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# Take it easy through market ups and downs

## UTI Balanced Advantage Fund



Presenting UTI Balanced Advantage Fund, a disciplined model-driven asset allocation solution that dynamically rebalances portfolio between equity and fixed-income based on valuations as per the prevailing market conditions. Take It Easy. Market fluctuations will be the least of your worries. Invest in UTI Balanced Advantage Fund.



**Diversification**  
 Mix of Equity & Fixed-Income



**Dynamic**  
 Dynamic rebalancing of the portfolio



**Discipline**  
 Model-guided asset allocation



**Tax-efficient**  
 Endeavors to provide equity taxation\*

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\*Note: The asset allocation in the scheme shall be managed dynamically as per the stated investment objective, investment strategy, and asset allocation in the Scheme Information Document (SID), with an endeavor to maintain at least 65% of the total portfolio of the fund in domestic equity & equity related instruments (based on an annual average of the monthly averages of opening and closing figures) to attract equity taxation benefits as per prevailing tax laws. The fund will take exposure to derivatives/ arbitrage to manage gross equity exposures at 65% of the total portfolio.

**UTI Balanced Advantage Fund**

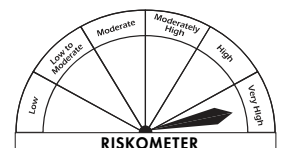
(An open-ended dynamic asset allocation fund)

This product is suitable for investors who are seeking\*:

- Long term capital appreciation and income
- Investment in a dynamically managed portfolio of equity and debt instruments

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

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



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

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

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### India's Amrit Kaal rests on good policies and good luck



**Vetri Subramaniam**  
Chief Investment Officer

“I tell my father's story of the gambler who lost regularly. One day he hears about a race with only one horse in it, so he bet the rent money. Halfway around the track, the horse jumped over the fence and ran away.”

— Howard Marks, *The Most Important Thing: Uncommon Sense for the Thoughtful Investor*

I think of this anecdote whenever the degree of certainty about the future is very high. It serves as a reminder that life and investing, both driven by multiple variables, are complex, and that surprises are more common than we acknowledge.

One of the most remarkable views of what the future might hold was published by the global investment bank Goldman Sachs in October 2003. That's exactly 20 years ago. It was titled '*Dreaming with Brics: The Path to 2050*' and was written by two economists Dominic Wilson and Roopa Purushothaman under the leadership of Goldman Sachs' then global economist Jim O'Neill.

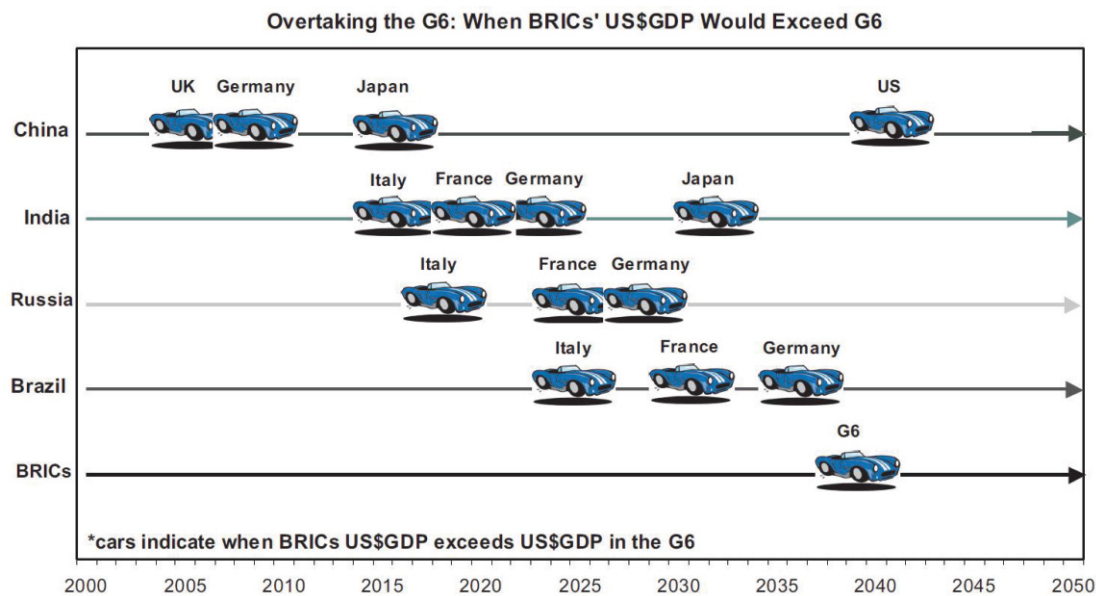
Here is what the report stated:

“Over the next 50 years, Brazil, Russia, India and China—the BRICs economies—could become a much larger force in the world economy.

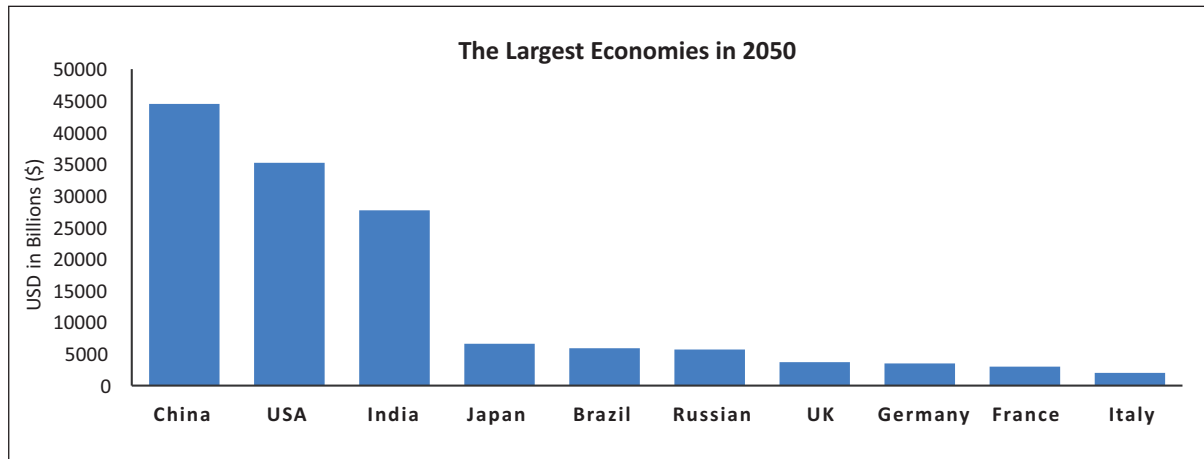
The list of the world's ten largest economies may look quite different in 2050. The largest economies in the world (by GDP) may no longer be the richest (by income per capita), making strategic choices for firms more complex.”

The report's forecast for the speed and the point of time at which the BRIC economies would overtake their more developed peers looked like this:

**BRICs projections relative to long-term projections for the G6  
(US, Japan, UK, Germany, France and Italy)**



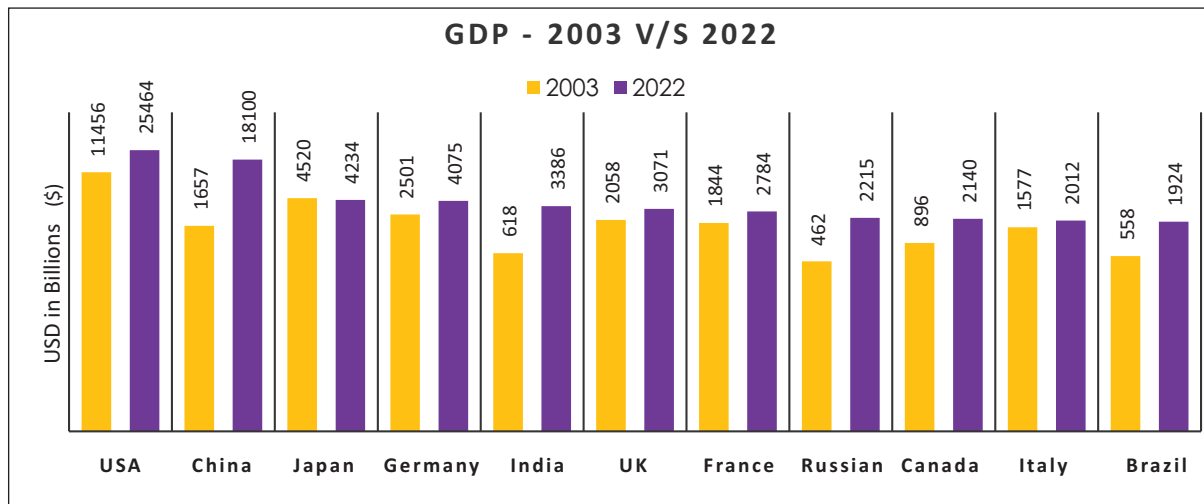
The report's forecast for the 2050 ranking table looked like this:



Source: Goldman Sachs BRICs Model Projections (2003).

Although there is still some time to 2050, with 20 years having passed since the report was published, this is a good time to review the forecast.

The table below is a comparative study of the GDP of G7 and BRIC economies in 2002 and 2022:



Source: IMF

We can see from the above that India has kept pace with the forecasts quite well. While China has blown past the forecasts effortlessly, Brazil is running behind. Russia is also behind and may likely do worse, given the recent geo-political developments in the region.

I remember reading the Goldman Sachs report in real time back in 2003 and it is gratifying to see India living up to its potential. It makes sense to talk about another forecast that has proved rather prescient in my investing career. In 1999 global consulting firm McKinsey worked with NASSCOM to publish a report on the future trajectory of what we call IT services. Back then, India's IT services were worth about \$4 billion. The McKinsey-NASSCOM report stated that the IT services industry would grow to \$50 billion of exports by 2008; indicating a tenfold increase in less than a decade. This incredible forecast more or less came good with IT-enabled services exports touching \$47 billion in 2009; even after being singed by the GFC in 2008.

Of late we have seen a series of predictions by global luminaries. Some call this India's decade, the country's golden age and some even suggest that this could be India's century.

In that context, the data-based extrapolation of 2003 by the Goldman Sachs economists is rather remarkable. It did receive a fair

bit of scepticism, certainly much more than current forecasts and predictions generate. GDP growth for India for the decade ended 2002 was about 6% pa but the S&P BSE Sensex (PRI, TRI not available) had returned a little over 5% pa over the decade ended Sep 30, 2003, a rather poor outcome. The return outcome for the subsequent 20-year period ended Sep 30, 2023, could qualify as a golden era with the Sensex TRI delivering a 16% CAGR over the period. GDP growth over this 20-year period was 6.6% pa.

Here's the key assumption of the 2003 Goldman Sachs report:

*“The key assumption underlying our projections is that the BRICs maintain policies and develop institutions that are supportive of growth. Each of the BRICs faces significant challenges in keeping development on track. This means that there is a good chance that our projections are not met, either through bad policy or bad luck.”*

Looking back at the past 20 years, I would say India has mostly steered clear of major policy errors and bad luck. We have much to be thankful for and to be hopeful for, yet cautious about, an equally blessed Amrit Kaal (Golden Era). To rephrase Howard Mark's anecdote about the horse that jumped the fence and ran away - to win the race you need to stay the course.

# THUNDER BEFORE LIGHTNING: UPDATE ON RBI MONETARY POLICY, OCTOBER 2023

## Rate Action

The Monetary Policy Committee today (October 6, 2023) voted unanimously to keep the policy repo rate unchanged at 6.5% for its fourth consecutive meeting. The MPC retained its stance of “withdrawal of accommodation” by a 5-1 majority. Committee member Prof. Jayanth R. Varma voted against the stance.

## Monetary Policy Stance: From Vigil to High Alert

While the RBI kept the rates unchanged today, the policy was decidedly hawkish compared to market expectations. Market participants were blindsided by the RBI's announcement of its intention to manage the surplus inter-bank liquidity through open market bond sales.

The forward guidance was also stronger than previous policies with MPC changing its assessment of future monetary actions from 'vigilance' to 'high alert'. The MPC noted the following:

“The MPC observed that the unprecedented food price shocks are impinging on the evolving trajectory of inflation and that recurring incidence of such overlapping shocks can impart generalisation and persistence. Accordingly, the MPC resolved to **remain on high alert**, given the prevailing environment of elevated global food and energy prices and global financial market volatility. While vegetable prices may undergo further correction and core inflation is easing, the MPC noted that headline inflation is ruling above the tolerance band and its alignment with the target is getting interrupted. **Hence, monetary policy needs to remain actively disinflationary.**”

Below are key RBI estimates on the evolution of growth/inflation trajectory into the next year compared to their previous forecasts:

	CPI			GDP (%)		
	08-June-23	10-Aug-23	06-Oct-23	08-June-23	10-Aug-23	06-Oct-23
Q1FY24	4.6	4.6 (A)	4.6 (A)	8.0	8.0	7.8 (A)
Q2FY24	5.2	6.2	6.4	6.5	6.5	6.5
Q3FY24	5.4	5.7	5.6	6.0	6.0	6.0
Q4FY24	5.2	5.2	5.2	5.7	5.7	5.7
FY24 AVG	5.1	5.4	5.4	6.5	6.5	6.5
Q1FY25	-	5.2	5.2	-	6.6	6.6

Source: RBI

## Assessment of Inflation

The FY24 average headline CPI forecast has been kept unchanged at 5.4%. However, the RBI expects a sharp reduction in average headline CPI for FY25 to 4.5%, implying a forward real rate of 200 bps, which is reasonably higher than previous indications of 100-125 bps. Crude Oil (Indian basket) has been assumed at \$85 per barrel during H2FY24 unchanged from the August policy while USD/INR has been assumed at Rs. 82.5 compared to Rs. 82 during the April policy.

While a high real rate buffer may prima facie appear to be sufficient for rate cuts assuming the trajectory of inflation fructifies, we believe that, given the high degree of uncertainty, it would still make a growth shock or a decisive and durable fall in inflation for the RBI to consider easing.

## Assessment of Growth

The RBI retained its FY24 GDP growth forecast at 6.5%, on an assumption of sustained buoyancy in services, revival in rural demand, consumer and business optimism and the government's thrust on capex. The RBI has also assumed 3% global GDP growth in 2024. Any sharp slowdown in global growth may lead to a revision of domestic growth estimates.

## Liquidity and Forward Guidance

While market participants may have been negatively surprised by the announcement of OMO sales to absorb the surplus liquidity, it should not be seen as a knee-jerk announcement, but a continuation of the liquidity absorption measures initiated in August.

# THUNDER BEFORE LIGHTNING: UPDATE ON RBI MONETARY POLICY, OCTOBER 2023

Here's a concise comparison of key excerpts from today's RBI policy/Governor's statements vis-à-vis previous policies in the current fiscal year on liquidity and forward guidance:

	Apr-23	Jun-23	Aug-23	Oct-23
Liquidity & Financial Stability	The Reserve Bank will remain flexible in meeting the productive requirements of the economy through two-way operations. The Indian Rupee has moved in an orderly manner. We remain watchful and focused on maintaining stability of the Indian rupee. We will also ensure the completion of the Government borrowing programme in a non-disruptive manner while maintaining orderly market conditions during 2023-24.	The moderation in system liquidity along with its skewed distribution was reflected in firming up of money market rates even beyond the repo rate on a few occasions. Long term rates have, however, remained broadly stable. This has led to sharp compression of term spreads in the recent period. The relative stability of long-term yields augurs well for the economy and suggests effective anchoring of market-based long-term inflation expectations.	Although the fine-tuning VRRR auctions of 1-4 days maturity during this period evoked better response from the market, this essentially reflects greater risk aversion among banks to park large funds under the main operation. In this context, <b>it is necessary to reiterate that fine-tuning operations (overnight and up to 13 days) are undertaken to deal with special or exceptional situations and cannot become the rule. Excessive liquidity, on the other hand, can pose risks to price stability and also to financial stability. There is, however, no room for complacency because it is during tranquil and good times that vulnerabilities may creep in.</b>	<b>Excessive liquidity can pose risks to both price and financial stability.</b> It is desirable that banks having surplus funds explore lending opportunities in the inter-bank call market rather than passively parking funds in the SDF at relatively less attractive rates. <b>Going forward, while remaining nimble, we may have to consider OMO-sales (Open Market Operation sales) to manage liquidity, consistent with the stance of monetary policy.</b> The timing and quantum of such operations will depend on the evolving liquidity conditions.
Forward Guidance	The MPC will continue to keep a <b>strong vigil</b> on the evolving inflation and growth outlook and will not hesitate to take further action as may be required in its future meetings.	The MPC resolved to continue keeping a <b>close vigil</b> on the evolving inflation and growth outlook. It will take further monetary actions promptly and appropriately as required to keep inflation expectations firmly anchored and to bring down inflation to the target.	<b>The MPC decided to remain watchful</b> and evaluate the emerging situation. The MPC remains resolute in its commitment to aligning inflation to the 4 per cent target and anchoring inflation expectations. We have to stand in readiness to go beyond keeping Arjuna's eye to deploying policy instruments, if necessary.	The MPC observed that the unprecedented food price shocks are impinging on the evolving trajectory of inflation and that recurring incidence of such overlapping shocks can impart generalisation and persistence. Accordingly, <b>the MPC resolved to remain on high alert</b> , given the prevailing environment of elevated global food and energy prices and global financial market volatility. The MPC noted that headline inflation is ruling above the tolerance band and its alignment with the target is getting interrupted. <b>Hence, monetary policy needs to remain actively disinflationary.</b>

As can be seen from the table above, the RBI has been concerned about excessive liquidity since the August policy and was observing it as a source of vulnerability. During the August 2023 MPC policy, the RBI implemented I-CRR (Incremental CRR), which impounded approximately Rs. 1.1 trillion in liquidity. It was then withdrawn in a phased manner spread over September and the first week of October.

While the RBI has been engaging in secondary market OMO sales operations and FX swaps to absorb liquidity – which was expected to tighten on currency leakage in the festival season and widening trade account – today's OMO sale announcement probably reflects a preference for a faster reduction in durable liquidity, given the incomplete pass-through of past rate hikes.

Today's announcement also gives flexibility to the RBI to react to major flows ahead of India's bond index or any potential market stress due to global financial volatility. However, the RBI Governor explicitly denied the same in the press conference. Given the expected reduction in system liquidity even without RBI intervention, the OMO sale quantum should be moderate in FY24.

The forward guidance language was also stronger compared to previous policies with the RBI moving from “vigilance” to “**high alert and actively disinflationary**”. This probably reflects a very high bar for monetary easing with the Governor highlighting that RBI should be looking at a change in stance only when inflation is closer to a 4% trajectory and a sub-4% inflation would call for an accommodative stance.

## Outlook

While keeping policy rates unchanged, the RBI's action on liquidity management today was possibly an attempt to build a buffer given the heightened global bond/currency volatility. The decidedly hawkish forward guidance was indicative of a long pause and reflected the RBI's discomfort with the above target inflation. While there may be near term bond market volatility, the strong focus on inflation targeting bodes well from a macro stability perspective and is positive for patient investors.

As we had noted in our June policy outlook (<https://www.utimf.com/articles/rbi-monetary-policy-updates-june-23/>), portfolios with moderate duration were attractive given that the Central Bank was likely to maintain a 'higher-for-longer strategy' until the risk of a rebound in

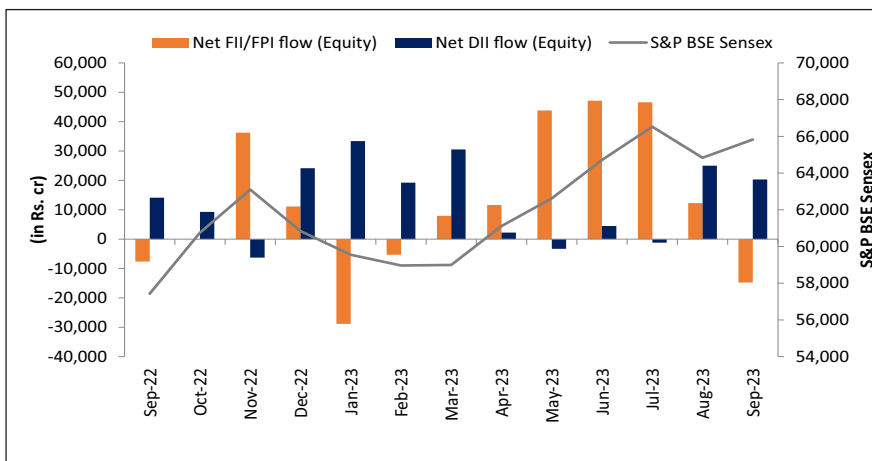


inflation had diminished or growth witnessed material headwinds.

