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OFFER

OCTOBER 2022 UTI FUND WATCH



UTI GOLD ETF FUND OF FUND REDEFINING GOLD INVESTING.



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10TH OCTOBER 2022**

**NFO CLOSES
21ST OCTOBER 2022**



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Historically, gold has
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Safe Haven Asset[~]

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UTI Gold ETF Fund of Fund (FoF) is an open-ended fund of fund scheme investing in UTI Gold Exchange Traded Fund (UTI Gold ETF). [^] London Bullion Market Association.
~Past performance is neither an indicator nor a guarantee of future performance. #Source: World Gold Council, NSE Indices Ltd and AMFI.
The investors will be bearing the recurring expenses of the scheme, in addition to the expenses of underlying scheme i.e. UTI Gold ETF.

UTI Gold ETF FoF

This product is suitable for investors who are seeking*:

- Long term capital growth
- Returns that are commensurate with the performance of UTI Gold ETF through investment in units of UTI Gold ETF

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

Note: Product labelling assigned during the New Fund Offer (NFO) is based on an internal assessment of the scheme characteristics or model portfolio and the same may vary post NFO when the actual investments are made.

Scheme: UTI Gold ETF Fund of Fund



Investors understand that their principal will be at High Risk.

Benchmark: Prices Of Gold



Benchmark riskometer is at High Risk.

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

INSIDE

• Snapshot
• Portfolio

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

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Central Banks envy the response to Roger Federer's retirement

The year 2020 will be go down in history as one of the most difficult years of this era. It will be remembered for the Covid-19 pandemic, the consequent lockdowns and the loss of so many lives. In combating the ill effects of the pandemic Central Banks rode to the rescue even before scientists could develop a vaccine to combat Covid-19. The provision of liquidity in abundance kept the system running through some very difficult times.

However, in hindsight, they seemed to have overplayed that hand and overstayed that role. The inflation surge and the subsequent shock to the system, due to the Russia-Ukraine conflict, have now caused most central banks to abruptly change course and slam hard on the brakes.

The US Federal Reserve delivered another 75-basis point rate hike last month, taking the cumulative rate hikes to 300bps this year. And, they are far from being done! My belief is that a few developed central banks now wish they could have timed their exit from the 'easy money regime' better. I suggest they take a page out of tennis legend Roger Federer's book of perfect timing. The world paused to watch him play his last competitive match. As everyone cheered for him and bid him an emotional farewell, even his fiercest of rivals were left teary-eyed. No such luck for central bankers though — with economies and markets in turmoil — as they try to exit their policy regime.

The Bank of England finds itself in a particularly difficult situation. Their determination to hike rates and reduce the size of its balance sheet encountered a countervailing and unexpected shock as fiscal policy turned accommodative with a massive tax cut. The Bank of England was forced

back into the market as a buyer of bonds in the last week of September. According to Reuters, the turmoil in the bond market is said to have caused a liquidity and collateral crisis for pension funds.

This is troubling for a simple reason: the issue is no longer limited to the impact of rate hikes on the economy, but we now face the risk of liquidity and collateral shocks for financial market participants. In an era of cheap money, leverage made financial logic to investors looking to soup-up their returns. Now, borrowers must take a hard call since they have to roll over their borrowings at sharply higher yields. Borrowers also face potential liquidity/collateral cash calls on leveraged asset positions.

At the time of writing this report, the UK government made a swift reversal on one of its most contentious proposals that would have otherwise led to tax cut for the country's highest earners.

While 2020 experienced an exogenous shock in the form of the Covid-19 virus, to which policy makers responded with fiscal and monetary support, the Russia-Ukraine conflict in 2022 led to an energy crisis, even as policy makers pivoted to tackle the fallout of their earlier policies. The subsequent pace of rate hikes by central banks has now raised the risk of an accident. To make matters worse, various parts of the world are grappling with a food crisis. A lead indicator of slowing demand is the trend in freight rates. The cost of sending freight from Asia to the US has now fallen by 85% since the same time last year.

The Impact on India's Economy

The Monetary Policy Committee of India (MPC) hiked rates by a further 50bps in September, bringing the cumulative rate hikes to 190bps for this year. If the shift in the effective policy rate is taken into consideration, the overall increase amounts to 255bps. Thankfully, the RBI has been withdrawing liquidity for nearly a year now and hence, irrespective of an inflation challenge, it is milder than the challenges being faced by the central banks in the US and Europe.

The RBI governor alluded to this challenge when indicating the data driven nature of their decision-making in the current environment. [You can read more about the monetary policy tight rope here.](#)

This week, the government announced its intention to continue its flagship food support programme till December 2022. This has been the mainstay of the fiscal response to the pandemic. The government is walking a fiscal tightrope, as this has increased expense, in addition to the increased fertiliser subsidies and losses being borne by oil companies.

The good news is that despite the surge in government spending on food and fertiliser subsidy this year, the Centre's fiscal deficit remains under control. The Centre's fiscal deficit during April-August this year was been reported at 37.1% of BE versus 44.4% of BE at the same point in FY22.

Revival in consumption, high inflation rate, partial impact of the rate hike decisions taken in the 47th GST Council meeting, along with an improvement in compliance, has bolstered GST revenues. The GST collection remained more than Rs 1.4 trillion for six months in a row, translating into growth of 36.4% in FY23 YTD versus 29.7% during the same time last year. Corporate and income tax collections respectively grew at a 23.6% and 33.2% during the first five months of this fiscal year, versus the pre-pandemic five-year average of 8.8% and 16.4%, respectively.

Consolidation among firms, declining share of the informal sector and demand spurt for the consumption-oriented sector post-Covid have led to consistent improvement in direct tax collection. The buoyancy in revenues may enable the government to carry out a delicate balancing act on the fiscal tightrope.

Due to the drop in the Nifty-50 in September; valuations have cooled off from the upper reaches of the comfort zone, it continues to remain above the long-term average. We are cognizant of the rising risk in the financial system and in the context of valuations and risk, investors would be best advised to stick to a gradual approach.

Faith in our Investing Process

I attended a webinar this week, where I had to respond to a question about our portfolio turnover ratios, which are lower than the industry averages. I wish to reiterate that we do not have a target for turnover. If our portfolio turnover is low, it is because of our discipline and adherence to investment processes.

Simple arithmetic can prove that high portfolio turnover could impact performance, in terms of impact cost, which includes transactions cost. The pre-condition for a high-churn strategy to work is for one to consistently spot turning points. If I could predict when macro winds would change and hence swiftly move my positions without much impact cost, I may have had a different approach to portfolio churn.

My 30 years of experience has made me better aware of my limitations and my strengths. I choose to stick to what I believe works best for us i.e., to be guided by our investment process Score Alpha and that discipline has a dampening effect on portfolio churn. As regards the ability to identify turning points and trade accordingly, there could be others more gifted than I am. I admire their skill and prowess in managing high churn strategies. We prefer to put our faith in our investing processes that have worked well for us over cycles and is our compass during good times and difficult times.

Annual Portfolio Turnover Ratio (PTR) of Key Funds:

Fund	PTR %
UTI Core Equity Fund	36
UTI Flexi Cap Fund	8
UTI Focused Equity Fund	21
UTI Long Term Equity Fund (Tax Saving)	28
UTI Mastershare Unit Scheme	34
UTI Mid Cap Fund	18
UTI Small Cap Fund	10
UTI Value Opportunities Fund	24

Data as of August 31, 2022

Source : Internal

Vetri Subramaniam

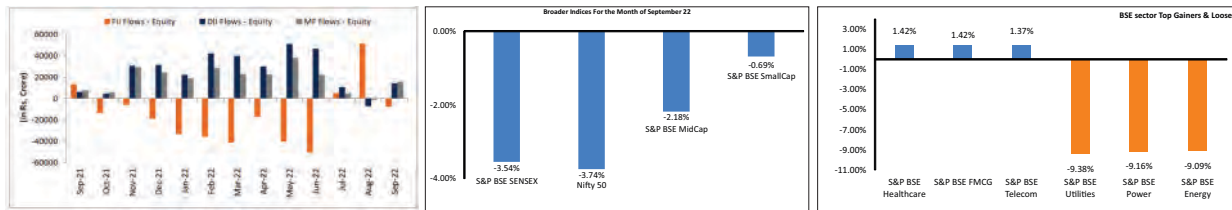
Chief Investment Officer

UTI Asset Management Company Ltd

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

Equity Market

The two month rally over July and August 2022 was snapped in September as FII support receded (net equity sales of Rs 7,624 crores in September 2022 vis-à-vis Rs 51,204 crores net equity purchase in August 2022) on anticipated Fed rate hikes and recessionary concerns.



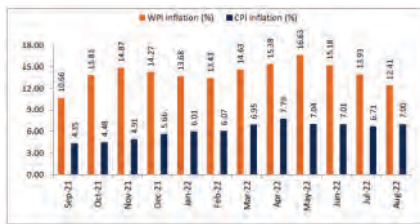
The bellwether indices S&P BSE Sensex and Nifty 50 corrected 3.54% and 3.74% respectively, while S&P BSE Mid-Cap and S&P BSE Small-Cap fell 2.18% and 0.69% respectively.

On the BSE sectorial front, S&P BSE Healthcare (up 1.42%), S&P BSE FMCG (1.42%), S&P BSE Telecom (1.37%) were the gainers, while S&P BSE Utilities (down 9.38%), BSE Power (9.16%) and BSE Energy (9.09%) were the biggest losers.

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

Debt Market

Retail inflation reversed a 3-month trend, rising 7% in August 2022, from a 5-month low of 6.71% in July 2022. CPI has remained higher than the central bank's upper tolerance limit throughout 2022. The Monetary Policy Committee (MPC) of the RBI hiked the repo rate by 50 basis points to 5.90% to rein in inflation. Food prices, accounting for nearly half the CPI, hardened sharply owing to a record heatwave.



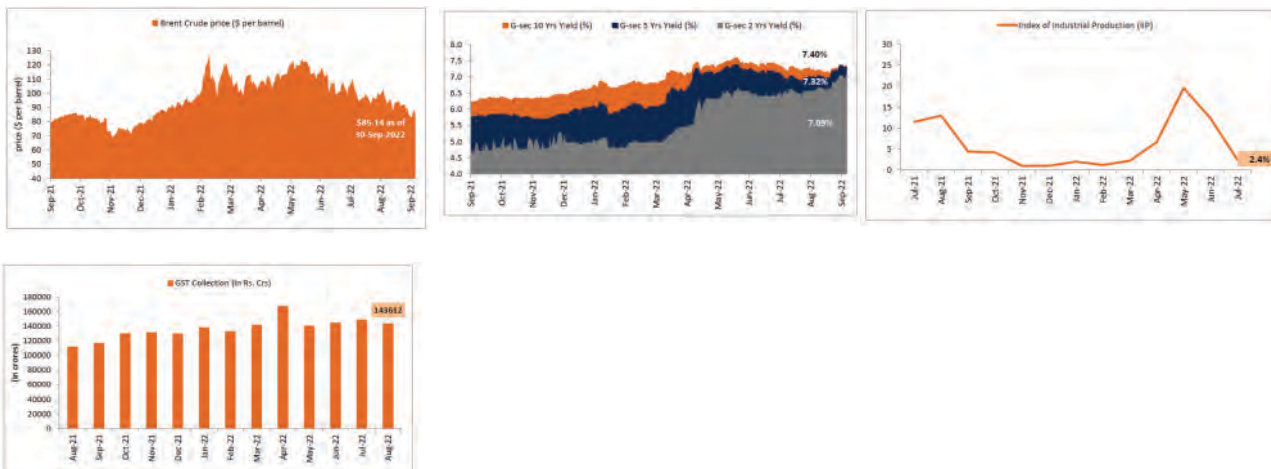
Wholesale price-based inflation (WPI) eased to 12.41% in August 2022 (13.93% in July 2022). WPI continues to hover at higher levels mainly due to rise in prices of food articles, mineral oils, crude petroleum & natural gas, basic metals, chemicals & chemical products, electricity.

Industrial output (IIP) receded to a four-month low of 2.4% in July 2022 (12.3% in June 2022) Manufacturing (up 3.2%) and power generation (2.3%) saw an expansion, while mining contracted (3.3%).

In a reversal of trend, India's exports declined to USD33.0bn in August 2022 (USD36.3bn in July 2022). India's merchandise imports in August 2022 were USD61.7bn (USD66.3bn in July 2022). Merchandise trade deficit in August widened to USD28.0bn (USD30bn in July 2022).

Gross GST collections surged 28% YoY to Rs 1.44 crores during August 2022 (1.49 crores in July 2022). August GST collections fell 3.6% vis-à-vis July collection marking a three-month low.

The bearish sentiment in the markets has affected the momentum built up over the last two months, a trend that could persist over the short term. US GDP growth numbers will be a key monitorable as it will influence Fed rate hikes and liquidity across global markets including India. Sticky inflation and increasing pressure on fiscal and current account deficit will push interest rates higher over the months. Although weakening rupee will boost exports, hardening of crude prices will keep current account deficit on edge.



Source for numbers: Leading business dailies (September 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	29.09.2022
WEBSITE	Economic Times Online
LINK	https://economictimes.indiatimes.com/markets/expert-view/my-best-investment-is-discipline-of-investing-in-equities-rather-than-a-product-or-a-mf-scheme-or-a-stock-ajay-tyagi/articleshow/94511539.cms?from=mdr



My best investment is discipline of investing in equities rather than a product or a MF scheme or a stock: Ajay Tyagi

"I would say more than any material financial goals like buying a house, buying a car, funding a child's education, my biggest financial goal was to gain some amount of independence, some amount of mental security. My investment portfolio has done just that. My worst investment in a way came in the first couple of years where I invested into bonds because I wanted to save tax but from a slightly longer term perspective, that did not provide the returns which the other asset class like equity has provided."

I have always tried to find out what is the amount of money that I may need as an emergency fund or some event in the family and keep that in fixed income and fairly liquid assets. Other than that, everything else goes into equity. As far as my personal asset allocation is concerned, I would be heavily skewed towards equities, says Ajay Tyagi, Head of Equity, UTI AMC NSE 2.73 %

What was your first investment?

My first investment was after I started my job and it was in tax saving bonds. At that time, there used to be these bonds related to infrastructure which also provided for tax saving and ELSS as an instrument had a very low exemption limit. So we were in a way forced to invest into instruments like bonds and that was my first investment.

Let us talk about investment decisions and strategies. Which were the best or the worst investment decisions that you have taken so far?

That is a very easy one; my best investment has been the discipline of investment into equities rather than a product or a mutual fund scheme or a stock. I would just say that the fact that I have been disciplined right from the very beginning to make investments into equities as an asset class has proved to be my best investment.

My worst investment in a way came in the first couple of years where I invested into bonds because I wanted to save tax but from a slightly longer term perspective, that did not provide the returns which the other asset class like equity has provided.

In this scenario of global uncertainty and unpredictability, what is your asset allocation like now?

For me, asset allocation is predominantly into equities. I have always tried to find out what is the amount of money that I may need as an emergency fund or something which I may need to fund some event in the family. That is the amount which I have always tried to keep into fixed income and fairly liquid assets. Other than that, everything else goes into equity. As far as my personal asset allocation is concerned, I would be heavily skewed towards equities.

You are heavily biased towards equity; do you also have a fixed income portfolio and if you have, then can you share it?

It is predominantly into certain debt schemes of UTI itself and some portion is always lying in the bank account. It is very basic. There is nothing complex that I try to do in fixed income. Some amount of money in liquid funds, some amount of money into debt funds and some money lying in the bank in the form.

Do you think rebalancing is an important step that one needs to take whenever it comes to realigning your portfolio goals? How do you rebalance the portfolio?

No, as I said in the reply to the previous question, because everything predominantly is into equities and there is hardly any rebalancing. Other than keeping the amount that is required on account of some contingency, emergency or an event, everything else goes into equity and I am very happy riding through the entire volatility that happens in equity markets without feeling the urge to rebalance every now and then.

Normally, whenever we advise investors to make a financial portfolio, we tell them that it should be aligned to their financial goals. So, which financial goal were you able to fulfill with your investment portfolio?

I would say more than any material financial goals like buying a house, buying a car, funding child's education, my biggest financial goal was to gain some amount of independence, some amount of mental security. My investment portfolio has done just that and provided me with some amount of security and a very liberating feeling in terms of being extremely independent and not being dependent on any set of events in my life.

Publication: Economic Times

Date : 29.09.2022

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 Conserve 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 ~	10539.02 Cr			1461.25 Cr			26295.98 Cr			6922.31 Cr		
Expense Ratio@ (%)	Regular: 2.03, Direct : 1.00			Regular: 2.55, Direct : 1.75			Regular: 1.77, Direct : 0.92			Regular: 1.95, Direct : 1.21		
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. 16			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 ~	7328.87 Cr			2857.65 Cr			2571.67 Cr			463.45 Cr		
Expense Ratio@ (%)	Regular: 2.12, Direct : 1.01			Regular: 2.11, Direct : 1.49			Regular: 2.14, Direct : 1.23			Regular: 2.85, Direct : 1.98		
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 ~	1515.08 Cr			812.50 Cr			705.91 Cr			1978.50 Cr		
Expense Ratio@ (%)	Regular: 2.30, Direct : 1.96			Regular: 2.67, Direct : 1.40			Regular: 2.48, Direct : 1.40			Regular: 2.37, Direct : 1.01		
Benchmark Index	Nifty Infrastructure TRI			Nifty Financial Services TRI			S&P BSE Healthcare TRI			Nifty Transportation & Logistics TRI		

~(Monthly Average as on 30th September 2022)
Minimum Investment Amount refer page No. 66
Asset Allocation refer page no. 62-65 *Benchmark change w.e.f January 1, 2022.

FUNDS AT A GLANCE

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 ~	2986.19 Cr			2332.57 Cr			1982.05 Cr			8471.58 Cr		
Expense Ratio@ (%)	Regular: 2.07, Direct: 1.02			Regular: 2.25, Direct: 0.53			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 weightages in the underlying index with the intention of minimizing the performance differences between the scheme and the underlying index in capital terms, subject to market liquidity, costs of trading, management expenses and other factors which may cause tracking error. The scheme would alter the scripts/weights as and when the same are altered in the underlying index.			The 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 ~	2040.68 Cr			4428.05 Cr			885.90 Cr			4324.61 Cr		
Expense Ratio@ (%)	Regular: 0.79, Direct: 0.33			Regular: 1.95, Direct: 1.36			Regular: 1.86, Direct: 1.07			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% Price 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		
				*Participatory Distribution of Profit (PDP) under UTI Unit Linked Insurance Plan (UTI ULIP) (Nov. 3 July 05, 2002)								
Fund Category	Conservative Hybrid Fund			-			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 ~	1605.38 Cr			5308.15 Cr			256.45 Cr			4190.67 Cr		
Expense Ratio@ (%)	Regular: 1.80, Direct: 1.20			Regular: 1.71, Direct: 0.95			Regular: 1.50, Direct: 0.69			Regular: 1.75, Direct: 1.33		
Benchmark Index	NIFTY 50 Hybrid Composite Debt 15:85 Index			NIFTY 50 Hybrid Composite Debt 50:50 Index			Crail Equity Savings index			CRISIL Short Term Debt Hybrid 60+40 Fund Index		

~(Monthly Average as on 30th September 2022)
Minimum Investment Amount refer page No. 66
Asset Allocation refer page no. 62-65 *Proposed Category

FUNDS AT A GLANCE

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 type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Fund Size ~	3683.27 Cr			685.68 Cr			8899.21 Cr			33098.52 Cr		
Expense Ratio@ (%)	Regular: 1.74, Direct: 1.06			Regular: 2.68, Direct: 1.58			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 A-I 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 Payout & Reinvestment IDCW Option			(Daily/Weekly/Fortnightly/ Monthly/Quarterly/Half-Yearly/ Annual/Flexi) and Growth Option			Growth Option /Quarterly IDCW Option Half yearly IDCW Option /Annual IDCW Option Flexi IDCW Option both payout & reinvestment facilities		
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 ~	7616.73 Cr			2221.44 Cr			2814.06 Cr			1995.12 Cr		
Expense Ratio@ (%)	Regular: 0.26, Direct: 0.19			Regular: 0.94, Direct: 0.42			Regular: 0.43, Direct: 0.32			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 (PFI) 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 (PFI) 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/Qtrly/HalfYearly/Annual/Flexi Payout & Reinvestment IDCW Option			Growth Option /Quarterly IDCW Option/ Half yearly IDCW Option/ Annual IDCW Option/ Flexi IDCW Option both payout & reinvestment facilities			Growth Option /IDCW Option (with Payout and Reinvestment facilities)/ Default Option - Growth Option		
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 ~	2190.52 Cr			488.76 Cr			3155.48 Cr			486.80 Cr		
Expense Ratio@ (%)	Regular: 0.96, Direct: 0.33			Regular: 0.56, Direct: 0.23			Regular: 0.57, Direct: 0.27			Regular: 1.62, Direct: 0.83		
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 30th September 2022)
Minimum Investment Amount refer page No. 66
Asset Allocation refer page no. 62-65

FUNDS AT A GLANCE

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 return through investment in sovereign securities issued by the Central Government and/ora State Government and / or any security unconditionally guaranteed by the Central Government and / or a State Government for repayment of principal and interest. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.		
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 Qtrly/Half Yearly/Annual/Flexi IDCW with Payout and Re-investment.			(a) Quarterly IDCW Option (b) Half Yearly IDCW Option (c) Annual IDCW Option (d) Flexi IDCW Option with both payout 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 ~	60.12 Cr			414.04 Cr			294.22 Cr			519.50 Cr		
Expense Ratio@ (%)	Regular: 1.61, Direct : 1.10			Regular: 1.56, Direct : 0.89			Regular: 1.63, Direct : 1.30			Regular: 0.93, Direct : 0.66		
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. 25			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 ~	2876.86 Cr			127.14 Cr			115.82 Cr			99.66 Cr		
Expense Ratio@ (%)	Regular: 1.95, Direct : 0.15			Regular: 0.30, Direct : 0.20			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		

~(Monthly Average as on 30th September 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 30th September 2022.

EQUITY READY RECKONER OCTOBER 2022

Fund Name		Market Cap Based Funds				
		UTI Mastershare Unit Scheme	UTI Mid Cap Fund	UTI Small Cap Fund	UTI Core Equity Fund	
Category		Large Cap Fund	Mid Cap Fund	Small Cap Fund	Large & Mid Cap Fund	
Month End AUM		₹ 10,344 Crores	₹ 7,252 Crores	₹ 2,338 Crores	₹ 1,484 Crores	
Benchmark Index		S&P BSE 100 TRI	NIFTY Midcap 150 TRI	NIFTY Smallcap 500 TRI	NIFTY LargeMidcap 250 TRI	
Fund	Large Cap	87%	12%	0%	0%	
	Mid Cap	10%	70%	16%	92%	
	Small Cap	3%	18%	84%	38%	
	Benchmark	98%	96%	96%	12%	
Fund	C1	9.1%	8.8%	7.4%	7.1%	
	C2	11.3%	12%	21%	26%	
	C3	0%	0%	3%	3%	
	Benchmark	11%	19%	18%	18%	
Fund	P1	50%	60%	70%	47%	
	P2	28%	32%	19%	38%	
	P3	15%	5%	11%	15%	
	Benchmark	32%	27%	31%	30%	
Price to Book (P/B)		7.51 8.33	6.99 7.26	6.09 6.53	4.02 4.53	
Price to Earnings (P/E)		31.76 35.99	40.48 41.21	31.55 39.55	22.16 34.11	
Return on Equity (ROE)		16.92 16.51	17.40 16.90	18.30 19.05	14.04 16.77	
Return on Capital Employed (ROCE) Tiers of Fund vs Bv's Benchmark Index						
Market Capitalization of Fund vs Bv's Benchmark Index						
Operating Cash Flow (OCF) Tiers of Fund vs Bv's Benchmark Index						
Portfolio Characteristics of Fund vs Bv's Benchmark Index (%)						
Sector weights/Active weights of Funds vs Bv's Benchmark Index (Highlighted +2.3)						
Sector	NAV (%)	Active Wt. (%)	NAV (%)	Active Wt. (%)	NAV (%)	Active Wt. (%)
AUTOMOBILES & AUTO COMPONENTS	8.24	3.60	7.19	2.66	7.86	1.10
CAPITAL GOODS	3.18	2.85	17.63	3.51	7.34	0.80
CHEMICALS	1.56	-0.18	6.48	-1.13	7.38	-1.10
CONSTRUCTION	2.59	0.09	0.99	0.19	3.01	4.01
CONSTRUCTION MATERIALS	1.38	-1.02	1.79	-0.16	1.89	-0.82
CONSUMER DURABLES	5.64	2.85	9.45	3.85	14.85	0.34
CONSUMER SERVICES	5.01	3.13	5.74	-0.77	9.07	-1.78
DIVERSIFIED	0.76	0.25	1.20	-0.60	-	-0.20
FAST MOVING CONSUMER GOODS	2.86	-4.24	1.64	-2.80	7.27	0.31
FINANCIAL SERVICES	32.54	-1.21	16.62	-1.32	30.01	4.23
HEALTHCARE	5.77	1.99	9.90	2.15	9.44	2.27
INFORMATION TECHNOLOGY	11.76	-0.60	5.62	0.87	9.06	0.47
MEDIA, ENTMT. & PUBLICATIONS	-	0.28	-	-2.89	-	-0.84
METALS & MINING	0.88	-2.72	0.20	-0.67	1.15	-1.84
OIL GAS & CONSUMABLE FUELS	4.51	-7.79	-	-1.76	3.58	-4.31
POWER	-	-1.03	-	-0.95	2.25	-0.62
REALTY	-	-0.40	2.38	0.23	4.65	5.01
SERVICES	0.71	-0.15	5.61	0.44	1.06	-0.49
TELECOMMUNICATION	4.70	-1.89	-	-2.15	2.80	0.87
TEXTILES	-	-0.20	0.44	-1.16	-	-1.16
Top 10 Holdings (%)	46	26	22	35	35	35
Stock Count	50	72	77	60	67	67
Active Share (%)	40	65	73	67	67	67
Fund Manager's	Small Kulkarni & Karthikeyan	Fund Manager's	Arpit Agrawal	Arpit Agrawal	V. Sankar	V. Sankar
Managing Since	Dec-06	Aug-19	Dec-21	Dec-21	May-17	May-17

AWI - Asset Under Management Portfolio Characteristics are calculated based on full market cap, unweighted average methodology of aggregation, operating cash flow tier (C1-C3) has been based on the number of years in which they have generated positive operating cash flow in the previous 5 years. For manufacturing companies, ROCE/ROE/ROA has been calculated based on the previous 5 years average return on capital (for manufacturing companies & non-manufacturing companies ROCE/ROE/ROA) is based on the previous 5 years average return on assets for banks & NBFCs (including housing finance companies). All data as of September 30, 2022.

Fund Name	Market Cap Agnostic Funds			
	UTI Value Opportunities Fund (Tax Saving)	UTI Long Term Equity Fund (Tax Saving)	UTI Focused Equity Fund	
COPPOY Month End AUM Benchmark Index	Value Fund ₹ 2,789 Crores Nifty 500 TRI	ELSS ₹ 2,932 Crores Nifty 500 TRI	Focused Fund ₹ 2,802 Crores Nifty 500 TRI	
	₹ 2,789 Crores Nifty 500 TRI	₹ 2,932 Crores Nifty 500 TRI	₹ 2,802 Crores Nifty 500 TRI	
Large Cap Mid Cap Small Cap	65% 18% 14%	77% 15% 8%	77% 15% 8%	
	65% 18% 14%	77% 15% 8%	77% 15% 8%	
C1 C2 C3	92% 6% 2%	96% 3% 1%	96% 3% 1%	
	92% 6% 2%	96% 3% 1%	96% 3% 1%	
R1 R2 R3	54% 24% 22%	55% 20% 15%	55% 20% 15%	
	54% 24% 22%	55% 20% 15%	55% 20% 15%	
Price to Book (P/B)	9.46	9.44	9.44	
	9.46	9.44	9.44	
Price to Earnings (P/E)	31.97	33.22	33.22	
	31.97	33.22	33.22	
Return on Equity (RoE)	16.59	18.40	18.40	
	16.59	18.40	18.40	
Sector	NAV (₹)	Active Wt. (%)	NAV (₹)	
	Active Wt. (%)	Active Wt. (%)	Active Wt. (%)	
AUTOMOBILE & AUTO COMPONENTS	6.64	2.65	8.61	2.67
	6.64	2.65	8.61	2.67
CAPITAL GOODS	4.05	6.32	8.77	5.25
	4.05	6.32	8.77	5.25
CHEMICALS	1.34	-1.67	0.64	-2.27
	1.34	-1.67	0.64	-2.27
CONSTRUCTION	0.91	-1.26	-	-2.17
	0.91	-1.26	-	-2.17
CONSTRUCTION MATERIALS	0.42	0.07	2.68	0.33
	0.42	0.07	2.68	0.33
CONSUMER DURABLES	4.68	0.58	3.03	-1.07
	4.68	0.58	3.03	-1.07
CONSUMER SERVICES	5.21	7.89	6.78	4.20
	5.21	7.89	6.78	4.20
ENTERTAINMENT	-	-0.10	-	-
	-	-0.10	-	-
FAST MOVING CONSUMER GOODS	0.54	-2.11	12.29	-4.72
	0.54	-2.11	12.29	-4.72
FINANCIAL SERVICES	32.59	21.59	30.54	-4.43
	32.59	21.59	30.54	-4.43
HEALTHCARE	8.34	5.80	4.09	2.93
	8.34	5.80	4.09	2.93
INFORMATION TECHNOLOGY	9.11	-1.50	9.63	-0.72
	9.11	-1.50	9.63	-0.72
MEDIA, ENTERTAINMENT & PUBLICATIONS	-	-0.43	-	-
	-	-0.43	-	-
METALS & MINING	0.47	1.50	0.58	-2.46
	0.47	1.50	0.58	-2.46
OIL, GAS & CONSUMABLE FUELS	2.10	-7.93	-	-10.08
	2.10	-7.93	-	-10.08
POWER	1.14	-2.30	-	-3.44
	1.14	-2.30	-	-3.44
REALTY	3.49	2.49	3.37	2.57
	3.49	2.49	3.37	2.57
SERVICES	0.44	0.35	-	-1.39
	0.44	0.35	-	-1.39
TELECOMMUNICATION	4.30	-	3.74	1.52
	4.30	-	3.74	1.52
TEXTILES	-	-0.51	-	-0.51
	-	-0.51	-	-0.51
Top 10 Holdings (%)	45	47	47	
	45	47	47	
Stock Count	54	54	54	
	54	54	54	
Active Share (%)	65	65	65	
	65	65	65	
Fund Manager(s)	Amrith Prabhakaran	Minal Chopra	Minal Chopra	
	Amrith Prabhakaran	Minal Chopra	Minal Chopra	
Investing Since	1997-18	1997-19	1997-19	
	1997-18	1997-19	1997-19	

UTI MASTERSHARE UNIT SCHEME

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

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 : ₹ 10539.02 Crore
Closing AUM : ₹ 10394.31 Crore

High/Low NAV in the month

High Growth Option : ₹ 198.6947
Low Growth Option : ₹ 187.1785

Total Expense Ratio

Regular : 2.03
Direct : 1.00

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

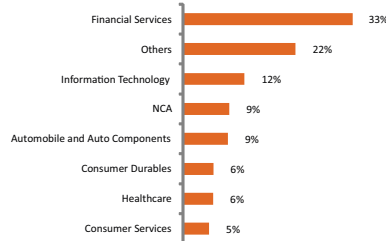
NAV per unit as on 30th September, 2022

Regular Growth Option : ₹ 190.1180
Regular IDCW Option : ₹ 41.6914
Direct Growth Option : ₹ 203.4232
Direct IDCW Option : ₹ 47.4058

Portfolio as on 30th September, 2022

Equity	% to NAV	Equity	% to NAV
ICICI Bank Ltd	9.52	Aditya Birla Fashion & Retail Ltd.	1.78
Infosys Ltd.	7.12	Sun Pharmaceuticals Industries Ltd.	1.65
HDFC Ltd.	6.12	Tata Motors Ltd.	1.65
Bharti Airtel Ltd.	4.70	Havells India Ltd.	1.46
Reliance Industries Ltd.	3.93	Shree Cement Ltd.	0.00
HDFC Bank Ltd.	3.66	Pidilite Industries Ltd.	1.36
Axis Bank Ltd.	3.26	Tech Mahindra Ltd	1.36
Kotak Mahindra Bank Ltd.	2.90	Cipla Ltd.	1.35
Tata Consultancy Services Ltd.	2.60	Godrej Consumer Products Ltd	1.32
Larsen & Toubro Ltd.	2.59	ICICI Lombard General Insurance Company Ltd	1.31
SKF India Ltd.	2.49	Jubilant Food Works Ltd	1.26
Maruti Suzuki India Ltd.	2.37	Divis Laboratories Ltd.	1.06
Eicher Motors Ltd	2.29	Cholamandalam Investment & Finance Company Ltd	1.01
State Bank Of India	2.25	Others	13.01
Titan Company Ltd.	1.96	Net Current Assets	8.89
Asian Paints Ltd.	1.92	TOTAL	100.00
Bajaj Finance Ltd.	1.84		

Sectoral Breakdown



Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
ICICI Bank Ltd	2.8	Reliance Industries Ltd.	-5.3
Bharti Airtel Ltd.	2.5	HDFC Bank Ltd.	-3.3
SKF India Ltd.	2.5	Hindustan Unilever Ltd.	-2.7
Aditya Birla Fashion & Retail Ltd.	1.8	ITC Ltd.	-2.3
Eicher Motors Ltd	1.7	Mahindra & Mahindra Ltd.	-1.4

Market Capitalisation (%)

	Large	Mid	Small
Fund	87	10	3
Benchmark	95	5	0

Quantitative Indicators

	Fund	Benchmark
Beta	0.93	1
Standard Deviation (Annual)	20.75%	22.04%
Sharpe Ratio	0.47%	
Portfolio Turnover Ratio (Annual)	0.25	
P/B	7.51	8.33
P/E	35.99	31.78
ROE	16.92	18.51

As on 30th September, 2022

Fund Performance Vs Benchmark (CAGR) as on 30th September, 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	-2.86	-0.30	-1.64	9,714	9,970	9,836
3 Years	16.00	16.41	15.39	15,615	15,782	15,370
5 Years	12.24	13.01	14.23	17,819	18,439	19,456
Since inception*	15.56	14.20	14.89	18,19,873	11,88,438	14,76,643

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 01 Jan 1990. Prior period Sensex returns. * Compounded annualized Growth Rate.

