital preservation. Investment in overnight securities. 	UTI OVERNIGHT FUND  <p>Investors understand that their principal will be at Low Risk.</p>	CRISIL OVERNIGHT FUND AI INDEX  <p>Benchmark riskometer is at Low Risk.</p>
UTI FLOATER FUND Refer Page no 48	<ul style="list-style-type: none"> To generate reasonable returns. To Invest predominantly in floating rate instruments (including fixed rate instruments converted to floating rate exposures using swaps/ derivatives). 	UTI FLOATER FUND  <p>Investors understand that their principal will be at Low to Moderate Risk.</p>	CRISIL LOW DURATION DEBT INDEX  <p>Benchmark riskometer is at Moderate Risk.</p>
UTI TREASURY ADVANTAGE FUND Refer Page no 47	<ul style="list-style-type: none"> Reasonable income consistent with high liquidity over short term. Investment in Debt & Money Market Instruments. 	UTI TREASURY ADVANTAGE FUND  <p>Investors understand that their principal will be at Low to Moderate Risk.</p>	CRISIL LOW DURATION FUND AI INDEX  <p>Benchmark riskometer is at Low to Moderate Risk.</p>
UTI CORPORATE BOND FUND Refer Page no 51	<ul style="list-style-type: none"> Optimal returns over the medium to long term. To invest predominantly in AA+ and above rated corporate debt. 	UTI CORPORATE BOND FUND  <p>Investors understand that their principal will be at Low to Moderate Risk.</p>	CRISIL CORPORATE BOND FUND BI INDEX  <p>Benchmark riskometer is at Moderate Risk.</p>
UTI DYNAMIC BOND FUND Refer Page no 54	<ul style="list-style-type: none"> Optimal returns with adequate liquidity over medium to long term Investment in Debt & Money Market Instruments 	UTI DYNAMIC BOND FUND  <p>Investors understand that their principal will be at Low to Moderate Risk.</p>	CRISIL DYNAMIC BOND FUND AIII INDEX  <p>Benchmark riskometer is at Moderate Risk.</p>
UTI GILT FUND Refer Page no 56	<ul style="list-style-type: none"> Credit risk free return over the medium to long term Investment in sovereign securities issued by the Central Government and / or a State Government and / or any security unconditionally guaranteed by the Central Government and / or a State Government. 	UTI GILT FUND  <p>Investors understand that their principal will be at Low to Moderate Risk.</p>	CRISIL DYNAMIC GILT INDEX  <p>Benchmark riskometer is at Moderate Risk.</p>
UTI LIQUID CASH PLAN Refer Page no 44	<ul style="list-style-type: none"> Steady and reasonable Income over short-term with capital preservation. Investment in money market securities & high quality debt. 	UTI LIQUID CASH PLAN  <p>Investors understand that their principal will be at Moderate Risk.</p>	CRISIL LIQUID FUND AI INDEX  <p>Benchmark riskometer is at Moderate Risk.</p>
UTI SHORT TERM INCOME FUND Refer Page no 49	<ul style="list-style-type: none"> Reasonable Income with low risk and high level of liquidity over short-term. Investment in Debt & Money Market Instruments. 	UTI SHORT TERM INCOME FUND  <p>Investors understand that their principal will be at Moderate Risk.</p>	CRISIL SHORT DURATION FUND AII INDEX  <p>Benchmark riskometer is at Moderate Risk.</p>
UTI MONEY MARKET FUND Refer Page no 45	<ul style="list-style-type: none"> Reasonable Income with high level of liquidity over short-term. Investment in money market securities. 	UTI MONEY MARKET FUND  <p>Investors understand that their principal will be at Moderate Risk.</p>	CRISIL MONEY MARKET FUND AI INDEX  <p>Benchmark riskometer is at Moderate Risk.</p>
UTI ULTRA SHORT TERM FUND Refer Page no 46	<ul style="list-style-type: none"> Reasonable income with low volatility over short term. Investment in debt & money market instruments. 	UTI ULTRA SHORT TERM FUND  <p>Investors understand that their principal will be at Moderate Risk.</p>	CRISIL ULTRA SHORT DURATION FUND BI INDEX  <p>Benchmark riskometer is at Moderate Risk.</p>
UTI BANKING AND PSU DEBT FUND Refer Page no 50	<ul style="list-style-type: none"> Reasonable income, with low risk and high level of liquidity over short to medium term. Investment predominantly in Debt & Money Market Securities issued by Bank, Public Sector Undertaking (PSUs), Public Financial Institutions (PFIs) and Municipal Bonds. 	UTI BANKING AND PSU DEBT FUND  <p>Investors understand that their principal will be at Moderate Risk.</p>	CRISIL BANKING AND PSU DEBT INDEX  <p>Benchmark riskometer is at Moderate Risk.</p>

























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Scheme name	This product is suitable for investors who are seeking*	Riskometer	Benchmark Riskometer
UTI MEDIUM TERM FUND Refer Page no 53	<ul style="list-style-type: none"> Reasonable income over the medium to long term. Investment in Debt and Money Market Instruments. 	UTI MEDIUM TERM FUND  <p>RISKOMETER Investors understand that their principal will be at Moderate Risk.</p>	CRISIL MEDIUM DURATION FUND BIII INDEX  <p>RISKOMETER Benchmark riskometer is at Moderately High Risk.</p>
UTI BOND FUND Refer Page no 55	<ul style="list-style-type: none"> Optimal returns with adequate liquidity over medium to long term Investment in Debt & money market instruments 	UTI BOND FUND  <p>RISKOMETER Investors understand that their principal will be at Moderate Risk.</p>	CRISIL MEDIUM TO LONG DURATION FUND AIII INDEX  <p>RISKOMETER Benchmark riskometer is at Moderately High Risk.</p>
UTI GILT FUND WITH 10 YEAR CONSTANT DURATION Refer Page no 57	<ul style="list-style-type: none"> Reasonable income over long term Investment in government securities having a constant maturity of 10 years. 	UTI GILT FUND WITH 10 YEAR CONSTANT DURATION  <p>RISKOMETER Investors understand that their principal will be at Moderate Risk.</p>	CRISIL 10 YEAR GILT INDEX  <p>RISKOMETER Benchmark riskometer is at Moderate Risk.</p>
UTI EQUITY SAVINGS FUND Refer Page no 38	<ul style="list-style-type: none"> 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  <p>RISKOMETER Investors understand that their principal will be at Moderately High Risk.</p>	CRISIL EQUITY SAVINGS INDEX  <p>RISKOMETER Benchmark riskometer is at Moderately High Risk.</p>
UTI CREDIT RISK FUND Refer Page no 52	<ul style="list-style-type: none"> Reasonable income and capital appreciation over medium to long term Investment in Debt and Money Market instruments 	UTI CREDIT RISK FUND  <p>RISKOMETER Investors understand that their principal will be at Moderately High Risk.</p>	CRISIL CREDIT RISK FUND CII INDEX  <p>RISKOMETER Benchmark riskometer is at High Risk.</p>
UTI REGULAR SAVINGS FUND Refer Page no 36	<ul style="list-style-type: none"> Long-term capital appreciation and regular income over medium-term Investment in equity instruments (maximum 25%) and fixed income securities (debt and money market securities) 	UTI REGULAR SAVINGS FUND  <p>RISKOMETER Investors understand that their principal will be at Moderately High Risk.</p>	NIFTY 50 HYBRID COMPOSITE DEBT 15:85 INDEX  <p>RISKOMETER Benchmark riskometer is at Moderately High Risk.</p>
UTI UNIT LINKED INSURANCE PLAN Refer Page no 37	<ul style="list-style-type: none"> Long Term Capital Appreciation Investment in equity instruments (maximum-40%) and debt Instruments 	UTI UNIT LINKED INSURANCE PLAN  <p>RISKOMETER Investors understand that their principal will be at High Risk.</p>	NIFTY 50 HYBRID COMPOSITE DEBT 50:50 INDEX  <p>RISKOMETER Benchmark riskometer is at High Risk.</p>
UTI RETIREMENT BENEFIT PENSION FUND Refer Page no 40	<ul style="list-style-type: none"> Long Term Capital Appreciation Investment in equity instruments (maximum-40%) and debt/ Money market Instruments 	UTI RETIREMENT BENEFIT PENSION FUND  <p>RISKOMETER Investors understand that their principal will be at High Risk.</p>	CRISIL SHORT TERM DEBT HYBRID 60+40 FUND INDEX  <p>RISKOMETER Benchmark riskometer is at High Risk.</p>
UTI CHILDREN'S CAREER FUND - SAVINGS PLAN Refer Page no 39	<ul style="list-style-type: none"> Long Term Capital Appreciation Investment in equity instruments (maximum-40%) and debt Instruments 	UTI CHILDREN'S CAREER FUND - SAVINGS PLAN  <p>RISKOMETER Investors understand that their principal will be at High Risk.</p>	CRISIL SHORT TERM DEBT HYBRID 60+40 FUND INDEX  <p>RISKOMETER Benchmark riskometer is at High Risk.</p>
UTI MULTI ASSET FUND Refer Page no 34	<ul style="list-style-type: none"> Long-term capital appreciation Investment in equity, debt and Gold ETFs with a minimum allocation of 10% in each asset class 	UTI MULTI ASSET FUND  <p>RISKOMETER Investors understand that their principal will be at Very High Risk.</p>	65% S&P BSE 200 TRI, 25% CRISIL COMPOSITE BOND FUND INDEX & 10% Price of Gold  <p>RISKOMETER Benchmark riskometer is at Very High risk.</p>