Near-term volatility notwithstanding, the environment for fixed-income correction is getting constructive. With concerns of a global slowdown and monetary transmission from the rapid rise in interest rates still unfolding, current bond yields present an attractive opportunity for patient investors. They can consider portfolios with moderate duration, which provide a high level of real yields and the possibility of participating in capital gains as the interest rate cycle turns.

Investors with a 6-12 months horizon can consider an allocation to low duration/ money market strategies. Investors with more than 12 months investment horizon can consider allocation towards moderate duration (one-to-four year) categories.

Investors with a 6-12 months horizon can consider an allocation to low duration/ money market strategies. Investors with more than 12 months investment horizon can consider allocation towards moderate duration (one-to-four year) categories.

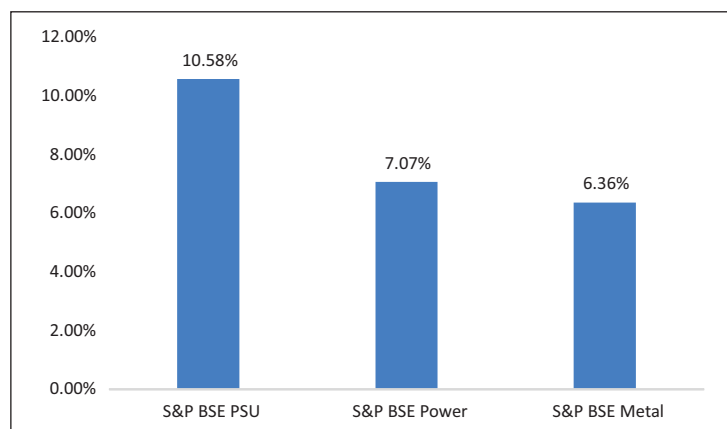
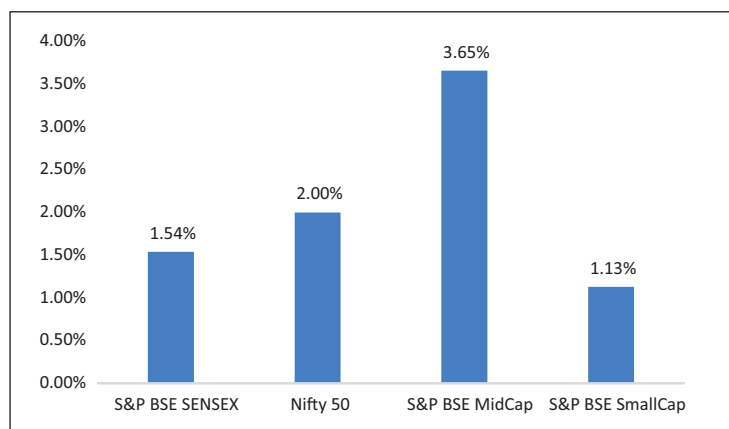


## Equity Market

Markets in September 2023 witnessed a general rise in stock prices. They also saw profit bookings across segments especially in midcaps and smallcaps. Foreign institutions chose to exit domestic markets owing to conditions in US Markets (higher yields). FIIs were net sellers (Rs 14,768 crores) while DIIs were net buyers (Rs 20,313 crores). Large cap indices S&P BSE Sensex and Nifty 50 rose 1.5% and 2.0% respectively in September 2023. S&P BSE MidCap and S&P BSE SmallCap climbed 3.7% and 1.1% respectively.

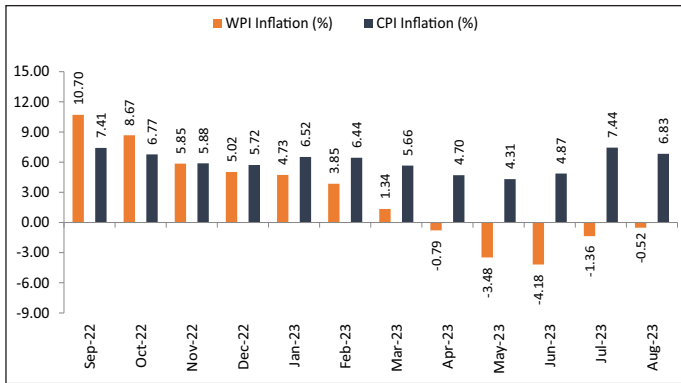
On the S&P BSE sectorial front, the leading gainers were S&P PSU (10.6%), S&P BSE Power (7.1%) and S&P BSE

Metal (6.4%).



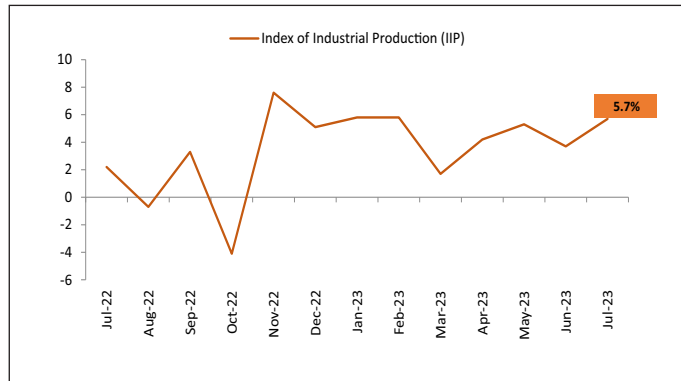
Sector Indices	Month End Value	% Change (MoM)	% Change (YoY)
S&P BSE Auto	36,628.82	3.1	25.5
S&P BSE Bankex	50,174.68	1.6	13.6
S&P BSE CD	45,359.94	1.8	6.8
S&P BSE CG	47,729.02	5.6	52.9
S&P BSE FMCG	18,679.41	1.2	15.4
S&P BSE HC	28,497.52	2.2	22.1
S&P BSE IT	32,065.34	1.7	16.7
S&P BSE Metal	23,206.33	6.4	28.8
S&P BSE Oil & Gas	19,025.66	3.1	2.5
S&P BSE Power	4,659.60	7.1	-1.9
S&P BSE PSU	12,646.89	10.6	44.2
S&P BSE Realty	4,605.93	3.1	36.4
S&P BSE Teck	14,470.90	3.0	12.7

## Debt Market

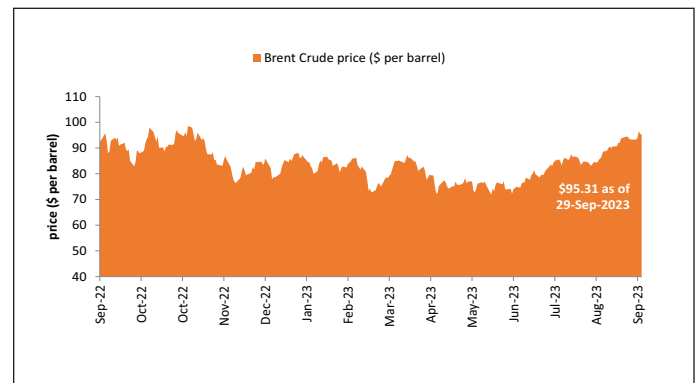
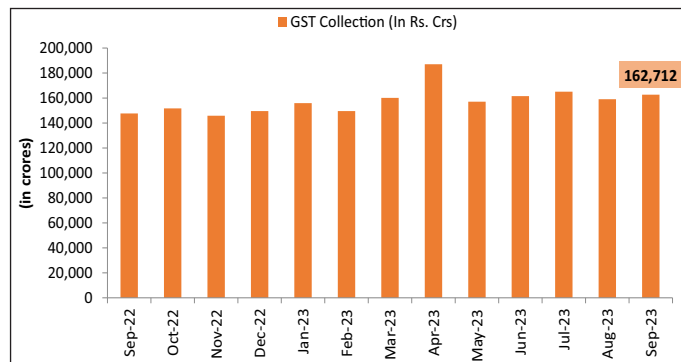


Retail inflation eased marginally to 6.83% in August 2023, from the 15-month high of 7.44% in July 2023. However, the rise in food prices remained high at around 10% with rural prices seeing over 7% inflation.

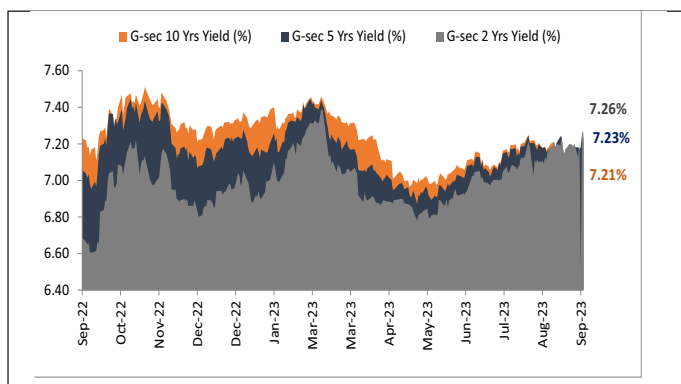
Wholesale inflation (WPI) saw a deflationary trend for the fifth successive month in August 2023 with prices easing to -0.52% from -1.36% in July 2023. Inflation in food and primary articles subsided to nearly 6% vis-à-vis 7.5% in the previous month. WPI was impacted by hardening of fuel and power prices from -12.8% in July 2023 to -6% in August 2023.



In August 2023, the composite index for the eight core industries reached its highest point in 14 months, surging to 12.1%, compared to the 8% in July 2023. This figure marked a significant increase from the 4.2% growth observed in the same period a year ago. August 2023 growth was primarily driven by the expanded production of crude oil, natural gas, and coal with steel, cement, and electricity also recording growth.



The gross GST revenue collections for September 2023 witnessed a 10% YoY rise to over Rs 1.62 lakh crore (Rs 1.59 lakh crore in August 2023). This is the fourth highest monthly collection since inception of GST.



In August 2023, India's merchandise trade deficit surpassed estimates, reaching USD24.2bn. The country's merchandise exports amounted to USD34.5bn, while imports aggregated USD58.6bn. Services exports in August 2023 were USD26.4bn, compared to USD 27.2 billion the previous month. Over the April-August 2023 period, both services and merchandise exports declined by nearly 5% year-on-year, aggregating USD306.3bn, while imports saw a nearly 10% decrease, amounting to USD343.8bn.

The Indian IT services sector retains its competitive edge, though it faces challenges from global economic slowdown and delayed spending. Manufacturing may be hindered by domestic slowdown and weak export demand, but the upcoming festive season could boost consumer demand. Rising crude prices and global interest rates may upset the country's balance of payments. Market trends will depend on earnings reports, the Fed's stance, and global interest rates. A slowdown in China threatens

global growth. Valuations concerns suggest a consolidation in high-value segments like small caps and mid caps.

Source for numbers: Leading business dailies

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

# Teachers' Day 2023: Key lessons UTI AMC Chief Investment Officer learnt from stock market



**Vetri Subramaniam**  
Chief Investment  
Officer

UTI Chief Investment Officer shares lessons from 20 years in stock market, calls it his teacher'

Vetri Subramaniam, Chief Investment Officer at UTI Asset Management Company (AMC) has shared an old article of Mint on Teachers' Day. Subramaniam wrote, "Replug of my 2013 piece. To my teacher, the stock market. Lessons from 20 years in the stock markets". The CIO of UTI Asset Management Company started in the equity markets in June 1994. He has called the stock market his teacher and shared his favorite learnings that he learned from 20 years in the stock market.

### Some of the learnings on stock market by Subramaniam are:

1. Companies that allocate capital efficiently and earn a healthy return on capital are more likely to survive and create wealth over the long term.
2. It is okay to be worried about the market and also be positive about a company
3. You will know more about the characteristics of the company by studying its past financial history than by meeting the management.
4. Markets are driven by multiple variables and correlation is not the same as causation.
5. The challenge is not in identifying a good investment, but in committing to it in size and then staying the course even as the markets challenge you every day. A successful self-made investor told me that he has suffered 3 cuts of over 50% in his portfolio value over the past 20 years. He does not easily sell his stocks and some have turned to lemons, but the winners that he never sold have multiplied his net worth to what it is.
6. What exactly is a systematic investment plan (SIP)? It is a tool that ensures that you invest in good times and bad times. SIP does not create alpha or return by itself—it merely smoothes risk, and therefore it also smoothes returns. SIP is a dumb and yet effective solution to the problem of volatility. If you are not smart enough to trade the volatility perfectly, then SIP is a handy tool.

# Valuations expensive across sectors; prefer financials, auto: V Srivatsa, UTI AMC

Srivatsa said the differential in rates should support flows into emerging markets and make them attractive. He said the long-term underperformance between the US and other emerging markets leaves scope for catch up.

With benchmark stock indices rising 10-30 per cent in 2023 so far, valuations have turned a tad expensive across sectors. V Srivatsa, Executive Vice President and Fund Manager (for Equity) at UTI AMC says it is getting difficult to find investing opportunities from a value perspective today compared with 3-6 months ago, as stocks today are trading at fair valuations when seen from a near-term growth prospects.

In the backdrop of rising crude oil prices and sticky inflation in developed economies, Srivatsa still believes emerging economies have room to cut rates given subdued inflation expectations there, even as the US Federal Reserve and European Central Bank (ECB) are in a rate hike mode.

"The differential in rates should support flows in emerging markets and make them attractive. Also, the sharp long-term underperformance between the US and other emerging markets leaves scope for catch up," Srivatsa told BT Markets Online.

Data showed foreign portfolio investors have pulled out Rs 4,467 crore worth equities in September so far. Despite this, they are net buyers to the tune of Rs 1,30,820 crore domestic stocks year-to-date.

Srivatsa manages equity portion of UTI Core Equity Fund. Besides, he manages equity portions of UTI Equity Savings Fund, UTI

Hybrid Equity Fund and UTI Retirement Benefit Pension Fund. In total, he manages about Rs 7,500 crore in equity assets.

Srivatsa, who has been with UTI AMC since 2002, said a sustained rise in oil prices could hurt inflation and, more importantly, balance of payments and fiscal subsidies. On the



**V Srivatsa**  
Executive Vice President & Fund Manager

global side, it may fuel further inflation and run risks of further interest rate hikes. It can also potentially impact GDP growth, he warned.

"Right now, the valuations have gone up a tad and look expensive across sectors. Opportunities from value perspective are lower as compared to three or six months ago," he said.

## Sectors to watch

Srivatsa is positive on sectors such as financials and automobiles. In the case of financials, the outlook looks good decent credit growth visibility, stability in net interest margin (NIM) and benign credit costs. While

valuations have gone up in the last six months, Srivatsa still sees opportunities in the large cap banking space.

In the automobile space, he sees scope of earnings growth, especially in two wheelers and passenger cars. He finds auto ancillaries as a structural play on the auto sector growth.

"In terms of valuations, IT and metals look attractive as they are trading below mean from a long-term perspective," he said.

Srivatsa said the recent earnings season was led by financials and that decent growth was also seen in sectors, which got benefit of lower commodity prices such as FMCG, consumer durables and pharmaceuticals while commodity players saw the brunt of lower prices.

"Overall, market earnings growth remains healthy. Based on the earnings, we see scope for earnings upgrades in financials," he said.

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

# Cut your near-term expectations from equities; Fed may go for a rate cut in early 2024, says Ajay Tyagi of UTI AMC

*Indian stock market valuations are currently higher than usual, indicating a potential correction. Short-term investors should lower expectations, while long-term investors should stick with regular investments, said Ajay Tyagi of UTI AMC.*

The valuations of the Indian stock market are currently higher than they usually are in the long run. This means there might be a correction soon. If you're thinking about investing in stocks in the short term, it's a good idea to lower your expectations. However, if you're planning to invest for the long term, sticking with your regular investments (SIPs) is still a good choice, said Ajay Tyagi, the head of equity and fund manager at UTI AMC. In an interview with Mint, Tyagi talked about which sectors can perform better going ahead and what is the road ahead for mid and small-caps.

**Edited excerpts:**

**Are you concerned about the poor monsoon, next year's general elections and sticky inflation? Is it time to cut our expectations from equities?**

Monsoons in August have been the worst in a century and as a result, the overall rains for this year would be sub-optimal. This may lead to concerns around food inflation and thereby delay reduction in policy rates.

General elections can of course lead to near-term uncertainty and have a sentimental impact in the short term, although from a medium to long-term perspective the fundamentals of the Indian economy are not contingent on which party forms the government at the center.

The valuations for the Indian markets are

higher than the long-term averages and therefore a correction cannot be ruled out.

From a near-term perspective, it would be prudent to cut our expectations from equities although for long-term investors continuing with their SIPs is the best option.

**Why is inflation not coming down sustainably despite aggressive rate hikes?**



**Ajay Tyagi**  
Equity Fund Manager &  
Head of Equity

**How should we invest in a high-inflation environment?**

Inflation has been coming down in the US slowly yet steadily. The underlying strength in the economy is preventing inflation from collapsing but we are getting close to the target levels with each passing month.

As far as investing in a high-inflation environment is concerned, the best hedge against inflation will eventually be companies that have pricing power and can therefore pass on the rising input costs to the consumers and still retain their margins.

For such companies, inflation is not a headwind but a tailwind as price increases add to their profit growth beyond the usual volume-led growth.

**When do you expect the Fed and the RBI to think about cutting rates? Do you expect a hike in policy rates in the near future?**

While the current inflation in the US is still higher than the Fed's target of 2 per cent, both on account of base effect as well as a slowdown in growth, it is just a matter of time before inflation comes within the comfort zone.

The probability of the Fed increasing rates beyond 25 bps is low, on the contrary, we feel sometime in early 2024 Fed will start to reduce interest rates as economic data becomes more supportive.

As interest rates start to come down in the US, RBI too will have elbow room to reduce rates in 2024.

**Should we focus on value stocks or growth stocks at this time?**

Often growth and value styles alternate in the market. Over the last three years, value stocks have done significantly better than growth stocks. While the outperformance of value stocks had started in 2020 itself, it was exacerbated by the steep rise in interest rates through 2022.

With peak rates in sight as well as the outperformance of value versus growth at the highest level in terms of duration and magnitude, we feel the time for reversal is ripe.

**Which sectors of the market look attractive to you at this juncture? Given the uncertainty, would you recommend**

## sticking to defensives only?

With the global economic environment expected to remain weak, sectors that have global linkages appear to be unattractive to us.

Across all the major regions like the US, Europe and China, growth rates will remain weak in the coming quarters and this would be negative for sectors like energy, metals, chemicals, etc.

On the other hand, India's growth will remain secular and therefore sectors that are linked to domestic consumption like banking and financial services, consumer staples, consumer discretionary and healthcare should continue to do well.

At this juncture, given that there is uncertainty on account of multiple global issues, it is better to stick with companies that can show structural growth.

## Mid and small-caps are stealing the limelight. Why are they outperforming?

### Can they sustain the gains?

Usually, when a segment of the market starts to perform well, it gains momentum and witnesses capital chasing it. The amount of flows into small-caps and mid-caps has been very

high over the last few quarters and that is a big reason for the outperformance.

However, one needs to be cautious here as valuations have run up significantly. Both the mid-cap and small-cap indices are trading around 40 per cent higher than their long-term averages.

As compared to this, the large-cap index is trading at less than a 20 per cent premium to long-term averages. The overvaluation in mid and small-caps is also clearly evident in the premium at which they are trading to the large-caps.