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 67 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 30th September, 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	1,19,500	1,21,613	1,20,670	-0.77	2.51	1.04
3 Years	3,60,000	4,61,023	4,72,666	4,61,818	16.76	18.53	16.88
5 Years	6,00,000	8,50,834	8,71,459	8,65,219	13.95	14.92	14.63
7 Years	8,40,000	13,39,071	13,96,923	14,02,280	13.09	14.28	14.39
10 Years	12,00,000	23,47,568	24,38,410	24,24,656	12.88	13.59	13.48
15 Years	18,00,000	49,20,036	50,83,433	50,35,910	12.39	12.77	12.66
Since inception	21,40,000	73,03,785	76,17,860	75,81,063	12.45	12.85	12.80

Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. * Since inception for above mentioned schemes is taken for the period December 2004 to September 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. 68-71.

UTI CORE EQUITY FUND (Erstwhile UTI Top 100 Fund)

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

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 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 : ₹ 1461.25 Crore
Closing AUM : ₹ 1434.17 Crore

High/Low NAV in the month

High Growth Option : ₹ 103.9725
Low Growth Option : ₹ 96.6083

Total Expense Ratio

Regular : 2.55
Direct : 1.75

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW:

Load Structure

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

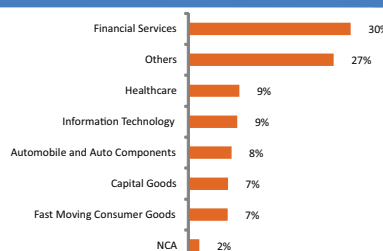
NAV per unit as on 30th September, 2022

Regular Growth Option	₹ 98.5461
Regular IDCW Option	₹ 48.0072
Direct Growth Option	₹ 103.2419
Direct IDCW Option	₹ 50.7339

Portfolio as on 30th September, 2022

Equity	% to NAV	Equity	% to NAV
ICICI Bank Ltd	5.72	Mahindra & Mahindra Ltd.	2.10
HDFC Bank Ltd.	5.25	Ajanta Pharma Ltd.	1.85
ITC Ltd.	3.83	Hindustan Petroleum Corporation Ltd.	1.75
State Bank Of India	3.44	Oracle Financial Services Software Ltd.	1.72
Federal Bank Ltd.	3.37	Phoenix Mills Ltd	1.72
Emami Ltd.	2.74	Obero Realty Ltd.	1.66
Axis Bank Ltd.	2.74	Dalmia Bharat Ltd	1.59
Coromandel International Ltd.	2.70	Bharat Forge Ltd.	1.53
HDFC Ltd.	2.56	Aurobindo Pharma Ltd.	1.49
Fortis Healthcare Ltd.	2.44	Ashok Leyland Ltd.	1.40
Larsen & Toubro Ltd.	2.41	Bajaj Auto Ltd.	1.36
Cummins India Ltd.	2.35	Aditya Birla Capital Ltd	1.35
Infosys Ltd.	2.29	Nippon Life India Asset Management Ltd	1.28
Aditya Birla Fashion & Retail Ltd.	2.28	Others	26.63
HCL Technologies Ltd.	2.22	Net Current Assets	2.03
Max Financial Services Ltd.	2.10	TOTAL	100.00
Bharti Airtel Ltd.	2.10		

Sectoral Breakdown



Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Federal Bank Ltd.	2.7	Reliance Industries Ltd.	-3.5
Emami Ltd.	2.4	Tata Consultancy Services Ltd.	-1.7
ICICI Bank Ltd	2.4	Kotak Mahindra Bank Ltd.	-1.5
Coromandel	2.4	Hindustan Unilever Ltd.	-1.3
International Ltd.	2.4	Bajaj Finance Ltd.	-1.1
State Bank Of India	2.3		

Market Capitalisation (%)

	Large	Mid	Small
Fund	47	42	12
Benchmark	50	48	2

Quantitative Indicators Fund Benchmark

Beta	0.96	1
Standard Deviation (Annual)	20.75%	21.08%
Sharpe Ratio	0.60%	
Portfolio Turnover Ratio (Annual)	0.36	
P/B	4.02	9.53
P/E	22.16	36.11
ROE	16.04	18.77

As on 30th September, 2022Fund Performance Vs Benchmark (CAGR) as on 30th September, 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	-1.06	1.39	-1.64	9,894	10,139	9,836
3 Years	18.59	21.19	15.57	16,686	17,808	15,442
5 Years	10.43	13.69	13.19	16,427	19,000	18,586
Since inception*	12.02	15.14	12.30	45,626	65,880	47,175

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 67 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 30th September, 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	1,22,146	1,23,501	1,20,444	3.34	5.47	0.69
3 Years	3,60,000	4,95,680	5,03,814	4,64,939	21.94	23.12	17.36
5 Years	6,00,000	8,78,042	9,26,800	8,62,061	15.23	17.43	14.48
7 Years	8,40,000	13,41,685	14,89,979	13,84,277	13.15	16.09	14.03
10 Years	12,00,000	23,08,045	27,72,094	23,93,092	12.56	15.98	13.24
15 Years	NA	NA	NA	NA	NA	NA	NA
Since inception	16,00,000	37,71,653	47,08,590	39,11,234	12.05	15.01	12.54

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 FLEXI CAP FUND (Earlier Known as UTI Equity Fund)

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

OCTOBER 2022

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 : ₹ 26295.98 Crore
Closing AUM : ₹ 25786.63 Crore

High/Low NAV in the month

High Growth Option : ₹ 250.2341
Low Growth Option : ₹ 235.6061

Total Expense Ratio

Regular : 1.77
Direct : 0.92

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

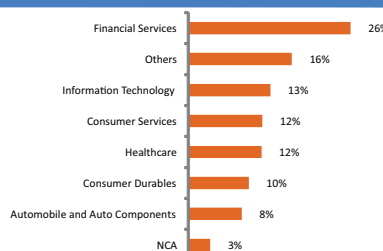
NAV per unit as on 30th September, 2022

Regular Growth Option : ₹ 238.8800
Regular IDCW Option : ₹ 157.9323
Direct Growth Option : ₹ 251.0924
Direct IDCW Option : ₹ 167.0986

Portfolio as on 30th September, 2022

Equity	% to NAV	Equity	% to NAV
Bajaj Finance Ltd.	6.06	Grindwell Norton Ltd.	1.62
ICICI Bank Ltd	5.59	Shree Cement Ltd.	1.61
HDFC Bank Ltd.	4.26	Havells India Ltd.	1.47
Infosys Ltd.	4.09	Berger Paints India Ltd.	1.45
Kotak Mahindra Bank Ltd.	3.92	P I Industries Ltd.	1.44
Avenue Supermarts Ltd.	3.89	Marico Ltd.	1.42
Larsen & Toubro Infotech Ltd	3.74	Ajanta Pharma Ltd.	1.39
Astral Ltd.	2.98	Crompton Greaves Consumer Electricals Ltd.	1.39
Info-Edge (India) Ltd.	2.98	Endurance Technologies Ltd.	1.39
HDFC Ltd.	2.79	Pidilite Industries Ltd.	1.36
Mindtree Ltd.	2.67	Aavas Financiers Ltd	1.36
Coforge Ltd	2.51	Divis Laboratories Ltd.	1.35
Titan Company Ltd.	2.34	IPCA Laboratories Ltd.	1.30
Maruti Suzuki India Ltd.	2.17	Others	22.73
Schaeffler India Ltd	1.76	Net Current Assets	3.49
AU Small Finance Bank Ltd	1.75	TOTAL	100.00
Jubilant Food Works Ltd	1.71		

Sectoral Breakdown



Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Bajaj Finance Ltd.	4.4	Reliance Industries Ltd.	-7.1
Larsen & Toubro Infotech Ltd	3.6	Tata Consultancy Services Ltd.	-2.7
Avenue Supermarts Ltd.	3.3	ITC Ltd.	-2.5
Astral Ltd.	2.8	Hindustan Unilever Ltd.	-2.1
Info-Edge (India) Ltd.	2.7	Larsen & Toubro Ltd.	-1.9

Market Capitalisation (%)

	Large	Mid	Small
Fund	65	26	9
Benchmark	77	15	8

Quantitative Indicators

	Fund	Benchmark
Beta	0.89	1
Standard Deviation (Annual)	19.95%	21.42%
Sharpe Ratio	0.64%	
Portfolio Turnover Ratio (Annual)	0.08	
P/B	11.36	9.44
P/E	44.28	33.22
ROE	23.75	18.40

As on 30th September, 2022

Fund Performance Vs Benchmark (CAGR) as on 30th September, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)
1 Year	-9.47	-0.22	-1.64	9,053	9,978	9,836
3 Years	18.90	17.95	15.57	16,817	16,417	15,442
5 Years	14.40	12.80	13.19	19,601	18,268	18,586
Since inception*	12.56	11.73	NA	3,64,343	2,90,709	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 67 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 30th September, 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	1,16,373	1,21,775	1,20,444	-5.57	2.76	0.69
3 Years	3,60,000	4,60,404	4,82,532	4,64,939	16.67	20.01	17.36
5 Years	6,00,000	8,84,364	8,85,159	8,62,061	15.52	15.56	14.48
7 Years	8,40,000	14,23,560	14,13,294	13,84,277	14.81	14.61	14.03
10 Years	12,00,000	25,76,760	25,08,768	23,93,092	14.62	14.12	13.24
15 Years	18,00,000	59,17,053	52,29,987	49,32,882	14.53	13.10	12.42
Since inception	21,40,000	90,51,070	77,16,348	73,94,354	14.47	12.97	12.56

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 September 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. 68-71.

UTI VALUE OPPORTUNITIES FUND (Erstwhile UTI Opportunities Fund)

An open ended equity scheme following a value investment strategy.

OCTOBER 2022

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 : ₹ 6922.31 Crore
Closing AUM : ₹ 6788.61 Crore

High/Low NAV in the month

High Growth Option : ₹ 105.2439
Low Growth Option : ₹ 98.3760

Total Expense Ratio

Regular : 1.98
Direct : 1.21

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

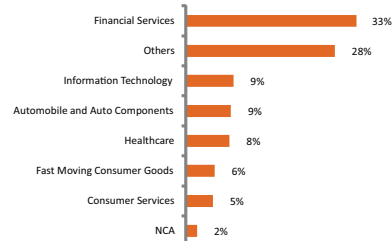
NAV per unit as on 30th September, 2022

Regular Growth Option ₹ 100.3758
Regular IDCW Option ₹ 29.2522
Direct Growth Option ₹ 107.7137
Direct IDCW Option ₹ 35.1293

Portfolio as on 30th September, 2022

Equity	% to NAV	Equity	% to NAV
HDFC Bank Ltd.	8.90	Jubilant Food Works Ltd	1.56
ICICI Bank Ltd	7.62	Sun Pharmaceuticals Industries Ltd.	1.54
Infosys Ltd.	6.56	Crompton Greaves Consumer Electricals Ltd.	1.46
Axis Bank Ltd.	4.32	Ajanta Pharma Ltd.	1.40
Bharti Airtel Ltd.	4.30	Bharat Forge Ltd.	1.28
State Bank Of India	3.67	Brigade Enterprises Ltd.	1.27
ITC Ltd.	2.69	Phoenix Mills Ltd	1.27
Aditya Birla Fashion & Retail Ltd.	2.67	Coromandel International Ltd.	1.24
Eicher Motors Ltd	2.33	Shree Cement Ltd.	1.24
Maruti Suzuki India Ltd.	2.28	Fortis Healthcare Ltd.	1.21
IndusInd Bank Ltd.	2.10	ICICI Lombard General Insurance Company Ltd	1.19
Cipla Ltd.	2.09	Dalmia Bharat Ltd	1.18
Bajaj Auto Ltd.	2.08	Bharat Petroleum Corporation Ltd.	1.17
Hindalco Industries Ltd.	2.07	Others	22.25
AIA Engineering Ltd.	1.68	Net Current Assets	2.15
Tech Mahindra Ltd	1.63	TOTAL	100.00
Tata Steel Ltd.	1.61		

Sectoral Breakdown



Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
HDFC Bank Ltd.	3.5	Reliance Industries Ltd.	-7.1
Axis Bank Ltd.	2.6	Tata Consultancy Services Ltd.	-2.7
Bharti Airtel Ltd.	2.6	HDFC Ltd.	-2.6
Aditya Birla Fashion & Retail Ltd.	2.6	Kotak Mahindra Bank Ltd.	-2.3
ICICI Bank Ltd	2.4	Hindustan Unilever Ltd.	-2.1

Market Capitalisation (%)

	Large	Mid	Small
Fund	68	18	14
Benchmark	77	15	8

Quantitative Indicators

	Fund	Benchmark
Beta	0.94	1
Standard Deviation (Annual)	20.59%	21.42%
Sharpe Ratio	0.61%	
Portfolio Turnover Ratio (Annual)	0.25	
P/B	5.22	9.44
P/E	31.97	33.22
ROE	16.59	18.40

As on 30th September, 2022

Portfolio Details

% of Top 10 Stocks	45.34
Median Market Cap (₹ Cr)	1,00,122
Weighted Average Market Cap	2,58,991
Number of Securities	55

All figures given are provisional and unaudited.

Fund Performance Vs Benchmark (CAGR) as on 30th September, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)
1 Year	0.03	-0.22	-1.64	10,003	9,978	9,836
3 Years	18.61	17.95	15.57	16,694	16,417	15,442
5 Years	12.83	12.80	13.19	18,292	18,268	18,586
Since inception*	14.34	13.76	13.94	1,00,343	91,935	94,470

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 67 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 30th September, 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	1,22,589	1,21,775	1,20,444	4.03	2.76	0.69
3 Years	3,60,000	4,79,423	4,82,532	4,64,939	19.54	20.01	17.36
5 Years	6,00,000	8,86,664	8,85,159	8,62,061	15.63	15.56	14.48
7 Years	8,40,000	13,86,879	14,13,294	13,84,277	14.08	14.61	14.03
10 Years	12,00,000	23,54,430	25,08,768	23,93,092	12.93	14.12	13.24
15 Years	18,00,000	52,22,022	52,29,987	49,32,882	13.08	13.10	12.42
Since inception	20,60,000	71,76,126	68,91,328	65,66,159	13.16	12.76	12.28

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

For Product Label, Refer Page no. 68-71.

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 : ₹ 7328.87 Crore
Closing AUM : ₹ 7251.81 Crore

High/Low NAV in the month

High Growth Option : ₹ 198.2805
Low Growth Option : ₹ 187.6953

Total Expense Ratio

Regular : 2.12
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

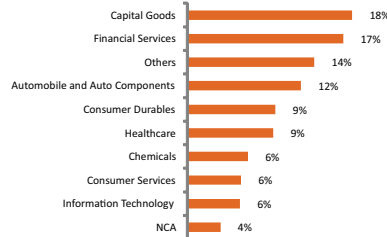
NAV per unit as on 30th September, 2022

Regular Growth Option	₹ 190.8270
Regular IDCW Option	₹ 90.3011
Direct Growth Option	₹ 207.2547
Direct IDCW Option	₹ 101.9904

Portfolio as on 30th September, 2022

Equity	% to NAV	Equity	% to NAV
Tube Investments Of India Ltd	4.65	L&T Technology Services Ltd	1.76
Cholamandalam Investment & Finance Company Ltd	3.17	Indian Hotels Company Ltd.	1.75
P I Industries Ltd.	2.83	Bharat Electronics Ltd.	1.75
Federal Bank Ltd.	2.70	Page Industries Ltd	1.70
Schaeffler India Ltd	2.52	Polycab India Ltd	1.69
Shriram Transport Finance Co.Ltd.	2.10	Aditya Birla Fashion & Retail Ltd.	1.68
Astral Ltd.	2.05	Max Financial Services Ltd.	1.65
Crompton Greaves Consumer Electricals Ltd.	2.00	Praj Industries Ltd.	1.64
City Union Bank Ltd	1.96	United Breweries Ltd.	1.64
Mphasis Ltd	1.95	Kajaria Ceramics Ltd.	1.51
APL Apollo Tubes Ltd	1.94	Karur Vysya Bank Ltd.	1.50
Ashok Leyland Ltd.	1.83	Phoenix Mills Ltd	1.48
Bharat Forge Ltd.	1.80	Volta Ltd.	1.48
Jubilant Food Works Ltd	1.80	Grindwell Norton Ltd.	1.43
Alkem Laboratories Ltd	1.79	Others	36.92
J.K.Cement Ltd.	1.79	Net Current Assets	3.54
		TOTAL	100.00

Sectoral Breakdown



Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Cholamandalam Invnt & Finance Company Ltd	3.2	Trent Ltd.	-1.8
Tube Investments Of India Ltd	3.0	Tata Elxsi Ltd.	-1.7
P I Industries Ltd.	2.8	AU Small Finance Bank Ltd	-1.7
City Union Bank Ltd	2.0	Varun Beverages Ltd	-1.4
Mphasis Ltd	2.0	TVS Motor Company Ltd	-1.4

Market Capitalisation (%)

	Large	Mid	Small
Fund	12	71	18
Benchmark	2	94	4

Quantitative Indicators

	Fund	Benchmark
Beta	0.91	1
Standard Deviation (Annual)	20.03%	21.45%
Sharpe Ratio	0.98%	
Portfolio Turnover Ratio (Annual)	0.17	
P/B	8.99	9.26
P/E	41.21	40.44
ROE	17.40	18.90

As on 30th September, 2022

Fund Performance Vs Benchmark (CAGR) as on 30th September, 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	2.73	3.65	-1.64	10,273	10,365	9,836
3 Years	25.70	26.54	15.57	19,873	20,275	15,442
5 Years	13.53	14.37	13.19	18,867	19,576	18,586
Since inception*	17.87	17.52	14.26	2,09,158	1,97,991	1,17,666

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 67 in 'Fund Manager Summary'.

Schemes Managed by Mr Ankit Agarwal.

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

SIP Returns as on 30th September, 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	1,25,457	1,25,855	1,20,444	8.56	9.19	0.69
3 Years	3,60,000	5,30,379	5,41,790	4,64,939	26.89	28.47	17.36
5 Years	6,00,000	9,75,884	9,92,763	8,62,061	19.55	20.26	14.48
7 Years	8,40,000	15,04,517	15,95,315	13,84,277	16.36	18.01	14.03
10 Years	12,00,000	30,21,142	31,42,954	23,93,092	17.58	18.31	13.24
15 Years	18,00,000	77,61,009	72,80,918	49,32,882	17.63	16.91	12.42
Since inception	21,40,000	1,13,29,329	1,01,84,732	73,94,354	16.55	16.06	12.56

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 September 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. 68-71.

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 : ₹ 2332.57 Crore
Closing AUM : ₹ 2338.41 Crore

High/Low NAV in the month

High Growth Option : ₹ 16.2160
Low Growth Option : ₹ 15.3900

Total Expense Ratio

Regular : 2.25
Direct : 0.53

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

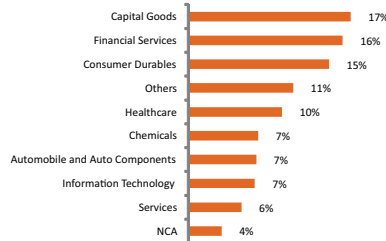
NAV per unit as on 30th September, 2022

Regular Growth Option	₹ 15.7123
Regular IDCW Option	₹ 15.7122
Direct Growth Option	₹ 16.2616
Direct IDCW Option	₹ 16.2615

Portfolio as on 30th September, 2022

Equity	% to NAV	Equity	% to NAV
Timken India Ltd.	2.92	Carborandum Universal Ltd.	1.62
Tube Investments Of India Ltd	2.73	Suven Pharmaceuticals Ltd	1.61
Brigade Enterprises Ltd.	2.38	APL Apollo Tubes Ltd	1.59
Creditaccess Grameen Ltd	2.22	Krishna Institute Of Medical Science Ltd	1.58
Karur Vysya Bank Ltd.	2.12	MTAR Technologies Ltd	1.55
Computer Age Management Services Ltd	2.08	Affle India Ltd	1.54
Greenpanel Industries Ltd	2.00	RHI Magnesita India Ltd	1.53
V.I.P. Industries Ltd.	1.88	Navin Fluorine International Ltd	1.52
Chalet Hotels Ltd	1.81	Fine Organic Ind Ltd	1.52
Cholamandalam Financial Holdings Ltd	1.79	KEC International Ltd.	1.45
IIFL Wealth Management Ltd	1.75	Eclerx Services Ltd.	1.43
Praj Industries Ltd.	1.74	Canfin Homes Ltd.	1.43
Cera Sanitaryware Ltd.	1.71	KPIT Technologies Ltd	1.37
City Union Bank Ltd	1.66	Others	43.01
Metro Brands Ltd	1.66	Net Current Assets	3.52
J.B.Chemicals & Pharmaceuticals Ltd	1.64	TOTAL	100.00
Asahi India Glass Ltd.	1.64		

Sectoral Breakdown



Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Tube Investments Of India Ltd	2.7	Central Depository Services (India) Ltd	-1.2
Timken India Ltd.	2.0	Apollo Tyres Ltd.	-1.1
Creditaccess Grameen Ltd	1.7	Elgi Equipments Ltd.	-1.1
Greenpanel Industries Ltd	1.7	IDFC Ltd.	-1.1
Brigade Enterprises Ltd.	1.6	Radico Khaitan Ltd.	-1.0

Market Capitalisation (%)

	Large	Mid	Small
Fund	-	16	84
Benchmark	-	2	98

Portfolio Details

% of Top 10 Stocks	21.94
Median Market Cap (₹ Cr)	11,564
Weighted Average Market Cap	13,189
Number of Securities	77

All figures given are provisional and unaudited.
As on 30th September, 2022

Fund Performance Vs Benchmark (CAGR) as on 30th September, 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	9.42	-0.72	-1.64	10,942	9,928	9,836
Since inception*	29.03	32.08	15.92	15,711	16,376	12,994

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 67 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 30th September, 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	1,25,980	1,20,441	1,20,444	9.39	0.68	0.69
Since inception	2,10,000	2,46,464	2,33,187	2,24,018	18.68	11.95	7.26

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

Investment Objective

The investment objective of the scheme is to generate 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 : ₹ 2876.86 Crore
Closing AUM : ₹ 2802.01 Crore

High/Low NAV in the month

High Growth Option : ₹ 10.6684
Low Growth Option : ₹ 10.0941

Total Expense Ratio

Regular : 1.95
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)
Exit Load : Less than one year 1%
Greater than or equal to one year Nil

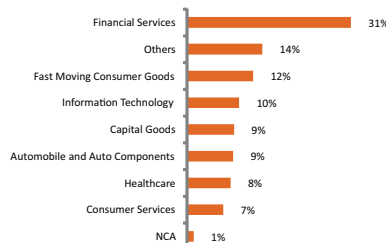
NAV per unit as on 30th September, 2022

Regular Growth Option : ₹ 10.2678
Regular IDCW Option : ₹ 10.2678
Direct Growth Option : ₹ 10.4699
Direct IDCW Option : ₹ 10.4697

Portfolio as on 30th September, 2022

Equity	% to NAV	Equity	% to NAV
ICICI Bank Ltd	8.51	Dabur India Ltd.	2.96
HDFC Bank Ltd.	7.58	Marico Ltd.	2.88
Tata Consultancy Services Ltd.	5.63	Ashok Leyland Ltd.	2.72
Larsen & Toubro Infotech Ltd	4.06	ICICI Lombard General Insurance Company Ltd	2.72
Bharti Airtel Ltd.	3.74	Ultratech Cement Ltd.	2.68
Tata Motors Ltd.	3.61	Max Financial Services Ltd.	2.65
Bajaj Finance Ltd.	3.47	Bharat Forge Ltd.	2.63
Trent Ltd.	3.42	Divis Laboratories Ltd.	2.58
ABB India Ltd.	3.42	Tube Investments Of India Ltd	2.55
Cipla Ltd.	3.38	Maruti Suzuki India Ltd.	2.44
Phoenix Mills Ltd	3.37	Aavas Financiers Ltd	2.40
Jubilant Food Works Ltd	3.33	Ajanta Pharma Ltd.	2.13
Godrej Consumer Products Ltd	3.25	P I Industries Ltd.	0.64
IndusInd Bank Ltd.	3.21	Hindalco Industries Ltd.	0.55
United Breweries Ltd.	3.20	Net Current Assets	1.23
Havells India Ltd.	3.03	TOTAL	100.00

Sectoral Breakdown



Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Larsen & Toubro	3.9	Reliance Industries Ltd.	-7.1
Infotech Ltd	3.3	Infosys Ltd.	-4.5
ICICI Bank Ltd	3.3	HDFC Ltd.	-3.6
ABB India Ltd.	3.3	ITC Ltd.	-2.5
Phoenix Mills Ltd	3.3	Kotak Mahindra Bank Ltd.	-2.3
Trent Ltd.	3.1		

Market Capitalisation (%)

	Large	Mid	Small
Fund	67	31	2
Benchmark	77	15	8

Portfolio Details

% of Top 10 Stocks	46.83
Median Market Cap (₹ Cr)	91,990
Weighted Average Market Cap	2,62,651
Number of Securities	30

All figures given are provisional and unaudited.
As on 30th September, 2022

Fund Performance Vs Benchmark (CAGR) as on 30th September, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)
1 Year	0.47	-0.22	-1.64	10,047	9,978	9,836
Since inception*	2.43	6.04	3.84	10,267	10,666	10,423

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 67 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 : ₹ 2857.63 Crore
Closing AUM : ₹ 2789.48 Crore

High/Low NAV in the month

High Growth Option : ₹ 105.0888
Low Growth Option : ₹ 99.1323

Total Expense Ratio

Regular : 2.11
Direct : 1.49

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW:

Load Structure

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

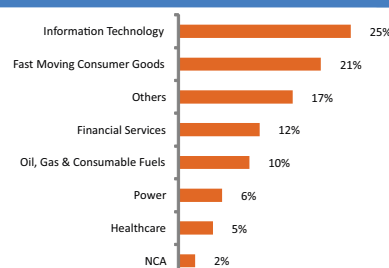
NAV per unit as on 30th September, 2022

Regular Growth Option	₹ 99.9362
Regular IDCW Option	₹ 20.2433
Direct Growth Option	₹ 106.0540
Direct IDCW Option	₹ 23.6759

Portfolio as on 30th September, 2022

Equity	% to NAV	Equity	% to NAV
ITC Ltd.	9.16	Coromandel International Ltd.	1.99
Infosys Ltd.	7.94	Hindustan Petroleum Corporation Ltd.	1.97
NTPC Ltd.	5.76	Great Eastern Shipping Co. Ltd.	1.88
Tech Mahindra Ltd	5.27	Computer Age Management Services Ltd	1.74
Hindustan Unilever Ltd.	4.87	Procter & Gamble Hygiene & Hel Care Ltd.	1.57
Mphasis Ltd	4.71	ICICI Securities Ltd.	1.50
Tata Consultancy Services Ltd.	3.59	Oil & Natural Gas Corporation Ltd.	1.45
ICICI Bank Ltd	3.31	Sanofi India Ltd.	1.42
Marico Ltd.	3.29	Coal India Ltd.	1.39
Torrent Pharmaceuticals Ltd.	2.93	ICICI Prudential Life Insurance Company Ltd.	1.32
Larsen & Toubro Infotech Ltd	2.91	Jyothy Labs Ltd.	1.09
Tata Steel Ltd.	2.82	HDFC Ltd.	1.09
Bharat Petroleum Corporation Ltd.	2.29	State Bank of India	0.94
Bharat Electronics Ltd.	2.28	Others	10.70
Cummins India Ltd.	2.16	Net Current Assets	2.48
Bajaj Auto Ltd.	2.09	TOTAL	100.00
GAIL (India) Ltd.	2.08		

Sectoral Breakdown



Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
ITC Ltd.	6.6	Reliance Industries Ltd.	-7.1
NTPC Ltd.	5.1	HDFC Bank Ltd.	-4.9
Tech Mahindra Ltd	4.7	HDFC Ltd.	-2.5
Mphasis Ltd	4.6	Kotak Mahindra Bank Ltd.	-2.3
Infosys Ltd.	3.4	Larsen & Toubro Ltd.	-1.9

Market Capitalisation (%)

	Large	Mid	Small
Fund	76	12	12
Benchmark	77	15	8

Quantitative Indicators Fund Benchmark

	Fund	Benchmark
Beta	0.83	1
Standard Deviation (Annual)	19.04%	21.42%
Sharpe Ratio	0.49%	
Portfolio Turnover Ratio (Annual)	0.16	
P/B	7.17	9.44
P/E	27.59	33.22
ROE	25.76	18.40

As on 30th September, 2022

Fund Performance Vs Benchmark (CAGR) as on 30th September, 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	-7.90	-0.22	-1.85	-1.64	9,210	9,978	9,815	9,836
3 Years	15.41	17.95	14.87	15.57	15,378	16,417	15,163	15,442
5 Years	11.40	12.80	11.10	13.19	17,161	18,268	16,931	18,586
Since inception*	14.13	14.67	16.45	NA	1,00,003	1,08,575	1,41,996	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 67 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 30th September, 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	1,16,007	1,21,775	1,19,771	-6.12	2.76	-0.35
3 Years	3,60,000	4,56,999	4,82,532	4,69,960	16.14	20.01	18.12
5 Years	6,00,000	8,35,513	8,85,159	8,38,456	13.21	15.56	13.36
7 Years	8,40,000	13,15,174	14,13,294	13,30,592	12.59	14.61	12.92
10 Years	12,00,000	22,52,237	25,08,768	22,44,314	12.10	14.12	12.03
15 Years	18,00,000	47,23,913	52,29,987	50,00,687	11.91	13.10	12.58
Since inception	20,80,000	67,52,857	70,87,308	73,80,900	12.34	12.81	12.21

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

UTI MNC FUND

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

OCTOBER 2022

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 : ₹ 2571.67 Crore
Closing AUM : ₹ 2534.93 Crore

High/Low NAV in the month

High Growth Option : ₹ 285.4125
Low Growth Option : ₹ 273.5125

Total Expense Ratio

Regular : 2.14
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

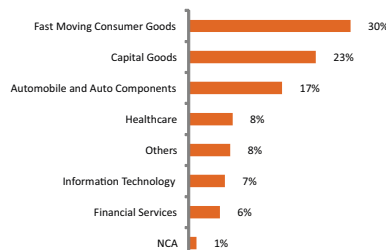
NAV per unit as on 30th September, 2022

Regular Growth Option	₹ 277.1302
Regular IDCW Option	₹ 142.8841
Direct Growth Option	₹ 301.4013
Direct IDCW Option	₹ 156.3467

Portfolio as on 30th September, 2022

Equity	% to NAV	Equity	% to NAV
Maruti Suzuki India Ltd.	8.21	Bosch Ltd.	2.25
Hindustan Unilever Ltd.	7.08	Escorts Kubota Ltd	2.12
Nestle India Ltd.	6.66	Bayer Cropscience Ltd.	2.08
Schaeffler India Ltd	5.65	3M India Ltd.	2.01
Mphasis Ltd	5.02	Sanofi India Ltd.	1.83
Honeywell Automation India Ltd.	4.70	CRISIL Ltd	1.83
United Spirits Ltd.	4.36	Oracle Financial Services Software Ltd.	1.63
Grindwell Norton Ltd.	4.21	Timken India Ltd.	1.53
SKF India Ltd.	4.00	Mahindra CIE Automotive Ltd	1.09
Britannia Industries Ltd.	3.82	HDFC Asset Management Company Ltd	1.07
United Breweries Ltd.	3.79	ICICI Prudential Life Insurance Company Ltd.	1.03
Cummins India Ltd.	3.65	Aavas Financiers Ltd	0.95
Procter & Gamble Hygiene & Hel Care Ltd.	3.65	Nippon Life India Asset Management Ltd	0.86
Whirlpool Of India Ltd.	3.07	Others	2.36
Siemens India Ltd.	2.81	Net Current Assets	1.39
Abbott India Ltd.	2.73	TOTAL	100.00
Gland Pharma Ltd	2.55		

Sectoral Breakdown



Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Schaeffler India Ltd	3.5	Ambuja Cements Ltd.	-6.3
Honeywell		Vedanta Ltd	-5.0
Automation India Ltd.	3.2	Britannia Industries Ltd.	-3.8
Whirlpool Of India Ltd.	3.1	Ashok Leyland Ltd.	-3.7
Grindwell Norton Ltd.	2.6	Colgate Palmolive India Ltd.	-3.6
SKF India Ltd.	2.2		

Market Capitalisation (%)

	Large	Mid	Small
Fund	42	52	6
Benchmark	62	37	1

Quantitative Indicators

	Fund	Benchmark
Beta	0.89	1
Standard Deviation (Annual)	17.30%	18.79%
Sharpe Ratio	0.37%	
Portfolio Turnover Ratio (Annual)	0.06	
P/B	17.77	20.35
P/E	57.86	58.59
ROE	27.34	30.99

As on 30th September, 2022

Fund Performance Vs Benchmark (CAGR) as on 30th September, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty MNC TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty MNC TRI (₹)	Nifty 50 TRI (₹)
1 Year	-0.27	4.20	-1.64	9,973	10,420	9,836
3 Years	12.61	15.18	15.57	14,285	15,286	15,442
5 Years	9.29	10.12	13.19	15,596	16,197	18,586
Since inception*	15.86	13.44	NA	3,60,726	2,15,723	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 67 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 30th September, 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	1,23,947	1,27,115	1,20,444	6.17	11.20	0.69
3 Years	3,60,000	4,44,420	4,65,255	4,64,939	14.19	17.41	17.36
5 Years	6,00,000	7,88,803	8,33,654	8,62,061	10.89	13.12	14.48
7 Years	8,40,000	12,16,143	13,45,801	13,84,277	10.40	13.24	14.03
10 Years	12,00,000	22,97,414	25,15,818	23,93,092	12.47	14.17	13.24
15 Years	18,00,000	60,60,875	60,50,323	49,32,882	14.80	14.78	12.42
Since inception	21,40,000	93,53,930	93,32,226	73,94,354	14.77	14.75	12.56

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 September 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. 68-71.