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Scheme name	This product is suitable for investors who are seeking*	Riskometer	Benchmark Riskometer
UTI HYBRID EQUITY FUND Refer Page no 33	<ul style="list-style-type: none"> Long term capital appreciation Investment in equity instruments (maximum-80%) and fixed income securities (debt and money market securities) 	UTI HYBRID EQUITY FUND  RISKOMETER Investors understand that their principal will be at Very High Risk.	CRISIL HYBRID 35+65 AGGRESSIVE INDEX  RISKOMETER Benchmark riskometer is at Very High risk.
UTI NIFTY 50 INDEX FUND Refer Page no 26	<ul style="list-style-type: none"> Capital growth in tune with index returns Passive investment in equity instruments comprised in Nifty 50 Index 	UTI NIFTY 50 INDEX FUND  RISKOMETER Investors understand that their principal will be at Very High Risk.	NIFTY 50 TRI  RISKOMETER Benchmark riskometer is at Very High risk.
UTI NIFTY NEXT 50 INDEX FUND Refer Page no 27	<ul style="list-style-type: none"> Capital growth in tune with index returns Passive investment in equity instruments comprised in Nifty Next 50 Index 	UTI NIFTY NEXT 50 INDEX FUND  RISKOMETER Investors understand that their principal will be at Very High Risk.	NIFTY NEXT 50 TRI  RISKOMETER Benchmark riskometer is at Very High risk.
UTI BANKING AND FINANCIAL SERVICES FUND Refer Page no 22	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in equity and equity related securities of companies engaged in banking and financial services activities. 	UTI BANKING AND FINANCIAL SERVICES FUND  RISKOMETER Investors understand that their principal will be at Very High Risk.	NIFTY FINANCIAL SERVICES TRI  RISKOMETER Benchmark riskometer is at Very High risk.
UTI MASTERSHARE UNIT SCHEME Refer Page no 11	<ul style="list-style-type: none"> Long term capital appreciation. Investment predominantly in equity instruments of large cap companies. 	UTI MASTERSHARE UNIT SCHEME  RISKOMETER Investors understand that their principal will be at Very High Risk.	S&P BSE 100 TRI  RISKOMETER Benchmark riskometer is at Very High risk.
UTI HEALTHCARE FUND Refer Page no 23	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in equity and equity related securities in the Healthcare Service sector. 	UTI HEALTHCARE FUND  RISKOMETER Investors understand that their principal will be at Very High Risk.	S&P BSE HEALTHCARE TRI  RISKOMETER Benchmark riskometer is at Very High risk.
UTI TRANSPORTATION & LOGISTICS FUND Refer Page no 24	<ul style="list-style-type: none"> Long term capital appreciation. Investment predominantly in equity and equity related securities of the companies engaged in the transportation and logistics sector. 	UTI TRANSPORTATION & LOGISTICS FUND  RISKOMETER Investors understand that their principal will be at Very High Risk.	NIFTY TRANSPORTATION & LOGISTICS TRI  RISKOMETER Benchmark riskometer is at Very High risk.
UTI FLEXI CAP FUND Refer Page no 13	<ul style="list-style-type: none"> Long term capital appreciation. Investment in equity instruments of companies with good growth prospects across the market capitalization spectrum. 	UTI FLEXI CAP FUND  RISKOMETER Investors understand that their principal will be at Very High Risk.	NIFTY 500 TRI  RISKOMETER Benchmark riskometer is at Very High risk.
UTI VALUE OPPORTUNITIES FUND Refer Page no 14	<ul style="list-style-type: none"> Long term capital appreciation. Investment in equity instruments following a value investment strategy across the market capitalization spectrum. 	UTI VALUE OPPORTUNITIES FUND  RISKOMETER Investors understand that their principal will be at Very High Risk.	NIFTY 500 TRI  RISKOMETER Benchmark riskometer is at Very High risk.
UTI INDIA CONSUMER FUND Refer Page no 20	<ul style="list-style-type: none"> Long term capital growth Investment in equity instruments of companies that are expected to benefit from the changing consumer aspirations, changing lifestyle and growth of consumption 	UTI INDIA CONSUMER FUND  RISKOMETER Investors understand that their principal will be at Very High Risk.	NIFTY INDIA CONSUMPTION TRI  RISKOMETER Benchmark riskometer is at Very High risk.
UTI CHILDREN'S CAREER FUND - INVESTMENT PLAN Refer Page no 41	<ul style="list-style-type: none"> Long term capital appreciation Investment in equity instruments (above 70%) and debt instruments. 	UTI CHILDREN'S CAREER FUND - INVESTMENT PLAN  RISKOMETER Investors understand that their principal will be at Very High Risk.	NIFTY 500 TRI  RISKOMETER Benchmark riskometer is at Very High risk.