### What should be the strategy for picking a quality stock? What factors should retail investors keep in mind before picking a stock for investment?

Retail investors should first invest only in those businesses that they understand well. Investing in stocks or sectors that are witnessing momentum or have become fads is a very dangerous strategy. Any investment made without understanding the long-term drivers of a business and its sustainability is not an investment but speculation.

Investors should consider factors like return on capital (RoCE), and return on

equity (RoE) of a business which are measures of profitability, cash flow generation which is a measure of being self-sufficient for future growth, the level of debt on the balance sheet which is a measure of strength and the resilience of a business and last but not least, management quality and governance track record.

Read all market-related news here  
**Disclaimer:** The views and recommendations above are those of the expert, not of Mint. We advise investors to check with certified experts before making any investment decisions. The views expressed are those of the expert and not necessarily those of UTI Asset Management Company Limited. The views are not investment advice and investors should obtain their own independent advice before making a decision to invest in any asset class or instruments. Mutual Fund investments are subject to market risks, read all scheme-related documents carefully.

# EQUITY READY RECKONER OCTOBER 2023

## Market Cap Based Funds

Fund Name	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 (₹ in Crores)	11,314	8,881	3,128	1,926
Benchmark Index	S&P BSE 100 TRI	Nifty Midcap 150 TRI	Nifty Smallcap 250 TRI	Nifty LargeMidcap 250 TRI
	<b>Market Capitalization of Fund vis-à-vis Benchmark Index</b>			
Fund				
	<b>Operating Cash Flow (OCF) Tiers of Fund vis-à-vis Benchmark Index</b>			
Fund				
	<b>Return on Capital Employed (ROCE) Tiers of Fund vis-à-vis Benchmark Index</b>			
Fund				

## Portfolio Characteristics of Fund vis-à-vis Benchmark Index (%)

	Price to Book (P/B)	Price to Earnings (P/E)	Return on Equity (RoE)
Fund	6.68	31.57	18.75
Benchmark	7.00	34.43	19.59
	<b>Return on Capital Employed (ROCE) Tiers of Fund vis-à-vis Benchmark Index</b>		
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Fund			

## Sector weights/Active weights of Funds vis-à-vis Benchmark Index (Highlighted +/- 2%)

Sector	NAV (%)	Active Wt. (%)	NAV (%)	Active Wt. (%)	NAV (%)	Active Wt. (%)	NAV (%)	Active Wt. (%)
AUTOMOBILE & AUTO COMPONENTS	8.42	2.65	10.95	1.90	5.56	0.93	9.80	2.40
CAPITAL GOODS	1.90	0.55	19.11	5.50	18.34	2.16	1.75	-6.05
CHEMICALS	-	-1.32	4.13	-2.46	4.44	-1.33	3.43	-0.65
CONSTRUCTION	2.72	-0.52	0.59	0.59	3.40	-0.61	3.72	2.15
CONSTRUCTION MATERIALS	2.20	-0.13	2.69	1.08	1.08	-0.21	2.23	0.16
CONSUMER DURABLES	5.98	2.52	7.88	2.93	12.18	7.73	-	-4.17
CONSUMER SERVICES	6.34	3.76	2.93	-2.58	5.15	0.06	0.50	-3.18
DIVERSIFIED	0.87	0.87	1.52	0.97	-	-0.38	-	-0.29
FAST MOVING CONSUMER GOODS	3.21	-6.62	2.00	0.64	1.21	-2.74	4.11	-1.46
FINANCIAL SERVICES	32.33	-1.72	18.94	-3.89	15.72	-4.27	31.05	2.70
HEALTHCARE	5.29	1.12	10.85	-0.64	11.33	1.89	10.79	3.03
INFORMATION TECHNOLOGY	15.21	3.16	7.33	1.45	6.63	-0.28	9.33	0.66
MEDIA, ENTMT. & PUBLICATIONS	-	-0.25	-	-1.33	-	-1.71	-	-0.70
METALS & MINING	1.37	-1.92	0.46	-1.14	0.24	-2.93	4.83	2.22
OIL, GAS & CONSUMABLE FUELS	3.96	-6.39	1.01	-1.98	-	-2.30	4.68	-1.93
POWER	2.03	-0.49	0.91	-1.99	-	-0.97	1.43	-1.44
REALTY	-	-0.31	2.32	-1.03	2.07	0.16	3.03	1.13
SERVICES	0.92	0.11	0.58	-1.73	5.81	2.14	2.32	0.65
TELECOMMUNICATION	4.34	2.26	-	-1.47	1.35	-0.42	1.46	-0.40
TEXTILES	0.48	0.24	2.17	1.68	1.32	-0.39	0.67	0.30

## Portfolio Composition

Top 10 Holdings (%)	52	24	20	36
Stock Count	46	80	80	57
Active Share (%)	41	63	74	62
Fund Manager/s	Kartikraj Lakshmanan	Ankit Agarwal	Ankit Agarwal	V Sivaitsa
Managing Since	Sep-22	Aug-19	Dec-21	May-17

AUM □ Asset under Management; Portfolio Characteristics are calculated based on full market cap using weighted average methodology at aggregation. Operating Cash Flow Tiers (C1)-3 Tiers based on the number of years in which they have generated positive operating cash flows in the previous 5 years (for manufacturing companies); RoCE/Implied RoE Tiers (R1)-3 Tiers based on the previous 5 year average return on capital (for manufacturing companies & non-lending non banking finance companies (NBFCs)) & based on the previous 5 year average return on asset for banks & NBFCs (including housing finance companies). All data as of August 31, 2023



# EQUITY READY RECKONER OCTOBER 2023

Fund Name	Market Cap Agnostic Funds																																																																																																																																																					
	UTI Value Opportunities Fund	UTI Long Term Equity Fund (Tax Saving)	UTI Focused Equity Fund																																																																																																																																																			
Category	Value Fund	ELSS	Flexi Cap																																																																																																																																																			
Month End AUM (₹ in Crores)	7,641	3,178	25,452																																																																																																																																																			
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TELECOMMUNICATION	3.73	1.49	1.32	1.33	3.57	1.09																																																																																																																																																
TEXTILES	-	-0.38	-0.38	-0.38	-	1.03																																																																																																																																																
<p><b>Portfolio Composition</b></p> <table border="1"> <tr> <td>Top 10 Holdings (%)</td> <td>42</td> <td>43</td> <td>52</td> <td>44</td> </tr> <tr> <td>Stock Count</td> <td>57</td> <td>54</td> <td>28</td> <td>56</td> </tr> <tr> <td>Active Share (%)</td> <td>65</td> <td>65</td> <td>71</td> <td>68</td> </tr> </table>				Top 10 Holdings (%)	42	43	52	44	Stock Count	57	54	28	56	Active Share (%)	65	65	71	68																																																																																																																																				
Top 10 Holdings (%)	42	43	52	44																																																																																																																																																		
Stock Count	57	54	28	56																																																																																																																																																		
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Fund Manager/s	Amit Premchandani	Vishal Chopda	Vishal Chopda	Ajay Tyagi																																																																																																																																																		
Managing Since	Feb-18	Aug-19	May-22	Jan-16																																																																																																																																																		

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

All data as of September 30, 2023

# UTI MASTERSHARE UNIT SCHEME

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

Category  
Large Cap Fund

## Investment Objective

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

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

## Date of inception/allotment

15th October, 1986

## Benchmark Index

S&P BSE 100 TRI

## Fund Manager

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

## Plans/Option (Regular/Direct)

Growth Option  
IDCW Option with Payout and Reinvestment

## 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

## Fund AUM

Fund Size Monthly Average : ₹ 11562.75 Crore  
Closing AUM : ₹ 11457.69 Crore

## High/Low NAV in the month

High Growth Option : ₹ 219.8009  
Low Growth Option : ₹ 212.2749

## Total Expense Ratio

Regular : 1.73  
Direct : 0.80

## Minimum Investment Amount

Growth: ₹ 100/-  
IDCW: ₹ 5000/-

## NAV per unit as on 29<sup>th</sup> September, 2023

Regular Growth Option : ₹ 214.4052  
Regular IDCW Option : ₹ 45.7115  
Direct Growth Option : ₹ 231.4273  
Direct IDCW Option : ₹ 52.6168

## Portfolio Details

% of Top 10 Stocks	50.21
Median Market Cap (₹ Cr)	320,790
Weighted Average Market Cap	466,902
Number of Securities	48

All figures given are provisional and unaudited.

## Market Capitalisation (%)

	Large	Mid	Small
Fund	89	10	1
Benchmark	95	5	-

## Portfolio as on 30<sup>th</sup> September, 2023

Equity	% to NAV	Equity	% to NAV
HDFC Bank Ltd.	9.02	Sun Pharmaceuticals Industries Ltd.	1.78
ICICI Bank Ltd	8.77	Asian Paints Ltd.	1.65
Infosys Ltd.	7.89	Tata Steel Ltd.	1.57
Axis Bank Ltd.	3.97	Tata Motors Ltd.	1.50
Reliance Industries Ltd.	3.81	Cipla Ltd.	1.49
Bharti Airtel Ltd.	3.69	Godrej Consumer Products Ltd	1.47
Tata Consultancy Services Ltd.	3.59	Titan Company Ltd.	1.42
Maruti Suzuki India Ltd.	3.38	IndusInd Bank Ltd.	1.39
Bajaj Finance Ltd.	3.10	Havells India Ltd.	1.36
Larsen And Toubro Ltd.	3.00	Samvardhana Motherson International Ltd	1.30
Avenue Supermarts Ltd.	2.98	Balkrishna Industries Ltd.	1.19
Kotak Mahindra Bank Ltd.	2.51	United Breweries Ltd.	1.06
NTPC Ltd.	2.23	Coal India Ltd.	1.01
Ultratech Cement Ltd.	2.16	Others	13.38
LTIMindtree Ltd.	2.05	Net Current Assets	2.57
ICICI Lombard General Insurance Company Ltd	1.89	<b>TOTAL</b>	<b>100.00</b>
SKF India Ltd.	1.84		

## Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Infosys Ltd.	2.9	Reliance Industries Ltd.	-4.1
Avenue Supermarts Ltd.	2.4	ITC Ltd.	-3.8
ICICI Bank Ltd	2.3	State Bank Of India	-2.2
Maruti Suzuki India Ltd.	2.0	HDFC Bank Ltd.	-2.2
SKF India Ltd.	1.8	Hindustan Unilever Ltd.	-2.1

## Quantitative Indicators Fund Benchmark

Quantitative Indicators	Fund	Benchmark
Beta	0.95	1
Standard Deviation (Annual)	14.20%	14.74%
Sharpe Ratio	0.94%	
Portfolio Turnover Ratio (Annual)	0.21	
P/B	7.20	6.77
P/E	34.36	32.10
ROE	19.36	19.61

## Fund Performance Vs Benchmark (CAGR) as on 30<sup>th</sup> September, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	S&P BSE 100 TRI (%)	S&P BSE Sensex TRI (%)	NAV Growth (₹)	S&P BSE 100 TRI (₹)	S&P BSE Sensex TRI (₹)
1 Y	12.77	16.09	16.15	11,277	11,609	11,615
3 Y	20.33	22.53	21.49	17,423	18,396	17,932
5 Y	13.02	14.04	14.04	18,447	19,295	19,295
SI*	15.49	14.25	14.93	2,056,442	1,379,646	1,715,184

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

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

## SIP Returns as on 30<sup>th</sup> September, 2023

Period	Investment Amount (₹)	Fund Value (₹)	S&P BSE 100 TRI (₹)	S&P BSE Sensex TRI (₹)	Yield (%) Fund	Yield (%) S&P BSE 100 TRI	Yield (%) S&P BSE Sensex TRI
1 Y	120,000	130,397	130,887	129,184	16.61	17.41	14.63
3 Y	360,000	429,614	445,800	439,392	11.86	14.43	13.42
5 Y	600,000	867,933	905,931	889,976	14.78	16.52	15.80
7 Y	840,000	1,347,727	1,423,849	1,426,316	13.29	14.83	14.88
10 Y	1,200,000	2,322,127	2,481,935	2,473,706	12.68	13.93	13.86
15 Y	1,800,000	5,098,124	5,446,130	5,392,300	12.80	13.57	13.46
SI	2,260,000	8,367,226	8,974,386	8,934,913	12.48	13.10	13.06

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 the above mentioned schemes is taken for the period December 2004 to August 2023 (Since SIP facility was introduced in November 2004. Past performance may or may not be sustained in future.

## Top 5 Sectors

Financial Services	32%
Information Technology	15%
Automobile and Auto Components	9%
Consumer Services	6%
Consumer Durables	5%

# UTI MID CAP FUND

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

Category  
Mid Cap Fund

## Investment Objective

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

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

## Date of inception/allotment

7th April, 2004

## Benchmark Index

Nifty MidCap 150 TRI

## Fund Manager

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

## Plans/Option (Regular/Direct)

Growth Option  
IDCW Option with Payout and Reinvestment

## Load Structure

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

## Fund AUM

Fund Size Monthly Average : ₹9025.50 Crore  
Closing AUM : ₹8973.62 Crore

## High/Low NAV in the month

High Growth Option : ₹234.2783  
Low Growth Option : ₹225.5014

## Total Expense Ratio

Regular : 1.76  
Direct : 0.80

## Minimum Investment Amount

Growth: ₹5000/-  
IDCW: ₹5000/-

## NAV per unit as on 29<sup>th</sup> September, 2023

Regular Growth Option : ₹227.6230  
Regular IDCW Option : ₹107.7133  
Direct Growth Option : ₹249.4979  
Direct IDCW Option : ₹122.7786

## Portfolio Details

% of Top 10 Stocks	23.35
Median Market Cap (₹ Cr)	35,001
Weighted Average Market Cap	40,796
Number of Securities	80

All figures given are provisional and unaudited.

## Market Capitalisation (%)

	Large	Mid	Small
Fund	13	69	18
Benchmark	3	95	2

## Portfolio as on 30<sup>th</sup> September, 2023

Equity	% to NAV	Equity	% to NAV
Cholamandalam Investment And Fin. Co. Ltd	3.15	Syngene International Ltd.	1.63
Shriram Finance Ltd	2.72	Sundram Fasteners Ltd.	1.60
Federal Bank Ltd.	2.51	Max Financial Services Ltd.	1.59
APL Apollo Tubes Ltd	2.30	Schaeffler India Ltd	1.54
Bharat Forge Ltd.	2.22	Endurance Technologies Ltd.	1.53
Polycab India Ltd	2.17	Motherson Sumi Wiring India Ltd	1.51
Tube Investments Of India Ltd	2.12	Balkrishna Industries Ltd.	1.51
Coforge Ltd	2.12	Page Industries Ltd	1.50
Astral Ltd.	2.04	Dr. Lal Pathlabs Ltd.	1.47
Bharat Electronics Ltd.	2.01	Grindwell Norton Ltd.	1.44
Jubilant Food Works Ltd	1.99	Kajaria Ceramics Ltd.	1.34
Alkem Laboratories Ltd	1.93	Mphasis Ltd	1.34
P I Industries Ltd.	1.84	Coromandel International Ltd.	1.25
Phoenix Mills Ltd	1.79	Others	40.40
Persistent Systems Ltd.	1.71	Net Current Assets	4.38
Ashok Leyland Ltd.	1.68	<b>TOTAL</b>	<b>100.00</b>
J.K.Cement Ltd.	1.66		

## Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Cholamandalam Investment And Fin. Co. Ltd	3.1	Max Healthcare Institute Ltd	-1.8
Shriram Finance Ltd	2.7	Power Finance Corporation Ltd.	-1.6
Bharat Electronics Ltd.	2.0	REC Ltd	-1.6
P I Industries Ltd.	1.8	AU Small Finance Bank Ltd	-1.5
Endurance Technologies Ltd.	1.3	Yes Bank Ltd.	-1.3

## Quantitative Indicators

Quantitative Indicators	Fund	Benchmark
Beta	0.87	1
Standard Deviation (Annual)	14.75%	16.24%
Sharpe Ratio	1.38%	
Portfolio Turnover Ratio (Annual)	0.21	
P/B	8.47	8.06
P/E	48.53	42.49
ROE	17.69	18.32

## Fund Performance Vs Benchmark (CAGR) as on 30<sup>th</sup> September, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty Mid Cap 150 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty Mid Cap 150 TRI (₹)	Nifty 50 TRI (₹)
1 Y	19.28	30.67	16.06	11,928	13,067	11,606
3 Y	27.27	33.79	21.87	20,615	23,948	18,100
5 Y	18.95	20.89	13.76	23,825	25,833	19,059
SI*	17.94	18.16	14.36	249,405	258,720	136,757

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

**Past performance may or may not be sustained in future.** Different plans shall have a different expense structure. The performance details provided herein are of regular plan (growth Option). Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). Inception of UTI Mid Cap Fund : April 07th, 2004. Date of allotment in the scheme/plan has been considered for inception date. The Scheme is currently managed by Mr. Ankit Agarwal since Aug 2019. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns. When scheme/additional benchmark returns are not available, they have been shown as N/A. Please refer page no. 94 for FPI Performance.

## SIP Returns as on 30<sup>th</sup> September, 2023

Period	Investment Amount (₹)	Fund Value (₹)	Nifty Mid Cap 150 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty Mid Cap 150 TRI	Yield (%) Nifty 50 TRI
1 Y	120,000	139,761	147,732	129,903	32.21	45.94	15.80
3 Y	360,000	482,823	530,025	440,641	20.09	26.90	13.62
5 Y	600,000	1,055,296	1,163,310	892,672	22.81	26.88	15.92
7 Y	840,000	1,593,509	1,792,953	1,412,405	17.99	21.31	14.60
10 Y	1,200,000	2,917,066	3,414,187	2,445,552	16.94	19.86	13.65
15 Y	1,800,000	8,272,262	8,657,663	5,283,313	18.37	18.88	13.22
SI	2,260,000	13,653,655	13,456,362	8,711,916	16.76	17.12	12.84

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

## Top 5 Sectors

Financial Services	19%
Capital Goods	18%
Healthcare	11%
Automobile and Auto Components	11%
Consumer Durables	8%

# UTI SMALL CAP FUND

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

Category  
Small Cap Fund

## Investment Objective

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

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

## Date of inception/allotment

22nd December, 2020

## Benchmark Index

Nifty SmallCap 250 TRI

## Fund Manager

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

## Plans/Option (Regular/Direct)

Growth Option  
IDCW Option with Payout and Reinvestment

## Load Structure

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

## Fund AUM

Fund Size Monthly Average : ₹ 3187.11 Crore  
Closing AUM : ₹ 3179.21 Crore

## High/Low NAV in the month

High Growth Option : ₹ 19.5715  
Low Growth Option : ₹ 18.8994

## Total Expense Ratio

Regular : 1.87  
Direct : 0.42

## Minimum Investment Amount

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

## NAV per unit as on 29<sup>th</sup> September, 2023

Regular Growth Option	₹ 19.0313
Regular IDCW Option	₹ 19.0311
Direct Growth Option	₹ 19.9988
Direct IDCW Option	₹ 19.9987

## Portfolio Details

% of Top 10 Stocks	19.74
Median Market Cap (₹ Cr)	12,200
Weighted Average Market Cap	15,561
Number of Securities	82

All figures given are provisional and unaudited.