UTI INDIA CONSUMER FUND (Erstwhile UTI India Lifestyle Fund)

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

OCTOBER 2022

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 : ₹ 463.45 Crore
Closing AUM : ₹ 468.85 Crore

High/Low NAV in the month

High Growth Option : ₹ 41.7238
Low Growth Option : ₹ 40.3020

Total Expense Ratio

Regular : 2.85
Direct : 1.98

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW:

Load Structure

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

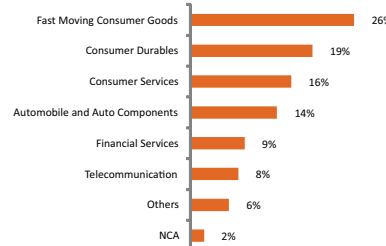
NAV per unit as on 30th September, 2022

Regular Growth Option : ₹ 40.9938
Regular IDCW Option : ₹ 35.8342
Direct Growth Option : ₹ 43.2849
Direct IDCW Option : ₹ 37.9992

Portfolio as on 30th September, 2022

Equity	% to NAV	Equity	% to NAV
Bharti Airtel Ltd.	7.63	Crompton Greaves Consumer Electricals Ltd.	2.37
Maruti Suzuki India Ltd.	6.82	Marico Ltd.	2.29
ITC Ltd.	5.70	Tata Motors Ltd.	2.24
Asian Paints Ltd.	5.53	Phoenix Mills Ltd	2.09
Nestle India Ltd.	4.19	Bajaj Finance Ltd.	1.92
Avenue Supermarts Ltd.	3.95	Havells India Ltd.	1.84
Godrej Consumer Products Ltd	3.88	Page Industries Ltd	1.51
Hindustan Unilever Ltd.	3.88	Vedant Fashions Ltd	1.50
Titan Company Ltd.	3.71	FSN E-Commerce Ventures (Nykaa) Ltd	1.49
Eicher Motors Ltd	3.56	Astral Ltd.	1.48
Metro Brands Ltd	3.36	Sheela Foam Ltd.	1.45
Jubilant Food Works Ltd	2.66	Procter & Gamble Hygiene & Hel Care Ltd.	1.21
Aditya Birla Fashion & Retail Ltd.	2.61	Whirlpool Of India Ltd.	1.19
ICICI Bank Ltd	2.59	Others	7.82
Dabur India Ltd.	2.51	Net Current Assets	2.18
HDFC Bank Ltd.	2.43	TOTAL	100.00
United Breweries Ltd.	2.40		

Sectoral Breakdown



Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Metro Brands Ltd	3.4	Mahindra & Mahindra Ltd.	-6.2
Aditya Birla Fashion & Retail Ltd.	2.6	Hindustan Unilever Ltd.	-6.1
ICICI Bank Ltd	2.6	Adani Transmission Ltd.	-4.7
HDFC Bank Ltd.	2.4	ITC Ltd.	-4.2
United Breweries Ltd.	2.4	Tata Consumer Products Ltd	-2.5

Market Capitalisation (%)

	Large	Mid	Small
Fund	71	21	8
Benchmark	91	9	-

Quantitative Indicators

	Fund	Benchmark
Beta	0.93	1
Standard Deviation (Annual)	18.56%	19.39%
Sharpe Ratio	0.54%	
Portfolio Turnover Ratio (Annual)	0.18	
P/B	16.75	16.36
P/E	59.17	56.12
ROE	20.07	23.01

As on 30th September, 2022

Fund Performance Vs Benchmark (CAGR) as on 30th September, 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	5.39	10.86	-1.64	10,539	11,086	9,836
3 Years	16.09	18.08	15.57	15,652	16,471	15,442
5 Years	11.58	13.74	13.19	17,301	19,042	18,586
Since inception*	9.74	13.32	10.60	40,999	66,745	46,157

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 67 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 30th September, 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	1,28,261	1,34,359	1,20,444	13.04	22.97	0.69
3 Years	3,60,000	4,77,745	5,02,435	4,64,939	19.29	22.92	17.36
5 Years	6,00,000	8,65,861	9,12,585	8,62,061	14.66	16.80	14.48
7 Years	8,40,000	13,45,004	14,50,656	13,84,277	13.22	15.34	14.03
10 Years	12,00,000	22,68,221	26,01,665	23,93,092	12.23	14.80	13.24
15 Years	18,00,000	48,38,706	61,65,101	49,32,882	12.19	15.00	12.42
Since inception	18,10,000	48,79,334	62,32,208	49,78,640	12.15	14.97	12.39

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. 68-71.

UTI INFRASTRUCTURE FUND

An open ended equity scheme following the infrastructure theme.

OCTOBER 2022

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 : ₹ 1515.08 Crore
Closing AUM : ₹ 1469.39 Crore

High/Low NAV in the month

High Growth Option : ₹ 85.4841
Low Growth Option : ₹ 78.9734

Total Expense Ratio

Regular : 2.30
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 30th September, 2022

Regular Growth Option : ₹ 80.3302
Regular IDCW Option : ₹ 41.9841
Direct Growth Option : ₹ 83.5754
Direct IDCW Option : ₹ 43.7352

Portfolio as on 30th September, 2022

Equity	% to NAV	Equity	% to NAV
Bharti Airtel Ltd.	9.84	Cummins India Ltd.	1.94
Larsen & Toubro Ltd.	8.57	Brigade Enterprises Ltd.	1.86
ICICI Bank Ltd	6.14	Mahindra Logistics Ltd	1.77
NTPC Ltd.	5.66	Torrent Power Ltd.	1.76
State Bank Of India	5.64	Indraprastha Gas Ltd	1.60
Ultratech Cement Ltd.	4.70	Blue Star Ltd.	1.55
Adani Ports And Special Economic Zone Ltd	4.44	Crompton Greaves Consumer Electricals Ltd.	1.53
Axis Bank Ltd.	4.36	PNC Infratech Ltd	1.43
Bharat Electronics Ltd.	2.99	Oberoi Realty Ltd.	1.41
SKF India Ltd.	2.87	3M India Ltd.	1.39
Container Corporation Of India Ltd	2.82	J. Kumar Infraprojects Ltd.	1.31
Gujarat Gas Ltd	2.67	AIA Engineering Ltd.	1.27
Shree Cement Ltd.	2.36	KNR Constructions Ltd	1.21
Siemens India Ltd.	2.18	Others	6.20
ABB India Ltd.	2.10	Net Current Assets	2.49
H G Infra Engineering Ltd.	2.02	TOTAL	100.00
Bharat Forge Ltd.	1.94		

Sectoral Breakdown



Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
ICICI Bank Ltd	6.1	Reliance Industries Ltd.	-19.6
State Bank Of India	5.6	Larsen & Toubro Ltd.	-5.2
Axis Bank Ltd.	4.4	Power Grid Corporation Of India Ltd	-4.5
Bharat Electronics Ltd.	3.0	Grasim Industries Ltd.	-3.9
SKF India Ltd.	2.9	Oil & Natural Gas Corporation Ltd.	-3.1

Market Capitalisation (%)

	Large	Mid	Small
Fund	59	26	15
Benchmark	90	10	-

Quantitative Indicators

	Fund	Benchmark
Beta	0.90	1
Standard Deviation (Annual)	21.86%	22.43%
Sharpe Ratio	0.44%	
Portfolio Turnover Ratio (Annual)	0.08	
P/B	5.15	4.07
P/E	34.60	36.41
ROE	13.88	12.34

As on 30th September, 2022

Fund Performance Vs Benchmark (CAGR) as on 30th September, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty Infrastructure TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty Infrastructure TRI (₹)	Nifty 50 TRI (₹)
1 Year	3.28	0.41	-1.64	10,328	10,041	9,836
3 Years	15.80	17.50	15.57	15,535	16,229	15,442
5 Years	8.67	10.74	13.19	15,158	16,659	18,586
Since inception*	12.48	9.52	14.26	88,013	53,748	1,17,666

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 67 in 'Fund Manager Summary'.

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

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

SIP Returns as on 30th September, 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	1,26,082	1,20,887	1,20,444	9.55	1.38	0.69
3 Years	3,60,000	4,93,326	4,93,326	4,64,939	21.60	20.38	17.36
5 Years	6,00,000	8,59,646	8,80,242	8,62,061	14.37	15.33	14.48
7 Years	8,40,000	13,01,203	13,40,896	13,84,277	12.29	13.13	14.03
10 Years	12,00,000	22,07,954	21,03,010	23,93,092	11.73	10.81	13.24
15 Years	18,00,000	38,05,305	32,47,204	49,32,882	9.36	7.45	12.42
Since inception	21,40,000	52,78,512	42,43,801	73,94,354	9.33	7.18	12.56

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 September 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. 68-71.

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

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

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 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 : ₹ 812.50 Crore
Closing AUM : ₹ 790.69 Crore

High/Low NAV in the month

High Growth Option : ₹ 126.1626
Low Growth Option : ₹ 115.3796

Total Expense Ratio

Regular : 2.67
Direct : 1.40

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW:

Load Structure

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

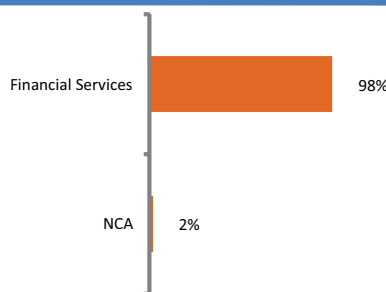
NAV per unit as on 30th September, 2022

Regular Growth Option : ₹ 117.8002
Regular IDCW Option : ₹ 45.8472
Direct Growth Option : ₹ 130.3424
Direct IDCW Option : ₹ 51.0136

Portfolio as on 30th September, 2022

Equity	% to NAV	Equity	% to NAV
ICICI Bank Ltd	18.68	Multi Commodity Exchange Of India Ltd	1.57
HDFC Bank Ltd.	18.52	DCB Bank Ltd	1.56
State Bank Of India	9.39	City Union Bank Ltd	1.54
Axis Bank Ltd.	8.53	Federal Bank Ltd.	1.35
HDFC Ltd.	6.08	Prudent Corporate Advisory Services Ltd	1.24
Kotak Mahindra Bank Ltd.	4.14	Canfin Homes Ltd.	1.23
SBI Life Insurance Company Ltd.	3.57	Muthoot Finance Ltd	0.87
IndusInd Bank Ltd.	3.40	Computer Age Management Services Ltd	0.72
Karur Vysya Bank Ltd.	2.37	ICICI Prudential Life Insurance Company Ltd.	0.67
SBI Cards And Payment Services Pvt Ltd.	2.35	PB Fintech Ltd	0.60
Bajaj Finance Ltd.	2.32	ICICI Securities Ltd.	0.00
Bajaj Finserv Ltd.	2.20	Creditaccess Grameen Ltd	0.00
Cholamandalam Investment & Finance Company Ltd	1.85	Net Current Assets	1.76
ICICI Lombard General Insurance Company Ltd	1.82	TOTAL	100.00
Max Financial Services Ltd.	1.67		

Sectoral Breakdown



Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
IndusInd Bank Ltd.	3.4	HDFC Ltd.	-8.3
Karur Vysya Bank Ltd.	2.4	Kotak Mahindra Bank Ltd.	-5.1
State Bank Of India	2.4	Bajaj Finance Ltd.	-4.4
Axis Bank Ltd.	1.8	HDFC Bank Ltd.	-3.1
Max Financial Services Ltd.	1.7	ICICI Bank Ltd	-2.1

Market Capitalisation (%)

	Large	Mid	Small
Fund	86	4	10
Benchmark	98	2	-

Quantitative Indicators

	Fund	Benchmark
Beta	0.97	1
Standard Deviation (Annual)	28.97%	29.25%
Sharpe Ratio	0.06%	
Portfolio Turnover Ratio (Annual)	0.21	
P/B	3.78	3.85
P/E	25.17	27.29
ROE	15.11	15.37

As on 30th September, 2022

Portfolio Details

% of Top 10 Stocks	77.03
Median Market Cap (₹ Cr)	4,43,143
Weighted Average Market Cap	4,00,155
Number of Securities	25

All figures given are provisional and unaudited.

Fund Performance Vs Benchmark (CAGR) as on 30th September, 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	-1.09	-3.50	-1.64	9,891	9,650	9,836
3 Years	7.93	10.98	15.57	12,575	13,673	15,442
5 Years	4.60	12.63	13.19	12,523	18,131	18,586
Since inception*	14.27	17.62	14.26	1,17,856	2,01,105	1,17,666

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 67 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 30th September, 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	1,23,847	1,21,570	1,20,444	6.01	2.44	0.69
3 Years	3,60,000	4,48,585	4,45,872	4,64,939	14.84	14.42	17.36
5 Years	6,00,000	7,44,719	8,26,807	8,62,061	8.58	12.79	14.48
7 Years	8,40,000	11,41,484	13,93,349	13,84,277	8.62	14.21	14.03
10 Years	12,00,000	19,88,740	26,07,082	23,93,092	9.76	14.84	13.24
15 Years	18,00,000	43,32,615	62,16,071	49,32,882	10.89	15.09	12.42
Since inception	21,40,000	68,48,013	1,03,77,430	73,94,354	11.84	15.74	12.56

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 September 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. 68-71.

UTI HEALTHCARE FUND (Erstwhile UTI Pharma & Healthcare Fund)

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

OCTOBER 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 : ₹ 705.91 Crore

Closing AUM : ₹ 713.62 Crore

High/Low NAV in the month

High Growth Option : ₹ 150.0988

Low Growth Option : ₹ 144.9426

Total Expense Ratio

Regular : 2.48

Direct : 1.40

Minimum Investment Amount

Growth: ₹ 5000/-

IDCW:

Load Structure

Entry Load : Nil

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

NAV per unit as on 30th September, 2022

Regular Growth Option ₹ 150.0988

Regular IDCW Option ₹ 116.0053

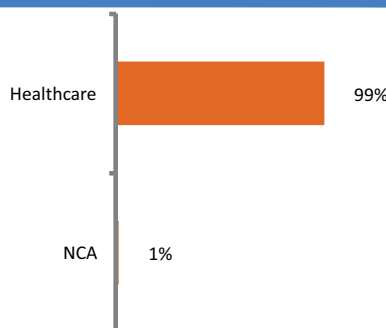
Direct Growth Option ₹ 164.6042

Direct IDCW Option ₹ 127.2281

Portfolio as on 30th September, 2022

Equity	% to NAV	Equity	% to NAV
Sun Pharmaceuticals Industries Ltd.	12.34	Abbott India Ltd.	2.00
Cipla Ltd.	9.07	Lupin Ltd.	1.90
Dr Reddy's Laboratories Ltd.	8.35	Poly Medicure Ltd.	1.78
Apollo Hospitals Enterprise Ltd.	5.75	Metropolis Healthcare Ltd	1.71
Divis Laboratories Ltd.	4.46	Biocon Ltd.	1.70
Fortis Healthcare Ltd.	4.39	Rainbow Childrens Medicare Ltd	1.66
Aurobindo Pharma Ltd.	4.17	Proctor & Gamble Health Ltd	1.59
Krishna Institute Of Medical Science Ltd	3.89	AMI Organics Ltd	1.44
ERIS Lifesciences Ltd	3.74	Pfizer Ltd	1.41
Ajanta Pharma Ltd	3.73	Alembic Pharmaceuticals Ltd.	1.37
Zydus Lifesciences Ltd	3.47	Sequent Scientific Ltd	0.90
IPCA Laboratories Ltd.	3.26	Syngene International Ltd.	0.79
Torrent Pharmaceuticals Ltd.	3.03	Indoco Remedies Ltd.	0.72
Alkem Laboratories Ltd	2.57	Others	0.59
Gland Pharma Ltd	2.39	Net Current Assets	1.42
Suven Pharmaceuticals Ltd	2.37	TOTAL	100.00
J.B.Chemicals & Pharmaceuticals Ltd	2.04		

Sectoral Breakdown



Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
ERIS Lifesciences Ltd	3.4	Max Healthcare Institute Ltd	-4.7
Krishna Institute Of Medical Science Ltd	3.1	Sun Pharmaceuticals Industries Ltd.	-3.8
Ajanta Pharma Ltd	3.0	Laurus Labs Ltd.	-3.2
Fortis Healthcare Ltd.	2.2	Divis Laboratories Ltd.	-2.9
Zydus Lifesciences Ltd	1.9	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)	18.61%	20.17%
Sharpe Ratio	0.98%	
Portfolio Turnover Ratio (Annual)	0.35	
P/B	5.72	6.34
P/E	39.19	43.39
ROE	16.95	15.91

As on 30th September, 2022

Portfolio Details

% of Top 10 Stocks	59.90
Median Market Cap (₹ Cr)	39,173
Weighted Average Market Cap	64,098
Number of Securities	31

All figures given are provisional and unaudited.

Fund Performance Vs Benchmark (CAGR) as on 30th September, 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	-11.95	-9.92	-1.64	8,805	9,008	9,836
3 Years	24.37	23.95	15.57	19,249	19,054	15,442
5 Years	12.78	12.32	13.19	18,252	17,882	18,586
Since inception*	13.70	13.99	NA	1,98,504	2,10,628	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 67 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 30th September, 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	1,16,189	1,17,421	1,20,444	-5.85	-3.97	0.69
3 Years	3,60,000	4,35,228	4,41,931	4,64,939	12.74	13.80	17.36
5 Years	6,00,000	8,60,881	8,55,143	8,62,061	14.43	14.16	14.48
7 Years	8,40,000	12,62,359	12,30,680	13,84,277	11.44	10.73	14.03
10 Years	12,00,000	21,28,597	20,53,915	23,93,092	11.04	10.37	13.24
15 Years	18,00,000	53,05,093	53,57,612	49,32,882	13.26	13.38	12.42
Since inception	21,40,000	78,98,479	81,35,459	73,94,354	13.19	13.47	12.56

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 September 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. 68-71.

UTI TRANSPORTATION & LOGISTICS FUND

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

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 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 : ₹ 1978.50 Crore
Closing AUM : ₹ 1922.33 Crore

High/Low NAV in the month

High Growth Option : ₹ 160.2271
Low Growth Option : ₹ 148.9321

Total Expense Ratio

Regular : 2.37
Direct : 1.01

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW:

Load Structure

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

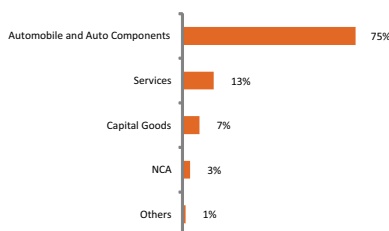
NAV per unit as on 30th September, 2022

Regular Growth Option : ₹ 150.8908
Regular IDCW Option : ₹ 69.5772
Direct Growth Option : ₹ 167.5598
Direct IDCW Option : ₹ 77.4961

Portfolio as on 30th September, 2022

Equity	% to NAV	Equity	% to NAV
Maruti Suzuki India Ltd.	13.90	Minda Corporation Ltd	1.20
Mahindra & Mahindra Ltd.	13.87	Mahindra & Mahindra Fin.Ser.Ltd.	1.09
Eicher Motors Ltd	10.19	VRL Logistics Ltd	1.07
Tata Motors Ltd.	8.64	Motherson Sumi Wiring India Ltd	1.06
Bajaj Auto Ltd.	6.84	Endurance Technologies Ltd.	0.95
Adani Ports And Special Economic Zone Ltd	6.54	Jamna Auto Industries Ltd.	0.87
Ashok Leyland Ltd.	5.25	Subros Ltd.	0.85
Hero Motocorp Ltd.	3.16	Samvardhana Motherson International Ltd	0.81
TVS Motor Company Ltd	2.68	Mahindra CIE Automotive Ltd	0.69
Apollo Tyres Ltd.	2.52	Escorts Kubota Ltd	0.59
Bosch Ltd.	2.20	MRF Ltd.	0.54
Interglobe Aviation Ltd	1.99	Gujarat Pipavav Port Ltd.	0.40
Container Corporation Of India Ltd	1.90	Sandhra Technologies Ltd	0.36
Schaeffler India Ltd	1.69	Others	0.46
Sundram Fasteners Ltd.	1.52	Net Current Assets	3.28
Bharat Forge Ltd.	1.49	TOTAL	100.00
Mahindra Logistics Ltd	1.40		

Sectoral Breakdown



Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Eicher Motors Ltd	4.1	Tube Investments Of India Ltd	-3.4
Ashok Leyland Ltd.	2.6	Indian Railway Catering & Tourism Ltd	-2.2
Bajaj Auto Ltd.	1.5	Zomato Ltd	-2.2
Apollo Tyres Ltd.	1.4	Balkrishna Industries Ltd.	-1.8
Mahindra Logistics Ltd	1.4	MRF Ltd.	-1.5

Market Capitalisation (%)

	Large	Mid	Small
Fund	68	22	10
Benchmark	68	28	4

Quantitative Indicators Fund Benchmark

Quantitative Indicators	Fund	Benchmark
Beta	1.00	1
Standard Deviation (Annual)	25.49%	25.19%
Sharpe Ratio	0.52%	
Portfolio Turnover Ratio (Annual)	0.12	
P/B	5.10	4.18
P/E	42.26	39.62
ROE	8.82	8.37

As on 30th September, 2022

Fund Performance Vs Benchmark (CAGR) as on 30th September, 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	19.36	17.60	-1.64	11,936	11,760	9,836
3 Years	19.46	22.56	15.57	17,056	18,420	15,442
5 Years	5.82	7.61	13.19	13,271	14,433	18,586
Since inception*	17.59	16.75	10.54	1,04,455	94,156	42,672

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 67 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 30th September, 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	1,34,205	1,33,162	1,20,444	22.71	21.00	0.69
3 Years	3,60,000	5,26,579	5,42,081	4,64,939	26.36	28.51	17.36
5 Years	6,00,000	8,69,017	9,18,214	8,62,061	14.81	17.05	14.48
7 Years	8,40,000	12,51,534	13,44,056	13,84,277	11.20	13.20	14.03
10 Years	12,00,000	24,60,802	24,79,450	23,93,092	13.76	13.90	13.24
15 Years	NA	NA	NA	NA	NA	NA	NA
Since inception	17,30,000	66,05,360	63,90,054	46,67,001	16.95	16.56	12.76

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 LONG TERM EQUITY FUND (TAX SAVING) (Erstwhile UTI Equity Tax Saving Plan)

OCTOBER 2022

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 : ₹ 2986.19 Crore
Closing AUM : ₹ 2931.50 Crore

High/Low NAV in the month

High Growth Option : ₹ 148.8864
Low Growth Option : ₹ 139.2798

Total Expense Ratio

Regular : 2.07
Direct : 1.02

Minimum Investment Amount

Growth: ₹ 500/-
IDCW:

Load Structure

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

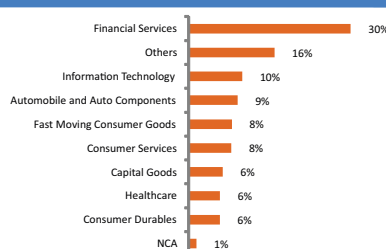
NAV per unit as on 30th September, 2022

Regular Growth Option : ₹ 141.9144
Regular IDCW Option : ₹ 27.1114
Direct Growth Option : ₹ 154.3964
Direct IDCW Option : ₹ 36.3856

Portfolio as on 30th September, 2022

Equity	% to NAV	Equity	% to NAV
ICICI Bank Ltd	8.37	Ultratech Cement Ltd.	1.78
HDFC Bank Ltd.	7.42	Larsen & Toubro Infotech Ltd	1.75
Infosys Ltd.	6.04	Avenue Supermarts Ltd.	1.70
Axis Bank Ltd.	3.83	Metro Brands Ltd	1.64
Bharti Airtel Ltd.	3.74	Nestle India Ltd.	1.63
Bajaj Finance Ltd.	2.77	Tata Motors Ltd.	1.51
State Bank Of India	2.71	Hindalco Industries Ltd.	1.50
Crompton Greaves Consumer Electricals Ltd.	2.15	CESC Ltd	1.45
Maruti Suzuki India Ltd.	2.11	Carborandum Universal Ltd.	1.42
ITC Ltd.	2.08	Tube Investments Of India Ltd	1.40
Aditya Birla Fashion & Retail Ltd.	2.02	Ajanta Pharma Ltd	1.36
Godrej Consumer Products Ltd	1.97	Gujarat Gas Ltd	1.34
Phoenix Mills Ltd	1.93	ICICI Lombard General Insurance Company Ltd	1.31
Eicher Motors Ltd	1.87	United Breweries Ltd.	1.28
Jubilant Food Works Ltd	1.85	Others	24.79
Cholamandalam Investment & Finance Company Ltd	1.82	Net Current Assets	1.45
		TOTAL	100.00

Sectoral Breakdown



Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
ICICI Bank Ltd	3.2	Reliance Industries Ltd.	-7.1
Axis Bank Ltd.	2.1	HDFC Ltd.	-3.6
Bharti Airtel Ltd.	2.0	Tata Consultancy Services Ltd.	-2.7
HDFC Bank Ltd.	2.0	Kotak Mahindra Bank Ltd.	-2.3
Crompton Greaves Consumer Electricals Ltd.	1.9	Hindustan Unilever Ltd.	-2.1

Market Capitalisation (%)

	Large	Mid	Small
Fund	64	20	16
Benchmark	77	15	8

Quantitative Indicators

	Fund	Benchmark
Beta	0.94	1
Standard Deviation (Annual)	20.52%	21.42%
Sharpe Ratio	0.60%	
Portfolio Turnover Ratio (Annual)	0.28	
P/B	8.45	9.44
P/E	36.90	33.22
ROE	17.54	18.40

As on 30th September, 2022

Fund Performance Vs Benchmark (CAGR) as on 30th September, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)
1 Year	-2.18	-0.22	-1.64	9,782	9,978	9,836
3 Years	18.42	17.95	15.57	16,614	16,417	15,442
5 Years	12.32	12.80	13.19	17,882	18,268	18,586
Since inception*	14.58	13.77	13.14	2,22,929	1,89,624	1,67,066

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 67 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 30th September, 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	1,20,906	1,21,775	1,20,444	1.41	2.76	0.69
3 Years	3,60,000	4,73,811	4,82,532	4,64,939	18.70	20.01	17.36
5 Years	6,00,000	8,74,820	8,85,159	8,62,061	15.08	15.56	14.48
7 Years	8,40,000	13,67,637	14,13,294	13,84,277	13.69	14.61	14.03
10 Years	12,00,000	24,05,328	25,08,768	23,93,092	13.33	14.12	13.24
15 Years	18,00,000	49,27,267	52,29,987	49,32,882	12.40	13.10	12.42
Since inception	21,40,000	68,84,128	77,16,348	73,94,354	11.89	12.97	12.56

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 September 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. 68-71.

UTI NIFTY 50 INDEX FUND (Earlier known as UTI NIFTY INDEX FUND)

An open ended scheme replicating/ tracking Nifty 50 index.

OCTOBER 2022

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 : ₹ 8471.58 Crore
Closing AUM : ₹ 8353.64 Crore

High/Low NAV in the month

High Growth Option : ₹ 121.3765
Low Growth Option : ₹ 112.9517

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 30th September, 2022

Regular Growth Option ₹ 114.8060
Regular IDCW Option ₹ 57.8391
Direct Growth Option ₹ 116.0354
Direct IDCW Option ₹ 58.4603

Tracking error as on 30th September, 2022

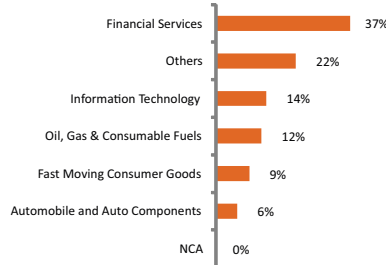
Tracking Error	Non Annualised	Annualised
Over last 1 year	0.0022	0.0347
Over last 3 year	0.0071	0.1122
Over last 5 year	0.0066	0.1049
Since inception	0.0980	1.5494

Past performance may or may not be sustained in future.

Portfolio as on 30th September, 2022

Equity	% to NAV	Equity	% to NAV
Reliance Industries Ltd.	10.85	Titan Company Ltd.	1.44
HDFC Bank Ltd.	8.27	Sun Pharmaceuticals Industries Ltd.	1.35
ICICI Bank Ltd	7.95	Bajaj Finserv Ltd.	1.34
Infosys Ltd.	6.84	HCL Technologies Ltd.	1.31
HDFC Ltd.	5.49	Adani Enterprises Ltd.	1.25
Tata Consultancy Services Ltd.	4.07	Tata Steel Ltd.	1.06
ITC Ltd.	3.87	IndusInd Bank Ltd.	1.02
Kotak Mahindra Bank Ltd.	3.54	NTPC Ltd.	1.00
Hindustan Unilever Ltd.	3.18	Tata Motors Ltd.	0.96
Larsen & Toubro Ltd.	2.95	Power Grid Corporation Of India Ltd	0.96
State Bank Of India	2.69	Ultratech Cement Ltd.	0.96
Bharti Airtel Ltd.	2.59	Nestle India Ltd.	0.90
Bajaj Finance Ltd.	2.59	Tech Mahindra Ltd	0.84
Axis Bank Ltd.	2.56	Others	13.10
Asian Paints Ltd.	1.99	Net Current Assets	-0.10
Mahindra & Mahindra Ltd.	1.61	TOTAL	100.00
Maruti Suzuki India Ltd.	1.55		

Sectoral Breakdown



Market Capitalisation (%)

	Large	Mid	Small
Fund	100	-	-

Portfolio Details

% of Top 10 Stocks	57.02
Median Market Cap (₹ Cr)	4,38,920
Weighted Average Market Cap	5,50,706

All figures given are provisional and unaudited.

Quantitative Indicators	Fund	Benchmark
Beta	1.00	1
Standard Deviation (Annual)	22.35%	22.35%
Sharpe Ratio	0.40%	
Portfolio Turnover Ratio (Annual)	0.07	

As on 30th September, 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 30th September, 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	-1.97	-1.64	-1.64	9,803	9,836	9,836
3 Years	15.12	15.57	15.39	15,262	15,442	15,370
5 Years	12.79	13.19	14.23	18,260	18,586	19,456
Since inception*	11.41	12.34	12.65	1,14,741	1,38,436	1,47,325

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 67 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 30th September, 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	1,20,217	1,20,444	1,20,670	0.34	0.69	1.04
3 Years	3,60,000	4,62,170	4,64,939	4,61,818	16.94	17.36	16.88
5 Years	6,00,000	8,53,566	8,62,061	8,65,219	14.08	14.48	14.63
7 Years	8,40,000	13,64,256	13,84,277	14,02,280	13.62	14.03	14.39
10 Years	12,00,000	23,36,817	23,93,092	24,24,656	12.79	13.24	13.48
15 Years	18,00,000	46,67,159	49,32,882	50,35,910	11.77	12.42	12.66
Since inception	21,40,000	67,88,507	73,94,354	75,81,063	11.75	12.56	12.80

Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. * Since inception for above mentioned schemes is taken for the period December 2004 to September 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. 68-71.

UTI NIFTY NEXT 50 INDEX FUND

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

OCTOBER 2022

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 : ₹ 2040.68 Crore
Closing AUM : ₹ 1975.28 Crore

High/Low NAV in the month

High Growth Option : ₹ 16.2158
Low Growth Option : ₹ 14.9718

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

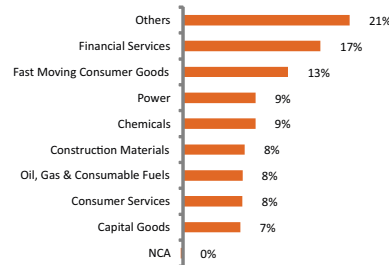
NAV per unit as on 30th September, 2022

Regular Growth Option : ₹ 15.1272
Direct Growth Option : ₹ 15.4827

Portfolio as on 30th September, 2022

Equity	% to NAV	Equity	% to NAV
Pidilite Industries Ltd.	3.70	Marico Ltd.	2.51
Ambuja Cements Ltd.	3.42	SBI Cards And Payment Services Pvt Ltd.	2.33
Tata Power Company Ltd.	3.31	Indian Oil Corporation Ltd.	2.31
SRF Ltd.	3.28	United Spirits Ltd.	2.27
Bharat Electronics Ltd.	3.27	Siemens India Ltd.	2.23
Godrej Consumer Products Ltd	3.11	Bank Of Baroda	2.23
Adani Total Gas Ltd	3.11	Avenue Supermarts Ltd.	2.21
Adani Transmission Ltd.	3.10	P I Industries Ltd.	2.18
Havells India Ltd.	3.05	GAIL (India) Ltd.	2.12
Dabur India Ltd.	3.03	DLF Ltd.	1.99
Adani Green Energy Ltd	2.79	Colgate Palmolive India Ltd.	1.96
Vedanta Ltd	2.72	ICICI Prudential Life Insurance Company Ltd.	1.84
Info-Edge (India) Ltd.	2.70	ACC Ltd	1.84
ICICI Lombard General Insurance Company Ltd	2.65	Larsen & Toubro Infotech Ltd	1.84
Cholamandalam Investment & Finance Company Ltd	2.61	Others	22.07
Shree Cement Ltd.	2.54	Net Current Assets	-0.31
		TOTAL	100.00

Sectoral Breakdown



Market Capitalisation (%)

Fund	Large	Mid	Small
	90	10	-

Portfolio Details

% of Top 10 Stocks	32.38
Median Market Cap (₹ Cr)	74,538
Weighted Average Market Cap	1,05,082

All figures given are provisional and unaudited.