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Scheme name	This product is suitable for investors who are seeking*	Riskometer	Benchmark Riskometer
UTI LONG TERM EQUITY FUND (TAX SAVING) Refer Page no 25	<ul style="list-style-type: none"> Long term capital appreciation Investment in equity instruments of companies that are believed to have growth potential. 	UTI LONG TERM EQUITY FUND  <p>RISKOMETER Investors understand that their principal will be at Very High Risk.</p>	NIFTY 500 TRI  <p>RISKOMETER Benchmark riskometer is at Very High risk.</p>
UTI DIVIDEND YIELD FUND Refer Page no 18	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in Dividend Yielding equity and equity related securities 	UTI DIVIDEND YIELD FUND  <p>RISKOMETER Investors understand that their principal will be at Very High Risk.</p>	NIFTY 500 TRI  <p>RISKOMETER Benchmark riskometer is at Very High risk.</p>
UTI CORE EQUITY FUND Refer Page no 12	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in equity instruments of both large cap and mid cap companies 	UTI CORE EQUITY FUND  <p>RISKOMETER Investors understand that their principal will be at Very High Risk.</p>	NIFTY LARGEMIDCAP 250 TRI  <p>RISKOMETER Benchmark riskometer is at Very High risk.</p>
UTI INFRASTRUCTURE FUND Refer Page no 21	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in equity and equity related securities of companies forming part of the infrastructure sector. 	UTI INFRASTRUCTURE FUND  <p>RISKOMETER Investors understand that their principal will be at Very High Risk.</p>	NIFTY INFRASTRUCTURE TRI  <p>RISKOMETER Benchmark riskometer is at Very High risk.</p>
UTI MNC FUND Refer Page no 19	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in equity and equity related securities of Multi-National companies 	UTI MNC FUND  <p>RISKOMETER Investors understand that their principal will be at Very High Risk.</p>	Nifty MNC TRI  <p>RISKOMETER Benchmark riskometer is at Very High risk.</p>
UTI MID CAP FUND Refer Page no 15	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in mid cap companies 	UTI MID CAP FUND  <p>RISKOMETER Investors understand that their principal will be at Very High Risk.</p>	NIFTY MIDCAP 150 TRI  <p>RISKOMETER Benchmark riskometer is at Very High risk.</p>
UTI SMALLCAP FUND Refer Page no 16	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly equity and equity related securities of small cap companies 	UTI SMALLCAP FUND  <p>RISKOMETER Investors understand that their principal will be at Very High Risk.</p>	NIFTY SMALLCAP 250 TRI  <p>RISKOMETER Benchmark riskometer is at Very High risk.</p>
UTI NIFTY200 MOMENTUM 30 INDEX FUND Refer Page no 28	<ul style="list-style-type: none"> Capital growth in tune with the index returns Passive investment in equity instruments comprised in Nifty200 Momentum 30 Index 	UTI NIFTY200 MOMENTUM 30 INDEX FUND  <p>RISKOMETER Investors understand that their principal will be at Very High Risk.</p>	NIFTY 200 MOMENTUM 30 TRI  <p>RISKOMETER Benchmark riskometer is at Very High risk.</p>
UTI FOCUSED EQUITY FUND Refer Page no 17	<ul style="list-style-type: none"> Long term capital Growth Investment in equity & equity related securities across market capitalization in maximum 30 stocks 	UTI FOCUSED EQUITY FUND  <p>RISKOMETER Investors understand that their principal will be at Very High Risk.</p>	NIFTY 500 TRI  <p>RISKOMETER Benchmark riskometer is at Very High risk.</p>
UTI S&P BSE SENSEX INDEX FUND Refer Page no 29	<ul style="list-style-type: none"> Capital growth in tune with the index returns Passive investment in equity instruments comprised in S&P BSE Sensex Index 	UTI S&P BSE SENSEX INDEX FUND  <p>RISKOMETER Investors understand that their principal will be at Very High Risk.</p>	S&P BSE SENSEX TRI  <p>RISKOMETER Benchmark riskometer is at Very High risk.</p>
UTI NIFTY MIDCAP 150 QUALITY 50 INDEX FUND Refer Page no 30	<ul style="list-style-type: none"> Capital growth in tune with the index returns Passive investment in equity instruments comprised in Nifty Midcap 150 Quality 50 Index 	UTI NIFTY MIDCAP 150 QUALITY 50 INDEX FUND  <p>RISKOMETER Investors understand that their principal will be at Very High Risk.</p>	NIFTY MIDCAP 150 QUALITY 50 TRI  <p>RISKOMETER Benchmark riskometer is at Very High risk.</p>
UTI S&P BSE LOW VOLATILITY INDEX FUND Refer Page no 31	<ul style="list-style-type: none"> Capital growth in tune with the index returns Passive investment in equity instruments comprised in S&P BSE Low Volatility Index 	UTI S&P BSE LOW VOLATILITY INDEX FUND  <p>RISKOMETER Investors understand that their principal will be at Very High Risk.</p>	S&P BSE LOW VOLATILITY TRI  <p>RISKOMETER Benchmark riskometer is at Very High risk.</p>