## Market Capitalisation (%)

	Large	Mid	Small
Fund	1	20	79
Benchmark	0	2	98

## Portfolio as on 30<sup>th</sup> September, 2023

Equity	% to NAV	Equity	% to NAV
Cholamandalam Financial Holdings Ltd	2.34	Coforge Ltd	1.49
Carborandum Universal Ltd.	2.19	J.B.Chemicals & Pharmaceuticals Ltd	1.48
Chalet Hotels Ltd	2.09	Suven Pharmaceuticals Ltd	1.47
Karur Vysya Bank Ltd.	2.04	Greenpanel Industries Ltd	1.42
Cera Sanitaryware Ltd.	1.98	Persistent Systems Ltd.	1.41
Brigade Enterprises Ltd.	1.95	CIE Automotive India Ltd	1.41
Krishna Institute Of Medical Science Ltd	1.80	City Union Bank Ltd	1.41
MTAR Technologies Ltd	1.80	Route Mobile Ltd	1.35
Timken India Ltd.	1.79	Techno Electric & Engineering Co Ltd.	1.33
Canfin Homes Ltd.	1.75	Computer Age Management Services Ltd	1.32
Creditaccess Grameen Ltd	1.74	Metro Brands Ltd	1.32
Indiamart Intermesh Ltd	1.72	Equitas Small Finance Bank Ltd	1.32
360 One WAM Ltd	1.69	Affle India Ltd	1.31
APL Apollo Tubes Ltd	1.64	Others	47.07
Praj Industries Ltd.	1.60	Net Current Assets	3.59
KPIT Technologies Ltd	1.58	<b>TOTAL</b>	<b>100.00</b>
Firstsource Solutions Ltd.	1.57		

## Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Carborandum		BSE Ltd	-1.4
Universal Ltd.	2.2	IDFC Ltd.	-1.4
Chalet Hotels Ltd	1.8	RBL Bank Ltd.	-1.2
Timken India Ltd.	1.8	KEI Industries Ltd.	-1.2
APL Apollo Tubes Ltd	1.6	Cyient Ltd	-1.2
KPIT Technologies Ltd	1.6		

## Fund Performance Vs Benchmark (CAGR) as on 30<sup>th</sup> September, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty Small Cap 250 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty Small Cap 250 TRI (₹)	Nifty 50 TRI (₹)
1 Y	21.12	33.87	16.06	12,112	13,387	11,606
SI*	26.12	32.72	15.97	19,030	21,921	15,080

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

Different plans shall have a different expense structure. The performance details provided herein are of existing plan and growth Option. CAGR - Compounded Annualized Growth Rate. The Scheme is currently managed by Mr. Ankit Agarwal since inception. **Past performance may or may not be sustained in future.** Inception of UTI Small Cap Fund : December 22, 2020. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns. Please refer page no. 94 for FPI Performance.

## SIP Returns as on 30<sup>th</sup> September, 2023

Period	Investment Amount (₹)	Fund Value (₹)	Nifty Small Cap 250 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty Small Cap 250 TRI	Yield (%) Nifty 50 TRI
1 Y	120,000	141,046	150,793	129,903	34.40	51.31	15.80
SI	330,000	439,572	462,952	389,902	21.51	25.67	12.22

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

## Top 5 Sectors

Capital Goods	19%
Financial Services	16%
Consumer Durables	12%
Healthcare	12%
Information Technology	6%

# UTI CORE EQUITY FUND

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

Category  
Large & Mid Cap Fund

## Investment Objective

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

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

## Date of inception/allotment

20th May, 2009

## Benchmark Index

Nifty Large Mid cap 250 TRI

## Fund Manager

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

## Plans/Option (Regular/Direct)

Growth Option  
IDCW Option with Payout and Reinvestment

## Load Structure

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

## Fund AUM

Fund Size Monthly Average : ₹ 1987.32 Crore  
Closing AUM : ₹ 1995.96 Crore

## High/Low NAV in the month

High Growth Option : ₹ 125.9245  
Low Growth Option : ₹ 121.6418

## Total Expense Ratio

Regular : 2.11  
Direct : 1.30

## Minimum Investment Amount

Growth: ₹ 5000/-  
IDCW: ₹ 5000/-

## NAV per unit as on 29<sup>th</sup> September, 2023

Regular Growth Option	₹ 123.3798
Regular IDCW Option	₹ 60.1050
Direct Growth Option	₹ 130.1018
Direct IDCW Option	₹ 63.9331

## Portfolio Details

% of Top 10 Stocks	36.59
Median Market Cap (₹ Cr)	63,153
Weighted Average Market Cap	305,958
Number of Securities	61

All figures given are provisional and unaudited.

## Market Capitalisation (%)

	Large	Mid	Small
Fund	51	41	8
Benchmark	51	48	1

## Portfolio as on 30<sup>th</sup> September, 2023

Equity	% to NAV	Equity	% to NAV
HDFC Bank Ltd.	8.68	IndusInd Bank Ltd.	1.80
ICICI Bank Ltd	4.05	Shriram Finance Ltd	1.79
Infosys Ltd.	3.71	Aurobindo Pharma Ltd.	1.76
Federal Bank Ltd.	3.43	Axis Bank Ltd.	1.55
Reliance Industries Ltd.	3.27	Phoenix Mills Ltd	1.55
Larsen And Toubro Ltd.	2.87	Interglobe Aviation Ltd	1.55
ITC Ltd.	2.79	Indian Bank	1.55
Coromandel International Ltd.	2.67	Bharti Airtel Ltd.	1.53
Mahindra & Mahindra Ltd.	2.60	Gland Pharma Ltd	1.42
HCL Technologies Ltd.	2.53	Emami Ltd.	1.39
Max Financial Services Ltd.	2.52	Balkrishna Industries Ltd.	1.32
Dalmia Bharat Ltd	2.48	Biocon Ltd.	1.31
NMDC Ltd.	2.31	State Bank Of India	1.28
Fortis Healthcare Ltd.	2.30	Others	22.68
Oracle Financial Services Software Ltd.	2.15	Net Current Assets	5.44
Tata Motors Ltd.	1.89	<b>TOTAL</b>	<b>100.00</b>
GAIL (India) Ltd.	1.84		

## Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
HDFC Bank Ltd.	3.1	Tata Consultancy Services Ltd.	-1.8
Federal Bank Ltd.	2.7	Kotak Mahindra Bank Ltd.	-1.3
Coromandel International Ltd.	2.4	Hindustan Unilever Ltd.	-1.1
Dalmia Bharat Ltd	2.1	Bajaj Finance Ltd.	-1.0
Max Financial Services Ltd.	2.0	Max Healthcare Institute Ltd	-0.9

## Quantitative Indicators Fund Benchmark

Quantitative Indicators	Fund	Benchmark
Beta	0.95	1
Standard Deviation (Annual)	14.62%	14.84%
Sharpe Ratio	1.51%	
Portfolio Turnover Ratio (Annual)	0.48	
P/B	3.99	7.47
P/E	26.17	36.96
ROE	17.16	19.13

## Fund Performance Vs Benchmark (CAGR) as on 30<sup>th</sup> September, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty Large Mid cap 250 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty Large Mid cap 250 TRI (₹)	Nifty 50 TRI (₹)
1 Y	25.19	21.94	16.06	12,519	12,194	11,606
3 Y	29.07	27.49	21.87	21,502	20,722	18,100
5 Y	15.63	17.11	13.76	20,679	22,037	19,059
SI*	12.89	15.60	12.56	57,121	80,328	54,768

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

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

## SIP Returns as on 30<sup>th</sup> September, 2023

Period	Investment Amount (₹)	Fund Value (₹)	Nifty Large Mid cap 250 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty Large Mid cap 250 TRI	Yield (%) Nifty 50 TRI
1 Y	120,000	139,783	138,500	129,903	32.25	30.08	15.80
3 Y	360,000	488,460	481,139	440,641	20.92	19.84	13.62
5 Y	600,000	1,006,130	1,013,458	892,672	20.83	21.13	15.92
7 Y	840,000	1,508,564	1,578,468	1,412,405	16.45	17.72	14.60
10 Y	1,200,000	2,545,390	2,881,914	2,445,552	14.40	16.71	13.65
15 Y	1,800,000	5,471,783	6,812,183	5,283,313	13.63	16.15	13.22
SI	1,720,000	4,861,895	5,879,925	4,669,348	13.41	15.73	12.92

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

## Top 5 Sectors

Financial Services	32%
Healthcare	10%
Automobile and Auto Components	10%
Information Technology	10%
Oil, Gas & Consumable Fuels	6%

# UTI VALUE OPPORTUNITIES FUND

An open ended equity scheme following a value investment strategy.

Category  
Value Fund

## Investment Objective

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

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

## Date of inception/allotment

20th August, 2005

## Benchmark Index

Nifty 500 TRI

## Fund Manager

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

## Plans/Option (Regular/Direct)

Growth Option

IDCW Option with Payout and Reinvestment

## 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

## Fund AUM

Fund Size Monthly Average : ₹ 7702.51 Crore

Closing AUM : ₹ 7641.41 Crore

## High/Low NAV in the month

High Growth Option : ₹ 120.5132

Low Growth Option : ₹ 116.6855

## Total Expense Ratio

Regular : 1.83

Direct : 1.10

## Minimum Investment Amount

Growth: ₹ 5000/-

IDCW: ₹ 5000/-

## NAV per unit as on 29<sup>th</sup> September, 2023

Regular Growth Option ₹ 117.6275

Regular IDCW Option ₹ 34.2798

Direct Growth Option ₹ 127.1429

Direct IDCW Option ₹ 41.4659

## Portfolio Details

% of Top 10 Stocks	42.35
Median Market Cap (₹ Cr)	111,018
Weighted Average Market Cap	290,159
Number of Securities	58

All figures given are provisional and unaudited.

## Market Capitalisation (%)

	Large	Mid	Small
Fund	67	16	17
Benchmark	74	17	9

## Portfolio as on 30<sup>th</sup> September, 2023

Equity	% to NAV	Equity	% to NAV
HDFC Bank Ltd.	9.19	Aditya Birla Fashion And Retail Ltd.	1.68
Infosys Ltd.	6.06	Coal India Ltd.	1.62
ICICI Bank Ltd	5.91	Sun Pharmaceuticals Industries Ltd.	1.52
Axis Bank Ltd.	4.75	LTIMindtree Ltd.	1.47
Bharti Airtel Ltd.	3.72	ICICI Lombard General Insurance Company Ltd	1.46
State Bank Of India	3.13	Jubilant Food Works Ltd	1.43
Tata Steel Ltd.	2.53	Tata Motors Ltd.	1.40
Hindalco Industries Ltd.	2.45	ICICI Prudential Life Insurance Company Ltd	1.39
Mphasis Ltd	2.41	Ajanta Pharma Ltd	1.37
IndusInd Bank Ltd.	2.20	Marico Ltd.	1.32
Tech Mahindra Ltd	2.08	Coromandel International Ltd.	1.31
Cipla Ltd.	2.02	Fortis Healthcare Ltd.	1.29
Maruti Suzuki India Ltd.	1.91	Suven Pharmaceuticals Ltd	1.29
Crompton Greaves Consumer Electricals Ltd.	1.82	Others	24.18
Samvardhana Motherson International Ltd	1.82	Net Current Assets	1.89
Eicher Motors Ltd	1.69	<b>TOTAL</b>	<b>100.00</b>
Bajaj Auto Ltd.	1.69		

## Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Axis Bank Ltd.	2.6	Reliance Industries Ltd.	-5.8
Infosys Ltd.	2.3	ITC Ltd.	-2.9
Mphasis Ltd	2.3	Larsen And Toubro Ltd.	-2.7
Bharti Airtel Ltd.	2.0	Tata Consultancy Services Ltd.	-2.7
Hindalco Industries Ltd.	1.9	Kotak Mahindra Bank Ltd.	-1.9

## Quantitative Indicators

Quantitative Indicators	Fund	Benchmark
Beta	0.93	1
Standard Deviation (Annual)	14.00%	14.59%
Sharpe Ratio	1.20%	
Portfolio Turnover Ratio (Annual)	0.22	
P/B	5.27	7.02
P/E	30.46	33.76
ROE	17.48	19.30

## Fund Performance Vs Benchmark (CAGR) as on 30<sup>th</sup> September, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)
1 Y	17.18	17.63	16.06	11,718	11,763	11,606
3 Y	23.73	24.11	21.87	18,942	19,117	18,100
5 Y	14.73	14.89	13.76	19,886	20,025	19,059
SI*	14.50	13.97	14.05	117,691	108,157	109,548

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

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

## SIP Returns as on 30<sup>th</sup> September, 2023

Period	Investment Amount (₹)	Fund Value (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty 500 TRI	Yield (%) Nifty 50 TRI
1 Y	120,000	133,708	133,948	129,903	22.06	22.46	15.80
3 Y	360,000	453,433	456,220	440,641	15.62	16.06	13.62
5 Y	600,000	934,436	937,653	892,672	17.79	17.93	15.92
7 Y	840,000	1,448,425	1,459,381	1,412,405	15.31	15.52	14.60
10 Y	1,200,000	2,440,161	2,571,611	2,445,552	13.61	14.59	13.65
15 Y	1,800,000	5,497,412	5,676,146	5,283,313	13.68	14.05	13.22
SI	2,180,000	8,543,203	8,240,521	7,750,699	13.49	13.16	12.59

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

## Top 5 Sectors

Financial Services	32%
Information Technology	12%
Healthcare	10%
Automobile and Auto Components	9%
Consumer Durables	6%

# UTI LONG TERM EQUITY FUND (TAX SAVING)

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

Category  
ELSS

## Investment Objective

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

## Date of inception/allotment

15th December, 1999

## Benchmark Index

Nifty 500 TRI

## Fund Manager

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

## Plans/Option (Regular/Direct)

Growth Option  
IDCW Option with Payout and Reinvestment

## Load Structure

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

## Fund AUM

Fund Size Monthly Average : ₹ 3209.49 Crore  
Closing AUM : ₹ 3178.02 Crore

## High/Low NAV in the month

High Growth Option : ₹ 163.3358  
Low Growth Option : ₹ 158.3013

## Total Expense Ratio

Regular : 1.90  
Direct : 0.85

## Minimum Investment Amount

Growth: ₹ 500/-  
IDCW: ₹ 500/-

## NAV per unit as on 29<sup>th</sup> September, 2023

Regular Growth Option : ₹ 159.3851  
Regular IDCW Option : ₹ 30.4491  
Direct Growth Option : ₹ 175.1883  
Direct IDCW Option : ₹ 41.2854

## Portfolio Details

% of Top 10 Stocks	42.57
Median Market Cap (₹ Cr)	111,000
Weighted Average Market Cap	293,228

All figures given are provisional and unaudited.

## Market Capitalisation (%)

	Large	Mid	Small
Fund	68	21	11
Benchmark	74	17	9

## Portfolio as on 30<sup>th</sup> September, 2023

Equity	% to NAV	Equity	% to NAV
HDFC Bank Ltd.	8.44	LTIMindtree Ltd.	1.79
ICICI Bank Ltd	7.36	Metro Brands Ltd	1.66
Infosys Ltd.	5.92	Ajanta Pharma Ltd.	1.65
Axis Bank Ltd.	4.10	ICICI Lombard General Insurance Company Ltd	1.63
Bharti Airtel Ltd.	3.56	Cipla Ltd.	1.59
Bajaj Finance Ltd.	2.97	MTAR Technologies Ltd	1.52
Maruti Suzuki India Ltd.	2.84	Jubilant Food Works Ltd	1.51
Indusind Bank Ltd.	2.52	Coromandel International Ltd.	1.49
Cholamandalam Investment And Fin. Co. Ltd	2.49	Bharat Forge Ltd.	1.46
Avenue Supermarts Ltd.	2.36	United Breweries Ltd.	1.36
Godrej Consumer Products Ltd	2.30	Eicher Motors Ltd	1.34
Tata Motors Ltd.	2.19	Isgec Heavy Engineering Ltd	1.33
Hindalco Industries Ltd.	2.00	Endurance Technologies Ltd.	1.31
Crompton Greaves Consumer Electricals Ltd.	1.94	Others	21.87
Phoenix Mills Ltd	1.91	Net Current Assets	1.90
Ultratech Cement Ltd.	1.89	<b>TOTAL</b>	<b>100.00</b>
Nestle India Ltd.	1.79		

## Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
ICICI Bank Ltd	2.5	Reliance Industries Ltd.	-5.8
Infosys Ltd.	2.2	ITC Ltd.	-2.9
Cholamandalam Investment And Fin. Co. Ltd	2.1	Larsen And Toubro Ltd.	-2.7
Godrej Consumer Products Ltd	2.0	Tata Consultancy Services Ltd.	-2.7
Axis Bank Ltd.	2.0	Kotak Mahindra Bank Ltd.	-1.9

## Quantitative Indicators Fund Benchmark

Quantitative Indicators	Fund	Benchmark
Beta	0.94	1
Standard Deviation (Annual)	14.14%	14.59%
Sharpe Ratio	1.05%	
Portfolio Turnover Ratio (Annual)	0.19	
P/B	8.25	7.02
P/E	37.56	33.76
ROE	18.70	19.30

## Fund Performance Vs Benchmark (CAGR) as on 30<sup>th</sup> September, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)
1 Y	12.31	17.63	16.06	11,231	11,763	11,606
3 Y	21.86	24.11	21.87	18,096	19,117	18,100
5 Y	14.02	14.89	13.76	19,278	20,025	19,059
SI*	14.48	13.93	13.26	250,177	223,075	193,850

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

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

## SIP Returns as on 30<sup>th</sup> September, 2023

Period	Investment Amount (₹)	Fund Value (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty 500 TRI	Yield (%) Nifty 50 TRI
1 Y	120,000	132,234	133,948	129,903	19.62	22.46	15.80
3 Y	360,000	435,094	456,220	440,641	12.74	16.06	13.62
5 Y	600,000	892,401	937,653	892,672	15.91	17.93	15.92
7 Y	840,000	1,371,207	1,459,381	1,412,405	13.77	15.52	14.60
10 Y	1,200,000	2,366,957	2,571,611	2,445,552	13.04	14.59	13.65
15 Y	1,800,000	5,141,784	5,676,146	5,283,313	12.90	14.05	13.22
SI	2,260,000	7,863,849	9,211,028	8,711,916	11.93	13.33	12.84

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

## Top 5 Sectors

Financial Services	31%
Automobile and Auto Components	10%
Information Technology	10%
Fast Moving Consumer Goods	7%
Consumer Services	7%

# UTI FOCUSED EQUITY FUND

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

Category  
Focused Fund

## Investment Objective

The investment objective of the scheme is to generate long term capital appreciation by investing in equity & equity related instruments of maximum 30 stocks across market caps. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.

## Date of inception/allotment

26th Aug, 2021

## Benchmark Index

Nifty 500 TRI

## Fund Manager

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

## Plans/Option (Regular/Direct)

Growth Option  
IDCW Option with Payout and Reinvestment

## 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

## Fund AUM

Fund Size Monthly Average : ₹ 2334.30 Crore  
Closing AUM : ₹ 2298.38 Crore

## High/Low NAV in the month

High Growth Option : ₹ 12.1291  
Low Growth Option : ₹ 11.7182

## Total Expense Ratio

Regular : 1.95  
Direct : 0.52

## Minimum Investment Amount

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

## NAV per unit as on 29<sup>th</sup> September, 2023

Regular Growth Option : ₹ 11.8023  
Regular IDCW Option : ₹ 11.8023  
Direct Growth Option : ₹ 12.2319  
Direct IDCW Option : ₹ 12.2316

## Portfolio Details

% of Top 10 Stocks	51.82
Median Market Cap (₹ Cr)	164,266
Weighted Average Market Cap	370,529
Number of Securities	28

All figures given are provisional and unaudited.