Quantitative Indicators	Fund	Benchmark
Beta	1.00	1
Standard Deviation (Annual)	21.14%	21.17%
Sharpe Ratio	0.44%	
Portfolio Turnover Ratio (Annual)	0.51	

As on 30th September, 2022

Fund Performance Vs Benchmark (CAGR) as on 30th September, 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	0.39	1.30	-1.64	10,039	10,130	9,836
3 Years	15.55	16.57	15.57	15,434	15,847	15,442
Since inception*	10.20	11.62	13.30	15,125	15,973	17,023

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 67 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 30th September, 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	1,23,472	1,24,071	1,20,444	5.42	6.37	0.69
3 Years	3,60,000	4,69,910	4,77,345	4,64,939	18.11	19.23	17.36
Since inception	5,10,000	7,01,126	7,16,056	7,05,480	15.06	16.08	15.36

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

UTI NIFTY200 MOMENTUM 30 INDEX FUND

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

OCTOBER 2022

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 : ₹ 1982.05 Crore
Closing AUM : ₹ 1973.37 Crore

High/Low NAV in the month

High Growth Option : ₹ 13.6320
Low Growth Option : ₹ 12.6701

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

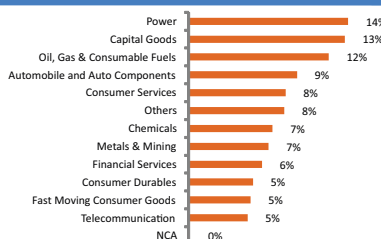
NAV per unit as on 30th September, 2022

Regular Growth Option : ₹ 12.9135
Direct Growth Option : ₹ 13.0168

Portfolio as on 30th September, 2022

Equity	% to NAV	Equity	% to NAV
Adani Enterprises Ltd.	6.78	Hindustan Aeronautics Ltd	3.23
Titan Company Ltd.	5.47	Trent Ltd	2.54
ITC Ltd.	5.27	Cholamandalam Investment & Finance Company Ltd	2.35
Mahindra & Mahindra Ltd.	5.02	AU Small Finance Bank Ltd	2.01
Bharti Airtel Ltd.	5.01	Siemens India Ltd.	1.94
NTPC Ltd.	4.94	Bank Of Baroda	1.88
Sun Pharmaceuticals Industries Ltd.	4.86	ABB India Ltd.	1.64
SRF Ltd.	4.66	Cummins India Ltd.	1.54
Tata Power Company Ltd.	4.30	Indian Railway Catering & Tourism Ltd	1.37
Power Grid Corporation Of India Ltd	4.30	Tata Chemicals Ltd.	1.32
Tata Motors Ltd.	4.18	Coromandel International Ltd.	1.15
Coal India Ltd.	4.17	Polycab India Ltd	0.95
Reliance Industries Ltd.	4.09	Aditya Birla Fashion & Retail Ltd.	0.88
Bharat Electronics Ltd.	3.96	Others	0.00
Oil & Natural Gas Corporation Ltd.	3.63	Net Current Assets	-0.11
Indian Hotels Company Ltd.	3.44	TOTAL	100.00
Page Industries Ltd	3.25		

Sectoral Breakdown



Portfolio Details

% of Top 10 Stocks	50.60
Median Market Cap (₹ Cr)	1,47,410
Weighted Average Market Cap	2,25,689

All figures given are provisional and unaudited.
As on 30th September, 2022

Market Capitalisation (%)

	Large	Mid	Small
Fund	81	19	-

Fund Performance Vs Benchmark (CAGR) as on 30th September, 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	-2.82	-2.02	-1.64	9,718	9,798	9,836
Since inception*	17.82	19.41	9.44	12,913	13,186	11,510

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 67 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 30th September, 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	1,19,543	1,19,017	1,20,444	-0.71	-1.52	0.69
Since inception	1,80,000	1,85,617	1,84,937	1,87,451	3.96	3.48	5.25

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 S&P BSE SENSEX INDEX FUND (Earlier known as UTI SENSEX INDEX FUND)

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

OCTOBER 2022

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

Closing AUM

: ₹ 127.14 Crore

: ₹ 127.32 Crore

High/Low NAV in the month

High Growth Option

Low Growth Option

: ₹ 10.5474

: ₹ 9.8191

Total Expense Ratio

Regular

Direct

: 0.30

: 0.20

Minimum Investment Amount

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

Load Structure

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

Exit Load : Nil

NAV per unit as on 30th September, 2022

Regular Growth Option

Direct Growth Option

₹ 9.9959

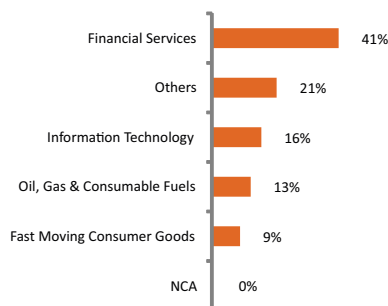
₹ 10.0025

*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 30th September, 2022

Equity	% to NAV	Equity	% to NAV
Reliance Industries Ltd.	12.60	Maruti Suzuki India Ltd.	1.80
HDFC Bank Ltd.	9.59	Titan Company Ltd.	1.67
ICICI Bank Ltd	9.22	Bajaj Finserv Ltd.	1.60
Infosys Ltd.	7.94	Sun Pharmaceuticals Industries Ltd.	1.57
HDFC Ltd.	6.38	HCL Technologies Ltd.	1.52
Tata Consultancy Services Ltd.	4.73	Tata Steel Ltd.	1.23
ITC Ltd.	4.48	IndusInd Bank Ltd.	1.19
Kotak Mahindra Bank Ltd.	4.00	NTPC Ltd.	1.17
Hindustan Unilever Ltd.	3.70	Power Grid Corporation Of India Ltd	1.11
Larsen & Toubro Ltd.	3.43	Ultratech Cement Ltd.	1.11
Axis Bank Ltd.	3.11	Nestle India Ltd.	1.05
State Bank Of India	3.06	Tech Mahindra Ltd	0.98
Bharti Airtel Ltd.	3.01	Wipro Ltd.	0.90
Bajaj Finance Ltd.	3.00	Dr Reddy's Laboratories Ltd.	0.81
Asian Paints Ltd.	2.31	Net Current Assets	-0.10
Mahindra & Mahindra Ltd.	1.86	TOTAL	100.00

Sectoral Breakdown



Portfolio Details

% of Top 10 Stocks	66.05
Median Market Cap (₹ Cr)	5,04,284
Weighted Average Market Cap	6,17,050

All figures given are provisional and unaudited.

As on 30th September, 2022

Market Capitalisation (%)

	Large	Mid	Small
Fund	100	-	-

UTI NIFTY MIDCAP 150 QUALITY 50 INDEX FUND

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

OCTOBER 2022

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 : ₹ 115.82 Crore
Closing AUM : ₹ 115.95 Crore

High/Low NAV in the month

High Growth Option : ₹ 10.1559
Low Growth Option : ₹ 9.5790

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 30th September, 2022

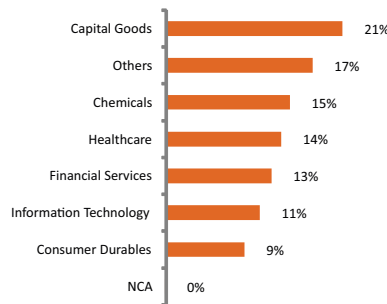
Regular Growth Option ₹ 9.7213
Direct Growth Option ₹ 9.7435

*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 30th September, 2022

Equity	% to NAV	Equity	% to NAV
Page Industries Ltd	4.67	Emami Ltd.	2.12
Tata Elxsi Ltd.	4.20	Abbott India Ltd.	2.07
Crompton Greaves Consumer Electricals Ltd.	3.55	Voltas Ltd.	2.01
Bharat Electronics Ltd.	3.35	Grindwell Norton Ltd.	2.00
ICICI Securities Ltd.	3.11	SKF India Ltd.	1.98
Astral Ltd.	2.92	Mphasis Ltd	1.94
Indian Energy Exchange Ltd	2.87	Balkrishna Industries Ltd.	1.89
Hindustan Aeronautics Ltd	2.83	Dr. Lal Pathlabs Ltd.	1.89
Supreme Industries Ltd.	2.76	Navin Fluorine International Ltd.	1.86
AU Small Finance Bank Ltd	2.72	Solar Industries India Ltd.	1.79
Laurus Labs Ltd.	2.58	Coforge Ltd	1.74
Deepak Nitrite Ltd.	2.32	Gujarat Gas Ltd	1.72
Coromandel International Ltd.	2.22	L&T Technology Services Ltd	1.70
APL Apollo Tubes Ltd	2.22	Alkyl Amines Chemicals Ltd.	1.69
Atul Ltd.	2.19	Others	27.10
IPCA Laboratories Ltd.	2.18	Net Current Assets	-0.15
		TOTAL	100.00

Sectoral Breakdown



Portfolio Details

% of Top 10 Stocks	32.96
Median Market Cap (₹ Cr)	26,625
Weighted Average Market Cap	32,704

All figures given are provisional and unaudited.
As on 30th September, 2022

Market Capitalisation (%)

	Large	Mid	Small
Fund	10	81	9

UTI S&P BSE LOW VOLATILITY INDEX FUND

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

OCTOBER 2022

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 : ₹ 99.66 Crore
Closing AUM : ₹ 104.80 Crore

High/Low NAV in the month

High Growth Option : ₹ 11.0037
Low Growth Option : ₹ 10.4395

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 30th September, 2022

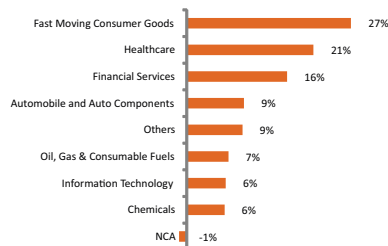
Regular Growth Option ₹ 10.5784
Direct Growth Option ₹ 10.6080

*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 30th September, 2022

Equity	% to NAV	Equity	% to NAV
Colgate Palmolive India Ltd.	4.36	HDFC Bank Ltd.	3.17
Nestle India Ltd.	4.28	ACC Ltd	3.15
Indian Railways Fin Corpn Ltd.	4.24	Bayer Cropscience Ltd.	3.14
Britannia Industries Ltd.	3.91	ICICI Bank Ltd	3.14
Castrol India Ltd.	3.80	Bajaj Auto Ltd.	3.09
Alkem Laboratories Ltd	3.73	Larsen & Toubro Ltd.	3.02
Dabur India Ltd.	3.70	Infosys Ltd.	3.02
Hindustan Unilever Ltd.	3.65	Pidilite Industries Ltd.	3.01
Sun Pharmaceuticals Industries Ltd.	3.62	Petronet LNG Ltd.	3.00
Cipla Ltd.	3.57	Ajanta Pharma Ltd.	2.91
Dr Reddy's Laboratories Ltd.	3.49	Berger Paints India Ltd.	2.90
Marico Ltd.	3.47	Power Finance Corporation Ltd.	2.88
MRF Ltd.	3.39	SBI Life Insurance Company Ltd.	2.86
Tata Consultancy Services Ltd.	3.34	Exide Industries Ltd.	2.83
ITC Ltd.	3.31	Net Current Assets	-1.20
Glaxosmithkline Pharmaceuticals Ltd.	3.23	TOTAL	100.00

Sectoral Breakdown



Portfolio Details

% of Top 10 Stocks	38.85
Median Market Cap (₹ Cr)	90,034
Weighted Average Market Cap	1,96,706

All figures given are provisional and unaudited.
As on 30th September, 2022

Market Capitalisation (%)

	Large	Mid	Small
Fund	60	31	9

HYBRID READY RECKONER OCTOBER 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-08	22-Jun-06	16-Dec-03	30-Jan-08	12-Jul-93	26-Dec-94	1-Oct-71
AUM (Month end in Cr)	4,322	232	879	4,110	1,392	673	4,144	3,634	3,245
Fund Manager	V Shivasai (Equity) & Sunil Paul (Debt)	V Shivasai (Equity) & Sunil Paul (Debt)	Shanvan Kumar Goyal (Equity/Gold Portfolios)	Shanvan Kumar Goyal (Equity) & Anil Sharma (Debt)	Ananddeep Chopra (Debt) & Anil Premchandani (Equity)	Vishal Chopra	Sunil Paul (Debt) & Vishal Chopra (Equity)	Sunil Paul (Debt) & Anil Sharma (Equity)	
Ideal Investment Horizon	3 years & above	3 years & above	3 years & above	6 months & above	3 years & above	5 years & above	5 years & above	5 years & above	10 years / 15 years
Benchmark	CRISIL Hybrid 35+65 Aggressive Index	CRISIL Equity Savings Tri	Customized Benchmark: S&P 500, Gold & Oil 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
Equity (%)	73.61	66.14	65.51	65.88	24.45	98.17	98.46	98.84	98.83
Large Cap (%)	68.64	66.92	47.01	72.51	68.04	63.88	63.74	68.22	65.86
Mid Cap (%)	18.28	1.25	38.98	18.43	18.57	20.80	20.34	18.53	26.06
Small Cap (%)	13.08	1.84	15.01	9.00	13.39	15.82	15.92	13.25	8.07
Arbitrage/Derivatives (%)	-	30.28	5.91	66.15	-	-	-	-	-
CL	77	81	82	93	92	96	96	77	95
C2	21	19	18	7	6	3	3	20	5
C3	2	-	-	-	2	1	1	2	1
R1	46	46	50	35	54	55	55	46	35
R2	58	34	23	40	24	27	27	38	13
R3	16	20	27	25	22	18	18	16	2
CP/CD (%)	-	-	15.18	15.18	-	-	-	-	-
Corporate Bonds (%)	9.67	-	-	-	31.63	-	22.46	22.07	20.25
GSEC/SDL/TBills (%)	11.64	19.81	7.97	12.02	32.25	0.12	30.19	30.43	35.53
PTC (%)	-	-	-	-	0.74	-	0.66	-	0.76
TRIPS/Repo/Cash (%)	5.08	14.05	2.97	6.92	10.95	1.71	6.54	7.66	4.63
Gold ETF	-	-	23.55	-	-	-	-	-	-
Top-5 Sector Holdings - Equity Portfolio (%)	FINANCIAL SERVICES: 35.25 IT: 20.89 CAPITAL GOODS: 8.61 CONSUMER DURABLES: 8.48 CONSUMER SERVICES: 7.93	FINANCIAL SERVICES: 36.28 IT: 17.13 AUTOMOBILE: 10.23 FMCG: 6.38 HEALTHCARE: 5.75	IT: 20.89 CAPITAL GOODS: 8.61 CONSUMER DURABLES: 8.48 CONSUMER SERVICES: 7.93	FINANCIAL SERVICES: 24.40 METALS & MINING: 13.03 SERVICES: 10.61 CONSTRUCTION: 9.45 OIL & GAS: 7.12	FINANCIAL SERVICES: 55.25 IT: 9.24 HEALTHCARE: 8.77 AUTOMOBILE: 8.76 FMCG: 5.70	FINANCIAL SERVICES: 30.42 IT: 10.05 AUTOMOBILE: 9.19 FMCG: 8.12 CONSUMER SERVICES: 8.01	FINANCIAL SERVICES: 30.37 IT: 9.96 AUTOMOBILE: 3.25 FMCG: 8.13 CONSUMER SERVICES: 2.99	FINANCIAL SERVICES: 55.13 IT: 12.98 AUTOMOBILE: 9.22 FMCG: 6.97 HEALTHCARE: 6.87	FINANCIAL SERVICES: 26.88 IT: 13.67 HEALTHCARE: 12.13 CONSUMER SERVICES: 11.18 CONSUMER DURABLES: 10.06
Standard Deviation (Annual %)	15.04	7.63	13.61	1.08	6.08	20.53	8.67	9.55	8.13
Beta	1.10	0.73	0.90	0.35	1.15	0.94	0.96	0.95	0.68
Sharpe Ratio (%)	0.61	0.45	0.23	-1.95	0.40	-0.57	0.54	0.64	0.46
Yield to Maturity (%)	7.38	6.57	6.82	8.37	7.47	5.72	7.42	7.33	7.45
Average Maturity (Years)	5.55	4.34	7.01	0.45	5.33	0.05	6.10	6.26	6.07
Modified Duration (Years)	3.54	3.21	4.77	0.45	3.58	0.05	3.90	4.05	3.97
Expense Ratio (%)	Regular: 1.98 Direct: 1.36	Regular: 1.50 Direct: 0.60	Regular: 1.85 Direct: 1.00	Regular: 0.69 Direct: 0.37	Regular: 1.80 Direct: 1.20	Regular: 2.68 Direct: 1.58	Regular: 1.75 Direct: 1.53	Regular: 1.74 Direct: 1.05	Regular: 1.71 Direct: 0.55
Data as of September 30, 2022									
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Modified Duration (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 : ₹ 4428.05 Crore
Closing AUM : ₹ 4331.50 Crore

High/Low NAV in the month

High Growth Option : ₹ 262.7678
Low Growth Option : ₹ 248.4053

Total Expense Ratio

Regular : 1.99
Direct : 1.36

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 30th September, 2022

Regular Growth Option : ₹ 251.7667
Regular IDCW Option : ₹ 32.2704
Direct Growth Option : ₹ 266.0331
Direct IDCW Option : ₹ 34.8575

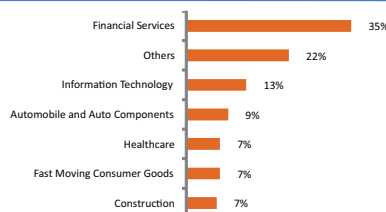
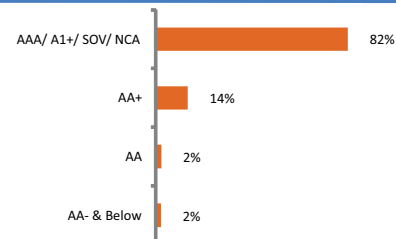
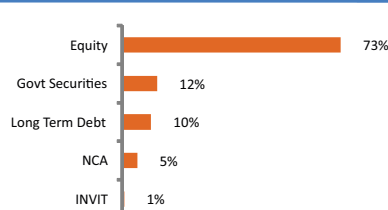
Portfolio Parameters

Weighted Average Maturity : 5.55 Yrs
Yield to Maturity : 7.38%
Modified Duration : 3.54 Yrs

Portfolio as on 30th September, 2022

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Equity			7.26% GSEC 14/01/29	1.38	SOV
ICICI Bank Ltd.	6.99		GOI FRB - MAT 22/09/2033	1.16	SOV
HDFC Bank Ltd.	5.71		7.19% GJ SDL MAT - 25/01/2027	1.14	SOV
ITC Ltd.	3.96		7.33% MH SDL MAT-13/09/2027	0.92	SOV
Infosys Ltd.	3.72		INVIT		
State Bank Of India	3.70		INVIT - Powergrid Infra Invst Trust	0.76	
Larsen & Toubro Ltd.	3.50		Long Term Debt		
HDFC Ltd.	2.63		Indian Oil Corporation Ltd.	1.13	CRISIL AAA/A1+
Mahindra & Mahindra Ltd.	2.44		Jamnagar Utilities & Power Pvt Ltd. ^	1.10	CRISIL AAA/A1+
HCL Technologies Ltd.	2.36		Canara Bank	0.94	CRISIL AA+
Axis Bank Ltd.	2.18		National Housing Bank	0.69	CRISIL AAA/A1+
Bharti Airtel Ltd.	1.70		Summit Digital Infrastructure Ltd	0.67	CRISIL AAA/A1+
Reliance Industries Ltd.	1.25		Shriram Transport Finance Co.Ltd.	0.59	IND AA+
Bajaj Auto Ltd.	1.23		Power Finance Corporation Ltd.	0.57	CRISIL AAA/A1+
Indusind Bank Ltd.	1.16		Union Bank Of India	0.57	CRISIL AA+
Cipla Ltd.	1.10		Cholamandalam Investment & Finance Company Ltd	0.57	ICRA AA+
Others	29.21		Citicorp Finance India Ltd.	0.57	CRISIL AAA/A1+
Govt Securities			Others	2.27	
Others	3.24		Net Current assets	5.09	
6.54% GSEC MAT - 17/01/2032	3.80	SOV	Total	100.00	

^ Mukesh Ambani promoter Group company

Sectoral Breakdown**Credit Profile of Debt as on 30th September, 2022****Asset Allocation of Debt as on 30th Sept, 2022****Market Capitalisation (%)**

	Large	Mid	Small
Fund	69	18	13

Portfolio Details

Median Market Cap (₹ Cr)	2,40,032
Weighted Average Market Cap	3,01,682
Number of Securities	62

All figures given are provisional and unaudited.

Quantitative Indicators

	Fund	Benchmark
Beta	1.10	1
Standard Deviation (Annual)	15.94%	14.08%
Sharpe Ratio	0.61%	
Portfolio Turnover Ratio (Annual)	0.34	

As on 30th September, 2022**Fund Performance Vs Benchmark (CAGR) as on 30th September, 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	1.07	0.69	-1.64	10,107	10,069	9,836
3 Years	15.80	14.29	15.57	15,535	14,934	15,442
5 Years	9.17	11.44	13.19	15,510	17,192	18,586
Since inception*	14.44	NA	NA	4,22,878	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 67 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 30th September, 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	1,22,178	1,21,991	1,20,444	3.39	3.10	0.69
3 Years	3,60,000	4,68,321	4,44,419	4,64,939	17.87	14.19	17.36
5 Years	6,00,000	8,30,217	8,26,427	8,62,061	12.96	12.77	14.48
7 Years	8,40,000	12,67,682	13,05,859	13,84,277	11.56	12.39	14.03
10 Years	12,00,000	21,71,105	22,71,350	23,93,092	11.41	12.26	13.24
15 Years	18,00,000	44,40,225	46,38,042	49,32,882	11.18	11.70	12.42
Since inception	21,40,000	63,17,183	67,27,232	73,94,354	11.07	11.67	12.56

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 September 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. 68-71.

UTI MULTI ASSET FUND (Erstwhile UTI Wealth Builder Fund)

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

OCTOBER 2022

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 : ₹ 885.90 Crore
Closing AUM : ₹ 878.90 Crore

High/Low NAV in the month

High Growth Option : ₹ 45.6095
Low Growth Option : ₹ 43.6323

Total Expense Ratio

Regular : 1.86
Direct : 1.07

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 30th September, 2022

Regular Growth Option : ₹ 44.3565
Regular IDCW Option : ₹ 19.4952
Direct Growth Option : ₹ 47.8754
Direct IDCW Option : ₹ 21.6503

Portfolio Parameters

Weighted Average Maturity : 7.01 Yrs
Yield to Maturity : 6.82%
Modified Duration : 4.72 Yrs

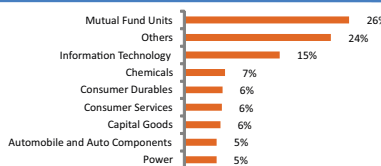
WBINDX4 Returns

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 30th September, 2022

Portfolio	% to NAV	Rating	Futures	Portfolio	% to NAV	Rating	Futures
Equity				Thermax Ltd.	0.89		
Bharti Airtel Ltd.	3.84		-0.46	Fine Organic Ind Ltd	0.85		
Infosys Ltd.	3.23		-0.40	RHI Magnesita India Ltd	0.81		
Titan Company Ltd.	3.19		-0.40	Greenpanel Industries Ltd	0.80		
Sun Pharmaceuticals Industries Ltd.	3.01		-0.38	Sheela Foam Ltd.	0.80		
Tata Elxsi Ltd.	2.76			K.P.R. Mill Ltd	0.79		
Schaeffler India Ltd	2.54			L&T Technology Services Ltd	0.76		-0.10
SRF Ltd.	2.39		-0.30	Narayana Hrudayalaya Ltd	0.74		
Indian Hotels Company Ltd.	2.35		-0.29	Chambal Fertilisers & Chemicals Ltd	0.69		-0.09
Tata Power Company Ltd.	2.32		-0.29	National Aluminium Company Ltd.	0.68		-0.08
Power Grid Corporation Of India Ltd	2.27		-0.28	GHCL Ltd.	0.68		
Page Industries Ltd	2.12		-0.27	V.J.P. Industries Ltd.	0.66		
Tata Motors Ltd.	2.09		-0.26	Brigade Enterprises Ltd.	0.62		
Trent Ltd.	1.94		-0.25	Borosil Renewables Ltd	0.62		
CG Power And Industrial Solutions Ltd.	1.81			Balrampur Chini Mills Ltd.	0.62		-0.08
Tech Mahindra Ltd	1.66		-0.21	CRISIL Ltd	0.56		
KPIT Technologies Ltd	1.63			Eclerx Services Ltd.	0.42		
Hindalco Industries Ltd.	1.63		-0.20	DCM Shriram Ltd.	0.36		
Bank Of Baroda	1.55		-0.19	ICICI Bank Ltd	0.34		-0.34
Oil & Natural Gas Corporation Ltd.	1.49		-0.18	Govt Securities			
Persistent Systems Ltd.	1.46		-0.18	7.54% G-sec 23/05/2036	2.86	SOV	
United Spirits Ltd.	1.21		-0.15	6.54% GSEC MAT - 17/01/2032	2.68	SOV	
Solar Industries India Ltd.	1.21			7.38% GSEC 20/06/2027	2.28	SOV	
Mindtree Ltd.	1.10		-0.14	364 D TBILL MAT - 01/06/2023	0.15	SOV	
Aditya Birla Fashion & Retail Ltd.	1.05		-0.14	Mutual Fund Units			
Grindwell Norton Ltd.	1.01			UTI MF- GOLD EXCHANGE TRADED FUND	23.55		
Mphasis Ltd	1.01		-0.13	Net Current assets	2.96		
Canara Bank	0.95		-0.12	Total	100.00		

Sectoral Breakdown



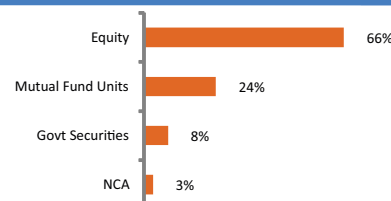
Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Tata Elxsi Ltd.	2.5	Reliance Industries Ltd.	-8.0
Schaeffler India Ltd	2.4	HDFC Bank Ltd.	-6.1
CG Power And Industrial Solutions Ltd	1.8	ICICI Bank Ltd	-5.9
Indian Hotels Co Ltd.	1.8	HDFC Ltd.	-4.1
SRF Ltd.	1.7	Tata Consultancy Services Ltd.	-3.0

Market Capitalisation (%)

	Large	Mid	Small
Fund	47	37	16
Benchmark	86	14	0

Asset Allocation of Debt as on 30th Sept, 2022



Portfolio Details

% of Top 10 Stocks	25.10
Median Market Cap (₹ Cr)	54,429
Weighted Average Market Cap	1,18,357

All figures given are provisional and unaudited.

Quantitative Indicators

Quantitative Indicators	Fund	Benchmark
Beta	0.90	1
Standard Deviation (Annual)	13.61%	14.33%
Sharpe Ratio	0.23%	
Portfolio Turnover Ratio (Annual)	2.86	

As on 30th September, 2022

Fund Performance Vs Benchmark (CAGR) as on 30th September, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	Benchmark@ (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Benchmark@ (₹)	Nifty 50 TRI (₹)
1 Year	0.95	1.23	-1.64	10,095	10,123	9,836
3 Years	9.29	14.35	15.57	13,057	14,958	15,442
5 Years	6.63	11.76	13.19	13,787	17,441	18,586
Since inception*	11.34	14.48	15.83	44,372	65,260	76,785

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 67 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 30th September, 2022

Period	Investment Amount (₹)	Fund Value (₹)	Benchmark@ (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Benchmark@	Yield (%) Nifty 50 TRI
1 Year	1,20,000	1,22,623	1,20,829	1,20,444	4.09	1.29	0.69
3 Years	3,60,000	4,15,081	4,41,380	4,64,939	9.48	13.71	17.36
5 Years	6,00,000	7,33,528	8,27,902	8,62,061	7.97	12.84	14.48
7 Years	8,40,000	11,00,811	13,10,377	13,84,277	7.61	12.49	14.03
10 Years	12,00,000	17,50,574	22,60,723	23,93,092	7.34	12.17	13.24
15 Years	NA	NA	NA	NA	NA	NA	NA
Since inception	16,50,000	29,15,347	39,62,339	42,47,085	7.87	11.91	12.81

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. 68-71.

UTI ARBITRAGE FUND (Erstwhile UTI Spread Fund)

An open ended scheme investing in arbitrage opportunities.

OCTOBER 2022

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 : ₹ 4324.61 Crore
Closing AUM : ₹ 4110.32 Crore

High/Low NAV in the month

High Growth Option : ₹ 28.9377
Low Growth Option : ₹ 28.8245

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 30th September, 2022

Regular Growth Option : ₹ 28.9344
Regular IDCW Option : ₹ 16.3457
Direct Growth Option : ₹ 30.3450
Direct IDCW Option : ₹ 17.7505

Portfolio Parameters

Weighted Average Maturity : 0.45 Yrs
Yield to Maturity : 6.37%
Modified Duration : 0.45 Yrs

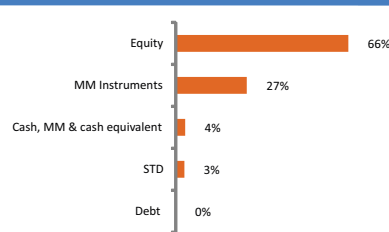
Portfolio as on 30th September, 2022

Portfolio	% to NAV	Hedged	Portfolio	% to NAV	Hedged
Equity	65.91		STD	3.26	
MM Instruments	27.18		Debt	0.00	
Cash, MM & cash equivalent	3.64		Total	100.00	

All figures given are provisional and unaudited.

*Average Equity holding is 66.62% 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 30th Sept, 2022



Quantitative Indicators Fund Benchmark

Beta	0.35	1
Standard Deviation (Annual)	1.08%	1.87%
Sharpe Ratio	-1.95%	
Portfolio Turnover Ratio (Annual)	11.08	

As on 30th September, 2022

Portfolio Details

Median Market Cap (₹ Cr)	1,03,662
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All figures given are provisional and unaudited.

Fund Performance Vs Benchmark (CAGR) as on 30th September, 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	3.48	3.75	3.18	10,348	10,375	10,318
3 Years	4.06	3.54	4.48	11,269	11,101	11,406
5 Years	4.91	4.32	5.53	12,710	12,356	13,090
Since inception*	6.74	6.10	6.08	28,927	26,228	26,148

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 67 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 30th September, 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	1,22,265	1,22,441	1,22,164	3.53	3.80	3.37
3 Years	3,60,000	3,81,095	3,80,542	3,81,011	3.74	3.64	3.72
5 Years	6,00,000	6,69,436	6,64,268	6,76,786	4.33	4.02	4.76
7 Years	8,40,000	9,94,055	9,77,165	10,12,035	4.74	4.26	5.25
10 Years	12,00,000	15,75,295	15,40,308	16,18,303	5.31	4.88	5.83
15 Years	18,00,000	28,81,755	21,19,469	29,09,192	5.99	5.35	6.11
Since inception	19,40,000	32,67,381	21,19,469	32,63,312	6.12	5.35	6.11

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.**

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 : ₹ 1605.38 Crore
Closing AUM : ₹ 1591.83 Crore

High/Low NAV in the month

High Growth Option : ₹ 53.2577
Low Growth Option : ₹ 52.1091

Total Expense Ratio

Regular : 1.80
Direct : 1.20

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 30th September, 2022

Regular Growth Option : ₹ 52.4082
Regular IDCW Option : ₹ 15.6346
Direct Growth Option : ₹ 55.7652
Direct IDCW Option : ₹ 17.0248

Portfolio Parameters

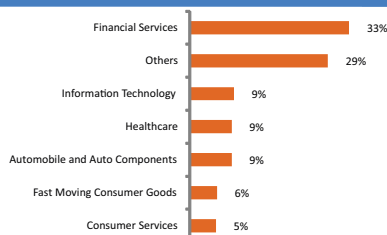
Weighted Average Maturity : 5.33 Yrs
Yield to Maturity : 7.47%
Modified Duration : 3.58 Yrs
Securitized Debt Average Maturity : 0.26 Yrs.
First Business Receivable Trust

Portfolio as on 30th September, 2022 (Main Portfolio)

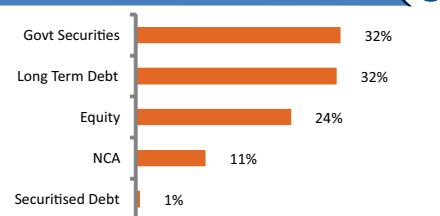
Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Equity			364 D TBILL MAT - 01/06/2023	0.15	SOV
HDFC Bank Ltd.	2.23		7.17% GSEC 08/01/2028	0.05	SOV
ICICI Bank Ltd.	1.84		Long Term Debt		
Infosys Ltd.	1.62		Cholamandalam Investment & Finance Company Ltd	3.77	ICRA AA+
Axis Bank Ltd.	1.08		National Bank For Agriculture & Rural Development	3.13	ICRA AAA/A1+
Bharti Airtel Ltd.	1.01		Jamnagar Utilities & Power Pvt Ltd.*	3.05	CRISIL AA+
State Bank Of India	0.90		State Bank Of India	1.86	CRISIL AAA/A1+
Aditya Birla Fashion & Retail Ltd.	0.71		Summit Digital Infrastructure Ltd	1.82	CARE BBB+
ITC Ltd.	0.67		Yes Bank Ltd.	1.68	IND AA+
Maruti Suzuki India Ltd.	0.59		Shriram Transport Finance Co.Ltd.	1.60	ICRA AAA/A1+
Eicher Motors Ltd	0.58		HDFC Ltd.	1.57	CRISIL AA+
Others	13.21		Union Bank Of India	1.56	CRISIL AAA/A1+
Govt Securities			National Housing Bank	1.55	CRISIL AA+
6.54% GSEC MAT - 17/01/2032	8.86	SOV	Tata Motors Finance Ltd.	1.54	CRISIL AAA/A1+
6.45% GSEC MAT - 07/10/2029	5.97	SOV	Canfin Homes Ltd.	1.53	CRISIL AAA/A1+
7.26% GSEC 14/01/29	5.02	SOV	India Grid Trust	1.52	CRISIL AAA/A1+
7.19% GJ SGL MAT - 25/01/2027	3.11	SOV	Power Finance Corporation Ltd.	1.50	ICRA AA
GOI FRB - MAT 22/09/2033	2.52	SOV	Piramal Capital & Housing Finance Ltd	1.21	CRISIL AAA/A1+
7.38% GSEC 20/06/2027	1.57	SOV	ICICI Bank Ltd	1.15	CRISIL AAA/A1+
7.26% GSEC 22/08/2032	1.56	SOV	REC Ltd	0.96	CRISIL AAA/A1+
5.22% GS 15/06/2025	1.50	SOV	Canara Bank	0.64	CRISIL AA+
07.75 TN SGL MAT 10/08/2023	0.95	SOV	Securitized Debt		
8.21% W B SGL MAT - 24/06/25	0.64	SOV	First Business Receivable Trust\$	0.74	IND AAA/A1+
7.82% GJ SGL 2032 - 29/06/2032	0.32	SOV	Net Current assets	11.00	
			Total	100.00	

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

Sectoral Breakdown (%)



Asset Allocation (% to NAV) as on 30th Sept, 2022



Market Capitalisation (%)

	Large	Mid	Small
Fund	68	19	13

Segregated AUM & NAV

Segregated Fund Size Monthly Average : ₹ 0.0 Crore
Closing AUM: ₹ 0.0 Crore
Segregated NAV per unit as on 30th September, 2022 Growth : ₹ 0.0

Portfolio Details

Median Market Cap (₹ Cr)	99,355
Weighted Average Market Cap	2,56,929
Number of Securities	54

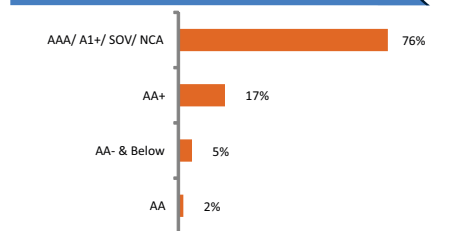
All figures given are provisional and unaudited.