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Ser.No.	SCHEMEDESC	PLANDESC	ISIN
1	UTI Treasury Advantage Fund - Institutional Plan	Direct Annual IDCW Plan	INF789F01XF9
2	UTI Treasury Advantage Fund - Institutional Plan	Direct Annual IDCW Plan	INF789F01XG7
3	UTI Treasury Advantage Fund - Institutional Plan	Direct Monthly IDCW Plan	INF789F01XJ1
4	UTI Treasury Advantage Fund - Institutional Plan	Direct Monthly IDCW Plan	INF789F01XK9
5	UTI Treasury Advantage Fund - Institutional Plan	Direct Quarterly IDCW Plan	INF789F01XL7
6	UTI Treasury Advantage Fund - Institutional Plan	Direct Quarterly IDCW Plan	INF789F01XM5
7	UTI Banking & Financial Services Fund	Direct IDCW Plan	INF789F01SL7
8	UTI Banking & Financial Services Fund	Direct IDCW Plan	INF789F01SM5
9	UTI Bond Fund	Direct Quarterly IDCW Plan	INF789F01SO1
10	UTI Bond Fund	Direct Quarterly IDCW Plan	INF789F01SP8
11	UTI Bond Fund	Direct Annual IDCW Plan	INF789FA1T80
12	UTI Bond Fund	Direct Annual IDCW Plan	INF789FA1T98
13	UTI Banking & PSU Debt Fund	Direct Quarterly IDCW Plan	INF789F01624
14	UTI Banking & PSU Debt Fund	Direct Quarterly IDCW Plan	INF789F01722
15	UTI Banking & PSU Debt Fund	Direct Annual IDCW Plan	INF789FA1V03
16	UTI Banking & PSU Debt Fund	Direct Annual IDCW Plan	INF789FA1V11
17	UTI Contra Fund	Direct IDCW Plan	INF789F01SR4
18	UTI Contra Fund	Direct IDCW Plan	INF789F01SS2
19	UTI Credit Risk Fund	Direct Quarterly IDCW Plan	INF789F01YC4
20	UTI Credit Risk Fund	Direct Quarterly IDCW Plan	INF789F01YD2
21	UTI Credit Risk Fund	Direct Annual IDCW Plan	INF789FB1U28
22	UTI Credit Risk Fund	Direct Annual IDCW Plan	INF789FB1U36
23	UTI Credit Risk Fund	Direct Monthly IDCW Plan	INF789FB1U02
24	UTI Credit Risk Fund	Direct Monthly IDCW Plan	INF789FB1U10
25	UTI Liquid Cash Plan- Institutional	Direct Monthly IDCW Plan	INF789F01XR4
26	UTI Liquid Cash Plan- Institutional	Direct Monthly IDCW Plan	INF789F01XS2
27	UTI Liquid Cash Plan- Institutional	Direct Quarterly IDCW Plan	INF789FA1K22
28	UTI Liquid Cash Plan- Institutional	Direct Quarterly IDCW Plan	INF789FA1K30
29	UTI Liquid Cash Plan- Institutional	Direct Annual IDCW Plan	INF789FA1K63
30	UTI Liquid Cash Plan- Institutional	Direct Annual IDCW Plan	INF789FA1K71
31	UTI Dynamic Bond Fund	Direct Quarterly IDCW Plan	INF789F01XB8
32	UTI Dynamic Bond Fund	Direct Quarterly IDCW Plan	INF789F01XC6
33	UTI Dynamic Bond Fund	Direct Annual IDCW Plan	INF789FA1S65
34	UTI Dynamic Bond Fund	Direct Annual IDCW Plan	INF789FA1S73
35	UTI DIVIDEND YIELD FUND	Direct IDCW Option	INF789F01SU8
36	UTI DIVIDEND YIELD FUND	Direct IDCW Option	INF789F01SV6
37	UTI Energy Fund	Direct IDCW Plan	INF789F01SX2
38	UTI Energy Fund	Direct IDCW Plan	INF789F01SY0
39	UTI Flexi Cap Fund (Earlier Known as UTI EQUITY FUND)	Direct IDCW Plan	INF789F01TA8
40	UTI Flexi Cap Fund (Earlier Known as UTI EQUITY FUND)	Direct IDCW Plan	INF789F01TB6
41	UTI Long Term Equity Fund (Tax Saving)	Direct IDCW Plan	INF789F01TD2
42	UTI ULTRA SHORT TERM FUND	DIRECT MONTHLY IDCW PLAN	INF789FA1P84
43	UTI ULTRA SHORT TERM FUND	DIRECT MONTHLY IDCW PLAN	INF789FA1P92
44	UTI ULTRA SHORT TERM FUND	DIRECT QUARTERLY IDCW PLAN	INF789FA1Q00
45	UTI ULTRA SHORT TERM FUND	DIRECT QUARTERLY IDCW PLAN	INF789FA1Q18
46	UTI ULTRA SHORT TERM FUND	DIRECT ANNUAL IDCW PLAN	INF789FA1Q42
47	UTI ULTRA SHORT TERM FUND	DIRECT ANNUAL IDCW PLAN	INF789FA1Q59
48	UTI GILT FUND	Direct IDCW PLAN	INF789F01TJ9
49	UTI GILT FUND	Direct IDCW PLAN	INF789F01TK7
50	UTI HEALTHCARE FUND	Direct IDCW PLAN	INF789F01TM3
51	UTI HEALTHCARE FUND	Direct IDCW PLAN	INF789F01TN1
52	UTI-Services Industries Fund	Direct IDCW PLAN	INF789F01TP6
53	UTI-Services Industries Fund	Direct IDCW PLAN	INF789F01TQ4
54	UTI-Infrastructure Fund	Direct IDCW PLAN	INF789F01TS0
55	UTI-Infrastructure Fund	Direct IDCW PLAN	INF789F01TT8
56	UTI - LONG TERM ADVANTAGE FUND - SERIES III	DIRECT PLAN - IDCW	INF789FB18M3
57	UTI LONG TERM ADVANTAGE FUND - SERIES IV	DIRECT PLAN - IDCW	INF789FC1FD7
58	UTI LONG TERM ADVANTAGE FUND - SERIES V	DIRECT PLAN - IDCW	INF789FC1HS1
59	UTI LONG TERM ADVANTAGE FUND - SERIES VI	DIRECT PLAN - IDCW	INF789FC1V74
60	UTI LONG TERM ADVANTAGE FUND - SERIES VII	DIRECT PLAN - IDCW	INF789FC17D4
61	UTI-BLUECHIP FLEXICAP FUND	Direct IDCW PLAN	INF789F01TV4
62	UTI-BLUECHIP FLEXICAP FUND	Direct IDCW PLAN	INF789F01TW2
63	UTI India Consumer Fund	Direct IDCW PLAN	INF789F01VG1
64	UTI India Consumer Fund	Direct IDCW PLAN	INF789F01VH9
65	UTI-Mid Cap Fund	Direct IDCW PLAN	INF789F01TY8
66	UTI-MID CAP FUND	Direct IDCW PLAN	INF789F01TZ5
67	UTI-MNC Fund	Direct IDCW PLAN	INF789F01UB4
68	UTI-MNC Fund	Direct IDCW PLAN	INF789F01UC2
69	UTI CORE EQUITY FUND	Direct IDCW PLAN	INF789F01UE8
70	UTI CORE EQUITY FUND	Direct IDCW PLAN	INF789F01UF5
71	UTI REGULAR SAVINGS FUND	Direct Monthly IDCW PLAN	INF789F01UK5
72	UTI REGULAR SAVINGS FUND	Direct Monthly IDCW PLAN	INF789F01UL3
73	UTI REGULAR SAVINGS FUND	Direct PLAN	INF789F01UM1
74	UTI-Money Market Fund -Institutional Plan	Direct Monthly IDCW PLAN	INF789FA1M46
75	UTI-Money Market Fund -Institutional Plan	Direct Monthly IDCW PLAN	INF789FA1M53
76	UTI-Money Market Fund -Institutional Plan	Direct Quarterly IDCW PLAN	INF789FA1M61
77	UTI-Money Market Fund -Institutional Plan	Direct Quarterly IDCW PLAN	INF789FA1M79
78	UTI-Money Market Fund -Institutional Plan	Direct Annual IDCW PLAN	INF789FA1N03
79	UTI-Money Market Fund -Institutional Plan	Direct Annual IDCW PLAN	INF789FA1N11
80	UTI-Mastershare Unit Scheme	Direct IDCW PLAN	INF789F01UQ2
81	UTI-Mastershare Unit Scheme	Direct IDCW PLAN	INF789F01UR0
82	UTI MEDIUM TERM FUND	Direct Annual IDCW PLAN	INF789FB1KL1
83	UTI MEDIUM TERM FUND	Direct Annual IDCW PLAN	INF789FB1KM9
84	UTI MEDIUM TERM FUND	Direct Monthly IDCW PLAN	INF789FB1KF3
85	UTI MEDIUM TERM FUND	Direct Monthly IDCW PLAN	INF789FB1KG1
86	UTI MEDIUM TERM FUND	Direct Quarterly IDCW PLAN	INF789FB1KH9
87	UTI MEDIUM TERM FUND	Direct Quarterly IDCW PLAN	INF789FB1KI7
88	UTI Nifty 50 Index Fund	Direct IDCW PLAN	INF789F01WY2
89	UTI Nifty 50 Index Fund	Direct IDCW PLAN	INF789F01WZ9
90	UTI VALUE OPPORTUNITIES FUND	Direct IDCW PLAN	INF789F01UZ3
91	UTI VALUE OPPORTUNITIES FUND	Direct IDCW PLAN	INF789F01VA4
92	UTI-Rajiv Gandhi Equity Saving Scheme	Direct IDCW PLAN	INF789F01YS0
93	UTI ARBITRAGE FUND	Direct IDCW PLAN	INF789FB1RE1
94	UTI ARBITRAGE FUND	Direct IDCW PLAN	INF789FB1RF8
95	UTI-Short Term Income Fund- Institutional Option	Direct Quarterly IDCW PLAN	INF789FA1R66
96	UTI-Short Term Income Fund- Institutional Option	Direct Quarterly IDCW PLAN	INF789FA1R74
97	UTI-Short Term Income Fund- Institutional Option	Direct Monthly IDCW PLAN	INF789F01XZ7
98	UTI-Short Term Income Fund- Institutional Option	Direct Monthly IDCW PLAN	INF789F01YA8
99	UTI-Short Term Income Fund- Institutional Option	Direct Annual IDCW PLAN	INF789FA1R33
100	UTI-Short Term Income Fund- Institutional Option	Direct Annual IDCW PLAN	INF789FA1R41
101	UTI Multi Asset Fund	Direct IDCW Plan	INF789F01VC0
102	UTI Multi Asset Fund	Direct IDCW Plan	INF789F01VD8
103	UTI CORPORATE BOND FUND	Direct Plan	INF789F1A546
104	UTI CORPORATE BOND FUND	Direct Plan	INF789F1A553