## Market Capitalisation (%)

	Large	Mid	Small
Fund	86	12	2
Benchmark	74	17	9

## Portfolio as on 30<sup>th</sup> September, 2023

Equity	% to NAV	Equity	% to NAV
HDFC Bank Ltd.	8.85	Avenue Supermarts Ltd.	2.97
ICICI Bank Ltd	8.27	Havells India Ltd.	2.86
Tata Consultancy Services Ltd.	6.79	Trent Ltd.	2.78
IndusInd Bank Ltd.	4.39	Jubilant Food Works Ltd	2.64
Bajaj Finance Ltd.	4.37	Ultratech Cement Ltd.	2.59
Tata Motors Ltd.	4.36	Hindalco Industries Ltd.	2.57
Maruti Suzuki India Ltd.	3.97	United Breweries Ltd.	2.53
LTIMindtree Ltd.	3.81	Cipla Ltd.	2.35
Bharti Airtel Ltd.	3.57	Tube Investments Of India Ltd	2.32
Godrej Consumer Products Ltd	3.45	P I Industries Ltd.	2.25
ICICI Lombard General Insurance Company Ltd	3.25	Dabur India Ltd.	2.22
Bharat Forge Ltd.	3.21	Ajanta Pharma Ltd.	2.18
Phoenix Mills Ltd	3.04	Bharat Electronics Ltd.	1.87
Cholamandalam Investment And Fin. Co. Ltd	3.01	Divis Laboratories Ltd.	1.61
		Net Current Assets	1.93
		<b>TOTAL</b>	<b>100.00</b>

## Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Tata Consultancy Services Ltd.	4.1	Reliance Industries Ltd.	-5.8
IndusInd Bank Ltd.	3.7	Infosys Ltd.	-3.8
LTIMindtree Ltd.	3.5	ITC Ltd.	-2.9
Tata Motors Ltd.	3.4	Larsen And Toubro Ltd.	-2.7
ICICI Bank Ltd	3.4	Axis Bank Ltd.	-2.1

## Fund Performance Vs Benchmark (CAGR) as on 30<sup>th</sup> September, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)
1 Y	14.94	17.63	16.06	11,494	11,763	11,606
SI*	8.21	11.42	9.50	11,801	12,547	12,098

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

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

## SIP Returns as on 30<sup>th</sup> September, 2023

Period	Investment Amount (₹)	Fund Value (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty 500 TRI	Yield (%) Nifty 50 TRI
1 Y	120,000	133,920	133,948	129,903	22.41	22.46	15.80
SI	250,000	288,250	289,348	281,478	13.82	14.20	11.43

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

## Top 5 Sectors

Financial Services	32%
Automobile and Auto Components	11%
Information Technology	11%
Consumer Services	8%
Fast Moving Consumer Goods	8%



# UTI FLEXI CAP FUND

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

Category  
Flexi Cap Fund

## Investment Objective

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

## Date of inception/allotment

18th May, 1992

## Benchmark Index

Nifty 500 TRI

## Fund Manager

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

## Plans/Option (Regular/Direct)

Growth Option  
IDCW Option with Payout and Reinvestment

## 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

## Fund AUM

Fund Size Monthly Average : ₹ 25861.03 Crore  
Closing AUM : ₹ 25452.27 Crore

## High/Low NAV in the month

High Growth Option : ₹ 262.8034  
Low Growth Option : ₹ 255.0442

## Total Expense Ratio

Regular : 1.63  
Direct : 0.85

## Minimum Investment Amount

Growth: ₹ 5000/-  
IDCW: ₹ 5000/-

## NAV per unit as on 29<sup>th</sup> September, 2023

Regular Growth Option : ₹ 256.5137  
Regular IDCW Option : ₹ 169.5906  
Direct Growth Option : ₹ 271.7258  
Direct IDCW Option : ₹ 180.8291

## Portfolio Details

% of Top 10 Stocks	44.44
Median Market Cap (₹ Cr)	97,775
Weighted Average Market Cap	258,574
Number of Securities	56

All figures given are provisional and unaudited.

## Market Capitalisation (%)

	Large	Mid	Small
Fund	62	26	12
Benchmark	74	17	9

## Portfolio as on 30<sup>th</sup> September, 2023

Equity	% to NAV	Equity	% to NAV
HDFC Bank Ltd.	6.35	Schaeffler India Ltd	1.43
LTIMindtree Ltd.	6.24	Havells India Ltd.	1.42
Bajaj Finance Ltd.	6.11	Jubilant Food Works Ltd	1.41
ICICI Bank Ltd	5.80	Berger Paints India Ltd.	1.37
Infosys Ltd.	3.90	P I Industries Ltd.	1.35
Avenue Supermarts Ltd.	3.63	Endurance Technologies Ltd.	1.28
Kotak Mahindra Bank Ltd.	3.52	Indiamart InterMesh Ltd	1.26
Info-Edge (India) Ltd.	3.03	Marico Ltd.	1.24
Coforge Ltd	2.94	Divis Laboratories Ltd.	1.23
Titan Company Ltd.	2.93	Grindwell Norton Ltd.	1.22
Astral Ltd.	2.83	Motherson Sumi Wiring India Ltd	1.22
Maruti Suzuki India Ltd.	2.18	Aavas Financiers Ltd	1.21
AU Small Finance Bank Ltd	1.74	Poly Medicare Ltd.	1.21
Asian Paints Ltd.	1.74	Others	21.13
Dr. Lal Pathlabs Ltd.	1.57	Net Current Assets	4.49
Ajanta Pharma Ltd.	1.52	<b>TOTAL</b>	<b>100.00</b>
Shree Cement Ltd.	1.51		

## Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
LTIMindtree Ltd.	5.9	Reliance Industries Ltd.	-5.8
Bajaj Finance Ltd.	4.6	ITC Ltd.	-2.9
Avenue Supermarts Ltd.	3.2	Larsen And Toubro Ltd.	-2.7
Info-Edge (India) Ltd.	2.8	Tata Consultancy	-2.7
Coforge Ltd	2.7	Services Ltd.	-2.7
		Axis Bank Ltd.	-2.1

## Quantitative Indicators

Quantitative Indicators	Fund	Benchmark
Beta	0.91	1
Standard Deviation (Annual)	14.23%	14.59%
Sharpe Ratio	0.77%	
Portfolio Turnover Ratio (Annual)	0.04	
P/B	10.89	7.02
P/E	45.22	33.76
ROE	20.78	19.30

## Fund Performance Vs Benchmark (CAGR) as on 30<sup>th</sup> September, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)
1 Y	7.38	17.63	16.06	10,738	11,763	11,606
3 Y	17.93	24.11	21.87	16,401	19,117	18,100
5 Y	13.72	14.89	13.76	19,025	20,025	19,059
SI*	12.39	11.91	NA	391,103	341,974	NA

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

**Past performance may or may not be sustained in future.** Different plans shall have a different expense structure. The performance details provided herein are of regular plan (growth Option). Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). Inception of UTI Flexi Cap Fund: May 18, 1992. Date of allotment in the scheme/plan has been considered for inception date. The Scheme is currently managed by Mr. Ajay Tyagi since Jan-2016. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns. When scheme/additional benchmark returns are not available, they have been shown as N/A. \*Assuming all IDCWs were reinvested at the immediate ex-IDCW Option NAV. NAVs of are not available since inception of the scheme, benchmark performance is calculated using composite CAGR of Nifty 500 PRI values from 18-05-1992 to 01-08-2006 and TRI values thereafter. Please refer page no. 94 for FPI Performance.

## SIP Returns as on 30<sup>th</sup> September, 2023

Period	Investment Amount (₹)	Fund Value (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty 500 TRI	Yield (%) Nifty 50 TRI
1 Y	120,000	129,649	133,948	129,903	15.39	22.46	15.80
3 Y	360,000	405,305	456,220	440,641	7.88	16.06	13.62
5 Y	600,000	848,681	937,653	892,672	13.87	17.93	15.92
7 Y	840,000	1,352,360	1,459,381	1,412,405	13.38	15.52	14.60
10 Y	1,200,000	2,391,477	2,571,611	2,445,552	13.23	14.59	13.65
15 Y	1,800,000	5,707,614	5,676,146	5,283,313	14.12	14.05	13.22
SI	2,260,000	9,848,854	9,211,028	8,711,916	13.92	13.33	12.84

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

## Top 5 Sectors

Financial Services	25%
Information Technology	14%
Consumer Services	12%
Healthcare	12%
Consumer Durables	10%



# SECTORAL & THEMATIC EQUITY FUNDS

## READY RECKONER OCTOBER 2023



Haq, ek behtar zindagi ka.

Parameters	UTI Banking and Financial Services Fund	UTI Healthcare	UTI Transportation and Logistics Fund
Category	Sectoral Fund	Sectoral Fund	Sectoral Fund
Month End AuM	919 Cr	796 Cr	2,398 Cr
Benchmark	Nifty Financial Services TRI	S&P BSE Healthcare TRI	Nifty Transportation and Logistics TRI
Tier I	-	-	-
Tier II	-	-	-
	<b>Market Capitalization of Fund vis-à-vis Benchmark Index</b>		
Fund	70%	42%	47%
Benchmark	14%	26%	19%
	16%	32%	8%
	94%	24%	74%
	6%	29%	76%
	0.3%	24%	23%
	1.6%	32%	1%
	0.3%	24%	1%
	1.6%	32%	73%
	0.3%	24%	27%
	1.6%	32%	0%
	0.3%	24%	1%
	1.6%	32%	68%
	0.3%	24%	27%
	1.6%	32%	0%
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# UTI DIVIDEND YIELD FUND

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

Category  
Dividend Yield Fund

## Investment Objective

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

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

## Date of inception/allotment

3rd May, 2005

## Benchmark Index

Nifty 500 TRI

## Fund Manager

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

## Plans/Option (Regular/Direct)

Growth Option  
IDCW Option with Payout and Reinvestment

## Load Structure

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

## Fund AUM

Fund Size Monthly Average : ₹ 3200.13 Crore  
Closing AUM : ₹ 3182.98 Crore

## High/Low NAV in the month

High Growth Option : ₹ 125.2157  
Low Growth Option : ₹ 121.2125

## Total Expense Ratio

Regular : 2.03  
Direct : 1.43

## Minimum Investment Amount

Growth: ₹ 5000/-  
IDCW: ₹ 5000/-

## NAV per unit as on 29<sup>th</sup> September, 2023

Regular Growth Option : ₹ 123.2024  
Regular IDCW Option : ₹ 24.9561  
Direct Growth Option : ₹ 131.5503  
Direct IDCW Option : ₹ 29.3678

## Portfolio Details

% of Top 10 Stocks	38.87
Median Market Cap (₹ Cr)	111,211
Weighted Average Market Cap	271,312
Number of Securities	48

All figures given are provisional and unaudited.

## Market Capitalisation (%)

	Large	Mid	Small
Fund	67	17	16
Benchmark	74	17	9

## Portfolio as on 30<sup>th</sup> September, 2023

Equity	% to NAV	Equity	% to NAV
Infosys Ltd.	6.31	Coromandel International Ltd.	2.01
HDFC Bank Ltd.	5.01	GAIL (India) Ltd.	1.95
NTPC Ltd.	3.86	Coal India Ltd.	1.85
Tata Steel Ltd.	3.85	Torrent Pharmaceuticals Ltd.	1.82
Tech Mahindra Ltd	3.84	Mahindra & Mahindra Ltd.	1.71
Mphasis Ltd	3.55	State Bank Of India	1.69
ITC Ltd.	3.35	Procter & Gamble Hygiene & Hel Care Ltd.	1.69
Tata Consultancy Services Ltd.	3.21	ICICI Lombard General Insurance	
Marico Ltd.	3.18	Company Ltd	1.65
Hindustan Unilever Ltd.	2.71	ICICI Securities Ltd.	1.56
Bharat Electronics Ltd.	2.69	Computer Age Management Services Ltd	1.51
ICICI Bank Ltd	2.69	Crompton Greaves Consumer Electricals Ltd.	1.46
Bajaj Auto Ltd.	2.23	LIC Housing Finance Ltd.	1.46
Oil & Natural Gas Corporation Ltd.	2.18	Sanofi India Ltd.	1.45
Bharat Petroleum Corporation Ltd.	2.18	Others	18.52
Great Eastern Shipping Co. Ltd.	2.06	Net Current Assets	4.71
LTIMindtree Ltd.	2.05	<b>TOTAL</b>	<b>100.00</b>

## Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Mphasis Ltd	3.4	Reliance Industries Ltd.	-5.8
Tech Mahindra Ltd	3.3	HDFC Bank Ltd.	-3.4
Tata Steel Ltd.	3.1	Larsen And Toubro Ltd.	-2.7
NTPC Ltd.	3.0	ICICI Bank Ltd	-2.2
Marico Ltd.	3.0	Axis Bank Ltd.	-2.1

## Quantitative Indicators Fund Benchmark

Beta	0.84	1
Standard Deviation (Annual)	13.63%	14.59%
Sharpe Ratio	1.19%	
Portfolio Turnover Ratio (Annual)	0.26	
P/B	6.79	7.02
P/E	27.43	33.76
ROE	23.01	19.30

## Fund Performance Vs Benchmark (CAGR) as on 30<sup>th</sup> September, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty Dividend Opportunities 50 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty Dividend Opportunities 50 TRI (₹)	Nifty 50 TRI (₹)
1 Y	23.28	17.63	30.75	16.06	12,328	11,763	13,075	11,606
3 Y	23.13	24.11	27.87	21.87	18,668	19,117	20,908	18,100
5 Y	13.87	14.89	14.43	13.76	19,151	20,025	19,627	19,059
SI*	14.60	14.83	17.18	14.88	123,110	127,742	185,529	128,825

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

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

## SIP Returns as on 30<sup>th</sup> September, 2023

Period	Investment Amount (₹)	Fund Value (₹)	Nifty 500 TRI (₹)	Nifty Dividend Opportunities 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty 500 TRI	Yield (%) Nifty Dividend Opportunities 50 TRI
1 Y	120,000	137,948	133,948	139,659	29.14	22.46	32.04
3 Y	360,000	460,264	456,220	494,784	16.68	16.06	21.85
5 Y	600,000	933,217	937,653	992,376	17.74	17.93	20.27
7 Y	840,000	1,440,246	1,459,381	1,523,701	15.15	15.52	16.73
10 Y	1,200,000	2,466,086	2,571,611	2,626,505	13.81	14.59	14.98
15 Y	1,800,000	5,256,657	5,676,146	5,866,386	13.16	14.05	14.43
SI	2,200,000	8,462,941	8,471,061	9,790,044	13.19	13.20	14.51

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

## Top 5 Sectors

Financial Services	19%
Information Technology	19%
Fast Moving Consumer Goods	13%
Oil, Gas & Consumable Fuels	12%
Healthcare	7%

# UTI MNC FUND

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

Category  
Thematic

## Investment Objective

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

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

## Date of inception/allotment

29th May, 1998

## Benchmark Index

Nifty MNCTRI

## Fund Manager

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

## Plans/Option (Regular/Direct)

Growth Option  
IDCW Option with Payout and Reinvestment

## Load Structure

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

## Fund AUM

Fund Size Monthly Average : ₹ 2637.47 Crore  
Closing AUM : ₹ 2617.40 Crore

## High/Low NAV in the month

High Growth Option : ₹ 318.9582  
Low Growth Option : ₹ 309.5742

## Total Expense Ratio

Regular : 2.03  
Direct : 1.16

## Minimum Investment Amount

Growth: ₹ 5000/-  
IDCW: ₹ 5000/-

## NAV per unit as on 29<sup>th</sup> September, 2023

Regular Growth Option : ₹ 311.9465  
Regular IDCW Option : ₹ 160.8348  
Direct Growth Option : ₹ 342.1777  
Direct IDCW Option : ₹ 177.4988

## Portfolio Details

% of Top 10 Stocks	50.01
Median Market Cap (₹ Cr)	49,929
Weighted Average Market Cap	117,201
Number of Securities	39

All figures given are provisional and unaudited.

## Market Capitalisation (%)

	Large	Mid	Small
Fund	41	50	9
Benchmark	61	39	-

## Portfolio as on 30<sup>th</sup> September, 2023

Equity	% to NAV	Equity	% to NAV
Maruti Suzuki India Ltd.	9.65	Timken India Ltd.	2.20
Nestle India Ltd.	8.21	Oracle Financial Services Software Ltd.	2.18
United Spirits Ltd.	5.93	Schaeffler India Ltd	2.15
Hindustan Unilever Ltd.	5.46	Biocon Ltd.	2.08
Britannia Industries Ltd.	4.37	Sanofi India Ltd.	2.07
United Breweries Ltd.	3.97	Gland Pharma Ltd	1.98
Abbott India Ltd.	3.21	Procter & Gamble Health Ltd	1.76
Mphasis Ltd	3.09	Coforge Ltd	1.66
Procter & Gamble Hygiene & Hel Care Ltd.	3.07	Cummins India Ltd.	1.65
Whirlpool Of India Ltd.	3.06	Pfizer Ltd.	1.33
SKF India Ltd.	2.93	ICICI Prudential Life Insurance Company Ltd.	1.13
Grindwell Norton Ltd.	2.85	Suven Pharmaceuticals Ltd	1.11
Bosch Ltd.	2.62	HDFC Asset Management Company Ltd	1.07
3M India Ltd.	2.61	Others	6.45
CRISIL Ltd	2.43	Net Current Assets	3.12
Siemens India Ltd.	2.42	<b>TOTAL</b>	<b>100.00</b>
Bayer Cropscience Ltd.	2.20		

## Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Whirlpool Of India Ltd.	3.1	Ambuja Cements Ltd.	-4.6
United Breweries Ltd.	2.3	Hindustan Unilever Ltd.	-4.5
Bayer Cropscience Ltd.	2.2	Colgate Palmolive	
Biocon Ltd.	2.1	India Ltd.	-3.9
Sanofi India Ltd.	2.1	Vedanta Ltd	-3.9
		Ashok Leyland Ltd.	-3.8

## Quantitative Indicators Fund Benchmark

Beta	0.87	1
Standard Deviation (Annual)	11.83%	12.83%
Sharpe Ratio	0.74%	
Portfolio Turnover Ratio (Annual)	0.14	
P/B	18.80	20.97
P/E	54.55	53.43
ROE	31.47	34.82

## Fund Performance Vs Benchmark (CAGR) as on 30<sup>th</sup> September, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty MNC TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty MNC TRI (₹)	Nifty 50 TRI (₹)
1 Y	12.56	12.51	16.06	11,256	11,251	11,606
3 Y	15.74	17.66	21.87	15,504	16,289	18,100
5 Y	9.97	11.78	13.76	16,087	17,456	19,059
SI*	15.73	13.40	NA	406,208	242,538	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 95 in 'Fund Manager Summary'. N.A Not Available. Schemes Managed by Mr. Karthikraj Lakshmanan.

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

## SIP Returns as on 30<sup>th</sup> September, 2023

Period	Investment Amount (₹)	Fund Value (₹)	Nifty MNC TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty MNC TRI	Yield (%) Nifty 50 TRI
1 Y	120,000	133,383	130,729	129,903	21.52	17.15	15.80
3 Y	360,000	436,506	443,502	440,641	12.96	14.07	13.62
5 Y	600,000	829,790	868,232	892,672	12.95	14.79	15.92
7 Y	840,000	1,251,287	1,329,985	1,412,405	11.21	12.92	14.60
10 Y	1,200,000	2,198,584	2,419,648	2,445,552	11.65	13.45	13.65
15 Y	1,800,000	5,942,959	6,035,988	5,283,313	14.58	14.76	13.22
SI	2,260,000	10,662,462	10,630,487	8,711,916	14.61	14.59	12.84

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

## Top 5 Sectors

Fast Moving Consumer Goods	32%
Automobile and Auto Components	15%
Healthcare	14%
Capital Goods	14%
Financial Services	7%

# UTI INDIA CONSUMER FUND

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

Category  
Thematic

## Investment Objective

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

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

## Date of inception/allotment

30th August, 2007

## Benchmark Index

Nifty India Consumption TRI

## Fund Manager

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

## Plans/Option (Regular/Direct)

Growth Option  
IDCW Option with Payout and Reinvestment

## Load Structure

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

## Fund AUM

Fund Size Monthly Average : ₹ 517.78 Crore  
Closing AUM : ₹ 515.02 Crore

## High/Low NAV in the month

High Growth Option : ₹ 43.9764  
Low Growth Option : ₹ 42.8440

## Total Expense Ratio

Regular : 2.51  
Direct : 1.60

## Minimum Investment Amount

Growth: ₹ 5000/-  
IDCW: ₹ 5000/-

## NAV per unit as on 29<sup>th</sup> September, 2023

Regular Growth Option : ₹ 43.3348  
Regular IDCW Option : ₹ 37.8806  
Direct Growth Option : ₹ 46.1198  
Direct IDCW Option : ₹ 40.4880

## Portfolio Details

% of Top 10 Stocks	51.13
Median Market Cap (₹ Cr)	225,016
Weighted Average Market Cap	239,549
Number of Securities	35

All figures given are provisional and unaudited.