Quantitative Indicators Fund Benchmark

Beta	1.16	1
Standard Deviation (Annual)	6.08%	4.41%
Sharpe Ratio	0.41%	
Portfolio Turnover Ratio (Annual)	0.96	

As on 30th September, 2022

Credit Profile of Debt as on 30th September, 2022



Excluding Net Current Assets

UTI Regular Savings Fund (Segregated - 17022020) Segregated Portfolio as on 30th September, 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 30th September, 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	1.43	1.09	-1.90	10,143	10,109	9,810
3 Years	8.66	8.10	3.33	12,832	12,635	11,034
5 Years	6.46	7.87	4.37	13,677	14,608	12,386
Since inception*	9.21	8.34	5.39	52,413	45,095	26,834

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 67 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 30th September, 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	1,21,717	1,21,185	1,19,614	2.67	1.84	-0.60
3 Years	3,60,000	4,14,774	3,95,831	3,65,739	9.43	6.27	1.03
5 Years	6,00,000	7,29,456	7,30,050	6,61,211	7.75	7.79	3.84
7 Years	8,40,000	10,96,079	11,17,372	9,84,234	7.49	8.02	4.46
10 Years	12,00,000	18,21,467	18,56,379	15,91,097	8.09	8.45	5.51
15 Years	18,00,000	35,54,756	35,80,159	28,56,795	8.54	8.63	5.89
Since inception	21,40,000	49,65,585	49,25,221	37,68,769	8.74	8.66	5.99

Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. Past performance may or may not be sustained in future. For Product Label, Refer Page no. 68-71.

UTI UNIT LINKED INSURANCE PLAN*

An open ended tax saving cum insurance scheme.

OCTOBER 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 : ₹ 5306.15 Crore
Closing AUM : ₹ 5245.35 Crore

High/Low NAV in the month

High Growth Option : ₹ 33.2001
Low Growth Option : ₹ 32.2345

Total Expense Ratio

Existing : 1.71
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 30th September, 2022

Existing Growth Option : ₹ 32.4101
Direct Growth Option : ₹ 34.3775

Portfolio Parameters

Weighted Average Maturity : 6.07 Yrs
Yield to Maturity : 7.45%
Modified Duration : 3.97 Yrs
Securitized Debt Average Maturity : 3.77 Yrs.
First Business Receivable Trust : 3.77 Yrs.

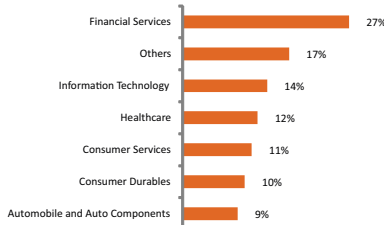
*Temporary discontinuation of fresh subscription (w.e.f July 01, 2022)

Portfolio as on 30th September, 2022

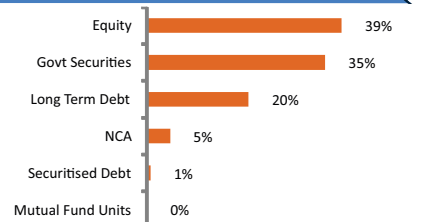
Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Equity			7.26% GSEC 22/08/2032	3.78	SOV
Bajaj Finance Ltd.	2.45		7.54% G-sec 23/05/2036	1.91	SOV
ICICI Bank Ltd	2.20		GOI FRB - MAT 22/09/2033	1.91	SOV
HDFC Bank Ltd.	1.72		Long Term Debt		
Infosys Ltd.	1.65		State Bank Of India	2.87	CRISIL AA+
Avenue Supermarts Ltd.	1.59		Power Finance Corporation Ltd.	2.66	CRISIL AAA/A1+
Kotak Mahindra Bank Ltd.	1.57		National Housing Bank	2.18	CRISIL AAA/A1+
Larsen & Toubro Infotech Ltd	1.54		HDFC Ltd.	1.90	CRISIL AAA/A1+
Astral Ltd.	1.25		Jamnagar Utilities & Power Pvt Ltd. ^A	1.36	CRISIL AAA/A1+
Info-Edge (India) Ltd.	1.16		REC Ltd	1.23	CRISIL AAA/A1+
HDFC Ltd.	1.15		Shriram Transport Finance Co.Ltd.	0.97	IND AA+
Mindtree Ltd.	1.08		National Bank For Agriculture & Rural Development	0.95	CRISIL AAA/A1+
Coforge Ltd	1.04		Citicorp Finance India Ltd.	0.94	CRISIL AAA/A1+
Titan Company Ltd.	0.92		Tata Motors Finance Ltd.	0.94	CRISIL AA-
Maruti Suzuki India Ltd.	0.89		Others	4.24	
AU Small Finance Bank Ltd	0.75		Mutual Fund Units		
Others	17.86		UTI Bank Exchange Traded Fund	0.03	
Govt Securities			Securitized Debt		
Others	15.66		First Business Receivable Trust ^S	0.76	IND AAA/A1+
6.54% GSEC MAT - 17/01/2032	7.62	SOV	Net Current assets	4.65	
6.45% GSEC MAT - 07/10/2029	4.62	SOV	Total	100.00	

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

Sectoral Breakdown (%)



Asset Allocation (% to NAV) as on 30th Sept, 2022



Market Capitalisation (%)

	Large	Mid	Small
Fund	66	26	8

Portfolio Details

Median Market Cap (₹ Cr)	80,318
Weighted Average Market Cap	2,14,306
Number of Securities	55

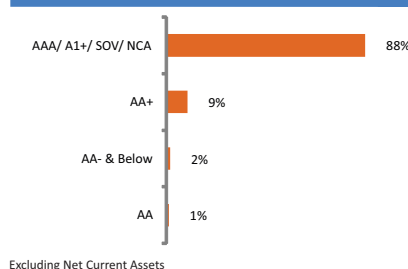
All figures given are provisional and unaudited.

Quantitative Indicators Fund Benchmark

Beta	0.68	1
Standard Deviation (Annual)	8.13%	11.09%
Sharpe Ratio	0.46%	
Portfolio Turnover Ratio (Annual)	0.28	

As on 30th September, 2022

Credit Profile of Debt as on 30th September, 2022



Fund Performance Vs Benchmark (CAGR) as on 30th September, 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	-1.66	0.11	-1.64	9,834	10,011	9,836
3 Years	9.89	11.74	15.57	13,273	13,956	15,442
5 Years	6.36	10.48	13.19	13,613	16,464	18,586
Since inception*	10.46	NA	NA	16,02,797	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 67 in 'Fund Manager Summary'. N.A. - Not Available. Schemes Managed by Mr. Sunil Madhukar Patil & Mr. Ajay Tyagi.

SIP Returns as on 30th September, 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	1,19,966	1,20,996	1,20,444	-0.05	1.55	0.69
3 Years	3,60,000	4,12,360	4,23,956	4,64,939	9.03	10.93	17.36
5 Years	6,00,000	7,24,775	7,89,467	8,62,061	7.49	10.92	14.48
7 Years	8,40,000	10,92,797	12,37,024	13,84,277	7.40	10.87	14.03
10 Years	12,00,000	18,11,314	20,97,729	23,93,092	7.99	10.76	13.24
15 Years	18,00,000	35,99,060	41,97,435	49,32,882	8.69	10.52	12.42
Since inception	21,40,000	51,46,584	60,44,734	73,94,354	9.09	10.64	12.56

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. 68-71.

UTI EQUITY SAVINGS FUND

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

OCTOBER 2022

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 : ₹ 256.43 Crore
Closing AUM : ₹ 253.32 Crore

High/Low NAV in the month

High Growth Option : ₹ 13.6884
Low Growth Option : ₹ 13.3363

Total Expense Ratio

Regular : 1.50
Direct : 0.69

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 30th September, 2022

Regular Growth Option : ₹ 13.4201
Regular IDCW Option : ₹ 13.4202
Direct Growth Option : ₹ 13.9260
Direct IDCW Option : ₹ 13.9268

Portfolio Parameters

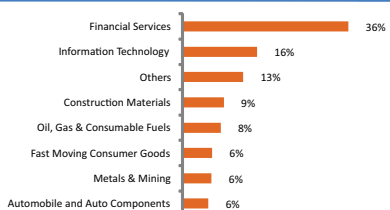
Weighted Average Maturity : 4.34 Yrs
Yield to Maturity : 6.57%
Modified Duration : 3.21 Yrs
Portfolio Turnover Ratio (Annual) : 3.91

Portfolio as on 30th September, 2022

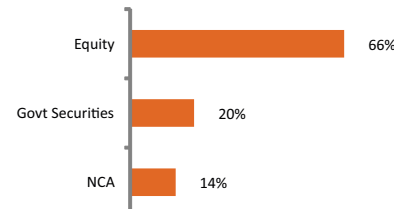
Portfolio	% to NAV	Rating	Futures	Portfolio	% to NAV	Rating	Futures
Equity				Bharti Airtel Ltd.	1.22		
Infosys Ltd.	7.32		-4.45	Cipla Ltd.	1.17		
HDFC Ltd.	6.26		-4.74	NTPC Ltd.	1.11		
Grasim Industries Ltd.	5.88		-5.05	Maruti Suzuki India Ltd.	0.90		
ICICI Bank Ltd	4.63		-1.36	Wipro Ltd.	0.86		
Reliance Industries Ltd.	4.31		-3.46	Power Grid Corporation Of India Ltd	0.82		
Axis Bank Ltd.	3.53		-2.02	Bajaj Auto Ltd.	0.79		
HDFC Bank Ltd.	3.16			Indus Towers Ltd.	0.70		
JSW Steel Ltd.	2.46		-2.47	Tech Mahindra Ltd	0.69		
SBI Life Insurance Company Ltd.	2.44		-2.45	Oil & Natural Gas Corporation Ltd.	0.61		-0.35
ITC Ltd.	2.24			GAIL (India) Ltd.	0.51		
State Bank Of India	2.22			Tata Motors Ltd.	0.47		
Larsen & Toubro Ltd.	1.91			Dr Reddy's Laboratories Ltd.	0.44		
HCL Technologies Ltd.	1.72			Dabur India Ltd.	0.25		-0.26
Hindustan Unilever Ltd.	1.72		-1.72	Govt Securities			
Hindalco Industries Ltd.	1.67		-1.12	7.38% GSEC 20/06/2027	9.89	SOV	
Mahindra & Mahindra Ltd.	1.51			7.26% GSEC 22/08/2032	9.78	SOV	
IndusInd Bank Ltd.	1.34			364 D TBILL MAT - 01/06/2023	0.14	SOV	
Aurobindo Pharma Ltd.	1.28		-0.83	Net Current assets	14.04		
				Total	100.00		

* Mukesh Ambani promoter Group company

Sectoral Breakdown



Asset Allocation of Debt as on 30th Sept, 2022



Active Stock positions

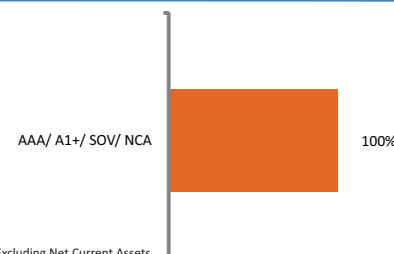
Overweight (Top 5)	%	Underweight (Top 5)	%
ICICI Bank Ltd	3.3	JSW Steel Ltd.	0.0
HDFC Bank Ltd.	3.2	SBI Life Insurance Co Ltd.	0.0
Infosys Ltd.	2.9	Dabur India Ltd.	0.0
ITC Ltd.	2.2	Hindustan Unilever Ltd.	0.0
State Bank Of India	2.2	Oil & Natural Gas Corporation Ltd.	0.3

Market Capitalisation (%)

	Large	Mid	Small
Fund	97	1	2

As on 30th September, 2022

Credit Profile of Debt as on 30th September, 2022



Excluding Net Current Assets

Portfolio Details

% of Top 10 Stocks	21.94
Median Market Cap (₹ Cr)	2,86,590
Weighted Average Market Cap	3,76,877
Number of Securities	29

All figures given are provisional and unaudited.

Fund Performance Vs Benchmark (CAGR) as on 30th September, 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	2.91	2.65	-1.90	10,291	10,265	9,810
3 Years	9.60	10.33	3.33	13,169	13,434	11,034
Since inception*	7.46	8.97	6.18	13,419	14,207	12,778

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 67 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 30th September, 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	1,22,480	1,22,682	1,19,566	3.86	21.92	-0.67
3 Years	3,60,000	4,19,065	4,17,763	3,65,599	10.13	11.63	1.01
Since inception	4,90,000	5,92,893	6,00,191	5,20,641	9.31	10.78	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. 68-71.

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).

OCTOBER 2022

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 : ₹ 4190.67 Crore
Closing AUM : ₹ 4143.86 Crore

High/Low NAV in the month

High Growth Option : ₹ 31.4445
Low Growth Option : ₹ 30.4500

Total Expense Ratio

Regular : 1.75
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 30th September, 2022

Regular Growth Option : ₹ 30.6869
Direct Growth Option : ₹ 31.1953

Portfolio Parameters

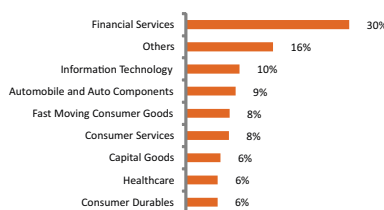
Weighted Average Maturity : 6.10 Yrs
Yield to Maturity : 7.42%
Modified Duration : 3.90 Yrs
Securitized Debt Average Maturity : 2.26 Yrs.
First Business Receivable Trust

Portfolio as on 30th September, 2022

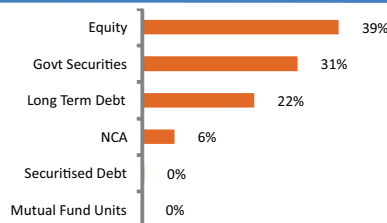
Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Equity			GOI FRB - MAT 22/09/2033	3.02	SOV
ICICI Bank Ltd	3.33		7.89% GJ SDL MAT - 15/05/2025	2.44	SOV
HDFC Bank Ltd.	2.97		7.54% G-sec 23/05/2036	2.42	SOV
Infosys Ltd.	2.39		Long Term Debt		
Axis Bank Ltd.	1.52		Power Finance Corporation Ltd.	3.86	CRISIL AAA/A1+
Bharti Airtel Ltd.	1.51		HDFC Ltd.	3.55	CRISIL AAA/A1+
Bajaj Finance Ltd.	1.11		REC Ltd	2.13	CRISIL AAA/A1+
State Bank Of India	1.09		State Bank Of India	2.07	CRISIL AA+
Crompton Greaves Consumer Electricals Ltd.	0.86		Shriram Transport Finance Co.Ltd.	1.23	IND AA+
Maruti Suzuki India Ltd.	0.85		National Bank For Agriculture & Rural Development	1.20	CRISIL AAA/A1+
ITC Ltd.	0.82		NTPC Ltd.	1.19	CRISIL AAA/A1+
Aditya Birla Fashion & Retail Ltd.	0.81		Citicorp Finance India Ltd.	1.19	CRISIL AAA/A1+
Godrej Consumer Products Ltd	0.79		Indian Oil Corporation Ltd.	1.18	CRISIL AAA/A1+
Phoenix Mills Ltd	0.78		Jamnagar Utilities & Power Pvt Ltd.*	1.15	CRISIL AAA/A1+
Eicher Motors Ltd	0.75		Others	3.73	
Jubilant Food Works Ltd	0.75		Mutual Fund Units		
Others	19.08		UTI Bank Exchange Traded Fund	0.04	
Govt Securities			Securitized Debt		
Others	8.85	SOV	First Business Receivable Trust\$	0.36	IND AAA/A1+
6.54% GSEC MAT - 17/01/2032	9.65	SOV	Net Current assets	6.48	
6.45% GSEC MAT - 07/10/2029	4.82	SOV	Total	100.00	

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

Sectoral Breakdown (%)



Asset Allocation (% to NAV) as on 30th Sept, 2022



Market Capitalisation (%)

	Large	Mid	Small
Fund	64	20	16

Portfolio Details

Median Market Cap (₹ Cr)	98,251
Weighted Average Market Cap	2,48,784

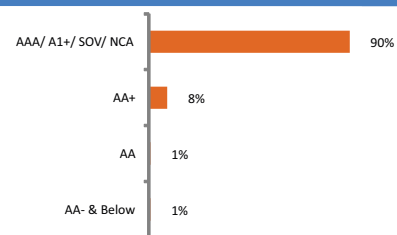
All figures given are provisional and unaudited.

Quantitative Indicators Fund Benchmark

Beta	0.96	1
Standard Deviation (Annual)	8.67%	8.67%
Sharpe Ratio	0.54%	
Portfolio Turnover Ratio (Annual)	0.43	

As on 30th September, 2022

Credit Profile of Debt as on 30th September, 2022



Excluding Net Current Assets

Fund Performance Vs Benchmark (CAGR) as on 30th September, 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	2.59	1.91	-1.64	10,259	10,191	9,836
3 Years	10.80	11.45	15.57	13,606	13,847	15,442
5 Years	6.94	9.87	13.19	13,989	16,014	18,586
Since inception*	10.88	NA	NA	2,04,850	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 67 in 'Fund Manager Summary'.

N.A. - Not Available. Schemes Managed by Mr. Sunil Madhukar Patil & Mr. Vishal Chopda

SIP Returns as on 30th September, 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	1,22,380	1,22,123	1,20,444	3.71	3.30	0.69
3 Years	3,60,000	4,24,206	4,22,380	4,64,939	10.97	10.67	17.36
5 Years	6,00,000	7,48,554	7,79,693	8,62,061	8.79	10.42	14.48
7 Years	8,40,000	11,26,243	12,13,890	13,84,277	8.25	10.35	14.03
10 Years	12,00,000	19,17,324	20,62,820	23,93,092	9.07	10.45	13.24
15 Years	18,00,000	38,99,469	41,10,069	49,32,882	9.65	10.27	12.42
Since inception	21,40,000	54,63,734	58,43,174	73,94,354	9.67	10.32	12.56

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. 68-71.

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 : ₹ 3683.27 Crore
Closing AUM : ₹ 3634.48 Crore

High/Low NAV in the month

High Growth Option : ₹ 35.8357
Low Growth Option : ₹ 34.6307

Total Expense Ratio

Regular : 1.74
Direct : 1.06

Minimum Investment Amount

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

Load Structure

Entry Load : Nil
Exit Load : Nil

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

NAV per unit as on 30th September, 2022

Regular Growth Option : ₹ 34.8785
Direct Growth Option : ₹ 36.9663

Portfolio Parameters

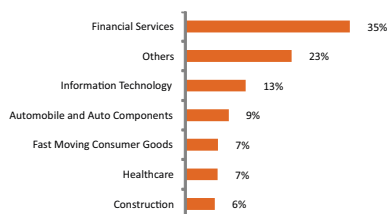
Weighted Average Maturity : 6.26 Yrs
Yield to Maturity : 7.33%
Modified Duration : 4.06 Yrs

Portfolio as on 30th September, 2022

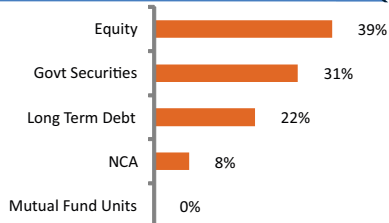
Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Equity			6.45% GSEC MAT - 07/10/2029	5.23	SOV
ICICI Bank Ltd.	3.61		7.26% GSEC 22/08/2032	4.09	SOV
HDFC Bank Ltd.	3.06		7.54% G-sec 23/05/2036	2.76	SOV
ITC Ltd.	2.03		8.25% MH SDL- 13/05/2025	2.10	SOV
State Bank Of India	1.95		Long Term Debt		
Infosys Ltd.	1.91		Power Finance Corporation Ltd.	3.66	CRISIL AAA/A1+
Larsen & Toubro Ltd.	1.80		State Bank Of India	2.73	CRISIL AA+
HDFC Ltd.	1.57		HDFC Ltd.	2.65	CRISIL AAA/A1+
Mahindra & Mahindra Ltd.	1.29		EXIM Bank	2.32	CRISIL AAA/A1+
HCL Technologies Ltd.	1.27		National Bank For Agriculture & Rural Development	1.37	ICRA AAA/A1+
Axis Bank Ltd.	1.21		Union Bank Of India	1.37	CRISIL AA+
Bharti Airtel Ltd.	0.95		Indian Oil Corporation Ltd.	1.35	CRISIL AAA/A1+
Reliance Industries Ltd.	0.68		Jamnagar Utilities & Power Pvt Ltd. [^]	1.31	CRISIL AAA/A1+
Bajaj Auto Ltd.	0.66		Tata Motors Finance Ltd.	0.81	CRISIL AA-
Cipla Ltd.	0.57		Canara Bank	0.70	CRISIL AA+
Hindalco Industries Ltd.	0.54		Others	3.78	
Others	15.78		Mutual Fund Units		
Govt Securities			UTI Bank Exchange Traded Fund	0.002	
Others	10.12		Net Current assets	7.65	
6.54% GSEC MAT - 17/01/2032	7.12	SOV	Total	100.00	

[^] Mukesh Ambani promoter Group company

Sectoral Breakdown (%)



Asset Allocation (% to NAV) as on 30th Sept, 2022



Market Capitalisation (%)

	Large	Mid	Small
Fund	68	19	13

Fund Performance Vs Benchmark (CAGR) as on 30th September, 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	2.14	1.91	-1.64	10,214	10,191	9,836
3 Years	11.62	11.45	15.57	13,911	13,847	15,442
5 Years	6.87	9.87	13.19	13,943	16,014	18,586
Since inception*	10.38	NA	NA	1,55,428	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 67 in 'Fund Manager Summary'. N.A - Not Available. Schemes Managed by Mr. Sunil Madhukar Patil & Mr V. Srivatsa

SIP Returns as on 30th September, 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	1,22,171	1,22,123	1,20,444	3.38	3.30	0.69
3 Years	3,60,000	4,30,762	4,22,380	4,64,939	12.02	10.67	17.36
5 Years	6,00,000	7,55,072	7,79,693	8,62,061	9.13	10.42	14.48
7 Years	8,40,000	11,35,569	12,13,890	13,84,277	8.48	10.35	14.03
10 Years	12,00,000	18,88,001	20,62,820	23,93,092	8.77	10.45	13.24
15 Years	18,00,000	36,65,294	41,10,069	49,32,882	8.91	10.27	12.42
Since inception	21,40,000	50,81,855	58,43,174	73,94,354	8.96	10.32	12.56

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. 68-71.

UTI CHILDREN'S CAREER FUND - INVESTMENT PLAN

OCTOBER 2022

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

Investment Objective

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

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

Date of inception/allotment

30th January, 2008

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 685.68 Crore
Closing AUM : ₹ 677.93 Crore

High/Low NAV in the month

High Growth Option : ₹ 61.8103
Low Growth Option : ₹ 57.8233

Total Expense Ratio

Regular : 2.68
Direct : 1.58

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 at least 5 years from the date of allotment of units or till child attains age of majority (whichever is earlier).

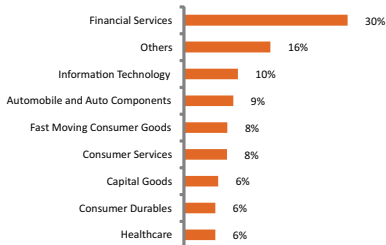
NAV per unit as on 30th September, 2022

Regular Growth Option : ₹ 58.9097
Regular IDCW Option : ₹ 58.9130
Direct Growth Option : ₹ 63.4961
Direct IDCW Option : ₹ 63.6046

Portfolio as on 30th September, 2022

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Equity			Phoenix Mills Ltd	1.93	
ICICI Bank Ltd	8.37		Jubilant Food Works Ltd	1.85	
HDFC Bank Ltd.	7.41		Eicher Motors Ltd	1.85	
Infosys Ltd.	6.03		Cholamandalam Investment & Finance Company Ltd	1.81	
Axis Bank Ltd.	3.82		Ultratech Cement Ltd.	1.78	
Bharti Airtel Ltd.	3.74		Larsen & Toubro Infotech Ltd	1.75	
Bajaj Finance Ltd.	2.75		Avenue Supermarts Ltd.	1.70	
State Bank Of India	2.70		Nestle India Ltd.	1.63	
Crompton Greaves Consumer Electricals Ltd.	2.14		Others	38.78	
Maruti Suzuki India Ltd.	2.11		Govt Securities		
ITC Ltd.	2.07		364 D TBILL MAT - 01/06/2023	0.12	SOV
Aditya Birla Fashion & Retail Ltd.	2.01		Net Current assets	1.66	
Godrej Consumer Products Ltd	1.96		Total	100.00	

Sectoral Breakdown (%)



Portfolio Details

Median Market Cap (₹ Cr)	98,281
Weighted Average Market Cap	2,49,641

All figures given are provisional and unaudited.

Quantitative Indicators

	Fund	Benchmark
Beta	0.94	1
Standard Deviation (Annual)	20.53%	21.42%
Sharpe Ratio	0.57%	
Portfolio Turnover Ratio (Annual)	0.25	

As on 30th September, 2022

Market Capitalisation (%)

	Large	Mid	Small
Fund	64	20	16
Benchmark	77	15	8

Fund Performance Vs Benchmark (CAGR) as on 30th September, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)
1 Year	-2.63	-0.22	-1.64	9,737	9,978	9,836
3 Years	17.87	17.95	15.57	16,383	16,417	15,442
5 Years	10.82	12.80	13.19	16,719	18,268	18,586
Since inception*	11.56	9.94	9.81	49,804	40,182	39,490

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 67 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 30th September, 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	1,20,552	1,21,775	1,20,444	0.86	2.76	0.69
3 Years	3,60,000	4,70,317	4,82,532	4,64,939	18.18	20.01	17.36
5 Years	6,00,000	8,55,631	8,85,159	8,62,061	14.18	15.56	14.48
7 Years	8,40,000	13,54,031	14,13,294	13,84,277	13.41	14.61	14.03
10 Years	12,00,000	24,01,274	25,08,768	23,93,092	13.30	14.12	13.24
Since inception	17,60,000	48,04,298	50,83,038	47,89,595	12.67	13.34	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.

FIXED INCOME PRODUCTS OCTOBER 2022

Fund Name	AUM (Rs Cr)	Portfolio Parameters				Asset Allocation (%)				TREPS/Repo/ Cash	HFC (%)	HFC (%)	Credit Rating Profile (%)				Direct	Regular	Exit Load
		YTM	Average Maturity	Modified Duration	Maximal Duration	CO	CP	T-Bill	Govt/ SGL				AAA/3A+/ Sov/Cash	AA+	AA	Below AA			
UTI Overnight Fund	10,370	5.75%	1 day	-	1 day	-	-	1.20	0.24	98.56	-	-	100.00	-	-	-	0.07%	0.12%	Nil
UTI Liquid Cash Plan	27,442	6.31%	52 days	52 days	52 days	12.47	61.63	21.48	2.14	0.91	1.35	1.35	100.00	-	-	-	0.14%	0.23%	\$\$\$
UTI Money Market Fund	6,771	6.83%	147 days	146 days	147 days	37.76	40.41	12.11	4.16	5.56	8.64	8.64	100.00	-	-	-	0.19%	0.26%	Nil
UTI Ultra Short Term Fund	2,060	6.87%	150 days	145 days	149 days	26.95	22.12	6.87	-	5.15	7.69	7.69	83.80	11.15	3.40	1.65	0.42%	0.94%	Nil
UTI Treasury Advantage Fund	2,502	6.92%	0.72 yrs	0.61 yrs	0.64 yrs	28.10	8.70	25.28	2.03	5.51	5.40	5.40	88.07	11.93	-	-	0.32%	0.43%	Nil
UTI Short Term Income Fund	2,179	7.23%	1.46 yrs	1.20 yrs	1.28 yrs	11.94	-	9.86	7.24	18.71	13.39	13.39	82.06	11.08	4.16	2.70	0.33%	0.96%	Nil
UTI Medium Term Fund	59	7.31%	3.9 yrs	3.02 yrs	3.14 yrs	-	-	6.69	48.17	7.08	5.02	5.02	79.95	10.13	9.92	-	1.10%	1.61%	S
UTI Bond Fund	276	7.19%	6.81 yrs	3.98 yrs	4.14 yrs	-	-	8.77	61.87	16.88	8.48	8.48	96.52	-	3.48	-	1.30%	1.63%	Nil
UTI Floater Fund	1,957	6.87%	0.68 yrs	0.57 yrs	0.60 yrs	31.23	-	12.35	4.59	13.64	15.02	15.02	100.00	-	-	-	0.35%	0.85%	Nil
UTI Banking & PSU Debt Fund	520	7.47%	4.28 yrs	3.46 yrs	3.67 yrs	-	-	-	27.54	2.63	-	-	100.00	-	-	-	0.23%	0.56%	Nil
UTI Corporate Bond Fund	3,140	7.12%	1.87 yrs	1.53 yrs	1.61 yrs	9.20	-	3.09	9.38	13.21	6.68	6.68	100.00	-	-	-	0.27%	0.57%	Nil
UTI Dynamic Bond Fund	319	6.67%	1.99 yrs	1.57 yrs	1.59 yrs	7.26	-	37.18	22.64	22.58	1.50	5.87	91.15	5.93	2.92	-	0.89%	1.56%	Nil
UTI Credit Risk Fund	472	8.02%	2.50 yrs	1.79 yrs	1.88 yrs	-	-	9.61	7.70	7.55	11.30	11.30	38.49	3.18	41.13	17.20	0.83%	1.62%	S
UTI Gilt Fund	519	6.38%	2.39 yrs	1.76 yrs	1.82 yrs	-	-	52.30	28.63	18.07	-	-	100.00	-	-	-	0.66%	0.93%	Nil
UTI Gilt fund with 10 year Constant Duration	91	7.35%	9.16 yrs	6.50 yrs	6.74 yrs	-	-	-	94.85	5.15	-	-	100.00	-	-	-	0.20%	0.70%	Nil

Exposure in securitized debt in UTI Treasury Advantage Fund (0.25%) & UTI Short Term Income Fund (0.22%) is added in corporate bonds exposure.

* Short term ratings are mapped to the long term ratings of the issuers.

\$ Exit load is applicable if investor exits: (A) Within 12 months from the date of allotment: (i) upto 10% of the allotted units - Nil, (ii) beyond 10% of the allotted units - 1.00%; (B) After 12 months from the date of allotment - Nil.