105	UTI CORPORATE BOND FUND	Direct Plan	INF789F1A561
106	UTI CORPORATE BOND FUND	Direct Plan	INF789F1A579
107	UTI CORPORATE BOND FUND	Direct Plan	INF789F1A587
108	UTI CORPORATE BOND FUND	Direct Plan	INF789F1A595
109	UTI CORPORATE BOND FUND	Direct Plan	INF789F1A603
110	UTI CORPORATE BOND FUND	Direct Plan	INF789F1A611
111	UTI EQUITY SAVINGS FUND	Direct Plan	INF789F1A751
112	UTI EQUITY SAVINGS FUND	Direct Plan	INF789F1A769
113	UTI EQUITY SAVINGS FUND	Direct Plan	INF789F1A801
114	UTI EQUITY SAVINGS FUND	Direct Plan	INF789F1A819
115	UTI EQUITY SAVINGS FUND	Direct Plan	INF789F1A843
116	UTI EQUITY SAVINGS FUND	Direct Plan	INF789F1A850
117	UTI - FLOATER FUND	DIRECT PLAN	INF789F1AC33
118	UTI - FLOATER FUND	DIRECT PLAN	INF789F1AC20
119	UTI - FLOATER FUND	DIRECT PLAN	INF789F1A0A1
120	UTI - FLOATER FUND	DIRECT PLAN	INF789F1A0B9
121	UTI - FLOATER FUND	DIRECT PLAN	INF789F1A0C7
122	UTI - FLOATER FUND	DIRECT PLAN	INF789F1A0D5
123	UTI - FLOATER FUND	DIRECT PLAN	INF789F1A0E3
124	UTI - FLOATER FUND	DIRECT PLAN	INF789F1A0F0

Ser. No.	SCHEMEDESC	PLANDESC	ISIN
1	UTI Transportation & Logistics Fund	Regular IDCW Plan	INF789F01281
2	UTI Hybrid Equity Fund	Regular IDCW Plan	INF789F01315
3	UTI Banking & Financial Services Fund	Regular IDCW Plan	INF789F01356
4	UTI Banking & Financial Services Fund	Regular IDCW Plan	INF789F01364
5	UTI Bond Fund	Regular Quarterly IDCW Plan	INF789F01380
6	UTI Bond Fund	Regular Quarterly IDCW Plan	INF789F01398
7	UTI Banking & PSU Debt Fund	Regular Quarterly IDCW Plan	INF789F01223
8	UTI Banking & PSU Debt Fund	Regular Quarterly IDCW Plan	INF789F01321
9	UTI Contra Fund	Regular IDCW Plan	INF789F01414
10	UTI Contra Fund	Regular IDCW Plan	INF789F01422
11	UTI Credit Risk Fund	Regular Quarterly IDCW Plan	INF789F01RA2
12	UTI Credit Risk Fund	Regular Quarterly IDCW Plan	INF789F01R80
13	UTI Dynamic Bond Fund	Regular Quarterly IDCW Plan	INF789F01000
14	UTI Dynamic Bond Fund	Regular Quarterly IDCW Plan	INF789F01P7
15	UTI DIVIDEND YIELD FUND	Regular IDCW Plan	INF789F01448
16	UTI DIVIDEND YIELD FUND	Regular IDCW Plan	INF789F01455
17	UTI Energy Fund	Regular IDCW Plan	INF789F01471
18	UTI Energy Fund	Regular IDCW Plan	INF789F01489
19	UTI FLEXI CAP FUND	Regular IDCW Plan	INF189A01053
20	UTI FLEXI CAP FUND	Regular IDCW Plan	INF789F01505
21	UTI Long Term Equity Fund (Tax Saving)	Regular IDCW Plan	INF789F01521
22	UTI ULTRA SHORT TERM FUND	REGULAR - DAILY IDCW PLAN	INF789F01554
23	UTI - GSEC-INVESTMENT PLAN	IDCW PLAN	INF789F01612
24	UTI - GSEC-INVESTMENT PLAN	IDCW PLAN	INF789F01620
25	UTI GIIT FUND	REGULAR IDCW PLAN	INF789F01646
26	UTI GIIT FUND	REGULAR IDCW PLAN	INF789F01653
27	UTI HEALTHCARE FUND	REGULAR IDCW PLAN	INF789F01679
28	UTI HEALTHCARE FUND	REGULAR IDCW PLAN	INF789F01687
29	UTI-Services Industries Fund	IDCW PLAN	INF789F01703
30	UTI-Services Industries Fund	IDCW PLAN	INF789F01711
31	UTI-Infrastructure Fund	IDCW PLAN	INF789F01737
32	UTI-Infrastructure Fund	IDCW PLAN	INF789F01745
33	UTI - LONG TERM ADVANTAGE FUND - SERIES III	REGULAR PLAN - IDCW	INF789F01B67
34	UTI LONG TERM ADVANTAGE FUND - SERIES IV	REGULAR PLAN - IDCW	INF789F01FB1
35	UTI LONG TERM ADVANTAGE FUND - SERIES V	REGULAR PLAN - IDCW	INF789F01HQ5
36	UTI LONG TERM ADVANTAGE FUND - SERIES VI	REGULAR PLAN - IDCW	INF789F01V58
37	UTI LONG TERM ADVANTAGE FUND - SERIES VII	REGULAR PLAN - IDCW	INF789F015D8
38	UTI-BLUECHIP FLEXICAP FUND	IDCW PLAN	INF789F01760
39	UTI-BLUECHIP FLEXICAP FUND	IDCW PLAN	INF789F01778
40	UTI India Consumer Fund	IDCW PLAN	INF789F01CF3
41	UTI India Consumer Fund	IDCW PLAN	INF789F01CG1
42	UTI-Mid Cap Fund	IDCW	INF789F01794
43	UTI-Mid Cap Fund	IDCW	INF789F01802
44	UTI-MNC Fund	IDCW PLAN	INF789F01828
45	UTI-MNC Fund	IDCW PLAN	INF789F01836
46	UTI CORE EQUITY FUND	REGULAR IDCW PLAN	INF189A01046
47	UTI CORE EQUITY FUND	REGULAR IDCW PLAN	INF789F01851
48	UTI-Mastershare Unit Scheme	IDCW PLAN	INF189A01038
49	UTI-Mastershare Unit Scheme	IDCW PLAN	INF789F01950
50	UTI-Nifty 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	INF789F01VQ4
55	UTI ARBITRAGE FUND	REGULAR IDCW PLAN	INF789F01RH4
56	UTI ARBITRAGE FUND	REGULAR IDCW PLAN	INF789F01R12
57	UTI Multi Asset Fund	Regular IDCW Plan	INF789F01AN1
58	UTI Multi Asset Fund	Regular IDCW Plan	INF789F01A09
59	UTI CORPORATE BOND FUND	Regular Plan	INF789F1A447
60	UTI CORPORATE BOND FUND	Regular Plan -	INF789F1A454
61	UTI CORPORATE BOND FUND	Regular Plan	INF789F1A462
62	UTI CORPORATE BOND FUND	Regular Plan	INF789F1A470
63	UTI CORPORATE BOND FUND	Regular Plan	INF789F1A488
64	UTI CORPORATE BOND FUND	Regular Plan	INF789F1A496
65	UTI CORPORATE BOND FUND	Regular Plan	INF789F1A504
66	UTI CORPORATE BOND FUND	Regular Plan	INF789F1A512
67	UTI EQUITY SAVINGS FUND	Regular Plan	INF789F1A728
68	UTI EQUITY SAVINGS FUND	Regular Plan	INF789F1A736
69	UTI EQUITY SAVINGS FUND	Regular Plan	INF789F1A785
70	UTI EQUITY SAVINGS FUND	Regular Plan	INF789F1A793
71	UTI EQUITY SAVINGS FUND	Regular Plan	INF789F1A827
72	UTI EQUITY SAVINGS FUND	Regular Plan	INF789F1A835
73	UTI - FLOATER FUND	REGULAR PLAN	INF789F1ACP1
74	UTI - FLOATER FUND	REGULAR PLAN	INF789F1ACQ9
75	UTI - FLOATER FUND	REGULAR PLAN	INF789F1ACR7
76	UTI - FLOATER FUND	REGULAR PLAN	INF789F1ACS5
77	UTI - FLOATER FUND	REGULAR PLAN	INF789F1ACT3
78	UTI - FLOATER FUND	REGULAR PLAN	INF789F1ACU1
79	UTI - FLOATER FUND	REGULAR PLAN	INF789F1ACV9
80	UTI - FLOATER FUND	REGULAR PLAN	INF789F1ACW7