## Market Capitalisation (%)

	Large	Mid	Small
Fund	74	21	4
Benchmark	93	7	-

## Portfolio as on 30<sup>th</sup> September, 2023

Equity	% to NAV	Equity	% to NAV
Maruti Suzuki India Ltd.	8.76	Crompton Greaves Consumer Electricals Ltd.	2.25
Bharti Airtel Ltd.	6.12	Bajaj Finance Ltd.	2.22
Avenue Supermarts Ltd.	5.16	United Spirits Ltd.	2.21
Titan Company Ltd.	5.07	Dabur India Ltd.	2.15
Nestle India Ltd.	5.03	Page Industries Ltd	2.08
Asian Paints Ltd.	4.91	ICICI Bank Ltd	1.90
Godrej Consumer Products Ltd	4.62	HDFC Bank Ltd.	1.84
ITC Ltd.	4.00	Astral Ltd.	1.67
Hindustan Unilever Ltd.	3.95	Info-Edge (India) Ltd.	1.62
Trent Ltd.	3.51	Marico Ltd.	1.58
Tata Motors Ltd.	3.43	ICICI Lombard General Insurance	
Eicher Motors Ltd	3.35	Company Ltd	1.47
Metro Brands Ltd	2.95	Whirlpool Of India Ltd.	1.33
United Breweries Ltd.	2.48	Emami Ltd.	1.31
Havells India Ltd.	2.37	Others	5.19
Jubilant Food Works Ltd	2.28	Net Current Assets	0.94
Phoenix Mills Ltd	2.25	<b>TOTAL</b>	<b>100.00</b>

## Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Tata Motors Ltd.	3.4	Mahindra & Mahindra Ltd.	-6.4
Metro Brands Ltd	3.0	ITC Ltd.	-6.1
Godrej Consumer Products Ltd	2.9	Hindustan Unilever Ltd.	-6.1
Avenue Supermarts Ltd.	2.6	Bharti Airtel Ltd.	-4.1
United Breweries Ltd.	2.5	Bajaj Auto Ltd.	-2.7

## Quantitative Indicators Fund Benchmark

Quantitative Indicators	Fund	Benchmark
Beta	0.90	1
Standard Deviation (Annual)	13.14%	13.95%
Sharpe Ratio	0.89%	
Portfolio Turnover Ratio (Annual)	0.21	
P/B	15.90	14.51
P/E	56.89	53.61
ROE	23.01	25.12

## Fund Performance Vs Benchmark (CAGR) as on 30<sup>th</sup> September, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty India Consumption TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty India Consumption TRI (₹)	Nifty 50 TRI (₹)
1 Y	5.70	8.41	16.06	10,570	10,841	11,606
3 Y	18.59	20.53	21.87	16,678	17,510	18,100
5 Y	11.40	13.32	13.76	17,161	18,693	19,059
SI*	9.49	13.01	10.93	43,362	72,356	53,571

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

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

## SIP Returns as on 30<sup>th</sup> September, 2023

Period	Investment Amount (₹)	Fund Value (₹)	Nifty India Consumption TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty India Consumption TRI	Yield (%) Nifty 50 TRI
1 Y	120,000	130,780	131,453	129,903	17.23	18.34	15.80
3 Y	360,000	431,789	455,147	440,641	12.21	15.89	13.62
5 Y	600,000	845,626	901,037	892,672	13.72	16.30	15.92
7 Y	840,000	1,282,249	1,392,980	1,412,405	11.89	14.21	14.60
10 Y	1,200,000	2,147,208	2,455,134	2,445,552	11.21	13.72	13.65
15 Y	1,800,000	4,688,041	6,010,046	5,283,313	11.83	14.71	13.22
SI	1,930,000	5,288,755	6,887,823	5,908,197	11.54	14.37	12.73

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

## Top 5 Sectors

Fast Moving Consumer Goods	27%
Consumer Durables	19%
Automobile and Auto Components	16%
Consumer Services	15%
Financial Services	9%

## 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

## Benchmark Index

Nifty Infrastructure TRI

## Fund Manager

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

## Plans/Option (Regular/Direct)

Growth Option  
IDCW Option with Payout and Reinvestment

## Load Structure

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

## Fund AUM

Fund Size Monthly Average : ₹ 1695.84 Crore  
Closing AUM : ₹ 1700.54 Crore

## High/Low NAV in the month

High Growth Option : ₹ 101.6388  
Low Growth Option : ₹ 97.6306

## Total Expense Ratio

Regular : 2.24  
Direct : 1.93

## Minimum Investment Amount

Growth: ₹ 5000/-  
IDCW: ₹ 5000/-

## NAV per unit as on 29<sup>th</sup> September, 2023

Regular Growth Option : ₹ 100.5577  
Regular IDCW Option : ₹ 52.5558  
Direct Growth Option : ₹ 104.9859  
Direct IDCW Option : ₹ 54.9395

## Portfolio Details

% of Top 10 Stocks	54.01
Median Market Cap (₹ Cr)	186,465
Weighted Average Market Cap	269,156
Number of Securities	47

All figures given are provisional and unaudited.

## Market Capitalisation (%)

	Large	Mid	Small
Fund	64	21	16
Benchmark	90	10	-

## Portfolio as on 30<sup>th</sup> September, 2023

Equity	% to NAV	Equity	% to NAV
Larsen And Toubro Ltd.	11.87	3M India Ltd.	1.67
Bharti Airtel Ltd.	9.90	Crompton Greaves Consumer Electricals Ltd.	1.63
NTPC Ltd.	7.30	J. Kumar Infraprojects Ltd.	1.63
Ultratech Cement Ltd.	5.73	Gujarat Gas Ltd	1.47
Reliance Industries Ltd.	4.14	Mahindra Logistics Ltd	1.45
Axis Bank Ltd.	3.55	PNC Infratech Ltd	1.43
Bharat Electronics Ltd.	3.21	H G Infra Engineering Ltd.	1.39
ICICI Bank Ltd	3.21	Cummins India Ltd.	1.25
Bharat Forge Ltd.	2.63	AIA Engineering Ltd.	1.22
Shree Cement Ltd.	2.47	KNR Constructions Ltd	1.22
Container Corporation Of India Ltd	2.45	Suzlon Energy Ltd.	1.22
Siemens India Ltd.	2.19	Oil & Natural Gas Corporation Ltd.	1.16
Torrent Power Ltd.	2.17	Indraprastha Gas Ltd	1.16
Interglobe Aviation Ltd	2.09	Others	9.62
SKF India Ltd.	1.99	Net Current Assets	3.89
Adani Ports And Special Economic Zone Ltd	1.89	<b>TOTAL</b>	<b>100.00</b>
Brigade Enterprises Ltd.	1.80		

## Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Axis Bank Ltd.	3.5	Reliance Industries Ltd.	-15.7
Bharat Electronics Ltd.	3.2	Larsen And Toubro Ltd.	-5.4
ICICI Bank Ltd	3.2	Power Grid Corporation	
Bharat Forge Ltd.	2.6	Of India Ltd.	-4.3
Torrent Power Ltd.	2.2	Grasim Industries Ltd.	-3.4
		Apollo Hospitals	
		Enterprise Ltd.	-2.4

## Quantitative Indicators

Quantitative Indicators	Fund	Benchmark
Beta	0.89	1
Standard Deviation (Annual)	15.52%	16.03%
Sharpe Ratio	1.62%	
Portfolio Turnover Ratio (Annual)	0.19	
P/B	5.55	4.99
P/E	38.16	34.65
ROE	13.62	13.90

## Fund Performance Vs Benchmark (CAGR) as on 30<sup>th</sup> September, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty Infrastructure TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty Infrastructure TRI (₹)	Nifty 50 TRI (₹)
1 Y	25.17	26.67	16.06	12,517	12,667	11,606
3 Y	32.08	28.20	21.87	23,042	21,070	18,100
5 Y	16.10	17.79	13.76	21,103	22,685	19,059
SI*	13.09	10.34	14.36	110,004	68,077	136,757

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 95 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 August 2006. TRI Value From 1st August 2006.

The performance of the benchmark is calculated using total return index variant of the benchmark index. Please refer page no. 94 for FPI Performance.

## SIP Returns as on 30<sup>th</sup> September, 2023

Period	Investment Amount (₹)	Fund Value (₹)	Nifty Infrastructure TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty Infrastructure TRI	Yield (%) Nifty 50 TRI
1 Y	120,000	139,525	140,002	129,903	31.81	32.62	15.80
3 Y	360,000	497,969	492,182	440,641	22.32	21.47	13.62
5 Y	600,000	995,744	1,012,969	892,672	20.41	21.11	15.92
7 Y	840,000	1,464,792	1,527,480	1,412,405	15.62	16.80	14.60
10 Y	1,200,000	2,459,617	2,434,507	2,445,552	13.76	13.57	13.65
15 Y	1,800,000	4,574,714	4,044,183	5,283,313	11.54	10.08	13.22
SI	2,260,000	6,747,190	5,515,502	8,711,916	10.56	8.72	12.84

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

## Top 5 Sectors

Construction	18%
Capital Goods	17%
Oil, Gas & Consumable Fuels	10%
Telecommunication	10%
Power	9%

# UTI BANKING & FINANCIAL SERVICES FUND

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

Category  
Sectoral

## Investment Objective

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

## Date of inception/allotment

7th April, 2004

## Benchmark Index

Nifty Financial Services TRI

## Fund Manager

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

## Plans/Option (Regular/Direct)

Growth Option

IDCW Option with Payout and Reinvestment

## Load Structure

Entry Load: Nil

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

## Fund AUM

Fund Size Monthly Average : ₹ 927.83 Crore

Closing AUM : ₹ 918.86 Crore

## High/Low NAV in the month

High Growth Option : ₹ 142.4708

Low Growth Option : ₹ 137.6489

## Total Expense Ratio

Regular : 2.28

Direct : 1.18

## Minimum Investment Amount

Growth: ₹ 5000/-

IDCW: ₹ 5000/-

## NAV per unit as on 29<sup>th</sup> September, 2023

Regular Growth Option ₹ 138.6707

Regular IDCW Option ₹ 53.9699

Direct Growth Option ₹ 155.0871

Direct IDCW Option ₹ 60.6983

## Portfolio Details

% of Top 10 Stocks	70.54
Median Market Cap (₹ Cr)	336,017
Weighted Average Market Cap	431,828
Number of Securities	28

All figures given are provisional and unaudited.

## Market Capitalisation (%)

	Large	Mid	Small
Fund	70	14	16
Benchmark	94	6	0

## Portfolio as on 30<sup>th</sup> September, 2023

Equity	% to NAV	Equity	% to NAV
HDFC Bank Ltd.	18.57	Indian Bank	2.00
ICICI Bank Ltd	16.78	Canfin Homes Ltd.	1.92
Axis Bank Ltd.	8.57	ICICI Lombard General Insurance Company Ltd	1.78
State Bank Of India	4.22	Kfin Technologies Ltd	1.40
SBI Life Insurance Company Ltd.	4.13	Nippon Life India Asset Management Ltd	1.40
Bajaj Finance Ltd.	4.04	Creditaccess Grameen Ltd	1.22
IndusInd Bank Ltd.	3.91	Bajaj Finserv Ltd.	1.20
Max Financial Services Ltd.	3.50	CSB Bank Ltd	1.06
Karur Vysya Bank Ltd.	3.41	SBI Cards And Payment Services Pvt Ltd.	0.66
Kotak Mahindra Bank Ltd.	3.40	DCB Bank Ltd	0.54
Cholamandalam Investment And Fin. Co. Ltd	3.15	Federal Bank Ltd.	0.54
Mahindra And Mahindra Financial Services Ltd	2.69	HDFC Asset Management Company Ltd	0.00
Equitas Small Finance Bank Ltd	2.58	ICICI Securities Ltd.	0.00
Aavas Financiers Ltd	2.29	Prudent Corporate Advisory Services Ltd	0.00
Star Health And Allied Insurance Company Ltd	2.03	Net Current Assets	1.00
PB Fintech Ltd	2.01	<b>TOTAL</b>	<b>100.00</b>

## Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
IndusInd Bank Ltd.	3.9	HDFC Bank Ltd.	-14.0
Max Financial Services Ltd.	3.5	Kotak Mahindra Bank Ltd.	-4.6
Karur Vysya Bank Ltd.	3.4	ICICI Bank Ltd	-3.8
Mahindra And Mahindra Financial Services Ltd	2.7	State Bank Of India	-2.9
Equitas Small Finance Bank Ltd	2.6	Bajaj Finance Ltd.	-2.4

## Quantitative Indicators

Quantitative Indicators	Fund	Benchmark
Beta	0.95	1
Standard Deviation (Annual)	19.01%	19.53%
Sharpe Ratio	1.01%	
Portfolio Turnover Ratio (Annual)	0.28	
P/B	3.84	3.71
P/E	26.59	23.64
ROE	15.43	17.50

## Fund Performance Vs Benchmark (CAGR) as on 30<sup>th</sup> September, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty Financial Services TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty Financial Services TRI (₹)	Nifty 50 TRI (₹)
1 Y	17.71	14.21	16.06	11,771	11,421	11,606
3 Y	26.14	24.04	21.87	20,071	19,085	18,100
5 Y	9.77	14.09	13.76	15,941	19,337	19,059
SI*	14.44	17.44	14.36	138,634	229,582	136,757

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

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

## SIP Returns as on 30<sup>th</sup> September, 2023

Period	Investment Amount (₹)	Fund Value (₹)	Nifty Financial Services TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty Financial Services TRI	Yield (%) Nifty 50 TRI
1 Y	120,000	130,324	126,506	129,903	16.49	10.30	15.80
3 Y	360,000	445,386	427,054	440,641	14.37	11.45	13.62
5 Y	600,000	835,756	840,702	892,672	13.24	13.48	15.92
7 Y	840,000	1,210,218	1,358,621	1,412,405	10.27	13.51	14.60
10 Y	1,200,000	2,091,808	2,559,928	2,445,552	10.72	14.50	13.65
15 Y	1,800,000	4,595,985	6,350,496	5,283,313	11.59	15.35	13.22
SI	2,260,000	8,191,591	11,978,358	8,711,916	12.29	15.63	12.84

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

## Top Sectors

Financial Services	99%
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## Investment Objective

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

## Date of inception/allotment

28th June, 1999

## Benchmark Index

S&P BSE Healthcare TRI

## Fund Manager

Mr. Kamal Gada B.Com, CA, CS,CFA  
Managing the scheme since May 2022

## Plans/Option (Regular/Direct)

Growth Option  
IDCW Option with Payout and Reinvestment

## Load Structure

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

## Fund AUM

Fund Size Monthly Average : ₹ 784.98 Crore  
Closing AUM : ₹ 796.18 Crore

## High/Low NAV in the month

High Growth Option : ₹ 185.7378  
Low Growth Option : ₹ 179.4415

## Total Expense Ratio

Regular : 2.37  
Direct : 1.38

## Minimum Investment Amount

Growth: ₹ 5000/-  
IDCW: ₹ 5000/-

## NAV per unit as on 29<sup>th</sup> September, 2023

Regular Growth Option : ₹ 185.7378  
Regular IDCW Option : ₹ 143.5493  
Direct Growth Option : ₹ 205.7331  
Direct IDCW Option : ₹ 159.0180

## Portfolio Details

% of Top 10 Stocks	58.22
Median Market Cap (₹ Cr)	51,944
Weighted Average Market Cap	75,216
Number of Securities	33

All figures given are provisional and unaudited.

## Market Capitalisation (%)

	Large	Mid	Small
Fund	42	26	32
Benchmark	49	27	24

## Portfolio as on 30<sup>th</sup> September, 2023

Equity	% to NAV	Equity	% to NAV
Sun Pharmaceuticals Industries Ltd.	12.81	Concord Biotech Ltd	2.10
Cipla Ltd.	7.45	Alkem Laboratories Ltd	1.95
Dr Reddy's Laboratories Ltd.	6.92	Syngene International Ltd.	1.48
Apollo Hospitals Enterprise Ltd.	6.52	Biocon Ltd.	1.46
Ajanta Pharma Ltd.	5.20	Poly Medicure Ltd.	1.46
Aurobindo Pharma Ltd.	4.36	Pfizer Ltd.	1.45
Fortis Healthcare Ltd.	4.33	Ami Organics Ltd	1.39
Krishna Institute Of Medical Science Ltd	3.61	Jupiter Life Line Hospitals Ltd	1.30
Divis Laboratories Ltd.	3.59	Mankind Pharma Ltd	1.26
Suven Pharmaceuticals Ltd	3.42	Alembic Pharmaceuticals Ltd.	1.18
Eris Lifesciences Ltd	3.39	Abbott India Ltd.	1.16
Torrent Pharmaceuticals Ltd.	3.15	Indoco Remedies Ltd.	1.16
IPCA Laboratories Ltd.	3.06	Rainbow Childrens Medicare Ltd	1.03
Zydus Lifesciences Ltd	2.63	Others	2.44
Gland Pharma Ltd	2.52	Net Current Assets	1.74
Proctor & Gamble Health Ltd	2.25	<b>TOTAL</b>	<b>100.00</b>
Metropolis Healthcare Ltd	2.20		

## Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Ajanta Pharma Ltd	4.3	Max Healthcare	
Eris Lifesciences Ltd	3.0	Institute Ltd	-5.2
Suven Pharmaceuticals Ltd	2.7	Lupin Ltd.	-3.5
Krishna Institute Of Medical Science Ltd	2.4	Sun Pharmaceuticals Industries Ltd.	-2.8
Fortis Healthcare Ltd.	2.1	Divis Laboratories Ltd.	-2.4
		Laurus Labs Ltd.	-1.9

## Quantitative Indicators

Quantitative Indicators	Fund	Benchmark
Beta	0.89	1
Standard Deviation (Annual)	13.46%	14.68%
Sharpe Ratio	0.43%	
Portfolio Turnover Ratio (Annual)	0.18	
P/B	6.17	6.15
P/E	42.82	43.11
ROE	15.56	14.77

## Fund Performance Vs Benchmark (CAGR) as on 30<sup>th</sup> September, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	S&P BSE Healthcare TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	S&P BSE Healthcare TRI (₹)	Nifty 50 TRI (₹)
1 Y	23.74	22.98	16.06	12,374	12,298	11,606
3 Y	12.67	13.66	21.87	14,303	14,683	18,100
5 Y	15.84	14.44	13.76	20,867	19,636	19,059
SI*	14.10	14.35	NA	245,783	259,194	NA

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

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

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

## SIP Returns as on 30<sup>th</sup> September, 2023

Period	Investment Amount (₹)	Fund Value (₹)	S&P BSE Healthcare TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) S&P BSE Healthcare TRI	Yield (%) Nifty 50 TRI
1 Y	120,000	144,292	143,717	129,903	39.97	38.98	15.80
3 Y	360,000	441,128	443,802	440,641	13.70	14.12	13.62
5 Y	600,000	950,356	943,079	892,672	18.49	18.17	15.92
7 Y	840,000	1,464,692	1,435,315	1,412,405	15.62	15.05	14.60
10 Y	1,200,000	2,314,169	2,228,282	2,445,552	12.62	11.91	13.65
15 Y	1,800,000	5,723,010	5,782,678	5,283,313	14.15	14.27	13.22
SI	2,260,000	9,918,161	10,148,425	8,711,916	13.98	14.18	12.84

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

## Top Sectors

Healthcare	98%
Financial Services	1%

## 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

## Benchmark Index

Nifty Transportation & Logistics TRI

## Fund Manager

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

## Plans/Option (Regular/Direct)

Growth Option

IDCW Option with Payout and Reinvestment

## Load Structure

Entry Load: Nil

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

## Fund AUM

Fund Size Monthly Average : ₹ 2399.62 Crore  
Closing AUM : ₹ 2398.11 Crore

## High/Low NAV in the month

High Growth Option : ₹ 186.2268  
Low Growth Option : ₹ 181.5292

## Total Expense Ratio

Regular : 2.00  
Direct : 0.83

## Minimum Investment Amount

Growth: ₹ 5000/-  
IDCW: ₹ 5000/-

## NAV per unit as on 29<sup>th</sup> September, 2023

Regular Growth Option : ₹ 183.1837  
Regular IDCW Option : ₹ 84.4677  
Direct Growth Option : ₹ 205.7522  
Direct IDCW Option : ₹ 95.1600

## Portfolio Details

% of Top 10 Stocks	68.41
Median Market Cap (₹ Cr)	140,466
Weighted Average Market Cap	140,486
Number of Securities	34

All figures given are provisional and unaudited.