\$\$\$ Exit load applicable if exit from the date of allotment within: 1 day - 0.0070%, 2 days - 0.0050%, 3 days - 0.0030%, 4 days - 0.0010%, 5 days - 0.0005%, 6 days - 0.0001%, 7 days - 0.0000%, 8 days - 0.0000%, 9 days - 0.0000%, 10 days - 0.0000%, 11 days - 0.0000%, 12 days - 0.0000%, 13 days - 0.0000%, 14 days - 0.0000%, 15 days - 0.0000%, 16 days - 0.0000%, 17 days - 0.0000%, 18 days - 0.0000%, 19 days - 0.0000%, 20 days - 0.0000%, 21 days - 0.0000%, 22 days - 0.0000%, 23 days - 0.0000%, 24 days - 0.0000%, 25 days - 0.0000%, 26 days - 0.0000%, 27 days - 0.0000%, 28 days - 0.0000%, 29 days - 0.0000%, 30 days - 0.0000%, 31 days - 0.0000%, 32 days - 0.0000%, 33 days - 0.0000%, 34 days - 0.0000%, 35 days - 0.0000%, 36 days - 0.0000%, 37 days - 0.0000%, 38 days - 0.0000%, 39 days - 0.0000%, 40 days - 0.0000%, 41 days - 0.0000%, 42 days - 0.0000%, 43 days - 0.0000%, 44 days - 0.0000%, 45 days - 0.0000%, 46 days - 0.0000%, 47 days - 0.0000%, 48 days - 0.0000%, 49 days - 0.0000%, 50 days - 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0.0000%, 604 days - 0.0000%, 605 days - 0.0000%, 606 days - 0.0000%, 607 days - 0.0000%, 608 days - 0.0000%, 609 days - 0.0000%, 610 days - 0.0000%, 611 days - 0.0000%, 612 days - 0.0000%, 613 days - 0.0000%, 614 days - 0.0000%, 615 days - 0.0000%, 616 days - 0.0000%, 617 days - 0.0000%, 618 days - 0.0000%, 619 days - 0.0000%, 620 days - 0.0000%, 621 days - 0.0000%, 622 days - 0.0000%, 623 days - 0.0000%, 624 days - 0.0000%, 625 days - 0.0000%, 626 days - 0.0000%, 627 days - 0.0000%, 628 days - 0.0000%, 629 days - 0.0000%, 630 days - 0.0000%, 631 days - 0.0000%, 632 days - 0.0000%, 633 days - 0.0000%, 634 days - 0.0000%, 635 days - 0.0000%, 636 days - 0.0000%, 637 days - 0.0000%, 638 days - 0.0000%, 639 days - 0.0000%, 640 days - 0.00

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 : ₹ 8899.21 Crore
Closing AUM : ₹ 10370.02 Crore

High/Low NAV in the month

High Growth Option : ₹ 2948.8573
Low Growth Option : ₹ 2936.5861

Total Expense Ratio

Regular : 0.12
Direct : 0.07

Minimum Investment Amount

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

Load Structure

Entry Load : Nil
Exit Load : Nil

NAV per unit as on 30th September, 2022

Regular Growth Option : ₹ 2948.8573
Regular IDCW Option : ₹ 1370.8617
Direct Growth Option : ₹ 2976.7517
Direct IDCW Option : ₹ 1371.6621

Portfolio Parameters

Weighted Average Maturity : 1 day
Yield to Maturity : 5.75%
Modified Duration : -
Macaulay Duration : 1 day

Portfolio as on 30th September, 2022

Portfolio	% of Nav	Rating
NCA	100.00	
Total	100.00	

Asset Allocation as on 30th September, 2022

NCA 100%

Fund Performance Vs Benchmark (CAGR) as on 30th September, 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	3.95	4.09	3.18	10,395	10,409	10,318
3 Years	3.61	3.72	4.48	11,124	11,159	11,406
5 Years	4.35	4.65	5.53	12,374	12,553	13,090
Since inception*	5.90	5.84	5.83	29,486	29,172	29,120

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

SIP Returns as on 30th September, 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	1,22,778	1,22,868	1,22,164	4.32	4.46	3.36
3 Years	3,60,000	3,80,472	3,81,223	3,81,011	3.63	3.76	3.72
5 Years	6,00,000	6,63,812	6,66,112	6,76,777	3.99	4.13	4.76
7 Years	8,40,000	9,83,404	9,86,982	10,11,998	4.44	4.54	5.24
10 Years	12,00,000	15,68,881	15,65,038	16,18,254	5.23	5.19	5.83
15 Years	18,00,000	28,52,985	28,32,857	29,09,072	5.87	5.78	6.11
Since inception	21,40,000	37,55,454	37,17,791	38,05,095	5.96	5.85	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.**

Investment Objective

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

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

Date of inception/allotment

23rd June, 2003

Fund Manager

Mr. Amandeep S. Chopra (B.Sc., MBA [FMS Delhi])

Managing the scheme since Jul 2015

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

Managing the scheme since Jul 2017

Fund AUM

Fund Size Monthly Average : ₹ 33098.52 Crore
Closing AUM : ₹ 27441.80 Crore

High/Low NAV in the month

High Growth Option : ₹ 3545.8563
Low Growth Option : ₹ 3531.3577

Total Expense Ratio

Regular : 0.23
Direct : 0.14

Minimum Investment Amount

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

Load Structure

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

NAV per unit as on 30th September, 2022

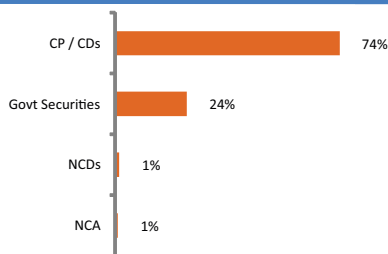
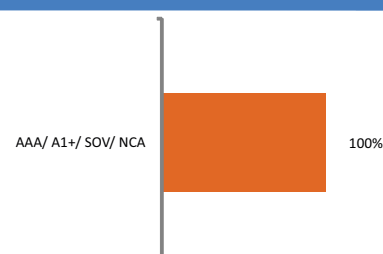
Regular Growth Option	₹ 3545.8563
Regular IDCW Option	₹ 1051.8441
Direct Growth Option	₹ 3569.3165
Direct IDCW Option	₹ 1063.0189

Portfolio Parameters

Weighted Average Maturity	: 52 days
Yield to Maturity	: 6.31%
Modified Duration	: 52 days
Macaulay Duration	: 52 days

Portfolio as on 30th September, 2022

Portfolio	% of NAV	Rating
CP / Cds		
Reliance Retail Ventures Ltd.	7.58	CRISIL AAA/A1+
National Bank For Agriculture & Rural Development	6.13	ICRA AAA/A1+
Indian Oil Corporation Ltd.	5.84	ICRA AAA/A1+
Indian Bank	4.72	CRISIL AAA/A1+
ICICI Securities Ltd.	3.88	CRISIL AAA/A1+
Reliance Jio Infocomm Ltd	3.63	CRISIL AAA/A1+
Canara Bank	3.51	CARE AAA/A1+
Small Indst. Dev. Bank Of India	3.07	ICRA AAA/A1+
Tata Steel Ltd.	2.91	CRISIL AAA/A1+
Hindustan Petroleum Corporation Ltd.	2.17	CRISIL AAA/A1+
Bajaj Finance Ltd.	2.17	CRISIL AAA/A1+
Tata Power Company Ltd.	1.98	CRISIL AAA/A1+
IndusInd Bank Ltd.	1.81	CRISIL AAA/A1+
Kotak Securities Ltd.	1.45	CRISIL AAA/A1+
Tata Power Renewable Energy Ltd	1.44	CRISIL AAA/A1+
EXIM Bank	1.26	ICRA AAA/A1+
Aditya Birla Finance Ltd.	1.08	CRISIL AAA/A1+
Bharti Telecom Ltd.	0.90	CRISIL AAA/A1+
Chambal Fertilisers & Chemicals Ltd	0.90	CRISIL AAA/A1+
IDFC First Bank Ltd	0.90	CRISIL AAA/A1+
Larsen & Toubro Ltd.	0.90	CRISIL AAA/A1+
Kotak Mahindra Investment Ltd.	0.73	CRISIL AAA/A1+
Cholamandalam Investment & Finance Company Ltd	0.72	CRISIL AAA/A1+
Alembic Pharmaceuticals Ltd.	0.72	CRISIL AAA/A1+
Piramal Enterprises Ltd.	0.72	CRISIL AAA/A1+
Standard Chartered Capital Ltd.	0.72	ICRA AAA/A1+
Motilal Oswal Financial Services Ltd.	0.72	CRISIL AAA/A1+
Birla Group Holdings Private Ltd.	0.72	CRISIL AAA/A1+
Sikka Ports & Terminals Ltd.	0.54	CRISIL AAA/A1+
TVS Credit Services Ltd.	0.54	ICRA AAA/A1+
Punjab & Sind Bank Ltd.	0.54	CRISIL AAA/A1+
Godrej Agrovet Ltd	0.54	CRISIL AAA/A1+
Ramco Cements Ltd.	0.54	CRISIL AAA/A1+
HDFC Bank Ltd.	0.45	CARE AAA/A1+
Network 18 Media & Investments Ltd.	0.45	CRISIL AAA/A1+
Mahindra & Mahindra Fin.Ser.Ltd.	0.40	CRISIL AAA/A1+
Barclays Investments & Loans (India) Pvt Ltd.	0.36	CARE AAA/A1+
Axis Securities Ltd	0.36	ICRA AAA/A1+
ICICI Home Finance	0.36	CRISIL AAA/A1+
HDFC Ltd.	0.36	ICRA AAA/A1+
HDFC Securities Ltd	0.36	CRISIL AAA/A1+
Julius Baer Capital (India) Pvt Ltd	0.27	ICRA AAA/A1+
Godrej Industries Ltd.	0.22	CRISIL AAA/A1+
HSBC Investdirect Financial Services (I) Ltd.	0.18	ICRA AAA/A1+
Canfin Homes Ltd.	0.18	CRISIL AAA/A1+
Bajaj Financial Securities Ltd	0.18	CRISIL AAA/A1+
Kotak Mahindra Bank Ltd.	0.18	CRISIL AAA/A1+
Blue Star Ltd.	0.18	ICRA AAA/A1+
Actec Lifesciences Ltd	0.18	ICRA AAA/A1+
NCDs		
Mahindra & Mahindra Fin.Ser.Ltd.	0.54	IND AAA/A1+
Tata Capital Housing Finance Ltd	0.45	CRISIL AAA/A1+
Power Finance Corporation Ltd.	0.36	CRISIL AAA/A1+
Rec Ltd.	0.02	CRISIL AAA/A1+
Govt Securities		
91 D TBILL MAT - 22/12/22	7.19	SOV
91 D TBILL MAT 27/10/2022	3.63	SOV
91 D TBILL MAT 03/11/2022	3.08	SOV
91 D TBILL MAT - 15/12/22	2.88	SOV
91 D TBILL MAT 08/12/2022	2.70	SOV
91 D TBILL MAT-29/12/22	1.82	SOV
6.84% G S MAT - 19/12/2022	0.91	SOV
GS - C STRIP MAT- 16/12/2022	0.75	SOV
8.90% MH SDL MAT - 19/12/2022	0.27	SOV
GS - C STRIP MAT- 15/12/2022	0.20	SOV
91 D TBILL MAT 20/10/2022	0.18	SOV
Net Current assets	0.90	
Total	100.00	

Asset Allocation as on 30th September, 2022Credit Profile of Debt as on 30th September, 2022Fund Performance Vs Benchmark (CAGR) as on 30th September, 2022 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Liquid Fund AI Index (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	CRISIL Liquid Fund AI Index (₹)	CRISIL 1 Year T-Bill Index (₹)
1 Year	4.07	4.27	3.18	10,407	10,427	10,318
3 Years	4.00	4.15	4.48	11,250	11,299	11,406
5 Years	5.26	5.24	5.53	12,923	12,911	13,090
Since inception*	6.96	6.51	5.83	35,475	32,769	29,048

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

*Compounded annualized Growth Rate.

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 67 in 'Fund Manager Summary'. Schemes Managed by Mr. Amandeep S. Chopra & Mr. Amit Sharma.

Investment Objective

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

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

Date of inception/allotment

23rd April, 1997

Fund Manager

Mr. Amit Sharma (B.Com, CA, FRM) 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 : ₹ 7616.73 Crore
Closing AUM : ₹ 6771.37 Crore

High/Low NAV in the month

High Growth Option : ₹ 2519.4193
Low Growth Option : ₹ 2510.6652

Total Expense Ratio

Regular : 0.26
Direct : 0.19

Minimum Investment Amount

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

Load Structure

Entry Load : Nil
Exit Load : Nil

NAV per unit as on 30th September, 2022

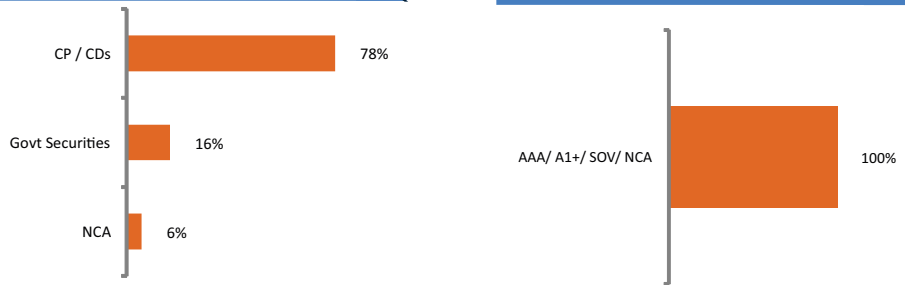
Regular Growth Option : ₹ 2519.4193
Regular IDCW Option : ₹ 1040.5738
Direct Growth Option : ₹ 2544.3182
Direct IDCW Option : ₹ 1245.4450

Portfolio Parameters

Weighted Average Maturity : 147 days
Yield to Maturity : 6.83%
Modified Duration : 146 days
Macaulay Duration : 147 days

Portfolio as on 30th September, 2022

Portfolio	% of NAV	Rating
CP / Cds		
Canara Bank	8.03	CRISIL AAA/A1+
Small Indst. Dev. Bank Of India	7.15	CRISIL AAA/A1+
HDFC Bank Ltd.	6.73	CARE AAA/A1+
EXIM Bank	5.56	CRISIL AAA/A1+
HDFC Ltd.	5.38	CRISIL AAA/A1+
Kotak Mahindra Bank Ltd.	4.97	CRISIL AAA/A1+
Tata Motors Finance Ltd.	4.29	ICRA AAA/A1+
Piramal Enterprises Ltd.	3.64	CARE AAA/A1+
IDFC First Bank Ltd	3.54	CRISIL AAA/A1+
National Bank For Agriculture & Rural Development	3.24	CRISIL AAA/A1+
Larsen & Toubro Ltd.	2.91	CRISIL AAA/A1+
Hero Fincorp Ltd.	2.85	CRISIL AAA/A1+
Tata Steel Ltd.	2.18	ICRA AAA/A1+
JM Financial Services Ltd.	1.47	CRISIL AAA/A1+
Motilal Oswal Finvest Ltd	1.46	CRISIL AAA/A1+
ICICI Home Finance	1.45	ICRA AAA/A1+
Motilal Oswal Financial Services Ltd.	1.45	ICRA AAA/A1+
Fedbank Financial Services Ltd.	1.45	CRISIL AAA/A1+
IIFL Wealth Management Ltd	1.44	ICRA AAA/A1+
Bajaj Housing Finance Ltd	1.44	CRISIL AAA/A1+
AU Small Finance Bank Ltd	1.44	IND AAA/A1+
Tata Capital Financial Services Ltd	1.43	CRISIL AAA/A1+
IndusInd Bank Ltd.	1.41	CRISIL AAA/A1+
Tata Projects Ltd	1.39	CRISIL AAA/A1+
Crompton Greaves Consumer Electricals Ltd.	0.79	CRISIL AAA/A1+
ICICI Securities Ltd.	0.72	CRISIL AAA/A1+
Canfin Homes Ltd.	0.37	ICRA AAA/A1+
Govt Securities		
182 D TBILL MAT - 23/03/23	7.16	SOV
182 D TBILL MAT - 30/03/23	3.94	SOV
7.97 KARNATAKA SDL 2019-05/12/2022	1.85	SOV
8.66% JH SDL MAT - 20/02/23	0.82	SOV
182 D TBILL MAT - 01/12/2022	0.73	SOV
8.64% JH SDL MAT - 06/03/2023	0.60	SOV
8.62 MH SDL 2023	0.52	SOV
8.72% ANDHRA PRADESH-06.02.23	0.37	SOV
364 D TBILL MAT - 08/06/2023	0.28	SOV
Net Current assets	5.56	
Total	100.00	

Asset Allocation as on 30th September, 2022Credit Profile of Debt as on 30th September, 2022Fund Performance Vs Benchmark (CAGR) as on 30th September, 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	4.14	4.30	3.18	10,414	10,430	10,318
3 Years	4.87	4.59	4.48	11,535	11,443	11,406
5 Years	6.07	5.74	5.53	13,429	13,221	13,090
Since inception*	7.23	7.01	6.03	25,187	24,511	21,702

Different plans have a different expense structure. The performance details provided herein are of regular plan. The current fund manager is managing the scheme since Oct 2013 & Co-Fund Manager managing w.e.f 7th July, 2017.

*Compounded annualized Growth Rate.

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 67 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 30th September, 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	1,22,800	1,22,945	1,22,157	4.37	4.60	3.36
3 Years	3,60,000	3,84,584	3,84,147	3,80,996	4.34	4.27	3.72
5 Years	6,00,000	6,85,417	6,81,099	6,76,766	5.27	5.02	4.76
7 Years	8,40,000	10,31,429	10,22,131	10,12,015	5.78	5.52	5.25
10 Years	12,00,000	16,67,803	16,50,120	16,18,282	6.41	6.20	5.83
15 Years	NA	NA	NA	NA	NA	NA	NA
Since inception	15,80,000	25,39,927	25,05,830	24,00,202	6.91	6.72	6.11

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.

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.

OCTOBER 2022**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 : ₹ 2221.44 Crore
Closing AUM : ₹ 2059.76 Crore

High/Low NAV in the month

High Growth Option : ₹ 3522.7037
Low Growth Option : ₹ 3512.9562

Total Expense Ratio

Regular : 0.94
Direct : 0.42

Minimum Investment Amount

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

Load Structure

Entry Load : Nil
Exit Load : Nil

NAV per unit as on 30th September, 2022

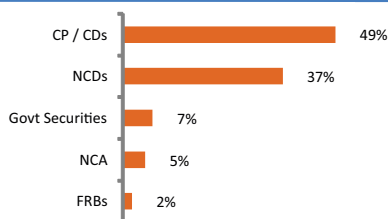
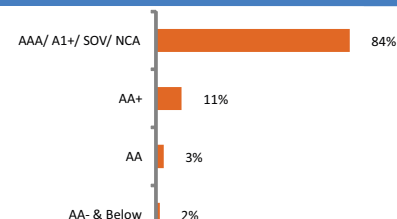
Regular Growth Option : ₹ 3522.7037
Regular IDCW Option : ₹ 1026.0658
Direct Growth Option : ₹ 3721.6383
Direct IDCW Option : ₹ 1098.5996

Portfolio Parameters

Weighted Average Maturity : 150 days
Yield to Maturity : 6.87%
Modified Duration : 145 days
Macaulay Duration : 149 days

Portfolio as on 30th September, 2022

Portfolio	% of NAV	Rating
CP / Cds		
HDFC Bank Ltd.	8.26	CARE AAA/A1+
Canara Bank	8.25	CRISIL AAA/A1+
Larsen & Toubro Ltd.	4.79	CRISIL AAA/A1+
HDFC Ltd.	2.40	CRISIL AAA/A1+
Motilal Oswal Finvest Ltd	2.40	CRISIL AAA/A1+
Motilal Oswal Financial Services Ltd.	2.39	ICRA AAA/A1+
Tata Steel Ltd.	2.39	ICRA AAA/A1+
National Bank For Agriculture & Rural Development	2.37	IND AAA/A1+
Bharti Airtel Ltd.	2.36	CRISIL AAA/A1+
IndusInd Bank Ltd.	2.32	CRISIL AAA/A1+
Tata Projects Ltd	2.29	CRISIL AAA/A1+
IDFC First Bank Ltd	2.28	CRISIL AAA/A1+
KEC International Ltd.	1.21	CRISIL AAA/A1+
IIFL Wealth Management Ltd	1.18	ICRA AAA/A1+
Small Indst. Dev. Bank Of India	1.16	CRISIL AAA/A1+
Kotak Mahindra Bank Ltd.	1.16	CRISIL AAA/A1+
ICICI Bank Ltd	1.15	ICRA AAA/A1+
Crompton Greaves Consumer Electricals Ltd.	0.71	CRISIL AAA/A1+
FRBs		
Shriram Transport Finance Co.Ltd.	2.06	CRISIL AA+
Govt Securities		
182 D TBILL MAT - 23/03/23	3.53	SOV
182 D TBILL MAT - 22/12/2022	1.20	SOV
182D T BILL MAT 29/12/2022	1.20	SOV
182 D TBILL MAT - 30/03/23	0.94	SOV
NCDs		
National Bank For Agriculture & Rural Development	6.06	CRISIL AAA/A1+
Cholamandam Investment & Finance Company Ltd	4.92	ICRA AA+
Power Finance Corporation Ltd.	4.13	CRISIL AAA/A1+
Tata Power Company Ltd.	3.40	CARE AA
Indian Railways Fin Corpn Ltd.	2.42	CRISIL AAA/A1+
LIC Housing Finance Ltd.	2.41	CARE AAA/A1+
TMF Holdings Ltd	1.65	ICRA AA-
Mahindra & Mahindra Fin.Ser.Ltd.	1.42	IND AAA/A1+
Reliance Industries Ltd.	1.21	CRISIL AAA/A1+
Bajaj Finance Ltd.	1.21	CRISIL AAA/A1+
Hindustan Petroleum Corporation Ltd.	1.21	CRISIL AAA/A1+
Mahindra Rural Housing Finance Ltd	1.21	IND AA+
Telesonic Networks Ltd	1.20	CRISIL AA+
HDFC Ltd.	1.20	CRISIL AAA/A1+
REC Ltd	0.95	CRISIL AAA/A1+
Godrej Properties Ltd.	0.92	ICRA AA+
Canfin Homes Ltd.	0.61	ICRA AA+
Power Grid Corporation Of India Ltd	0.25	CRISIL AAA/A1+
EXIM Bank	0.24	CRISIL AAA/A1+
Muthoot Finance Ltd	0.24	CRISIL AA+
Net Current assets	5.15	
Total	100.00	

Asset Allocation as on 30th September, 2022**Credit Profile of Debt as on 30th September, 2022****Fund Performance Vs Benchmark (CAGR) as on 30th September, 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	3.60	4.62	3.18	10,360	10,462	10,318
3 Years	5.24	5.19	4.48	11,657	11,641	11,406
5 Years	5.13	6.18	5.53	12,844	13,498	13,090
Since inception*	6.81	7.23	5.82	35,199	37,939	29,463

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

SIP Returns as on 30th September, 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	1,22,392	1,23,145	1,22,157	3.73	4.91	3.36
3 Years	3,60,000	3,88,447	3,86,785	3,80,996	5.01	4.72	3.72
5 Years	6,00,000	6,79,865	6,89,606	6,76,756	4.95	5.51	4.76
7 Years	8,40,000	10,12,939	10,38,417	10,11,978	5.27	5.97	5.25
10 Years	12,00,000	16,30,737	16,83,055	16,18,234	5.98	6.58	5.83
15 Years	18,00,000	30,45,667	31,77,319	29,09,061	6.67	7.19	6.11
Since inception	21,40,000	40,90,531	43,00,332	38,05,208	6.82	7.32	6.09

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

For Product Label, Refer Page no. 68-71.

Potential Risk Class Matrix Refer page no.76

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.

OCTOBER 2022

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 : ₹ 2814.06 Crore
Closing AUM : ₹ 2522.11 Crore

High/Low NAV in the month

High Growth Option : ₹ 2908.8055
Low Growth Option : ₹ 2902.9562

Total Expense Ratio

Regular : 0.43
Direct : 0.32

Minimum Investment Amount

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

Load Structure

Entry Load : Nil
Exit Load : Nil

NAV per unit as on 30th September, 2022

Regular Growth Option : ₹ 2908.8055
Regular IDCW Option : ₹ 1143.5645
Direct Growth Option : ₹ 2947.3213
Direct IDCW Option : ₹ 1150.7176

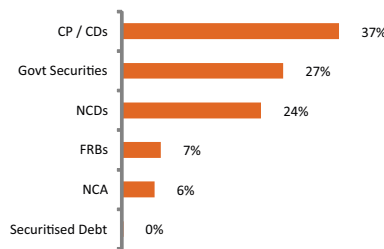
Portfolio Parameters

Weighted Average Maturity : 0.72 yrs
Yield to Maturity : 6.92%
Modified Duration : 0.61 yrs
Macaulay Duration : 0.64 yrs
Securitized Debt : 0.46 Years
Shining Metal Trust II

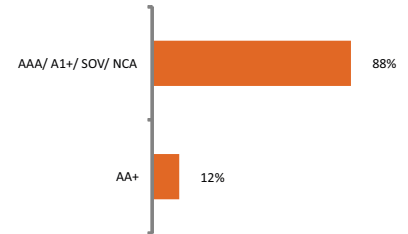
Portfolio as on 30th September, 2022

Portfolio	% of NAV	Rating
CP / Cds		
Canara Bank	9.64	CRISIL AAA/A1+
Kotak Mahindra Bank Ltd.	5.99	CRISIL AAA/A1+
EXIM Bank	5.83	CRISIL AAA/A1+
HDFC Bank Ltd.	4.82	CARE AAA/A1+
Motilal Oswal Financial Services Ltd.	2.93	ICRA AAA/A1+
Small Indst. Dev. Bank Of India	2.90	CRISIL AAA/A1+
IndusInd Bank Ltd.	1.89	CRISIL AAA/A1+
Tata Projects Ltd	1.87	CRISIL AAA/A1+
IDFC First Bank Ltd	0.93	CRISIL AAA/A1+
FRBs		
Axis Finance Ltd	4.56	CRISIL AAA/A1+
Shriram Transport Finance Co.Ltd.	2.02	IND AA+
Govt Securities		
364 D TBILL - MAT- 02/02/2023	9.70	SOV
182D TBILL MAT 15/12/2022	5.87	SOV
364 D TBILL MAT -09/02/2023	5.82	SOV
182 D TBILL MAT - 22/12/2022	1.96	SOV
182D T BILL MAT 09/03/2023	1.93	SOV
GS - C STRIP MAT- 16/06/2025	0.82	SOV
5.63% GS MAT - 12/04/26	0.75	SOV
GS-C - STRIP MAT-16/12/2025	0.32	SOV
GS - C STRIP MAT- 16/06/2027	0.14	SOV
NCDs		
Cholamandalam Investment & Finance Company Ltd	4.91	ICRA AA+
Mahindra Rural Housing Finance Ltd	3.08	CRISIL AA+
REC Ltd	2.98	CRISIL AAA/A1+
Tata Capital Ltd.	2.34	CRISIL AAA/A1+
L&T Finance Ltd.	1.99	CRISIL AAA/A1+
Larsen & Toubro Ltd.	1.98	CRISIL AAA/A1+
National Housing Bank	1.98	CRISIL AAA/A1+
Canfin Homes Ltd.	1.92	ICRA AA+
Housing And Urban Development Corpn	0.99	ICRA AAA/A1+
Indian Oil Corporation Ltd.	0.99	CRISIL AAA/A1+
LIC Housing Finance Ltd.	0.40	CRISIL AAA/A1+
Securitized Debt		
Shining Metal Trust II	0.25	CRISIL AAA/A1+
Net Current assets	5.51	
Total	100.00	

Asset Allocation as on 30th September, 2022



Credit Profile of Debt as on 30th September, 2022



Fund Performance Vs Benchmark (CAGR) as on 30th September, 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	3.97	3.76	3.18	10,397	10,376	10,318
3 Years	6.99	5.19	4.48	12,249	11,641	11,406
5 Years	4.62	6.20	5.53	12,535	13,511	13,090
Since inception*	7.16	7.33	6.13	29,101	29,822	25,068

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

SIP Returns as on 30th September, 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	1,22,530	1,22,539	1,22,157	3.95	3.96	3.36
3 Years	3,60,000	3,97,845	3,84,693	3,80,996	6.61	4.36	3.72
5 Years	6,00,000	6,84,347	6,88,872	6,76,756	5.21	5.47	4.76
7 Years	8,40,000	10,10,266	10,40,227	10,11,978	5.20	6.02	5.25
10 Years	12,00,000	16,17,770	16,97,511	16,18,234	5.83	6.75	5.83
15 Years	18,00,000	30,30,044	31,73,678	29,09,052	6.61	7.17	6.11
Since inception	18,50,000	31,73,186	33,19,310	30,32,912	6.65	7.18	6.11

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.

For Product Label, Refer Page no. 68-71.

Potential Risk Class Matrix Refer page no.76

UTI FLOATER FUND

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

OCTOBER 2022

Investment Objective

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

Date of inception/allotment

30th October, 2018

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 1995.12 Crore
Closing AUM : ₹ 1956.69 Crore

High/Low NAV in the month

High Growth Option : ₹ 1241.0452
Low Growth Option : ₹ 1238.1174

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 30th September, 2022

Regular Growth Option : ₹ 1241.0452
Regular IDCW Option : ₹ 1134.5359
Direct Growth Option : ₹ 1281.9709
Direct IDCW Option : ₹ 1207.7159

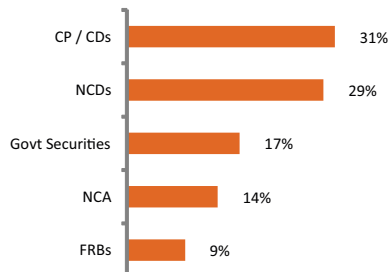
Portfolio Parameters

Weighted Average Maturity : 0.68 yrs
Yield to Maturity : 6.87%
Modified Duration : 0.57 yrs
Macaulay Duration : 0.60 yrs

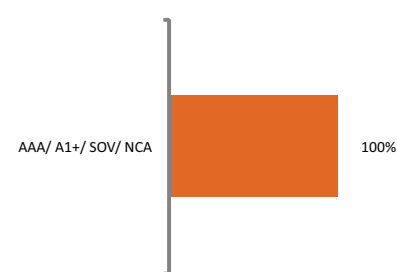
Portfolio as on 30th September, 2022

Portfolio	% of NAV	Rating
CP / Cds		
Canara Bank	9.85	CRISIL AAA/A1+
HDFC Bank Ltd.	8.51	CARE AAA/A1+
EXIM Bank	7.93	CRISIL AAA/A1+
Kotak Mahindra Bank Ltd.	4.94	CRISIL AAA/A1+
FRBs		
Axis Finance Ltd	5.62	CRISIL AAA/A1+
Tata Cleantech Capital Ltd.	3.09	CRISIL AAA/A1+
Govt Securities		
182D T BILL MAT 03/11/2022	7.37	SOV
182 D TBILL MAT - 23/03/23	4.96	SOV
6.84% G S MAT - 19/12/2022	3.84	SOV
5.39% GUJARAT SDL MAT - 31/03/2024	0.75	SOV
NCDs		
REC Ltd	7.68	CRISIL AAA/A1+
Citicorp Finance India Ltd.	3.78	CRISIL AAA/A1+
Indian Oil Corporation Ltd.	2.55	CRISIL AAA/A1+
Power Finance Corporation Ltd.	2.55	CRISIL AAA/A1+
HDFC Ltd.	2.53	CRISIL AAA/A1+
India Grid Trust	2.53	CRISIL AAA/A1+
National Bank For Agriculture & Rural Development	2.29	ICRA AAA/A1+
National Housing Bank	1.53	CRISIL AAA/A1+
Tata Capital Ltd.	1.51	CRISIL AAA/A1+
Sikka Ports & Terminals Ltd.	1.02	CRISIL AAA/A1+
L&T Finance Ltd.	1.02	CRISIL AAA/A1+
Small Indst. Dev. Bank Of India	0.51	ICRA AAA/A1+
Net Current assets	13.65	
Total	100.00	

Asset Allocation as on 30th September, 2022



Credit Profile of Debt as on 30th September, 2022



Fund Performance Vs Benchmark (CAGR) as on 30th September, 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	2.72	4.15	-1.90	10,272	10,415	9,810
3 Years	4.80	5.55	3.33	11,512	11,761	11,034
Since inception*	5.66	6.42	5.93	12,409	12,763	12,534

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 67 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 30th September, 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	1,22,068	1,22,785	1,22,157	3.22	4.35	3.36
3 Years	3,60,000	3,81,647	3,87,029	3,80,996	3.84	4.77	3.72
Since inception	4,70,000	5,13,773	5,22,104	5,11,335	4.50	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.

OCTOBER 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 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 : ₹ 2190.52 Crore
Closing AUM : ₹ 2179.20 Crore

High/Low NAV in the month

High Growth Option : ₹ 25.9509
Low Growth Option : ₹ 25.8986

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 30th September, 2022

Regular Growth Option : ₹ 36.7749
Regular IDCW Option : ₹ 11.6249
Direct Growth Option : ₹ 27.1938
Direct IDCW Option : ₹ 10.4799

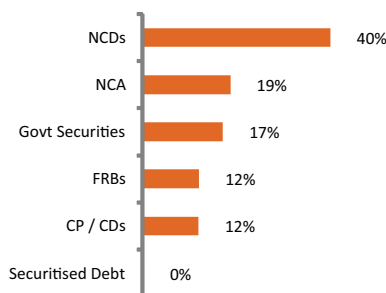
Portfolio Parameters

Weighted Average Maturity : 1.46 yrs
Yield to Maturity : 7.23%
Modified Duration : 1.20 yrs
Macaulay Duration : 1.28 yrs
Securitized Debt :
Shining Metal Trust II : 0.46 Years

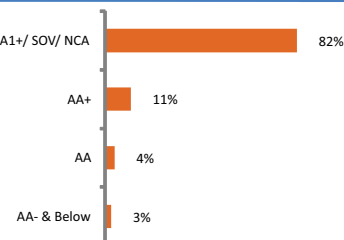
Portfolio as on 30th September, 2022

Portfolio	% of NAV	Rating
CP / Cds		
Small Indst. Dev. Bank Of India	5.48	CRISIL AAA/A1+
HDFC Bank Ltd.	4.30	CARE AAA/A1+
Canara Bank	2.16	CRISIL AAA/A1+
FRBs		
Axis Finance Ltd	7.35	CRISIL AAA/A1+
Shriram Transport Finance Co.Ltd.	2.34	IND AA+
REC Ltd	2.30	CRISIL AAA/A1+
Govt Securities		
182 D TBILL MAT - 23/03/23	7.57	SOV
7.68% G S 15/12/23	2.31	SOV
7.38% GSEC 20/06/2027	2.30	SOV
182D TBILL MAT 06/10/2022	2.29	SOV
7.68% M P SPL SDL- 22/03/2023	1.38	SOV
5.39% GUJARAT SPL MAT - 31/03/2024	1.12	SOV
05.15 GS 09/11/2025	0.12	SOV
8.19% RAJASTHAN SPL SDL -23/06/2026	0.00	SOV
NCDs		
REC Ltd	4.28	CRISIL AAA/A1+
HDFC Ltd.	3.44	ICRA AAA/A1+
Power Finance Corporation Ltd.	3.43	CRISIL AAA/A1+
India Grid Trust	3.40	CRISIL AAA/A1+
Mahindra Rural Housing Finance Ltd	3.12	CRISIL AA+
Canfin Homes Ltd.	2.90	ICRA AA+
Sikka Ports & Terminals Ltd.	2.77	CRISIL AAA/A1+
Cholamandalam Investment & Finance Company Ltd	2.73	ICRA AA+
Tata Motors Finance Ltd.	2.70	CRISIL AA-
Kirloskar Ferrous Industries Ltd.	2.24	ICRA AA
Piramal Capital & Housing Finance Ltd	1.92	ICRA AA
Tata Capital Ltd.	1.81	CRISIL AAA/A1+
EXIM Bank	1.65	CRISIL AAA/A1+
Small Indst. Dev. Bank Of India	1.37	ICRA AAA/A1+
National Housing Bank	1.13	CRISIL AAA/A1+
Summit Digital Infrastructure Ltd	1.11	CRISIL AAA/A1+
Securitized Debt		
Shining Metal Trust II	0.27	CRISIL AAA/A1+
Net Current assets	18.72	
Total	100.00	

Asset Allocation as on 30th September, 2022



Credit Profile of Debt as on 30th September, 2022



Fund Performance Vs Benchmark (CAGR) as on 30th September, 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	3.08	2.47	-1.90	10,308	10,247	9,810
3 Years	7.71	5.70	3.33	12,498	11,811	11,034
5 Years	4.64	6.41	4.37	12,547	13,645	12,386
Since inception*	7.39	7.39	5.51	25,936	25,936	20,482

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

SIP Returns as on 30th September, 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	1,22,050	1,21,636	1,22,157	3.19	2.55	3.36
3 Years	3,60,000	3,97,564	3,83,559	3,80,996	6.56	4.17	3.72
5 Years	6,00,000	6,88,793	6,93,630	6,76,756	5.47	5.74	4.76
7 Years	8,40,000	10,16,498	10,49,780	10,11,978	5.37	6.27	5.25
10 Years	12,00,000	16,32,251	17,17,868	16,18,234	6.00	6.98	5.83
15 Years	16,60,000	27,07,059	28,49,620	25,88,505	6.70	7.38	6.11
Since inception	16,60,000	27,07,059	28,49,620	25,88,505	6.70	7.38	6.11

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.

Potential Risk Class Matrix Refer page no.76

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.