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

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

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

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ATTENTION

UTI SCUP Outstanding Unit holding Accounts

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

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

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

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

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

Minimum Additional Amount : This is the minimum investment amount for an existing investor in a mutual fund scheme.

Yield to Maturity : The Yield to Maturity or the YTM is the rate of return anticipated on a bond if held until maturity. YTM is expressed as an annual rate. The YTM factors in the bond's current market price, par value, coupon interest rate and time to maturity.

SIP : SIP or systematic investment plan works on the principle of making periodic investments of a fixed sum. It works similar to a recurring bank deposit. For instance, an investor may opt for an SIP that invests ₹ 500 every 15th of the month in an equity fund for a period of three years.

NAV : The NAV or the net asset value is the total asset value per unit of the mutual fund after deducting all related and permissible expenses. The NAV is calculated at the end of every business day. It is the value at which the investor enters or exits the mutual fund.

Benchmark : A group of securities, usually a market index, whose performance is used as a standard or benchmark to measure investment performance of mutual funds, among other investments. Some typical benchmarks include the Nifty, Sensex, BSE200, BSE500, 10-Year Gsec.

Entry Load : A mutual fund may have a sales charge or load at the time of entry and/or exit to compensate the distributor/agent.

Entry load is charged at the time an investor purchases the units of a mutual fund. The entry load is added to the prevailing NAV at the time of investment. For instance, if the NAV is ₹ 100 and the entry load is 1%, the investor will enter the fund at ₹ 101.

Note: SEBI, vide circular dated June 30, 2009 has abolished entry load

Exit Load : Exit load is charged at the time an investor redeems the units of a mutual fund. The exit load is reduced from the prevailing NAV at the time of redemption. The investor will receive redemption proceed at net value of NAV less Exit load. For instance if the NAV is ₹ 100 and the exit load is 1%, the investor will receive ₹ 99.

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

Standard Deviation : Standard deviation is a statistical measure of the range of an investment's performance. When a mutual fund has a high standard deviation, it means its range of performance is wide, implying greater volatility.

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

Beta : Beta is a measure of an investment's volatility vis-à-vis the market. Beta of less than 1 means that the security will be less volatile than the market. A beta of greater than 1 implies that the security's price will be more volatile than the market.

AUM : AUM or assets under management refers to the recent / updated cumulative market value of investments managed by a mutual fund or any investment firm.

Holdings : The holdings or the portfolio is a mutual fund's latest or updated reported statement of investments/securities. These are usually displayed in terms of percentage to net assets or the rupee value or both. The objective is to give investors an idea of where their money is being invested by the fund manager.

Nature of Scheme : The investment objective and underlying investments determine the nature of the mutual fund scheme. For instance, a mutual fund that aims at generating capital appreciation by investing in stock markets is an equity fund or growth fund. Likewise, a mutual fund that aims at capital preservation by investing in debt markets is a debt fund or income fund. Each of these categories may have sub-categories.

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

The Potential Risk class position of the debt schemes of UTI Mutual Fund are as under:

Serial No.	Scheme Name	Potential Risk Class Matrix																								
1	UTI Overnight Fund	<p>Relatively Low interest rate risk and Relatively Low Credit Risk.</p> <table border="1"> <tr><th colspan="4">Potential Risk Class</th></tr> <tr><td>Credit Risk →</td><td>Relatively Low (Class A)</td><td>Moderate(Class B)</td><td>Relatively High (Class C)</td></tr> <tr><td>Interest Rate Risk ↓</td><td></td><td></td><td></td></tr> <tr><td>Relatively Low (Class I)</td><td>A-I</td><td></td><td></td></tr> <tr><td>Moderate (Class II)</td><td></td><td></td><td></td></tr> <tr><td>Relatively High (Class III)</td><td></td><td></td><td></td></tr> </table>	Potential Risk Class				Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)	Interest Rate Risk ↓				Relatively Low (Class I)	A-I			Moderate (Class II)				Relatively High (Class III)			
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Interest Rate Risk ↓																										
Relatively Low (Class I)	A-I																									
Moderate (Class II)																										
Relatively High (Class III)																										
2	UTI Gilt Fund	<p>Relatively Low interest rate risk and Relatively Low Credit Risk.</p> <table border="1"> <tr><th colspan="4">Potential Risk Class</th></tr> <tr><td>Credit Risk →</td><td>Relatively Low (Class A)</td><td>Moderate(Class B)</td><td>Relatively High (Class C)</td></tr> <tr><td>Interest Rate Risk ↓</td><td></td><td></td><td></td></tr> <tr><td>Relatively Low (Class I)</td><td></td><td></td><td></td></tr> <tr><td>Moderate (Class II)</td><td></td><td></td><td></td></tr> <tr><td>Relatively High (Class III)</td><td></td><td></td><td></td></tr> </table>	Potential Risk Class				Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)	Interest Rate Risk ↓				Relatively Low (Class I)				Moderate (Class II)				Relatively High (Class III)			
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3	UTI Corporate Bond Fund	<p>Relatively Low interest rate risk and Relatively Low Credit Risk.</p> <table border="1"> <tr><th colspan="4">Potential Risk Class</th></tr> <tr><td>Credit Risk →</td><td>Relatively Low (Class A)</td><td>Moderate(Class B)</td><td>Relatively High (Class C)</td></tr> <tr><td>Interest Rate Risk ↓</td><td></td><td></td><td></td></tr> <tr><td>Relatively Low (Class I)</td><td></td><td></td><td></td></tr> <tr><td>Moderate (Class II)</td><td></td><td></td><td></td></tr> <tr><td>Relatively High (Class III)</td><td>A-III</td><td></td><td></td></tr> </table>	Potential Risk Class				Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)	Interest Rate Risk ↓				Relatively Low (Class I)				Moderate (Class II)				Relatively High (Class III)	A-III		
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Interest Rate Risk ↓																										
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Moderate (Class II)																										
Relatively High (Class III)	A-III																									
4	UTI Liquid Cash Plan	<p>Relatively High interest rate risk and Relatively Low Credit Risk.</p> <table border="1"> <tr><th colspan="4">Potential Risk Class</th></tr> <tr><td>Credit Risk →</td><td>Relatively Low (Class A)</td><td>Moderate(Class B)</td><td>Relatively High (Class C)</td></tr> <tr><td>Interest Rate Risk ↓</td><td></td><td></td><td></td></tr> <tr><td>Relatively Low (Class I)</td><td></td><td></td><td></td></tr> <tr><td>Moderate (Class II)</td><td></td><td>B-I</td><td></td></tr> <tr><td>Relatively High (Class III)</td><td></td><td></td><td></td></tr> </table>	Potential Risk Class				Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)	Interest Rate Risk ↓				Relatively Low (Class I)				Moderate (Class II)		B-I		Relatively High (Class III)			
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5	UTI Money Market Fund	<p>Relatively Low interest rate risk and Moderate Credit Risk.</p> <table border="1"> <tr><th colspan="4">Potential Risk Class</th></tr> <tr><td>Credit Risk →</td><td>Relatively Low (Class A)</td><td>Moderate(Class B)</td><td>Relatively High (Class C)</td></tr> <tr><td>Interest Rate Risk ↓</td><td></td><td></td><td></td></tr> <tr><td>Relatively Low (Class I)</td><td></td><td></td><td></td></tr> <tr><td>Moderate (Class II)</td><td></td><td></td><td></td></tr> <tr><td>Relatively High (Class III)</td><td></td><td></td><td></td></tr> </table>	Potential Risk Class				Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)	Interest Rate Risk ↓				Relatively Low (Class I)				Moderate (Class II)				Relatively High (Class III)			
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6	UTI Ultra Short Term Fund	<p>Relatively Low interest rate risk and Moderate Credit Risk.</p> <table border="1"> <tr><th colspan="4">Potential Risk Class</th></tr> <tr><td>Credit Risk →</td><td>Relatively Low (Class A)</td><td>Moderate(Class B)</td><td>Relatively High (Class C)</td></tr> <tr><td>Interest Rate Risk ↓</td><td></td><td></td><td></td></tr> <tr><td>Relatively Low (Class I)</td><td></td><td></td><td></td></tr> <tr><td>Moderate (Class II)</td><td></td><td></td><td></td></tr> <tr><td>Relatively High (Class III)</td><td></td><td></td><td></td></tr> </table>	Potential Risk Class				Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)	Interest Rate Risk ↓				Relatively Low (Class I)				Moderate (Class II)				Relatively High (Class III)			
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7	UTI Treasury Advantage Fund	<p>Moderate interest rate risk and Moderate Credit Risk.</p> <table border="1"> <tr><th colspan="4">Potential Risk Class</th></tr> <tr><td>Credit Risk →</td><td>Relatively Low (Class A)</td><td>Moderate(Class B)</td><td>Relatively High (Class C)</td></tr> <tr><td>Interest Rate Risk ↓</td><td></td><td></td><td></td></tr> <tr><td>Relatively Low (Class I)</td><td></td><td></td><td></td></tr> <tr><td>Moderate (Class II)</td><td></td><td>B-II</td><td></td></tr> <tr><td>Relatively High (Class III)</td><td></td><td></td><td></td></tr> </table>	Potential Risk Class				Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)	Interest Rate Risk ↓				Relatively Low (Class I)				Moderate (Class II)		B-II		Relatively High (Class III)			
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Relatively High (Class III)																										
8	UTI Bond Fund	<p>Moderate interest rate risk and Moderate Credit Risk.</p>																								
9	UTI Short Term Income Fund	<p>Moderate interest rate risk and Moderate Credit Risk.</p>																								
10	UTI Floater Fund	<p>Relatively High interest rate risk and Moderate Credit Risk.</p> <table border="1"> <tr><th colspan="4">Potential Risk Class</th></tr> <tr><td>Credit Risk →</td><td>Relatively Low (Class A)</td><td>Moderate(Class B)</td><td>Relatively High (Class C)</td></tr> <tr><td>Interest Rate Risk ↓</td><td></td><td></td><td></td></tr> <tr><td>Relatively Low (Class I)</td><td></td><td></td><td></td></tr> <tr><td>Moderate (Class II)</td><td></td><td></td><td></td></tr> <tr><td>Relatively High (Class III)</td><td></td><td>B-III</td><td></td></tr> </table>	Potential Risk Class				Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)	Interest Rate Risk ↓				Relatively Low (Class I)				Moderate (Class II)				Relatively High (Class III)		B-III	
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12	UTI Banking & PSU Debt Fund	<p>Relatively High interest rate risk and Moderate Credit Risk.</p>																								
13	UTI Medium Term Fund	<p>Relatively High interest rate risk and Relatively High Credit Risk.</p> <table border="1"> <tr><th colspan="4">Potential Risk Class</th></tr> <tr><td>Credit Risk →</td><td>Relatively Low (Class A)</td><td>Moderate(Class B)</td><td>Relatively High (Class C)</td></tr> <tr><td>Interest Rate Risk ↓</td><td></td><td></td><td></td></tr> <tr><td>Relatively Low (Class I)</td><td></td><td></td><td></td></tr> <tr><td>Moderate (Class II)</td><td></td><td></td><td></td></tr> <tr><td>Relatively High (Class III)</td><td></td><td></td><td>C-III</td></tr> </table>	Potential Risk Class				Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)	Interest Rate Risk ↓				Relatively Low (Class I)				Moderate (Class II)				Relatively High (Class III)			C-III
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14	UTI Credit Risk Fund	<p>Relatively High interest rate risk and Relatively High Credit Risk.</p>																								
15	UTI Gilt Fund with 10 Year Constant Duration	<p>Relatively High interest rate risk and Relatively Low Credit Risk.</p> <table border="1"> <tr><th colspan="4">Potential Risk Class</th></tr> <tr><td>Credit Risk →</td><td>Relatively Low (Class A)</td><td>Moderate(Class B)</td><td>Relatively High (Class C)</td></tr> <tr><td>Interest Rate Risk ↓</td><td></td><td></td><td></td></tr> <tr><td>Relatively Low (Class I)</td><td></td><td></td><td></td></tr> <tr><td>Moderate (Class II)</td><td></td><td></td><td></td></tr> <tr><td>Relatively High (Class III)</td><td>A-III</td><td></td><td></td></tr> </table>	Potential Risk Class				Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)	Interest Rate Risk ↓				Relatively Low (Class I)				Moderate (Class II)				Relatively High (Class III)	A-III		
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Enclosed debt exposure for identifying Perpetual Bonds/AT1 Bonds/Tier II Bonds