## Market Capitalisation (%)

	Large	Mid	Small
Fund	74	19	8
Benchmark	76	23	1

## Portfolio as on 30<sup>th</sup> September, 2023

Equity	% to NAV	Equity	% to NAV
Mahindra & Mahindra Ltd.	12.88	Bosch Ltd.	1.49
Maruti Suzuki India Ltd.	12.78	Mahindra And Mahindra	
Tata Motors Ltd.	11.36	Financial Services Ltd	1.47
Eicher Motors Ltd	8.73	Schaeffler India Ltd	1.39
Bajaj Auto Ltd.	6.65	Mahindra Logistics Ltd	1.31
Hero Motocorp Ltd.	4.05	Subros Ltd.	1.13
Interglobe Aviation Ltd	3.39	CIE Automotive India Ltd	1.10
Ashok Leyland Ltd.	2.92	VRL Logistics Ltd	1.08
Adani Ports And Special Economic Zone Ltd	2.86	Sandhar Technologies Ltd	0.88
TVS Motor Company Ltd	2.78	Jamna Auto Industries Ltd.	0.72
Bharat Forge Ltd.	2.38	Escorts Kubota Ltd	0.71
Samvardhana Motherson International Ltd	2.10	Gujarat Pipavav Port Ltd.	0.35
Apollo Tyres Ltd.	2.07	Radiant Cash Management Services Ltd	0.24
Sundram Fasteners Ltd.	1.77	JSW Infrastructure Ltd	0.23
Motherson Sumi Wiring India Ltd	1.58	Others	0.60
Container Corporation Of India Ltd	1.54	Net Current Assets	5.94
Endurance Technologies Ltd.	1.52	<b>TOTAL</b>	<b>100.00</b>

## Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Eicher Motors Ltd	4.4	Zomato Ltd	-4.0
Motherson Sumi Wiring India Ltd	1.6	Adani Ports And Special Economic Zone Ltd	-3.2
Endurance Technologies Ltd.	1.5	Tube Investments Of India Ltd	-2.9
Mahindra And Mahindra	1.5	Sona BLW Precision Forging Ltd	-2.2
Financial Services Ltd	1.5	Indian Railway Catering & Tourism Ltd	-1.9
Bajaj Auto Ltd.	1.4		

## Quantitative Indicators Fund Benchmark

Quantitative Indicators	Fund	Benchmark
Beta	1.00	1
Standard Deviation (Annual)	18.73%	18.51%
Sharpe Ratio	1.09%	
Portfolio Turnover Ratio (Annual)	0.11	
P/B	5.48	4.58
P/E	34.66	33.16
ROE	15.36	14.16

## Fund Performance Vs Benchmark (CAGR) as on 30<sup>th</sup> September, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty Transportation & Logistics TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty Transportation & Logistics TRI (₹)	Nifty 50 TRI (₹)
1 Y	21.40	26.90	16.06	12,140	12,690	11,606
3 Y	27.40	31.03	21.87	20,678	22,496	18,100
5 Y	11.87	15.08	13.76	17,527	20,191	19,059
SI*	17.83	17.38	10.89	126,767	119,476	49,535

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

Past performance may or may not be sustained in the future. Different plans shall have different expense structures. The performance details provided herein are of regular plan (growth Option). Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). \*Inception Date of UTI Transportation & Logistics Fund: April 11, 2008. The date of allotment in the scheme/plan has been considered for the inception date. The Scheme is currently managed by Mr. Sachin Trivedi since Sep- 2016. Please refer page no. 90 for FPI Performance.

## SIP Returns as on 30<sup>th</sup> September, 2023

Period	Investment Amount (₹)	Fund Value (₹)	Nifty Transportation & Logistics TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty Transportation & Logistics TRI	Yield (%) Nifty 50 TRI
1 Y	120,000	139,614	144,081	129,903	31.96	39.60	15.80
3 Y	360,000	502,653	524,686	440,641	23.00	26.15	13.62
5 Y	600,000	1,012,352	1,098,016	892,672	21.09	24.46	15.92
7 Y	840,000	1,406,485	1,551,319	1,412,405	14.48	17.24	14.60
10 Y	1,200,000	2,412,465	2,641,912	2,445,552	13.40	15.09	13.65
15 Y	1,800,000	7,483,037	7,615,308	5,283,313	17.22	17.42	13.22
SI	1,850,000	8,158,620	8,252,777	5,546,504	17.38	17.50	13.08

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

## Top Sectors

Automobile and Auto Components	75%
Services	11%
Capital Goods	6%
Financial Services	1%
Consumer Services	0%

# UTI NIFTY 50 INDEX FUND

An open ended scheme replicating/ tracking Nifty 50 index.

Category  
Index Fund

## Investment Objective

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

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

## Date of inception/allotment

6th March, 2000

## Benchmark Index

NIFTY 50 TRI

## Fund Manager

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

## Plans/Option (Regular/Direct)

Growth Option  
IDCW Option with Payout and Reinvestment

## Load Structure

Entry Load: Nil  
Exit Load : Nil

## Fund AUM

Fund Size Monthly Average : ₹12567.30 Crore  
Closing AUM : ₹12596.83 Crore

## High/Low NAV in the month

High Growth Option : ₹136.6039  
Low Growth Option : ₹131.5024

## Total Expense Ratio

Regular : 0.41  
Direct : 0.21

## Minimum Investment Amount

Growth: ₹5000/-  
IDCW: ₹5000/-

## NAV per unit as on 29<sup>th</sup> September, 2023

Regular Growth Option : ₹132.8378  
Regular IDCW Option : ₹66.9235  
Direct Growth Option : ₹134.3950  
Direct IDCW Option : ₹67.7101

## Portfolio Details

% of Top 10 Stocks	58.33
Median Market Cap (₹ Cr)	541,350
Weighted Average Market Cap	627,631

All figures given are provisional and unaudited.

## Market Capitalisation (%)

	Large	Mid	Small
Fund	100	-	-

## Tracking error as on 30<sup>th</sup> September, 2023

Tracking Error	Non Annualised	Annualised
Over last 1 year	0.0031	0.0494
Over last 3 year	0.0024	0.0374
Over last 5 year	0.0058	0.0919
Since Inception	0.0959	1.5161

Past performance may or may not be sustained in future.

October 2023 | For Product Label, Refer Page no. 96-102.

## Portfolio as on 30<sup>th</sup> September, 2023

Equity	% to NAV	Equity	% to NAV
HDFC Bank Ltd.	13.32	HCL Technologies Ltd.	1.52
Reliance Industries Ltd.	9.23	Sun Pharmaceuticals Industries Ltd.	1.46
ICICI Bank Ltd	7.75	NTPC Ltd.	1.36
Infosys Ltd.	5.96	Tata Motors Ltd.	1.29
ITC Ltd.	4.58	Tata Steel Ltd.	1.21
Larsen And Toubro Ltd.	4.25	Ultratech Cement Ltd.	1.11
Tata Consultancy Services Ltd.	4.21	IndusInd Bank Ltd.	1.08
Axis Bank Ltd.	3.34	Power Grid Corporation Of India Ltd	1.06
Kotak Mahindra Bank Ltd.	2.97	Bajaj Finserv Ltd.	0.97
Bharti Airtel Ltd.	2.72	Nestle India Ltd.	0.93
State Bank Of India	2.67	Adani Enterprises Ltd.	0.93
Hindustan Unilever Ltd.	2.56	Tech Mahindra Ltd	0.89
Bajaj Finance Ltd.	2.42	Oil & Natural Gas Corporation Ltd.	0.87
Asian Paints Ltd.	1.66	Others	13.10
Maruti Suzuki India Ltd.	1.64	Net Current Assets	-0.21
Mahindra & Mahindra Ltd.	1.62	<b>TOTAL</b>	<b>100.00</b>
Titan Company Ltd.	1.53		

## Quantitative Indicators Fund Benchmark

Beta	1.00	1
Standard Deviation (Annual)	14.83%	14.84%
Sharpe Ratio	0.98%	
Portfolio Turnover Ratio (Annual)	0.05	

## Fund Performance Vs Benchmark (CAGR) as on 30<sup>th</sup> September, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 50 TRI (%)	S&P BSE Sensex TRI (%)	NAV Growth (₹)	Nifty 50 TRI (₹)	S&P BSE Sensex TRI (₹)
1 Y	15.71	16.06	16.15	11,571	11,606	11,615
3 Y	21.49	21.87	21.49	17,932	18,100	17,932
5 Y	13.37	13.76	14.04	18,734	19,059	19,295
SI*	11.59	12.50	12.79	132,793	160,828	170,895

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 95 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 30<sup>th</sup> September, 2023

Period	Investment Amount (₹)	Fund Value (₹)	Nifty 50 TRI (₹)	S&P BSE Sensex TRI (₹)	Yield (%) Fund	Yield (%) Nifty 50 TRI	Yield (%) S&P BSE Sensex TRI
1 Y	120,000	129,691	129,903	129,184	15.46	15.80	14.63
3 Y	360,000	438,320	440,641	439,392	13.25	13.62	13.42
5 Y	600,000	884,070	892,672	889,976	15.53	15.92	15.80
7 Y	840,000	1,392,927	1,412,405	1,426,316	14.21	14.60	14.88
10 Y	1,200,000	2,393,379	2,445,552	2,473,706	13.25	13.65	13.86
15 Y	1,800,000	5,022,317	5,283,313	5,392,300	12.63	13.22	13.46
SI	2,260,000	7,984,423	8,711,916	8,934,913	12.06	12.84	13.06

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 August 2023 (Since SIP facility was introduced in November 2004. Past performance may or may not be sustained in future.

As per the Gazette Notification CG-DL-E-13032020-218653 dated 13<sup>th</sup> 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 16<sup>th</sup> March, 2020 Further it was removed From the Nifty 50 Index by NSE Indices Ltd, however due to said reconstruction scheme, Such holding will remain in the scheme as per the notification. Detailed communication is available at "https://bit.ly/2XU1a5Z"

## Top 5 Sectors

Financial Services	36%
Information Technology	14%
Oil, Gas & Consumable Fuels	11%
Fast Moving Consumer Goods	9%
Automobile and Auto Components	6%

# UTI NIFTY NEXT 50 INDEX FUND

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

Category  
Index Fund

## Investment Objective

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

## Date of inception/allotment

28th June, 2018

## Benchmark Index

Nifty Next 50 TRI

## Fund Manager

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

## Plans/Option (Regular/Direct)

Growth Option

## Load Structure

Entry Load: Nil  
Exit Load : Nil

## Fund AUM

Fund Size Monthly Average : ₹ 2518.12 Crore  
Closing AUM : ₹ 2503.85 Crore

## High/Low NAV in the month

High Growth Option : ₹ 16.5948  
Low Growth Option : ₹ 15.8604

## Total Expense Ratio

Regular : 0.79  
Direct : 0.34

## Minimum Investment Amount

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

## NAV per unit as on 29<sup>th</sup> September, 2023

Regular Growth Option : ₹ 16.0336  
Direct Growth Option : ₹ 16.4852

## Portfolio Details

% of Top 10 Stocks	31.09
Median Market Cap (₹ Cr)	84,086
Weighted Average Market Cap	91,563

All figures given are provisional and unaudited.

## Market Capitalisation (%)

	Large	Mid	Small
Fund	89	11	-

## Portfolio as on 30<sup>th</sup> September, 2023

Equity	% to NAV	Equity	% to NAV
Shriram Finance Ltd	3.95	Siemens India Ltd.	2.42
Bharat Electronics Ltd.	3.67	SRF Ltd.	2.42
Cholamandalam Investment And Fin. Co. Ltd	3.56	Info-Edge (India) Ltd.	2.39
Trent Ltd.	3.39	Dabur India Ltd.	2.39
Bank Of Baroda	2.95	Ambuja Cements Ltd.	2.31
Godrej Consumer Products Ltd	2.78	Interglobe Aviation Ltd	2.18
Pidilite Industries Ltd.	2.76	United Spirits Ltd.	2.17
Tata Power Company Ltd.	2.73	Marico Ltd.	2.15
Hindustan Aeronautics Ltd	2.68	P I Industries Ltd.	2.06
TVS Motor Company Ltd	2.62	Colgate Palmolive India Ltd.	1.98
Havells India Ltd.	2.58	Vedanta Ltd	1.96
Shree Cement Ltd.	2.52	Jindal Steel & Power Ltd.	1.91
GAIL (India) Ltd.	2.49	Canara Bank	1.87
ICICI Lombard General Insurance Company Ltd	2.48	Avenue Supermarts Ltd.	1.86
Indian Oil Corporation Ltd.	2.47	Others	23.89
DLF Ltd.	2.43	Net Current Assets	-0.04
		<b>TOTAL</b>	<b>100.00</b>

## Quantitative Indicators Fund Benchmark

Quantitative Indicators	Fund	Benchmark
Beta	1.00	1
Standard Deviation (Annual)	16.24%	16.26%
Sharpe Ratio	0.71%	
Portfolio Turnover Ratio (Annual)	0.33	

## Fund Performance Vs Benchmark (CAGR) as on 30<sup>th</sup> September, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty Next 50 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty Next 50 TRI (₹)	Nifty 50 TRI (₹)
1 Y	5.99	6.85	16.06	10,599	10,685	11,606
3 Y	18.49	19.52	21.87	16,636	17,073	18,100
5 Y	10.56	11.54	13.76	16,524	17,270	19,059
SI*	9.39	10.69	13.82	16,034	17,062	19,757

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 95 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 30<sup>th</sup> September, 2023

Period	Investment Amount (₹)	Fund Value (₹)	Nifty Next 50 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty Next 50 TRI	Yield (%) Nifty 50 TRI
1 Y	120,000	129,910	130,492	129,903	15.81	16.76	15.80
3 Y	360,000	420,424	426,317	440,641	10.37	11.33	13.62
5 Y	600,000	827,225	847,633	892,672	12.83	13.82	15.92
SI	630,000	873,046	895,611	948,695	12.38	13.37	15.59

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

## Top 5 Sectors

Financial Services	23%
Fast Moving Consumer Goods	14%
Consumer Services	11%
Capital Goods	10%
Chemicals	7%

# UTI NIFTY200 MOMENTUM 30 INDEX FUND

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

Category  
Index Fund

## Investment Objective

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

## Date of inception/allotment

10th Mar, 2021

## Benchmark Index

Nifty 200 Momentum 30 TRI

## Fund Manager

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

## Plans/Option (Regular/Direct)

Growth Option

## Load Structure

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

## Fund AUM

Fund Size Monthly Average : ₹ 2541.97 Crore  
Closing AUM : ₹ 2643.26 Crore

## High/Low NAV in the month

High Growth Option : ₹ 15.7117  
Low Growth Option : ₹ 15.0698

## Total Expense Ratio

Regular : 0.92  
Direct : 0.45

## Minimum Investment Amount

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

## NAV per unit as on 29<sup>th</sup> September, 2023

Regular Growth Option : ₹ 15.6747  
Direct Growth Option : ₹ 15.8797

## Portfolio Details

% of Top 10 Stocks	47.97
Median Market Cap (₹ Cr)	83,527
Weighted Average Market Cap	114,853

All figures given are provisional and unaudited.

## Market Capitalisation (%)

	Large	Mid	Small
Fund	58	42	-

## Portfolio as on 30<sup>th</sup> September, 2023

Equity	% to NAV	Equity	% to NAV
Power Finance Corporation Ltd.	5.31	Polycab India Ltd	3.18
TVS Motor Company Ltd	5.21	Interglobe Aviation Ltd	2.91
Bajaj Auto Ltd.	5.05	Aurobindo Pharma Ltd.	2.89
Cholamandalam Investment And Fin. Co. Ltd	5.04	Astral Ltd.	2.43
REC Ltd	4.97	Mahindra And Mahindra	
Axis Bank Ltd.	4.81	Financial Services Ltd	1.98
Indian Hotels Company Ltd.	4.62	Dalmia Bharat Ltd	1.93
ITC Ltd.	4.45	Punjab National Bank	1.84
Bank Of Baroda	4.27	Torrent Pharmaceuticals Ltd.	1.79
Godrej Consumer Products Ltd	4.24	Zydus Lifesciences Ltd	1.73
Siemens India Ltd.	4.22	Apollo Tyres Ltd.	1.60
IDFC First Bank Ltd	4.15	Syngene International Ltd.	1.38
Bharat Electronics Ltd.	3.97	Ramco Cements Ltd.	1.29
Hindustan Aeronautics Ltd	3.75	Aditya Birla Capital Ltd	1.05
Trent Ltd	3.44	Others	0.00
Cummins India Ltd.	3.39	Net Current Assets	-0.23
ABB India Ltd.	3.33	<b>TOTAL</b>	<b>100.00</b>

## Fund Performance Vs Benchmark (CAGR) as on 30<sup>th</sup> September, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 200 Momentum 30 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 200 Momentum 30 TRI (₹)	Nifty 50 TRI (₹)
1 Y	21.38	22.15	16.06	12,138	12,215	11,606
SI*	19.20	20.47	11.98	15,674	16,105	13,358

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 95 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 30<sup>th</sup> September, 2023

Period	Investment Amount (₹)	Fund Value (₹)	Nifty 200 Momentum 30 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty 200 Momentum 30 TRI	Yield (%) Nifty 50 TRI
1 Y	120,000	140,546	140,528	129,903	33.54	33.51	15.80
SI	300,000	365,852	365,107	347,462	16.17	16.00	11.82

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.**

## Top 5 Sectors

Financial Services	33%
Capital Goods	24%
Automobile and Auto Components	12%
Fast Moving Consumer Goods	9%
Consumer Services	8%

# UTI S&P BSE SENSEX INDEX FUND

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

Category  
Index Fund

## Investment Objective

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

## Date of inception/allotment

31st Jan, 2022

## Benchmark Index

S&P BSE Sensex TRI

## 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.

## Plans/Option (Regular/Direct)

Growth Option

## Load Structure

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

## Fund AUM

Fund Size Monthly Average : ₹158.88 Crore  
Closing AUM : ₹157.93 Crore

## High/Low NAV in the month

High Growth Option : ₹11.9221  
Low Growth Option : ₹11.4928

## Total Expense Ratio

Regular : 0.30  
Direct : 0.20

## Minimum Investment Amount

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

## NAV per unit as on 29<sup>th</sup> September, 2023

Regular Growth Option ₹11.5675  
Direct Growth Option ₹11.5868

## Portfolio Details

% of Top 10 Stocks	67.31
Median Market Cap (₹ Cr)	577,618
Weighted Average Market Cap	705,139

All figures given are provisional and unaudited.