OCTOBER 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 : ₹ 488.76 Crore
Closing AUM : ₹ 519.54 Crore

High/Low NAV in the month

High Growth Option : ₹ 18.1103
Low Growth Option : ₹ 17.9031

Total Expense Ratio

Regular : 0.56
Direct : 0.23

Minimum Investment Amount

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

Load Structure

Entry Load : Nil
Exit Load : Nil

NAV per unit as on 30th September, 2022

Regular Growth Option : ₹ 17.9591
Regular IDCW Option : ₹ 12.3490
Direct Growth Option : ₹ 18.1254
Direct IDCW Option : ₹ 12.4400

Portfolio Parameters

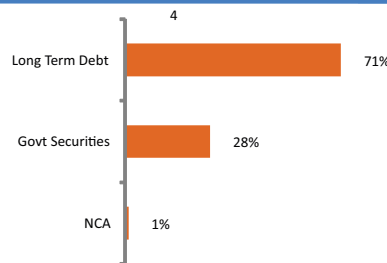
Weighted Average Maturity : 4.28 yrs
Yield to Maturity : 7.47%
Modified Duration : 3.46 yrs
Macaulay Duration : 3.67 yrs

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

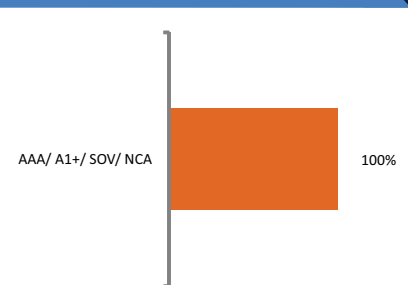
Portfolio as on 30th September, 2022

Portfolio	% of NAV	Rating
Govt Securities		
7.38% GSEC 20/06/2027	24.12	SOV
7.17% GSEC 08/01/2028	1.91	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		
National Bank For Agriculture & Rural Development	9.66	CRISIL AAA/A1+
Power Finance Corporation Ltd.	8.68	CRISIL AAA/A1+
Small Indst. Dev. Bank Of India	8.59	ICRA AAA/A1+
National Housing Bank	7.69	CRISIL AAA/A1+
ICICI Bank Ltd	7.38	ICRA AAA/A1+
Axis Bank Ltd.	5.78	CRISIL AAA/A1+
EXIM Bank	4.84	CRISIL AAA/A1+
Indian Railways Fin Corpn Ltd.	4.83	CRISIL AAA/A1+
REC Ltd.	4.75	CRISIL AAA/A1+
NHPC Ltd.	4.74	ICRA AAA/A1+
HDFC Bank Ltd.	3.90	CARE AAA/A1+
Net Current assets	1.24	
Total	100.00	

Asset Allocation as on 30th September, 2022



Credit Profile of Debt as on 30th September, 2022



Fund Performance Vs Benchmark (CAGR) as on 30th September, 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	9.15	2.06	-1.90	10,915	10,206	9,810
3 Years	7.34	5.94	3.33	12,370	11,892	11,034
5 Years	5.34	6.69	4.37	12,973	13,826	12,386
Since inception*	6.99	8.11	6.82	17,952	19,647	17,707

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

SIP Returns as on 30th September, 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	1,26,937	1,21,348	1,22,157	10.93	2.10	3.36
3 Years	3,60,000	4,02,651	3,83,437	3,80,996	7.42	4.15	3.72
5 Years	6,00,000	7,02,203	6,96,936	6,76,756	6.23	5.93	4.76
7 Years	8,40,000	10,42,845	10,59,158	10,11,978	6.09	6.52	5.25
Since inception	10,30,000	13,59,879	13,98,486	13,15,837	6.34	6.97	5.60

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.

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.

OCTOBER 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 : ₹ 3155.48 Crore
Closing AUM : ₹ 3140.13 Crore

High/Low NAV in the month

High Growth Option : ₹ 13.3994
Low Growth Option : ₹ 13.3482

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 30th September, 2022

Regular Growth Option : ₹ 13.3708
Regular IDCW Option : ₹ 11.7736
Direct Growth Option : ₹ 13.5477
Direct IDCW Option : ₹ 11.9408

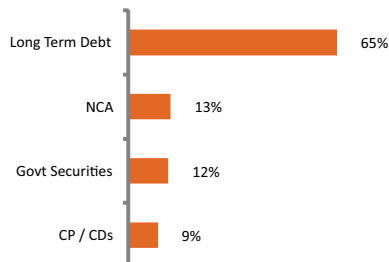
Portfolio Parameters

Weighted Average Maturity : 1.87 yrs
Yield to Maturity : 7.12%
Modified Duration : 1.53 yrs
Macaulay Duration : 1.61 yrs

Portfolio as on 30th September, 2022

Portfolio	% of NAV	Rating
CP / Cds		
EXIM Bank	4.54	CRISIL AAA/A1+
Canara Bank	3.13	CRISIL AAA/A1+
HDFC Bank Ltd.	1.54	CARE AAA/A1+
Govt Securities		
7.38% GSEC 20/06/2027	3.51	SOV
182 D TBILL MAT - 23/03/23	3.09	SOV
5.74% GS 2026-MAT-15/11/2026	2.71	SOV
8.24% G-SEC 15/02/2027	1.64	SOV
GS - C STRIP MAT- 16/06/2027	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		
National Bank For Agriculture & Rural Development	6.97	CRISIL AAA/A1+
HDFC Ltd.	6.34	CRISIL AAA/A1+
National Housing Bank	5.95	CRISIL AAA/A1+
REC Ltd	5.56	CRISIL AAA/A1+
Small Indst. Dev. Bank Of India	4.67	CARE AAA/A1+
Summit Digital Infrastructure Ltd	4.66	CRISIL AAA/A1+
Reliance Industries Ltd.	3.98	CRISIL AAA/A1+
EXIM Bank	3.72	CRISIL AAA/A1+
NTPC Ltd.	3.54	CRISIL AAA/A1+
HDFC Bank Ltd.	3.22	CARE AAA/A1+
Tata Capital Financial Services Ltd	3.17	ICRA AAA/A1+
LIC Housing Finance Ltd.	2.34	CARE AAA/A1+
Kotak Mahindra Prime Ltd.	2.34	CRISIL AAA/A1+
India Grid Trust	2.33	CRISIL AAA/A1+
ICICI Bank Ltd	1.74	CRISIL AAA/A1+
Indian Railways Fin Corpn Ltd.	1.59	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	13.21	
Total	100.00	

Asset Allocation as on 30th September, 2022



Credit Profile of Debt as on 30th September, 2022



Fund Performance Vs Benchmark (CAGR) as on 30th September, 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	2.51	3.78	-1.90	10,251	10,378	9,810
3 Years	6.30	6.85	3.33	12,014	12,201	11,034
Since inception*	7.25	7.52	5.95	13,369	13,509	12,709

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 67 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 30th September, 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	1,21,673	1,22,380	1,19,614	2.60	3.71	-0.60
3 Years	3,60,000	3,84,342	3,90,163	3,65,739	4.30	5.30	1.03
Since inception	4,80,000	5,37,351	5,44,596	5,07,896	5.59	6.26	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.

OCTOBER 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 : ₹ 486.80 Crore
Closing AUM : ₹ 472.14 Crore

High/Low NAV in the month

High Growth Option : ₹ 14.0347
Low Growth Option : ₹ 13.9856

Total Expense Ratio

Regular : 1.62
Direct : 0.83

Minimum Investment Amount

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

Load Structure

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

NAV per unit as on 30th September, 2022

Regular Growth Option : ₹ 14.0096
Regular IDCW Option : ₹ 8.4130
Direct Growth Option : ₹ 15.5188
Direct IDCW Option : ₹ 9.2630

Portfolio Parameters

Weighted Average Maturity : 2.50 yrs
Yield to Maturity : 8.02%
Modified Duration : 1.79 yrs
Macaulay Duration : 1.88 yrs

Portfolio as on 30th September, 2022

Portfolio	% of NAV	Rating
Govt Securities		
182 D TBILL MAT - 22/12/2022	5.22	SOV
182D T BILL MAT 29/12/2022	4.38	SOV
7.59% NI GS - 20/03/2029	2.68	SOV
7.38% GSEC 20/06/2027	2.42	SOV
6.54% GSEC MAT - 17/01/2032	2.39	SOV
7.26% GSEC 22/08/2032	0.21	SOV
Long Term Debt		
Piramal Capital & Housing Finance Ltd	7.77	ICRA AA
Tata Power Company Ltd.	6.38	CARE AA
Summit Digital Infrastructure Ltd	5.11	CRISIL AAA/A1+
Kirloskar Ferrous Industries Ltd.	4.76	ICRA AA
Godrej Industries Ltd.	4.56	CRISIL AA
Tata Motors Ltd.	4.38	ICRA AA-
Steel Authority Of India Ltd.	4.32	CARE AA-
India Grid Trust	4.30	CRISIL AAA/A1+
Dilip Buildcon Ltd	4.20	CRISIL A
Aadhar Housing Finance Ltd	4.13	CARE AA
Tata Projects Ltd	4.10	IND AA
Aditya Birla Fashion & Retail Ltd.	4.07	CRISIL AA
TMF Holdings Ltd	3.30	CRISIL AA-
Manappuram Finance Ltd.	3.18	CRISIL AA
Avanse Financial Services Ltd	3.16	CARE A+
Axis Bank Ltd.	2.13	CRISIL AAA/A1+
Godrej Properties Ltd.	2.12	ICRA AA+
Power Finance Corporation Ltd.	2.09	CRISIL AAA/A1+
Shriram Transport Finance Co.Ltd.	1.07	CRISIL AA+
Net Current assets	7.56	
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%	

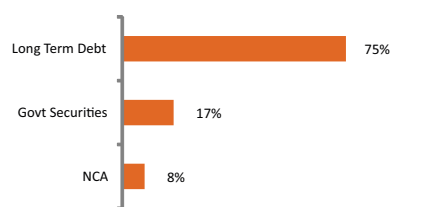
Impact on NAV is negative on account of segregation of portfolio. (Zee Learn Ltd.) Full amount (Rs. 40.8 Crores) recovered and accordingly distributed to investors

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 30 th September, 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 30th September, 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)

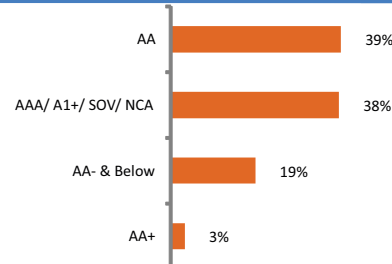
Segregated AUM & NAV

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
30th September, 2022 Growth :

UTI Credit Risk Fund (Segregated - 06032020) Segregated Portfolio as on 30 th September, 2022		
Portfolio	% of NAV	Rating
Yes Bank Ltd.	0*	ICRA-D

* Percentage to NAV Less Than 0.01

Credit Profile of Debt as on 30th September, 2022



Fund Performance Vs Benchmark (CAGR) as on 30th September, 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	3.81	6.15	-1.90	10,381	10,615	9,810
3 Years	-3.38	8.58	3.33	9,019	12,804	11,034
5 Years	-1.90	8.56	4.37	9,085	15,082	12,386
Since inception*	3.48	9.26	6.23	14,016	23,964	18,156

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 67 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 30th September, 2022

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Credit Risk Fund C-II Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Credit Risk Fund C-II Index	Yield (%) CRISIL 10 Year Gilt Index
1 Year	1,20,000	1,21,973	1,23,857	1,22,157	3.07	6.04	3.36
3 Years	3,60,000	3,99,521	4,02,850	3,80,996	6.89	7.45	3.72
5 Years	6,00,000	6,08,335	7,40,291	6,76,756	0.54	8.34	4.76
7 Years	8,40,000	8,46,474	11,33,783	10,11,978	0.22	8.43	5.25
Since inception	11,80,000	12,68,817	18,48,945	15,81,197	1.46	8.85	5.81

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 : ₹ 60.12 Crore
Closing AUM : ₹ 58.89 Crore

High/Low NAV in the month

High Growth Option : ₹ 15.1351
Low Growth Option : ₹ 15.0261

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 30th September, 2022

Regular Growth Option : ₹ 15.0595
Regular IDCW Option : ₹ 10.8604
Direct Growth Option : ₹ 15.8647
Direct IDCW Option : ₹ 10.3359

Portfolio Parameters

Weighted Average Maturity : 3.90 yrs
Yield to Maturity : 7.31%
Modified Duration : 3.02 yrs
Macaulay Duration : 3.14 yrs

Portfolio as on 30th September, 2022

Portfolio	% of NAV	Rating
Govt Securities		
05.15 GS 09/11/2025	16.04	SOV
7.59% NI GS - 20/03/2029	12.88	SOV
5.79% GS MAT -11/05/2030	7.73	SOV
7.26% GSEC 22/08/2032	6.73	SOV
182D T BILL MAT 29/12/2022	6.69	SOV
6.54% GSEC MAT - 17/01/2022	4.79	SOV
Long Term Debt		
Reliance Industries Ltd.	8.48	CRISIL AAA/A1+
India Grid Trust	6.57	CRISIL AAA/A1+
Shriram Transport Finance Co.Ltd.	5.13	CRISIL AA+
Godrej Industries Ltd.	4.97	CRISIL AA
Kirloskar Ferrous Industries Ltd.	3.32	ICRA AA
Canfin Homes Ltd.	3.30	ICRA AA+
Power Finance Corporation Ltd.	1.75	ICRA AAA/A1+
Godrej Properties Ltd.	1.70	ICRA AA+
Piramal Capital & Housing Finance Ltd	1.63	ICRA AA
HDFC Ltd.	0.69	CRISIL AAA/A1+
EXIM Bank	0.52	CRISIL AAA/A1+
Net Current assets	7.08	
Total	100.00	

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

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

UTI Medium Term Fund (Segregated - 17022020) Segregated Portfolio as on 30 th September, 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 30 th September, 2022		
Portfolio	% of NAV	Rating
Yes Bank Ltd.	0*	ICRA-D

* Percentage to NAV Less Than 0.01

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

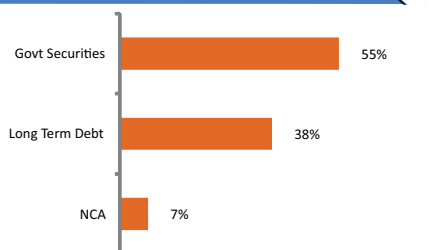
Zee Learn Ltd. NAV per unit (Regular Plan - Growth Option)		
Date	Main Portfolio	Segregated Portfolio
06/07/2020	14.0932	NA
06/07/2020	13.6592	0.2211
Reduction in NAV(%)	-3.08%	

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

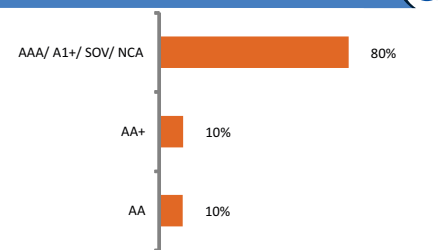
Segregated AUM & NAV

Segregated Fund Size Monthly Average - 17022020 : ₹ 0.0 Crore
Closing AUM : ₹ 0.0 Crore
Segregated Fund Size Monthly Average - 06032020 : ₹ 0.0 Crore
Closing AUM : ₹ 0.66 Crore
Segregated NAV per unit as on - 17022020 : ₹ 0.0
30th September, 2022 Growth :

Asset Allocation as on 30th September, 2022



Credit Profile of Debt as on 30th September, 2022



Fund Performance Vs Benchmark (CAGR) as on 30th September, 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	1.41	2.26	-1.90	10,141	10,226	9,810
3 Years	2.80	7.52	3.33	10,865	12,432	11,034
5 Years	3.85	7.04	4.37	12,080	14,054	12,386
Since inception*	5.61	7.97	5.84	15,064	17,783	15,312

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

SIP Returns as on 30th September, 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	1,21,039	1,21,288	1,22,157	1.61	2.00	3.36
3 Years	3,60,000	3,79,446	3,90,606	3,80,996	3.45	5.38	3.72
5 Years	6,00,000	6,56,326	7,14,904	6,76,756	3.55	6.95	4.76
7 Years	8,40,000	9,74,567	10,87,607	10,11,978	4.19	7.27	5.25
Since inception	8,90,000	10,48,514	11,74,744	10,88,149	4.35	7.36	5.34

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

UTI DYNAMIC BOND FUND

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

OCTOBER 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 : ₹ 414.04 Crore
Closing AUM : ₹ 329.30 Crore

High/Low NAV in the month

High Growth Option : ₹ 25.5031
Low Growth Option : ₹ 25.3833

Total Expense Ratio

Regular : 1.56
Direct : 0.89

Minimum Investment Amount

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

Load Structure

Entry Load Nil
Exit Load Nil

NAV per unit as on 30th September, 2022

Regular Growth Option ₹ 25.4265
Regular IDCW Option ₹ 13.4772
Direct Growth Option ₹ 27.0150
Direct IDCW Option ₹ 13.5569

Portfolio Parameters

Weighted Average Maturity : 1.99 yrs
Yield to Maturity : 6.67%
Modified Duration : 1.52 yrs
Macaulay Duration : 1.59 yrs

Portfolio as on 30th September, 2022

Portfolio	% of NAV	Rating
CP / Cds		
Small Indst. Dev. Bank Of India	7.26	CRISIL AAA/A1+
Govt Securities		
182D T BILL MAT 29/12/2022	22.45	SOV
7.38% GSEC 20/06/2027	19.79	SOV
182 D TBILL MAT - 23/03/23	14.73	SOV
6.54% GSEC MAT - 17/01/2032	2.86	SOV
NCDs		
Punjab National Bank	2.98	CRISIL AA+
Canfin Homes Ltd.	2.95	ICRA AA+
Piramal Capital & Housing Finance Ltd	2.92	ICRA AA
Tata Capital Ltd.	1.50	CRISIL AAA/A1+
Net Current assets	22.58	
Total	100.00	

UTI Dynamic Bond Fund (Segregated - 17022020) Segregated Portfolio as on 30th September, 2022

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

* Percentage to NAV Less Than 0.01

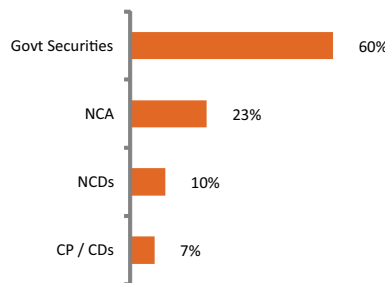
NAV Per Unit (Regular Plan - Growth Option) Segregated - 17022020

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

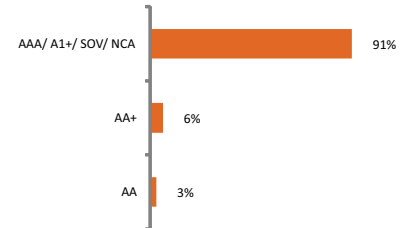
Segregated AUM & NAV

Segregated Fund Size Monthly Average - 17022020 : ₹ 0.0 Crore
Closing AUM: ₹ 0.0 Crore
Segregated NAV per unit as on - 17022020 : ₹ 0.0
30th September, 2022 Growth :

Asset Allocation as on 30th September, 2022



Credit Profile of Debt as on 30th September, 2022



Fund Performance Vs Benchmark (CAGR) as on 30th September, 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	9.22	0.51	-1.90	10,922	10,051	9,810
3 Years	8.84	6.15	3.33	12,896	11,963	11,034
5 Years	4.98	6.43	4.37	12,752	13,658	12,386
Since inception*	7.88	7.92	6.01	25,417	25,533	20,499

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 67 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 30th September, 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	1,27,503	1,20,722	1,19,614	11.84	1.12	-0.60
3 Years	3,60,000	4,24,090	3,80,790	3,65,739	10.95	3.69	1.03
5 Years	6,00,000	7,27,908	6,99,260	6,61,211	7.67	6.07	3.84
7 Years	8,40,000	10,67,700	10,59,527	9,84,234	6.75	6.53	4.46
10 Years	12,00,000	17,24,707	17,52,797	15,91,097	7.05	7.36	5.51
Since inception	14,70,000	23,56,802	24,02,766	21,25,954	7.40	7.70	5.82

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.

OCTOBER 2022**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 : ₹ 294.22 Crore
Closing AUM : ₹ 276.16 Crore

High/Low NAV in the month

High Growth Option : ₹ 60.4594
Low Growth Option : ₹ 59.8025

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 30th September, 2022

Regular Growth Option : ₹ 59.8964
Regular IDCW Option : ₹ 15.3836
Direct Growth Option : ₹ 64.5834
Direct IDCW Option : ₹ 20.3815

Portfolio Parameters

Weighted Average Maturity : 6.81 yrs
Yield to Maturity : 7.19%
Modified Duration : 3.98 yrs
Macaulay Duration : 4.14 yrs

Portfolio as on 30th September, 2022

Portfolio	% of NAV	Rating
Govt Securities		
6.54% GSEC MAT - 17/01/2032	17.03	SOV
7.26% GSEC 22/08/2032	16.14	SOV
7.54% G-sec 23/05/2036	12.73	SOV
GOI FRB - MAT 22/09/2033	9.06	SOV
182 D TBILL MAT - 30/03/23	8.77	SOV
5.22% GS 15/06/2025	6.90	SOV
Long Term Debt		
National Bank For Agriculture & Rural Development	9.00	CRISIL AAA/A1+
Piramal Capital & Housing Finance Ltd	3.48	ICRA AA
Net Current assets	16.88	
Total	100.00	

**UTI Bond Fund (Segregated - 17022020)
Segregated Portfolio as on 30th September, 2022**

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

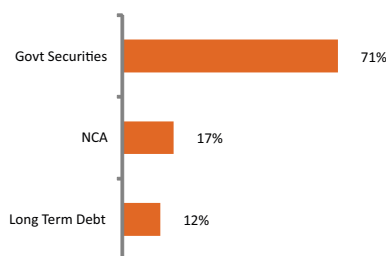
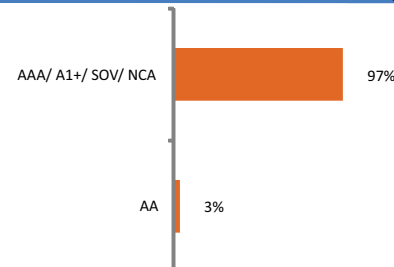
* Percentage to NAV Less Than 0.01

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
30th September, 2022 Growth :

Asset Allocation as on 30th September, 2022**Credit Profile of Debt as on 30th September, 2022****Fund Performance Vs Benchmark (CAGR) as on 30th September, 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	8.47	0.44	-1.90	10,847	10,044	9,810
3 Years	6.22	6.16	3.33	11,986	11,966	11,034
5 Years	2.90	6.54	4.37	11,537	13,729	12,386
Since inception*	7.60	9.45	NA	59,842	90,747	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 67 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 30th September, 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	1,27,031	1,20,677	1,19,614	11.08	1.05	-0.60
3 Years	3,60,000	4,15,632	3,80,786	3,65,739	9.57	3.69	1.03
5 Years	6,00,000	6,93,351	7,00,139	6,61,211	5.73	6.12	3.84
7 Years	8,40,000	9,98,944	10,62,231	9,84,234	4.88	6.61	4.46
10 Years	12,00,000	15,78,140	17,57,465	15,91,097	5.35	7.41	5.51
15 Years	18,00,000	29,24,242	33,42,237	28,56,553	6.17	7.80	5.89
Since inception	21,40,000	39,11,367	45,35,683	37,68,722	6.37	7.84	5.99

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

UTI 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.

OCTOBER 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 : ₹ 519.60 Crore
Closing AUM : ₹ 518.86 Crore

High/Low NAV in the month

High Growth Option : ₹ 51.3276
Low Growth Option : ₹ 51.0575

Total Expense Ratio

Regular : 0.93
Direct : 0.66

Minimum Investment Amount

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

Load Structure

Entry Load : Nil
Exit Load : Nil

NAV per unit as on 30th September, 2022

Regular Growth Option : ₹ 51.1555
Regular IDCW Option : ₹ 31.7317
Direct Growth Option : ₹ 52.5791
Direct IDCW Option : ₹ 25.6573

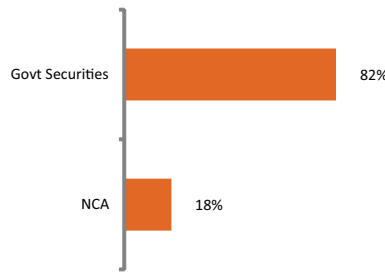
Portfolio Parameters

Weighted Average Maturity : 2.39 yrs
Yield to Maturity : 6.38%
Modified Duration : 1.76 yrs
Macaulay Duration : 1.82 yrs

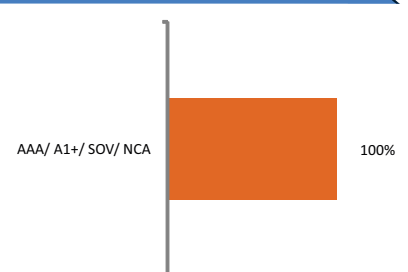
Portfolio as on 30th September, 2022

Portfolio	% of NAV	Rating
Govt Securities		
7.38% GSEC 20/06/2027	14.49	SOV
182D TBILL MAT 06/10/2022	14.44	SOV
364 D TBILL MAT - 17/11/2022	9.56	SOV
182D TBILL MAT 15/12/2022	9.52	SOV
182 D TBILL MAT - 23/03/23	9.35	SOV
6.54% GSEC MAT - 17/01/2032	5.44	SOV
7.94% HR SDL 2034 - 29/06/2034	4.92	SOV
7.26% GSEC 22/08/2032	4.77	SOV
182 D TBILL MAT - 22/12/2022	4.75	SOV
364D T BILL MAT 30/03/2023	4.67	SOV
Net Current assets	18.07	
Total	100.00	

Asset Allocation as on 30th September, 2022



Credit Profile of Debt as on 30th September, 2022



Fund Performance Vs Benchmark (CAGR) as on 30th September, 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	1.32	0.34	-1.90	10,132	10,034	9,810
3 Years	4.97	5.41	3.33	11,568	11,714	11,034
5 Years	5.92	6.01	4.37	13,334	13,391	12,386
Since inception*	8.20	7.49	6.37	51,126	44,612	35,914

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

*Compounded annualized Growth Rate.

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 67 in 'Fund Manager Summary'. Schemes Managed by Mr. Sudhir Agrawal.

SIP Returns as on 30th September, 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	1,21,684	1,20,850	1,19,614	2.62	1.32	-0.60
3 Years	3,60,000	3,78,685	3,90,426	3,65,739	3.32	5.35	1.03
5 Years	6,00,000	6,89,946	7,03,068	6,61,211	5.53	6.28	3.84
7 Years	8,40,000	10,48,651	10,53,708	9,84,234	6.24	6.38	4.46
10 Years	12,00,000	17,50,444	17,26,242	15,91,097	7.33	7.07	5.51
15 Years	18,00,000	33,63,974	32,32,918	28,56,501	7.88	7.40	5.89
Since inception	21,40,000	45,58,045	43,41,012	37,68,670	7.89	7.41	5.99

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

DIVIDEND/BONUS HISTORY

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	15-08-1998	15-08-1998
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

Pursuant to payment of IDCW-Bonus, 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

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2000	15%	1.5	13.14	10	N-A*	02-04-2000
2004	30.00%	3	19.69	10	23-01-2004	13-02-2004
2005	20.00%	2	21.28	10	17-05-2005	09-06-2005
2006	20.00%	2	26.99	10	12-07-2006	19-07-2006
2009	10%	1	25.6	10	08-04-2009	16-04-2009
2013	14.00%	1.4	54.87	10	19-02-2013	26-02-2013
2014	17.50%	1.75	67.6094	10	20-05-2014	27-05-2014
2015	28%	2.8	83.6487	10	13-05-2015	14-05-2015
2016	28.00%	2.8	82.604	10	13-06-2016	20-06-2016
2017	28.00%	2.8	93.6715	10	13-06-2017	20-06-2017
2018	33.00%	3.3	112.6637	10	16-08-2018	23-08-2018
2019	30%	3	99.2097	10	29-07-2019	05-08-2019
2020	30.00%	3	109.9267	10	18-08-2020	25-08-2020
2021	45.00%	4.50	171.6550	10	05-08-2021	12-08-2021

*Not Available

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

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

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

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2009	5.00%	0.5	13.2	10	05-11-2009	12-11-2009
2010	5.00%	0.5	14.34	10	17-03-2010	24-03-2010
2010	5.00%	0.5	14.92	10	21-07-2010	27-07-2010
2010	7%	0.7	16.13	10	21-12-2010	28-12-2010
2011	5.00%	0.5	14.33	10	30-05-2011	06-06-2011
2011	4.00%	0.4	12.71	10	23-11-2011	29-11-2011
2012	4%	0.4	12.9	10	19-06-2012	26-06-2012
2012	5.00%	0.5	14.19	10	17-12-2012	24-12-2012
2013	5.00%	0.5	13.05	10	12-06-2013	19-06-2013
2014	4.50%	0.45	13.1011	10	07-01-2014	14-01-2014
2014	6%	0.6	15.6948	10	04-06-2014	11-06-2014
2014	8.00%	0.8	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	07-07-2016
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	17.894	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

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	19.5005	10	02-07-2018	09-07-2018
2019	11%	1.1	18.8335	10	17-07-2019	24-07-2019

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

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2005	25%	2.50	15.62	10.00	22-09-2005	29-09-2005
2007	35%	3.50	19.02	10.00	23-05-2007	30-05-2007
2009	22%	2.20	19.04	10.00	04-09-2009	11-09-2009
2010	10%	1.00	22.78	10.00	24-06-2010	01-07-2010
2011	25%	2.50	24.20	10.00	27-01-2011	03-02-2011
2011	25%	2.50	21.82	10.00	04-05-2011	09-05-2011
2015	25%	2.50	31.8833	10.00	16-07-2015	23-07-2015
2016	25%	2.50	30.6179	10.00	03-08-2016	10-08-2016

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2004	40%	4.00	N-A*	10.00	14-01-2004	20-01-2004
2004	20%	2.00	N-A*	10.00	29-10-2004	04-11-2004
2005	40%	4.00	N-A*	10.00	09-09-2005	15-09-2005
2006	60%	6.00	22.93	10.00	23-02-2006	02-03-2006
2007	20%	2.00	19.56	10.00	16-01-2007	23-01-2007
2008	35%	3.50	22.8	10.00	04-02-2008	11-02-2008
2009	15%	1.50	17.07	10.00	29-12-2009	05-01-2010
2011	10%	1.00	16.37	10.00	14-02-2011	21-02-2011
2013	20%	2.00	17.5786	10.00	11-12-2013	18-12-2013
2015	22%	2.20	22.5504	10.00	12-01-2015	19-01-2015
2016	25%	2.50	19.0170	10.00	18-01-2016	25-01-2016
2017	13.5%	1.35	19.1411	10.00	10-01-2017	17-01-2017
2018	27%	2.70	22.5279	10.00	14-02-2018	21-02-2018
2019	15%	1.50	18.8737	10.00	22-01-2019	29-01-2019
2022	25%	2.50	29.8284	10.00	15-02-2022	22-02-2022

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	12.3207	10.00	19-06-2018	26-06-2018
2018	1.00%	0.100	12.4819	10.00	18-09-2018	25-09-2018
2018	1.20%	0.120	12.6444	10.00	19-12-2018	26-12-2018
2019	2.00%	0.200	12.7240	10.00	18-03-2019	25-03-2019
2020	1.50%	0.150	12.5178	10.00	17-06-2020	24-06-2020
2020	1.50%	0.150	12.6397	10.00	16-09-2020	23-09-2020
2020	1.50%	0.150	12.7588	10.00	14-12-2020	21-12-2020
2021	0.75%	0.075	12.6723	10.00	16-06-2021	23-06-2021
2021	1.25%	0.125	12.7771	10.00	15-09-2021	22-09-2021
2021	1.00%	0.100	13.3287	10.00	16-12-2021	23-12-2021
2022	1.00%	0.100	13.3034	10.00	15-03-2022	22-03-2022

UTI Bond Fund - IDCW Declared - Last 10 Quarterly IDCW

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2018	0.30%	0.030	14.3788	10.00	19-06-2018	26-06-2018
2018	0.25%	0.025	14.4843	10.00	18-09-2018	25-09-2018
2018	1.00%	0.100	14.8155	10.00	19-12-2018	26-12-2018
2019	0.25%	0.025	14.4932	10.00	18-03-2019	25-03-2019
2020	1.00%	0.100	13.5121	10.00	17-06-2020	24-06-2020
2020	1.00%	0.100	15.9457	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 Gift Fund (Formerly known as UTI Gift 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	5.00%	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	1.00%	0.100	13.2050	10.00	16-12-2021	23-12-2021
2022	3.00%	0.300	13.0243	10.00	15-03-2022	22-03-2022
2022	0.50%	0.050	13.6903	10.00	15-06-2022	22-06-2022

UTI Treasury Advantage Fund - IDCW Declared - Last 10 Months IDCWs (Recent IDCWs)

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2018	1.00%	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	0.25%	0.025	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	05-04-2006
2007	1:10		15.4634	10.00	30-03-2007	06-04-2007
2008	1:10		15.3404	10.00	30-09-2008	07-10-2008
2010	1:10		18.2637	10.00	23-02-2010	02-03-2010
2011	1:10		18.8819	10.00	25-04-2011	02-05-2011
2012	1:10		17.6937	10.00	13-06-2012	20-06-2012
2013	1:10		18.1324	10.00	23-05-2013	30-05-2013
2014	1:10		19.2033	10.00	25-08-2014	01-09-2014

UTI Banking & PSU Debt Fund - IDCW Declared

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2017	2.50%	0.250	10.9018	10.00	15-03-2017	22-03-2017
2017	1.50%	0.150	10.9302	10.00	21-06-2017	28-06-2017
2017	1.50%	0.150	10.9452	10.00	18-09-2017	25-09-2017
2017	1.50%	0.150	10.9373	10.00	19-12-2017	26-12-2017
2018	1.50%	0.150	10.9148	10.00	19-03-2018	26-03-2018
2018	0.30%	0.030	10.8702	10.00	19-06-2018	26-06-2018
2018	1.00%	0.100	11.0165	10.00	18-09-2018	25-09-2018
2018	1.20%	0.120	11.2040	10.00	19-12-2018	26-12-2018
2019	1.50%	0.150	11.0514	10.00	18-03-2019	25-03-2019
2020	1.00%	0.100	11.3820	10.00	17-06-2020	24-06-2020
2020	1.00%	0.100	11.4756	10.00	16-09-2020	23-09-2020
2020	1.00%	0.100	11.5779	10.00	14-12-2020	21-12-2020
2021	0.50%	0.050	11.4186	10.00	16-06-2021	23-06-2021
2021	0.75%	0.075	11.4837	10.00	15-09-2021	22-09-2021
2021	0.75%	0.075	11.4779	10.00	16-12-2021	23-12-2021
2022	0.50%	0.050	12.0850	10.00	16-06-2022	22-06-2022