ISIN	Bank	Security	Type
INE028A08083	BANK OF BARODA	8.5% UNCD BOB (T-1) PERP SR-VI.	Basel III Additional Tier I Bond
INE028A08117	BANK OF BARODA	8.65% UNCD BOB (T-1) PERP SR-IX	Basel III Additional Tier I Bond
INE028A08190	BANK OF BARODA	7.44% UNCD BOB (SR-23) 03/01/2030	Basel III Tier 2 Bond
INE028A08208	BANK OF BARODA	7.84% UNCD BOB (SR-24) 15/01/2035	Basel III Tier 2 Bond
INE040A08393	HDFC BANK LTD.	8.44% URNCD HDFC BANK SR-1-28/12/28	Infrastructure Bond
INE062A08157	STATE BANK OF INDIA	8.15% UNCD SBI-(PERP)TR-I-SR-IV	Basel III Tier 1 bond
INE090A08UC2	ICICI BANK LTD	9.90%UNCD ICICI BANKPERP-28/12/2023	Basel III Tier 1 bond
INE238A08344	AXIS BANK LTD.	9.15% URNCD AXIS BANK-31.12.22	Basel II Lower Tier 2 Bond
INE428A08101	ALLAHABAD BANK	9.53% URNCD ALL BK SR4--27/12/29	Basel III Tier 2 Bond
INE434A08075	UNION BANK OF INDIA	7.98%UNCR BONDS-24/10/2027	Basel III Tier 2 Bond
INE528G08345	YES BANK LTD.	8% URNCD YESBANK LTD 30/09/2026	Infrastructure Bond
INE528G08352	YES BANK LTD.	9.5% UNCD YES BANK(PERP)-23/12/2021	Basel III Additional Tier I Bond
INE528G08394	YES BANK LTD.	9% UNCD YES BANK(PERP)-18/10/2022	Basel III Additional Tier I Bond
INE667A08104	CANARA BANK	9.8%UNCD SYND BK(V)PERP25/07/2022.	Basel III Tier 1 bond
INE692A08086	UNION BANK OF INDIA	9.08% UNCD UNION BANK(PERP)XXIV	Basel III Additional Tier I Bond
INE160A08159	PUNJAB NATIONAL BANK	-	Tier II Bonds (under Basel III)
INE062A08173	STATE BANK OF INDIA	-	Tier I bonds under Basel III - Perpetual
INE062A08249	STATE BANK OF INDIA	-	Tier I bonds under Basel III - Perpetual
INE084A08151	BANK OF INDIA	-	Tier II Bonds (under Basel III)
INE062A08173	STATE BANK OF INDIA	-	Tier I bonds under Basel III - Perpetual
INE692A08094	UNION BANK OF INDIA	-	Tier II Bonds (under Basel III)
INE062A08249	STATE BANK OF INDIA	-	Tier I bonds under Basel III - Perpetual
INE084A08151	BANK OF INDIA	-	Tier II Bonds (under Basel III)
INE062A08249	STATE BANK OF INDIA	-	Tier I bonds under Basel III - Perpetual
INE476A08100	CANARA BANK	-	Tier I bonds under Basel III - Perpetual
INE692A08094	UNION BANK OF INDIA	-	Tier II Bonds (under Basel III)
INE434A08075	UNION BANK OF INDIA	-	Tier II Bonds (under Basel III)
INE476A08100	CANARA BANK	-	Tier I bonds under Basel III - Perpetual
INE692A08094	UNION BANK OF INDIA	-	Tier II Bonds (under Basel III)
INE692A08094	UNION BANK OF INDIA	-	Tier II Bonds (under Basel III)
INE476A08100	CANARA BANK	-	Tier I bonds under Basel III - Perpetual

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GLOSSARY

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

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

Minimum Addition Amount: This is the minimum investment amount for an existing investor in a mutual fund scheme.

Yield to Maturity: The Yield to maturity or the YTM is the rate of return anticipated on a bond if held until maturity. YTM is expressed as an annual rate and time to maturity.

SIP: SIP or systematic investment plan works on the principle of making periodic investments of a fixed sum. It works similar to a recurring bank deposit. For instance and investor may opt for a SIP that invests Rs. 500 every 15th of the month in an equity fund for a period of three years.

NAV: The NAV or the net asset value is the total assets value per unit of the mutual fund after deducting all related and permissible expenses. The NAV is calculated at the end of every business day. It is the value at which the investor enters or exits the mutual fund

Benchmark: A group of securities, usually a market index, whose performance is used as a standard or benchmark to measure investment performance of mutual funds, among other investments. Some typical benchmarks include the Nifty, Sensex, BSE200, BSE500, 10-Year Gsec.

Entry Load: A mutual fund may have a sales charge or load at the time of entry and/or exit to compensate the distributor/agent.

Entry load is charged at the time an investor purchases the units of a mutual fund. The entry load is added to the prevailing NAV at the time of investment. For instance, if the NAV is Rs. 100 and the entry load is 1% the investor will enter the fund at Rs. 101

Exit Load: Exit load is charged at the time an investor redeems the units of a mutual fund. The exit load is reduced from the prevailing NAV at the time of redemption. The investor will receive redemption proceed at net value of NAV less Exit Load. For instance if the NAV is Rs. 100 and the exit load is 1%, the investor will receive Rs.99.

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

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

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

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

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

AUM: AUM or assets under management refers to the recent / updated cumulative market value of investments managed by a mutual fund or any investment firm.

Holdings: The holdings or the portfolio is a mutual fund's latest or updated reported statement or investments/securities. These are usually displayed in terms of percentage to net assets or the rupee value or both. The objective is to give investors an idea of where their monies are 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 debt markets is a debt fund or income fund. Each of these categories may have subcategories.

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

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

Macaulay Duration: The Macaulay duration is the weighted average term to maturity of the cash flows from a bond. The weight of each cash flow is determined by dividing the present value of the cash flow by the price. The Macaulay duration calculates the weighted average time before a bondholder would receive the bond's cash flows. The Macaulay duration of the portfolio is essentially an average of the duration of bonds within the portfolio, accounting for what percentage of the total portfolio each bond represents. The Macaulay duration of a zero-coupon bond would be equal to the bond's maturity.

Market Capitalizations: As per the SEBI circular SEBI/HO/MD/DF3/CIR/P/2017/114 of Oct 06 2017 a definition has been provided of large cap, mid cap and small cap as follows.

a) Large Cap: 1st - 100th company in terms of full market capitalization
 b) Mid Cap: 101st - 250th company in terms of full market capitalization
 c) Small Cap: 251st company onwards in terms of full market capitalization.

Median Market Cap vs Weighted Average Market Cap
 Median is a denoting the market capitalization value at the mid-point of cumulative weight.

P/B: Price to Book | **P/E:** Price to Earnings | **RoE:** Return on Equity

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

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 Tel: +91 40 6716 1801, Email: uti@kfinetech.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.

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- Investment in equity instruments following a value investment strategy 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, 2022. The Risk-o-meter of the fund/s is/are evaluated on monthly basis and any changes to Risk-o-meter are disclosed vide addendum on monthly basis, to view the latest addendum on Risk-o-meter, please visit addenda section on <https://utimf.com/forms-and-downloads/>

Fund: UTI Value Opportunities Fund



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Benchmark: Nifty 500 TRI



Benchmark riskometer is at Very High risk