DIVIDEND/BONUS HISTORY

UTI Mid Cap Fund - IDCW Declared						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2009	20%	2.00	16.24	10.00	15-06-2009	23-06-2009
2010	22%	2.20	26.03	10.00	14-09-2010	21-09-2010
2014	40%	4.00	49.7962	10.00	26-11-2014	03-12-2014
2015	45%	4.50	50.5602	10.00	02-12-2015	09-12-2015
2017	25%	2.50	52.0223	10.00	20-02-2017	27-02-2017
2018	50%	5.00	63.2793	10.00	18-01-2018	25-01-2018
2021	40%	4.00	74.1048	10.00	08-03-2021	15-03-2021

UTI 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	11.5209	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	11.9750	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	10.9367	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%	0.200	1051.4925	1000.00	18-09-2018	25-09-2018
2018	1.00%	0.100	1072.5000	1000.00	19-12-2018	26-12-2018
2019	2.00%	0.200	1081.7755	1000.00	18-03-2019	25-03-2019
2019	1.00%	0.100	1078.2792	1000.00	19-12-2019	26-12-2019
2020	0.50%	0.050	1074.4063	1000.00	19-03-2020	26-03-2020
2020	0.75%	0.075	1093.4088	1000.00	17-06-2020	24-06-2020
2020	1.00%	0.100	1098.5559	1000.00	16-09-2020	23-09-2020
2020	0.75%	0.075	1101.2993	1000.00	14-12-2020	21-12-2020
2021	0.25%	0.025	1097.2161	1000.00	16-06-2021	23-06-2021
2021	0.75%	0.075	1104.1735	1000.00	15-09-2021	22-09-2021
2021	1.50%	0.150	1135.0707	1000.00	16-12-2021	23-12-2021
2022	1.50%	0.150	1129.0981	1000.00	15-03-2022	22-03-2022
2022	0.25%	0.025	1121.2537	1000.00	15-06-2022	22-06-2022
2022	0.75%	0.075	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	17.5130	10.00	18-11-2019	25-11-2019
2019	0.85%	0.85	17.4292	10.00	16-12-2019	23-12-2019
2020	0.85%	0.85	17.6850	10.00	15-01-2020	22-01-2020
2020	0.85%	0.85	17.6864	10.00	17-02-2020	24-02-2020
2020	0.85%	0.85	15.3095	10.00	16-03-2020	23-03-2020
2020	0.85%	0.085	15.9355	10.00	15-06-2020	22-06-2020
2020	0.85%	0.085	16.8188	10.00	15-07-2020	22-07-2020
2020	0.80%	0.0800	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	19.9348	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	2.35%	0.2350	20.5080	10.00	17-01-2022	24-01-2022
2022	2.35%	0.2350	19.5998	10.00	19-04-2022	26-04-2022
2022	2.35%	0.2350	18.7219	10.00	19-07-2022	26-07-2022

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	9.30%	0.930	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	17-08-2022

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

Sr. No.	Old Scheme Name	New Scheme Name	W. E. F
1	UTI Master Gain - 1992(UTI EQUITY FUND)	UTI Flexi Cap Fund	Feb-21
2	UTI Equity Tax Saving Plan	UTI Long Term Equity Fund (Tax Saving)	Dec-15
3	UTI Wealth Builder Fund Series- II	UTI Wealth Builder Fund	Jun-16
4	UTI Wealth Builder Fund	UTI Multi Asset Fund	May-18
5	UTI Mahila Unit Scheme	UTI Smart Woman Saving Plan	Mar-17
6	UTI Credit Opportunities Fund	UTI Income Opportunities Fund	Sep-13
7	UTI Income Opportunities Fund	UTI Credit Risk Fund	May-18
8	UTI MIS Advantage Plan	UTI Regular Savings Fund	May-18
9	UTI Top 100 Fund	UTI Core Equity Fund	May-18
10	UTI Pharma & Healthcare Fund	UTI Healthcare Fund	May-18
11	UTI Banking Sector Fund	UTI Banking and Financial Services Fund	May-18
12	UTI G-SEC STP	UTI Overnight Fund	May-18
13	UTI Floating Rate Fund Stp	UTI Ultra Short Term Fund	May-18
14	UTI Spread Fund	UTI Arbitrage Fund	May-18
15	UTI Opportunities Fund	UTI Value Opportunities Fund	May-18
16	UTI Gilt Advantage Fund	UTI Gilt Fund	May-18
17	UTI Balanced Fund	UTI Hybrid Equity Fund	May-18
18	UTI Children's Career Balanced Plan	UTI Children's Career Fund-Saving Plan	May-18
19	UTI CCP Advantage Fund	UTI Children's Career Fund-Investment Plan	May-18
20	UTI India Lifestyle Fund	UTI India Consumer Fund	May-19
21	UTI Leadership Equity Fund	UTI Bluechip Flexicap Fund	Dec-15
22	UTI Bank ETF	UTI Nifty Bank ETF	Jul-22
23	UTI Nifty ETF	UTI Nifty 50 ETF	Jul-22
24	UTI Sensex ETF	UTI S&P BSE Sensex ETF	Jul-22
25	UTI Nifty Index Fund	UTI Nifty 50 Index Fund	Jul-22
26	UTI Sensex Index Fund	UTI S&P BSE Sensex Index Fund	Jul-22

UTI Flexi Cap Fund (Earlier Known as UTI EQUITY FUND)

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Equity and equity related instruments	65	100	Medium to high
Debt and Money Market instruments including securitized debt#	0	35	Low to medium
Units issued by REITs & InvITs	0	10	Medium to high

UTI Mastershare Unit Scheme

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Equity & equity related instruments (minimum 80% of the total assets would be in equity and equity related instruments of large cap companies)	80	100	Medium to high
Debt and Money Market instruments including securitized debt#	0	20	Low to medium
Units issued by REITs & InvITs	0	10	Medium to high

UTI Core Equity Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Equity and Equity related instruments (Minimum 35% of the total assets would be in equity and equity related instruments of large cap companies and minimum 35% of the total assets would be in equity and equity related instruments of mid cap companies)	70	100	Medium to high
Debt and Money Market instruments including securitized debt#	0	30	Low to medium
Units issued by REITs & InvITs	0	10	Medium to high

UTI Mid Cap Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Equity and equity related instruments (minimum 65% of the total assets would be in equity and equity related instruments of mid cap companies).	65	100	Medium to high
Debt and Money Market instruments including securitized debt#	0	35	Low to medium
Units issued by REITs & InvITs	0	10	Medium to high

UTI Dividend Yield Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Equity and equity related instruments (minimum 65% of the total assets would be in equity and equity related instruments of Dividend Yielding companies).	65	100	Medium to high
Debt and Money Market instruments including securitized debt#	0	35	Low to medium
Units issued by REITs & InvITs	0	10	Medium to high

UTI Value Opportunities Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Equity and equity related instruments	65	100	Medium to high
Debt and Money Market instruments including securitised debt#	0	35	Low to medium
Units issued by REITs & InvITs	0	10	Medium to high

UTI India Consumer Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Equity and equity related instruments (minimum 80% of the total assets would be in equity and equity related instruments of companies related to the theme of Indian Lifestyle & are part of benchmark sectors)	80	100	Medium to high
Debt and Money Market instruments including securitised debt#	0	20	Low to medium
Units issued by REITs & InvITs	0	10	Medium to high

UTI Infrastructure Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Equity and equity related instruments (minimum 80% of the total assets would be in equity and equity related instruments of companies related to the Infrastructure theme).	80	100	Medium to high
Debt and Money Market instruments including securitised debt#	0	20	Low to medium
Units issued by REITs & InvITs	0	10	Medium to high

UTI MNC Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Equity and equity related instruments (minimum 80% of the total assets would be in equity and equity related instruments of multi-national corporations/ companies).	80	100	Medium to high
Debt and Money Market instruments including securitised debt#	0	20	Low to medium
Units issued by REITs & InvITs	0	10	Medium to high

UTI Healthcare Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Equity and equity related instruments (minimum 80% of the total assets would be in equity and equity related instruments of companies related to the healthcare services sector).	80	100	Medium to high
Debt and Money Market instruments including securitised debt#	0	20	Low to medium
Units issued by REITs & InvITs	0	10	Medium to high

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 securitised debt)*	10%	25%	Low to Medium
Gold ETFs	10%	25%	High
Units issued by REITs & InvITs	0%	10%	Medium to High

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

UTI Arbitrage Fund*

(1) Under normal market circumstances, the investment range would be as follows:

Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Equity and equity related instruments	65	100	Medium to High
Derivatives including Index Futures, Stock Futures, Index Options and Stock Options*	65	100	Medium to High
Money Market, Debt instruments, Securitised 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, Securitised 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 securitised 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 Net long equity position	20%	75%	Low to Medium Medium to High
Debt and Money Market Securities (including securitized debt & margin for derivatives)*	10%	35%	Low to Medium
Units issued by REITs & InvITs	0%	10%	Medium to High

* 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 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

Minimum Investment Amount

UTI Bond Fund

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

UTI Treasury Advantage Fund

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

UTI Gilt Fund

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

UTI Multi Asset Fund

Minimum initial investment is ₹ 5,000/-.

UTI Liquid Cash Plan (UTI LCP)

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

UTI - Money Market Fund

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

UTI Short Term Income Fund

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

UTI Ultra Short Term Fund

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

UTI Medium Term Fund

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

UTI Banking & PSU Debt Fund

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

UTI Retirement Benefit Pension Fund

(a) Minimum amount for purchase:
(i) Minimum amount to each investment is Rs.500/ (purchase value). There is no upper limit.

Benchmark Index

UTI Multi Asset Fund

S&P BSE 200 (65%) is the benchmark index for the Equity part of the Portfolio, CRISIL Composite Bond Fund Index (25%) is the benchmark for that part of the Portfolio relating to investments in Debt and Money Market Instruments and the Price of Gold (10%) as per SEBI Regulations for Gold ETFs in India is the benchmark in so far it pertains to investments in Gold ETFs).

Load Structure

UTI Hybrid Equity Fund

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

UTI Credit Risk Fund

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

UTI Regular Savings Fund

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

UTI Mastershare Unit Scheme

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

UTI Flexi Cap Fund (Earlier Known as UTI EQUITY FUND)

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

UTI Value Opportunities Fund

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

UTI Liquid Cash Plan

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
























UTI Multi Asset Fund

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



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 - 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*	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 	NIFTY 50 ARBITRAGE INDEX 
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 	CRISIL OVERNIGHT FUND AI INDEX 
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 	CRISIL LOW DURATION DEBT INDEX 
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 	CRISIL LOW DURATION FUND AI INDEX 
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 	CRISIL CORPORATE BOND FUND BII INDEX 
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 	CRISIL LIQUID FUND AI INDEX 
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 	CRISIL DYNAMIC BOND FUND AIII INDEX 
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 	CRISIL DYNAMIC GILT INDEX 
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 	CRISIL SHORT DURATION FUND AII INDEX 
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 	CRISIL MONEY MARKET FUND AI INDEX 
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 	CRISIL ULTRA SHORT DURATION FUND BI INDEX 
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 	CRISIL BANKING AND PSU DEBT INDEX 

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

Scheme name	This product is suitable for investors who are seeking*	Riskometer	Benchmark Riskometer
UTI 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>Investors understand that their principal will be at Moderate Risk.</p>	CRISIL MEDIUM DURATION FUND BIII INDEX  <p>Benchmark Riskometer is at Moderate to 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>Investors understand that their principal will be at Moderate Risk.</p>	CRISIL MEDIUM TO LONG DURATION FUND AIII INDEX  <p>Benchmark Riskometer is at Moderate to High 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>Investors understand that their principal will be at Moderate to High Risk.</p>	CRISIL EQUITY SAVINGS INDEX  <p>Benchmark Riskometer is at Moderate to 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>Investors understand that their principal will be at Moderate to High Risk.</p>	CRISIL CREDIT RISK FUND CII INDEX  <p>Benchmark Riskometer is at Moderate to 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>Investors understand that their principal will be at Moderate to High Risk.</p>	NIFTY 50 HYBRID COMPOSITE DEBT 15:85 INDEX  <p>Benchmark Riskometer is at Moderate to 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>Investors understand that their principal will be at Moderate to High Risk.</p>	NIFTY 50 HYBRID COMPOSITE DEBT 50:50 INDEX  <p>Benchmark Riskometer is at Moderate to 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>Investors understand that their principal will be at Moderate to High Risk.</p>	CRISIL SHORT TERM DEBT HYBRID 60+40 FUND INDEX  <p>Benchmark Riskometer is at Moderate to 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>Investors understand that their principal will be at Moderate to High Risk.</p>	CRISIL SHORT TERM DEBT HYBRID 60+40 FUND INDEX  <p>Benchmark Riskometer is at Moderate to 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>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>Benchmark Riskometer is at Very High Risk.</p>
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  <p>Investors understand that their principal will be at Very High Risk.</p>	CRISIL HYBRID 35+65 AGGRESSIVE INDEX  <p>Benchmark Riskometer is at Very High Risk.</p>
*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.			

Scheme name	This product is suitable for investors who are seeking*	Riskometer	Benchmark Riskometer
UTI 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 	NIFTY 50 TRI 
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 	NIFTY NEXT 50 TRI 
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 	NIFTY FINANCIAL SERVICES TRI 
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 	S&P BSE 100 TRI 
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 	S&P BSE HEALTHCARE TRI 
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 	NIFTY TRANSPORTATION & LOGISTICS TRI 
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 	NIFTY 500 TRI 
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 	NIFTY 500 TRI 
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 	NIFTY INDIA CONSUMPTION TRI 
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 	NIFTY 500 TRI 
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 	NIFTY 500 TRI 

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Scheme name	This product is suitable for investors who are seeking*	Riskometer	Benchmark Riskometer
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 	NIFTY 500 TRI 
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 	NIFTY LARGEMIDCAP 250 TRI 
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 	NIFTY INFRASTRUCTURE TRI 
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 	NIFTY MNC TRI 
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 	NIFTY MIDCAP 150 TRI 
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 	NIFTY SMALLCAP 250 TRI 
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 	NIFTY 200 MOMENTUM 30 TRI 
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 	NIFTY 500 TRI 
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 	S&P BSE SENSEX TRI 
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 	NIFTY MIDCAP 150 QUALITY 50 TRI 
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 	S&P BSE LOW VOLATILITY TRI 

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

Ser. No.	SCHEMEDESC	PLANDESC	ISIN
1	UTI Treasury Advantage Fund - Institutional Plan	Direct Annual IDCW Plan	INF789F01XF9
2	UTI Treasury Advantage Fund - Institutional Plan	Direct Annual IDCW Plan	INF789F01XG7
3	UTI Treasury Advantage Fund - Institutional Plan	Direct Monthly IDCW Plan	INF789F01XJ1
4	UTI Treasury Advantage Fund - Institutional Plan	Direct Monthly IDCW Plan	INF789F01XK9
5	UTI Treasury Advantage Fund - Institutional Plan	Direct Quarterly IDCW Plan	INF789F01XL7
6	UTI Treasury Advantage Fund - Institutional Plan	Direct Quarterly IDCW Plan	INF789F01XM5
7	UTI Banking & Financial Services Fund	Direct IDCW Plan	INF789F01SL7
8	UTI Banking & Financial Services Fund	Direct IDCW Plan	INF789F01SM5
9	UTI Bond Fund	Direct Quarterly IDCW Plan	INF789F01SO1
10	UTI Bond Fund	Direct Quarterly IDCW Plan	INF789F01SP8
11	UTI Bond Fund	Direct Annual IDCW Plan	INF789FA1T80
12	UTI Bond Fund	Direct Annual IDCW Plan	INF789FA1T98
13	UTI Banking & PSU Debt Fund	Direct Quarterly IDCW Plan	INF789F016Z4
14	UTI Banking & PSU Debt Fund	Direct Quarterly IDCW Plan	INF789F017Z2
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	INF789F81U28
22	UTI Credit Risk Fund	Direct Annual IDCW Plan	INF789F81U36
23	UTI Credit Risk Fund	Direct Monthly IDCW Plan	INF789F81U02
24	UTI Credit Risk Fund	Direct Monthly IDCW Plan	INF789F81U10
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	INF789F01X88
32	UTI Dynamic Bond Fund	Direct Quarterly IDCW Plan	INF789F01XC6
33	UTI Dynamic Bond Fund	Direct Annual IDCW Plan	INF789FA1S65
34	UTI Dynamic Bond Fund	Direct Annual IDCW Plan	INF789FA1S73
35	UTI DIVIDEND YIELD FUND	Direct IDCW Option	INF789F01SU8
36	UTI DIVIDEND YIELD FUND	Direct IDCW Option	INF789F01SV6
37	UTI Energy Fund	Direct IDCW Plan	INF789F01SQ2
38	UTI Energy Fund	Direct IDCW Plan	INF789F01SY0
39	UTI Flexi Cap Fund (Earlier Known as UTI EQUITY FUND)	Direct IDCW Plan	INF789F01TA8
40	UTI Flexi Cap Fund (Earlier Known as UTI EQUITY FUND)	Direct IDCW Plan	INF789F01TB6
41	UTI Long Term Equity Fund (Tax Saving)	Direct IDCW Plan	INF789F01TD2
42	UTI ULTRA SHORT TERM FUND	DIRECT MONTHLY IDCW PLAN	INF789FA1P84
43	UTI ULTRA SHORT TERM FUND	DIRECT MONTHLY IDCW PLAN	INF789FA1P92
44	UTI ULTRA SHORT TERM FUND	DIRECT QUARTERLY IDCW PLAN	INF789FA1Q00
45	UTI ULTRA SHORT TERM FUND	DIRECT QUARTERLY IDCW PLAN	INF789FA1Q18
46	UTI ULTRA SHORT TERM FUND	DIRECT ANNUAL IDCW PLAN	INF789FA1Q42
47	UTI ULTRA SHORT TERM FUND	DIRECT ANNUAL IDCW PLAN	INF789FA1Q59
48	UTI GILT FUND	DIRECT IDCW PLAN	INF789F01T9
49	UTI GILT FUND	DIRECT IDCW PLAN	INF789F01TK7
50	UTI HEALTHCARE FUND	DIRECT IDCW PLAN	INF789F01TM3
51	UTI HEALTHCARE FUND	DIRECT IDCW PLAN	INF789F01TN1
52	UTI-Services Industries Fund	DIRECT IDCW PLAN	INF789F01TP6
53	UTI-Services Industries Fund	DIRECT IDCW PLAN	INF789F01TQ4
54	UTI-Infrastructure Fund	DIRECT IDCW PLAN	INF789F01TS0
55	UTI-Infrastructure Fund	DIRECT IDCW PLAN	INF789F01TT8
56	UTI - LONG TERM ADVANTAGE FUND - SERIES III	DIRECT PLAN - IDCW	INF789F81BN3
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	INF789FC1T04
61	UTI-BLUECHIP FLEXICAP FUND	DIRECT IDCW PLAN	INF789F01TV4
62	UTI-BLUECHIP FLEXICAP FUND	DIRECT IDCW PLAN	INF789F01TW2
63	UTI-India Lifestyle Fund	DIRECT IDCW PLAN	INF789F01VG1
64	UTI-India Lifestyle Fund	DIRECT IDCW PLAN	INF789F01VH9
65	UTI-Mid Cap Fund	DIRECT IDCW PLAN	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	INF789FB1K17
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	INF789F1ACV3
118	UTI - FLOATER FUND	DIRECT PLAN	INF789F1ACV0
119	UTI - FLOATER FUND	DIRECT PLAN	INF789F1ADA1
120	UTI - FLOATER FUND	DIRECT PLAN	INF789F1ADB9
121	UTI - FLOATER FUND	DIRECT PLAN	INF789F1ADC7
122	UTI - FLOATER FUND	DIRECT PLAN	INF789F1ADD5
123	UTI - FLOATER FUND	DIRECT PLAN	INF789F1ADE3
124	UTI - FLOATER FUND	DIRECT PLAN	INF789F1ADF0

Ser. No.	SCHEMEDISC	PLANDISC	ISIN
1	UTI Transportation & Logistics Fund	Regular IDCW Plan	INF789F01281
2	UTI Hybrid Equity Fund	Regular IDCW Plan	INF789F01315
3	UTI Banking & Financial Services Fund	Regular IDCW Plan	INF789F01356
4	UTI Banking & Financial Services Fund	Regular IDCW Plan	INF789F01364
5	UTI Bond Fund	Regular Quarterly IDCW Plan	INF789F01380
6	UTI Bond Fund	Regular Quarterly IDCW Plan	INF789F01398
7	UTI Banking & PSU Debt Fund	Regular Quarterly IDCW Plan	INF789F01223
8	UTI Banking & PSU Debt Fund	Regular Quarterly IDCW Plan	INF789F01321
9	UTI Contra Fund	Regular IDCW Plan	INF789F01414
10	UTI Contra Fund	Regular IDCW Plan	INF789F01422
11	UTI Credit Risk Fund	Regular Quarterly IDCW Plan	INF789F01RA2
12	UTI Credit Risk Fund	Regular Quarterly IDCW Plan	INF789F01RB0
13	UTI Dynamic Bond Fund	Regular Quarterly IDCW Plan	INF789F01J00
14	UTI Dynamic Bond Fund	Regular Quarterly IDCW Plan	INF789F01JP7
15	UTI DIVIDEND YIELD FUND	Regular IDCW Plan	INF789F01448
16	UTI DIVIDEND YIELD FUND	Regular IDCW Plan	INF789F01455
17	UTI Energy Fund	Regular IDCW Plan	INF789F01471
18	UTI Energy Fund	Regular IDCW Plan	INF789F01489
19	UTI FLEXI CAP FUND	Regular IDCW Plan	INF189A01053
20	UTI FLEXI CAP FUND	Regular IDCW Plan	INF789F01505
21	UTI Long Term Equity Fund (Tax Saving)	Regular IDCW Plan	INF789F01521
22	UTI ULTRA SHORT TERM FUND	REGULAR - DAILY IDCW PLAN	INF789F01554
23	UTI - GSEC-INVESTMENT PLAN	IDCW PLAN	INF789F01612
24	UTI - GSEC-INVESTMENT PLAN	IDCW PLAN	INF789F01620
25	UTI GILT FUND	REGULAR IDCW PLAN	INF789F01646
26	UTI GILT FUND	REGULAR IDCW PLAN	INF789F01653
27	UTI HEALTHCARE FUND	REGULAR IDCW PLAN	INF789F01679
28	UTI HEALTHCARE FUND	REGULAR IDCW PLAN	INF789F01687
29	UTI-Services Industries Fund	IDCW PLAN	INF789F01703
30	UTI-Services Industries Fund	IDCW PLAN	INF789F01711
31	UTI-Infrastructure Fund	IDCW PLAN	INF789F01737
32	UTI-Infrastructure Fund	IDCW PLAN	INF789F01745
33	UTI - LONG TERM ADVANTAGE FUND - SERIES III	REGULAR PLAN - IDCW	INF789F016N7
34	UTI LONG TERM ADVANTAGE FUND - SERIES IV	REGULAR PLAN - IDCW	INF789F01CF1
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	INF789F01508
38	UTI-BLUECHIP FLEXICAP FUND	IDCW PLAN	INF789F01760
39	UTI-BLUECHIP FLEXICAP FUND	IDCW PLAN	INF789F01778
40	UTI-India Lifestyle Fund	IDCW PLAN	INF789F01CF3
41	UTI-India Lifestyle Fund	IDCW PLAN	INF789F01CG1
42	UTI-Mid Cap Fund	IDCW	INF789F01794
43	UTI-Mid Cap Fund	IDCW	INF789F01802
44	UTI-MNC Fund	IDCW PLAN	INF789F01828
45	UTI-MNC Fund	IDCW PLAN	INF789F01836
46	UTI CORE EQUITY FUND	REGULAR IDCW PLAN	INF189A01046
47	UTI CORE EQUITY FUND	REGULAR IDCW PLAN	INF789F01851
48	UTI-Mastershare Unit Scheme	IDCW PLAN	INF189A01038
49	UTI-Mastershare Unit Scheme	IDCW PLAN	INF789F01950
50	UTI-Nifty Index Fund	IDCW PLAN	INF789F01JL6
51	UTI-Nifty Index Fund	IDCW PLAN	INF789F01JM4
52	UTI VALUE OPPORTUNITIES FUND	REGULAR IDCW PLAN	INF789F01AE0
53	UTI VALUE OPPORTUNITIES FUND	REGULAR IDCW PLAN	INF789F01AF7
54	UTI-Rajiv Gandhi Equity Saving Scheme	RETAIL IDCW PLAN	INF789F01YQ4
55	UTI ARBITRAGE FUND	REGULAR IDCW PLAN	INF789F01RH4
56	UTI ARBITRAGE FUND	REGULAR IDCW PLAN	INF789F01RI2
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	INF789F1AC09
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 unit holders who have still not submitted their Membership Certificate for redeeming/switching the outstanding units, may submit the same along with 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 Paunekar, Associate Vice President, Department of Operations at UTI Corporate Office over phone at 022-66786253 or mail him at kishor.paunekar@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	Potential Risk Class			
		Credit Risk →			
		Interest Rate Risk ↓	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
		Relatively Low (Class I)	A-I		
		Moderate (Class II)			
		Relatively High (Class III)			
Relatively Low interest rate risk and Relatively Low Credit Risk					
2	UTI Gilt Fund	Potential Risk Class			
		Credit Risk →			
		Interest Rate Risk ↓	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
		Relatively Low (Class I)			
		Moderate (Class II)			
		Relatively High (Class III)	A-III		
Relatively High interest rate risk and Relatively Low Credit Risk					
3	UTI Corporate Bond Fund	Potential Risk Class			
		Credit Risk →			
		Interest Rate Risk ↓	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
		Relatively Low (Class I)			
		Moderate (Class II)			
		Relatively High (Class III)			
Relatively High interest rate risk and Relatively Low Credit Risk					
4	UTI Liquid Cash Plan	Potential Risk Class			
		Credit Risk →			
		Interest Rate Risk ↓	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
		Relatively Low (Class I)			
		Moderate (Class II)			
		Relatively High (Class III)			
Relatively Low interest rate risk and Moderate Credit Risk.					
5	UTI Money Market Fund	Potential Risk Class			
		Credit Risk →			
		Interest Rate Risk ↓	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
		Relatively Low (Class I)		B-I	
		Moderate (Class II)			
		Relatively High (Class III)			
Relatively Low interest rate risk and Moderate Credit Risk.					
6	UTI Ultra Short Term Fund	Potential Risk Class			
		Credit Risk →			
		Interest Rate Risk ↓	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
		Relatively Low (Class I)			
		Moderate (Class II)		B-II	
		Relatively High (Class III)			
Moderate interest rate risk and Moderate Credit Risk.					
7	UTI Treasury Advantage Fund	Potential Risk Class			
		Credit Risk →			
		Interest Rate Risk ↓	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
		Relatively Low (Class I)			
		Moderate (Class II)		B-II	
		Relatively High (Class III)			
Moderate interest rate risk and Moderate Credit Risk.					
8	UTI Bond Fund	Potential Risk Class			
		Credit Risk →			
		Interest Rate Risk ↓	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
		Relatively Low (Class I)			
		Moderate (Class II)			
		Relatively High (Class III)			
Moderate interest rate risk and Moderate Credit Risk.					
9	UTI Short Term Income Fund	Potential Risk Class			
		Credit Risk →			
		Interest Rate Risk ↓	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
		Relatively Low (Class I)			
		Moderate (Class II)			
		Relatively High (Class III)			
Moderate interest rate risk and Moderate Credit Risk.					
10	UTI Floater Fund	Potential Risk Class			
		Credit Risk →			
		Interest Rate Risk ↓	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
		Relatively Low (Class I)			
		Moderate (Class II)			
		Relatively High (Class III)			
Moderate interest rate risk and Moderate Credit Risk.					
11	UTI Dynamic Bond Fund	Potential Risk Class			
		Credit Risk →			
		Interest Rate Risk ↓	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
		Relatively Low (Class I)			
		Moderate (Class II)		B-III	
		Relatively High (Class III)			
Relatively High interest rate risk and Moderate Credit Risk.					
12	UTI Banking & PSU Debt Fund	Potential Risk Class			
		Credit Risk →			
		Interest Rate Risk ↓	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
		Relatively Low (Class I)			
		Moderate (Class II)			
		Relatively High (Class III)			
Moderate interest rate risk and Moderate Credit Risk.					
13	UTI Medium Term Fund	Potential Risk Class			
		Credit Risk →			
		Interest Rate Risk ↓	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
		Relatively Low (Class I)			
		Moderate (Class II)			
		Relatively High (Class III)			
Moderate interest rate risk and Moderate Credit Risk.					
14	UTI Credit Risk Fund	Potential Risk Class			
		Credit Risk →			
		Interest Rate Risk ↓	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
		Relatively Low (Class I)			
		Moderate (Class II)			
		Relatively High (Class III)		C-III	
Relatively High interest rate risk and Relatively High Credit Risk					

Enclosed debt exposure for identifying Perpetual Bonds/AT1 Bonds/Tier II Bonds

ISIN	Bank	Security	Type
INE028A08083	BANK OF BARODA	8.5% UNCD BOB (T-1) PERP SR-VI.	Basel III Additional Tier I Bond
INE028A08117	BANK OF BARODA	8.65% UNCD BOB (T-1) PERP SR-IX	Basel III Additional Tier I Bond
INE028A08190	BANK OF BARODA	7.44% UNCD BOB (SR-23) 03/01/2030	Basel III Tier 2 Bond
INE028A08208	BANK OF BARODA	7.84% UNNCD BOB (SR-24) 15/01/2035	Basel III Tier 2 Bond
INE040A08393	HDFC BANK LTD.	8.44% URNCD HDFC BANK SR-1-28/12/28	Infrastructure Bond
INE062A08157	STATE BANK OF INDIA	8.15% UNCD SBI-(PERP)TR-I-SR-IV	Basel III Tier 1 bond
INE090A08UC2	ICICI BANK LTD	9.90%UNCD ICICI BANKPERP-28/12/2023	Basel III Tier 1 bond
INE238A08344	AXIS BANK LTD.	9.15% URNCD AXIS BANK-31.12.22	Basel II Lower Tier 2 Bond
INE428A08101	ALLAHABAD BANK	9.53% URNCD ALL BK SR4--27/12/29	Basel III Tier 2 Bond
INE434A08075	UNION BANK OF INDIA	7.98%UNCR BONDS-24/10/2027	Basel III Tier 2 Bond
INE528G08345	YES BANK LTD.	8% URNCD YESBANK LTD 30/09/2026	Infrastructure Bond
INE528G08352	YES BANK LTD.	9.5% UNCD YES BANK(PERP)-23/12/2021	Basel III Additional Tier I Bond
INE528G08394	YES BANK LTD.	9% UNCD YES BANK(PERP)-18/10/2022	Basel III Additional Tier I Bond
INE667A08104	CANARA BANK	9.8%UNCD SYND BK(V)PERP25/07/2022.	Basel III Tier 1 bond
INE692A08086	UNION BANK OF INDIA	9.08% UNCD UNION BANK(PERP)XXIV	Basel III Additional Tier I Bond
INE160A08159	PUNJAB NATIONAL BANK	-	Tier II Bonds (under Basel III)
INE062A08173	STATE BANK OF INDIA	-	Tier I bonds under Basel III - Perpetual
INE062A08249	STATE BANK OF INDIA	-	Tier I bonds under Basel III - Perpetual
INE084A08151	BANK OF INDIA	-	Tier II Bonds (under Basel III)
INE062A08173	STATE BANK OF INDIA	-	Tier I bonds under Basel III - Perpetual
INE692A08094	UNION BANK OF INDIA	-	Tier II Bonds (under Basel III)
INE062A08249	STATE BANK OF INDIA	-	Tier I bonds under Basel III - Perpetual
INE084A08151	BANK OF INDIA	-	Tier II Bonds (under Basel III)
INE062A08249	STATE BANK OF INDIA	-	Tier I bonds under Basel III - Perpetual
INE476A08100	CANARA BANK	-	Tier I bonds under Basel III - Perpetual
INE692A08094	UNION BANK OF INDIA	-	Tier II Bonds (under Basel III)
INE434A08075	UNION BANK OF INDIA	-	Tier II Bonds (under Basel III)
INE476A08100	CANARA BANK	-	Tier I bonds under Basel III - Perpetual
INE692A08094	UNION BANK OF INDIA	-	Tier II Bonds (under Basel III)
INE692A08094	UNION BANK OF INDIA	-	Tier II Bonds (under Basel III)
INE476A08100	CANARA BANK	-	Tier I bonds under Basel III - Perpetual

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

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

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

AUM: AUM or assets under management refers to the recent / updated cumulative market value of investments managed by a mutual fund or any investment firm.

Holdings: The holdings or the portfolio is a mutual fund's latest or updated reported statement or investments/securities. These are usually displayed in terms of percentage to net assets or the rupee value or both. The objective is to give investors an idea of where their money is being invested by the fund manager.

Nature of Scheme: The investment objective and underlying investments determine the nature of the mutual fund scheme. For instance, a mutual fund that aims at generating capital appreciation by investing in preservation 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/D3/CIR/P/2017/114 of Oct 06 2017 a definition has been provided of large cap, mid cap and small cap as follows.

a) Large Cap: 1st - 100th company in terms of full market capitalization

b) Mid Cap: 101st - 250th company in terms of full market capitalization

c) Small Cap: 251st company onwards in terms of full market capitalization.

Median Market Cap vs Weighted Average Market Cap

Median is a denoting the market capitalization value at the mid-point of cumulative weight.

P/B : Price to Book | P/E : Price to Earnings | R/E : 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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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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*Inception date March 06, 2000. \$Source: MFI Explorer. ^by full market capitalization of listed universe of NSE

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

*Risk-o-meter for the fund/s is based on the portfolio ending September 30, 2022. The Risk-o-meter of the fund/s is/are evaluated on monthly basis and any changes to Risk-o-meter are disclosed vide addendum on monthly basis, to view the latest addendum on Risk-o-meter, please visit addenda section on <https://utimf.com/forms-and-downloads/>

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BENCHMARK: NIFTY 50 TRI



Benchmark riskometer is at Very High Risk.

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