## Market Capitalisation (%)

	Large	Mid	Small
Fund	100	-	-

\*In terms of provision no. 10.4.1 a. of para 10.4 under Chapter 10 of SEBI Master Circular for Mutual Funds No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023 no entry load will be charged by the Scheme to the investor effective August 1, 2009

## Portfolio as on 30<sup>th</sup> September, 2023

Equity	% to NAV	Equity	% to NAV
HDFC Bank Ltd.	15.40	Titan Company Ltd.	1.76
Reliance Industries Ltd.	10.82	HCL Technologies Ltd.	1.75
ICICI Bank Ltd	8.90	Sun Pharmaceuticals Industries Ltd.	1.67
Infosys Ltd.	6.85	NTPC Ltd.	1.56
ITC Ltd.	5.26	Tata Motors Ltd.	1.51
Larsen And Toubro Ltd.	4.88	Tata Steel Ltd.	1.39
Tata Consultancy Services Ltd.	4.83	Ultratech Cement Ltd.	1.27
Axis Bank Ltd.	3.93	IndusInd Bank Ltd.	1.25
Kotak Mahindra Bank Ltd.	3.32	Power Grid Corporation Of India Ltd	1.22
Bharti Airtel Ltd.	3.12	Bajaj Finserv Ltd.	1.12
State Bank Of India	3.07	Nestle India Ltd.	1.07
Hindustan Unilever Ltd.	2.94	Tech Mahindra Ltd	1.02
Bajaj Finance Ltd.	2.78	JSW Steel Ltd.	0.98
Mahindra & Mahindra Ltd.	1.99	Wipro Ltd.	0.77
Asian Paints Ltd.	1.90	Net Current Assets	-0.22
Maruti Suzuki India Ltd.	1.88	<b>TOTAL</b>	<b>100.00</b>

## Fund Performance Vs Benchmark (CAGR) as on 30<sup>th</sup> September, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	S&P BSE Sensex TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	S&P BSE Sensex TRI (₹)	Nifty 50 TRI (₹)
1 Y	15.72	16.15	16.06	11,572	11,615	11,606
SI*	9.15	9.46	9.18	11,567	11,622	11,573

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 95 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 30<sup>th</sup> September, 2023

Period	Investment Amount (₹)	Fund Value (₹)	S&P BSE Sensex TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) S&P BSE Sensex TRI	Yield (%) Nifty 50 TRI
1 Y	120,000	128,935	129,184	129,903	14.23	14.63	15.80
SI	200,000	222,855	223,546	223,934	13.04	13.43	13.65

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

## Top 5 Sectors

Financial Services	40%
Information Technology	15%
Oil, Gas & Consumable Fuels	11%
Fast Moving Consumer Goods	9%
Automobile and Auto Components	5%

# UTI NIFTY MIDCAP 150 QUALITY 50 INDEX FUND

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

Category  
Index Fund

## Investment Objective

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

## Date of inception/allotment

11th Apr, 2022

## Benchmark Index

Nifty Midcap 150 Quality 50 TRI

## Fund Manager

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

## Plans/Option (Regular/Direct)

Growth Option

## Load Structure

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

Exit Load : Nil

## Fund AUM

Fund Size Monthly Average : ₹ 151.98 Crore  
Closing AUM : ₹ 151.61 Crore

## High/Low NAV in the month

High Growth Option : ₹ 11.4001  
Low Growth Option : ₹ 10.9105

## Total Expense Ratio

Regular : 0.91  
Direct : 0.46

## Minimum Investment Amount

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

## NAV per unit as on 29<sup>th</sup> September, 2023

Regular Growth Option : ₹ 10.9835  
Direct Growth Option : ₹ 11.0592

## Portfolio Details

% of Top 10 Stocks	30.52
Median Market Cap (₹ Cr)	33,685
Weighted Average Market Cap	37,384

All figures given are provisional and unaudited.

## Market Capitalisation (%)

	Large	Mid	Small
Fund	5	83	12

\*In terms of provision no. 10.4.1 a. of para 10.4 under Chapter 10 of SEBI Master Circular for Mutual Funds No. SEBI/HO/IMD/IMD-POD-1/P/CIR/2023/74 dated May 19, 2023 no entry load will be charged by the Scheme to the investor effective August 1, 2009

## Portfolio as on 30<sup>th</sup> September, 2023

Equity	% to NAV	Equity	% to NAV
Tata Elxsi Ltd.	3.71	Crompton Greaves Consumer Electricals Ltd.	2.20
APL Apollo Tubes Ltd	3.36	Voltas Ltd.	2.18
Supreme Industries Ltd.	3.30	Oracle Financial Services Software Ltd.	2.12
Persistent Systems Ltd.	3.25	SKF India Ltd.	2.07
Tube Investments Of India Ltd	3.17	Indraprastha Gas Ltd	2.04
Polycab India Ltd	3.00	Deepak Nitrite Ltd.	2.04
ICICI Securities Ltd.	2.92	Schaeffler India Ltd	1.90
Mphasis Ltd	2.61	Solar Industries India Ltd.	1.86
Astral Ltd.	2.60	Hindustan Zinc Ltd.	1.84
Petronet LNG Ltd.	2.59	CRISIL Ltd	1.83
Emami Ltd.	2.55	Kajaria Ceramics Ltd.	1.81
Coromandel International Ltd.	2.51	Grindwell Norton Ltd.	1.79
Coforge Ltd	2.41	Ajanta Pharma Ltd.	1.77
Abbott India Ltd.	2.39	Others	27.12
Balkrishna Industries Ltd.	2.38	Net Current Assets	0.08
AU Small Finance Bank Ltd	2.36	<b>TOTAL</b>	<b>100.00</b>
L&T Technology Services Ltd	2.25		

## Fund Performance Vs Benchmark (CAGR) as on 30<sup>th</sup> September, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty MidCap 150 Quality 50 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty MidCap 150 Quality 50 TRI (₹)	Nifty 50 TRI (₹)
1 Y	12.98	13.88	16.06	11,298	11,388	11,606
SI*	6.58	7.33	8.87	10,983	11,097	11,332

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 95 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 30<sup>th</sup> September, 2023

Period	Investment Amount (₹)	Fund Value (₹)	NIFTY Midcap 150 Quality 50 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) NIFTY Midcap 150 Quality 50 TRI	Yield (%) Nifty 50 TRI
1 Y	120,000	136,088	136,733	129,903	26.02	27.10	15.80
SI	170,000	194,564	195,746	189,120	19.48	20.42	15.16

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

## Top 5 Sectors

Capital Goods	19%
Information Technology	16%
Chemicals	14%
Healthcare	11%
Consumer Durables	9%

# UTI S&P BSE LOW VOLATILITY INDEX FUND

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

Category  
Index Fund

## Investment Objective

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

## Date of inception/allotment

03rd Mar, 2022

## Benchmark Index

S&P BSE Low Volatility TRI

## Fund Manager

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

## Plans/Option (Regular/Direct)

Growth Option

## Load Structure

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

Exit Load : Nil

## Fund AUM

Fund Size Monthly Average : ₹180.72 Crore  
Closing AUM : ₹187.06 Crore

## High/Low NAV in the month

High Growth Option : ₹12.9132  
Low Growth Option : ₹12.4651

## Total Expense Ratio

Regular : 0.91  
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

## NAV per unit as on 29<sup>th</sup> September, 2023

Regular Growth Option : ₹12.6906  
Direct Growth Option : ₹12.7847

## Portfolio Details

% of Top 10 Stocks	36.08
Median Market Cap (₹ Cr)	148,131
Weighted Average Market Cap	275,291

All figures given are provisional and unaudited.

## Market Capitalisation (%)

	Large	Mid	Small
Fund	73	27	-

\*In terms of provision no. 10.4.1 a. of para 10.4 under Chapter 10 of SEBI Master Circular for Mutual Funds No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023 no entry load will be charged by the Scheme to the investor effective August 1, 2009

## Portfolio as on 30<sup>th</sup> September, 2023

Equity	% to NAV	Equity	% to NAV
Glaxosmithkline Pharmaceuticals Ltd.	4.34	Kotak Mahindra Bank Ltd.	3.30
Nestle India Ltd.	3.76	Colgate Palmolive India Ltd.	3.28
Sun Pharmaceuticals Industries Ltd.	3.61	United Breweries Ltd.	3.27
ICICI Bank Ltd	3.56	ITC Ltd.	3.26
Pidilite Industries Ltd.	3.51	Asian Paints Ltd.	3.21
Bharti Airtel Ltd.	3.50	Abbott India Ltd.	3.19
Larsen And Toubro Ltd.	3.50	Whirlpool Of India Ltd.	3.16
Maruti Suzuki India Ltd.	3.48	HDFC Bank Ltd.	3.12
Grasim Industries Ltd.	3.46	Ultratech Cement Ltd.	3.12
Bayer Cropscience Ltd.	3.36	Britannia Industries Ltd.	3.11
Dr Reddy's Laboratories Ltd.	3.35	Wipro Ltd.	3.07
Hindustan Unilever Ltd.	3.35	Alkem Laboratories Ltd	3.03
Torrent Pharmaceuticals Ltd.	3.34	Oracle Financial Services Software Ltd.	3.02
Bajaj Auto Ltd.	3.33	Others	0.00
Tata Consultancy Services Ltd.	3.33	Net Current Assets	-0.55
Bosch Ltd.	3.32	<b>TOTAL</b>	<b>100.00</b>
Indian Oil Corporation Ltd.	3.32		

## Top 5 Sectors

Healthcare	21%
Fast Moving Consumer Goods	20%
Automobile and Auto Components	10%
Financial Services	10%
Information Technology	9%

## Fund Performance Vs Benchmark (CAGR) as on 30<sup>th</sup> September, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	S&P BSE Low Volatility TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	S&P BSE Low Volatility TRI (₹)	Nifty 50 TRI (₹)
1 Y	19.96	21.28	16.06	11,996	12,128	11,606
SI*	16.30	17.60	13.08	12,691	12,915	12,141

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 95 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.



# UTI NIFTY 50 EQUAL WEIGHT INDEX FUND

An open-ended scheme replicating / tracking NIFTY50 Equal Weight Total Return Index [TRI]

Category

Others - Index Funds

## Investment Objective

The investment objective of the scheme is to provide returns that, before expenses, corresponds to the total return 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

7th June 2023

## Benchmark Index

NIFTY50 Equal Weight TRI

## Fund Manager

Mr. Sharwan Kumar Goyal, B.Com, MMS, CFA  
Managing the scheme since June 7, 2023

Mr. Ayush Jain, Asst. Fund Manager, B.com (Tax), C.A

## Plans/Option (Regular/Direct)

Growth Option

## Load Structure

Entry Load: Nil

Exit Load : Nil

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

## Fund AUM

Fund Size Monthly Average : ₹ 38.32 Crore

Closing AUM : ₹ 38.88 Crore

## High/Low NAV in the month

High Growth Option : ₹ 10.9567

Low Growth Option : ₹ 10.5222

## Total Expense Ratio

Regular : 1.00

Direct : 0.45

## Minimum Investment Amount

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

## NAV per unit as on 29<sup>th</sup> September, 2023

Regular Growth Option ₹ 10.7644

Direct Growth Option ₹ 10.7831

## Portfolio Details

% of Top 10 Stocks	21.15
Median Market Cap (₹ Cr)	222,960
Weighted Average Market Cap	308,559

All figures given are provisional and unaudited.

## Market Capitalisation (%)

	Large	Mid	Small
Fund	100	-	-

## Portfolio as on 30<sup>th</sup> September, 2023

Equity	% to NAV	Equity	% to NAV
Hindalco Industries Ltd.	2.15	ITC Ltd.	2.07
Larsen And Toubro Ltd.	2.14	IndusInd Bank Ltd.	2.07
Coal India Ltd.	2.12	ICICI Bank Ltd	2.07
Sun Pharmaceuticals Industries Ltd.	2.12	Ultratech Cement Ltd.	2.07
NTPC Ltd.	2.11	Divis Laboratories Ltd.	2.07
Axis Bank Ltd.	2.11	Reliance Industries Ltd.	2.06
Dr Reddy's Laboratories Ltd.	2.11	Tata Steel Ltd.	2.06
Oil & Natural Gas Corporation Ltd.	2.10	JSW Steel Ltd.	2.06
Cipla Ltd.	2.10	Bajaj Auto Ltd.	2.06
Apollo Hospitals Enterprise Ltd.	2.09	UPL Ltd.	2.06
Tata Motors Ltd.	2.09	Hindustan Unilever Ltd.	2.05
Bharti Airtel Ltd.	2.09	HDFC Bank Ltd.	2.04
SBI Life Insurance Company Ltd.	2.08	Others	40.37
Hero Motocorp Ltd.	2.08	Net Current Assets	-2.87
Power Grid Corporation Of India Ltd	2.07	<b>TOTAL</b>	<b>100.00</b>
State Bank Of India	2.07		
Maruti Suzuki India Ltd.	2.07		
Adani Ports And Special Economic Zone Ltd	2.07		

## Top 5 Sectors

Financial Services	21%
Automobile and Auto Components	12%
Information Technology	12%
Healthcare	10%
Fast Moving Consumer Goods	10%

# UTI NIFTY 500 VALUE 50 INDEX FUND

An open-ended scheme replicating / tracking Nifty 500 Value 50 Total Return Index [TRI]

Category  
Index Fund

## Investment Objective

The Investment objective of the Scheme is to provide returns that, before expenses, corresponds to the total return of the securities as represented by the underlying index, subject to tracking error.

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

## Date of inception/allotment

10th May, 2023

## Benchmark Index

Nifty 500 Value 50 TRI

## Fund Manager

Mr. Sharwan Kumar Goyal, B.Com, MMS, CFA  
Managing the scheme since May 10, 2023.

Mr. Ayush Jain, Asst. Fund Manager, B.com (Tax), C.A

## Plans/Option (Regular/Direct)

Growth Option

## Load Structure

Entry Load: NA

Exit Load : Nil

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

## Fund AUM

Fund Size Monthly Average : ₹ 53.69 Crore

Closing AUM : ₹ 59.14 Crore

## High/Low NAV in the month

High Growth Option : ₹ 12.4190

Low Growth Option : ₹ 11.5930

## Total Expense Ratio

Regular : 0.98

Direct : 0.43

## Minimum Investment Amount

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

## NAV per unit as on 29<sup>th</sup> September, 2023

Regular Growth Option ₹ 12.4190

Direct Growth Option ₹ 12.4458

## Portfolio Details

% of Top 10 Stocks	49.57
Median Market Cap (₹ Cr)	83,164
Weighted Average Market Cap	99,697

All figures given are provisional and unaudited.

## Market Capitalisation (%)

	Large	Mid	Small
Fund	54	34	12

## Portfolio as on 30<sup>th</sup> September, 2023

Equity	% to NAV	Equity	% to NAV
Power Finance Corporation Ltd.	6.45	Punjab National Bank	2.16
NTPC Ltd.	5.65	Federal Bank Ltd.	1.76
Oil & Natural Gas Corporation Ltd.	5.20	Aurobindo Pharma Ltd.	1.63
Hindalco Industries Ltd.	5.05	Piramal Enterprises Ltd.	1.55
Tata Steel Ltd.	4.99	Rajesh Exports Ltd.	1.48
REC Ltd	4.83	NHPC Ltd.	1.25
Grasim Industries Ltd.	4.78	Union Bank Of India	1.22
Power Grid Corporation Of India Ltd	4.56	LIC Housing Finance Ltd.	1.22
Bharat Petroleum Corporation Ltd.	4.11	Indian Railway Finance Corporation Ltd.	1.13
Coal India Ltd.	3.94	Redington Ltd	1.13
Indian Oil Corporation Ltd.	3.61	Indian Bank	1.12
Vedanta Ltd	3.38	Exide Industries Ltd.	1.11
NMDC Ltd.	3.08	Others	12.91
Steel Authority Of India Ltd.	2.78	Net Current Assets	-1.64
Bank Of Baroda	2.77	<b>TOTAL</b>	<b>100.00</b>
GAIL (India) Ltd.	2.31		
Hindustan Petroleum Corporation Ltd.	2.26		
Canara Bank	2.23		

## Top 5 Sectors

Financial Services	31%
Oil, Gas & Consumable Fuels	24%
Metals & Mining	21%
Power	12%
Construction Materials	5%

# UTI S&P BSE HOUSING INDEX FUND

An open-ended scheme replicating / tracking S&P BSE Housing Total Return Index [TRI]

Category  
Index Fund

## Investment Objective

The Investment objective of the Scheme is to provide returns that, before expenses, corresponds to the total return 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

7th June, 2023

## Benchmark Index

S&P BSE Housing TRI

## Fund Manager

Mr. Sharwan Kumar Goyal, B.Com, MMS, CFA  
Managing the scheme since June 7, 2023.

Mr. Ayush Jain, Asst. Fund Manager, B.com (Tax), C.A

## Plans/Option (Regular/Direct)

Growth Option

## Load Structure

Entry Load: NA

Exit Load : Nil

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

## Fund AUM

Fund Size Monthly Average : ₹ 12.23 Crore

Closing AUM : ₹ 13.22 Crore

## High/Low NAV in the month

High Growth Option : ₹ 11.3150

Low Growth Option : ₹ 10.9189

## Total Expense Ratio

Regular : 1.00

Direct : 0.45

## Minimum Investment Amount

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

## NAV per unit as on 29<sup>th</sup> September, 2023

Regular Growth Option ₹ 11.0452

Direct Growth Option ₹ 11.0644

## Portfolio Details

% of Top 10 Stocks	49.45
Median Market Cap (₹ Cr)	59,467
Weighted Average Market Cap	80,805

All figures given are provisional and unaudited.

## Market Capitalisation (%)

	Large	Mid	Small
Fund	39	61	-

## Portfolio as on 30<sup>th</sup> September, 2023

Equity	% to NAV	Equity	% to NAV
Grasim Industries Ltd.	5.28	Phoenix Mills Ltd	3.52
Havells India Ltd.	5.14	Dixon Technologies (India) Ltd	3.48
DLF Ltd.	5.12	Berger Paints India Ltd.	3.40
Polycab India Ltd	5.05	ACC Ltd	3.33
Shree Cement Ltd.	4.97	LIC Housing Finance Ltd.	2.88
Asian Paints Ltd.	4.91	Oberoi Realty Ltd.	2.75
Ambuja Cements Ltd.	4.86	Ramco Cements Ltd.	2.38
Ultratech Cement Ltd.	4.84	Kajaria Ceramics Ltd.	2.29
Supreme Industries Ltd.	4.64	J.K.Cement Ltd.	2.22
Astral Ltd.	4.63	Prestige Estates Projects Ltd	1.73
Voltas Ltd.	4.10	Kansai Nerolac Paints Ltd.	1.31
Dalmia Bharat Ltd	4.07	Whirlpool Of India Ltd.	1.06
Crompton Greaves Consumer Electricals Ltd.	4.06	Net Current Assets	0.39
Macrotech Developers Ltd	3.95	<b>TOTAL</b>	<b>100.00</b>
Godrej Properties Ltd.	3.63		

## Top 5 Sectors

Construction Materials	32%
Consumer Durables	30%
Realty	21%
Capital Goods	14%
Financial Services	3%

# HYBRID READY RECKONER OCTOBER 2023

Asset Allocation Strategies (Model Driven)		Other Hybrid Strategies	
UTI Balanced Advantage Fund	UTI Multi Asset Equity Fund	UTI Equity Savings Fund	UTI Arbitrage Savings Fund
<b>Product Category</b> Hybrid - Dynamic Asset Allocation <b>Inception Date</b> 10-Aug-23 <b>Month-end AUM (₹ Cr)</b> 2,383 <b>Fund Manager</b> Sachin Trivedi (Equity) Anurag Mittal (Fixed Income) <b>Ideal Investment Horizon</b> 3 years & above <b>Benchmark</b> NIFTY 50 Hybrid Composite Debt 50:50 Index	<b>Product Category</b> Hybrid - Multi Asset <b>Inception Date</b> 19-Nov-08 <b>Month-end AUM (₹ Cr)</b> 881 <b>Fund Manager</b> Sharwan Kumar Goyal (Equity/Gold) Sunil Patil (Fixed Income) <b>Ideal Investment Horizon</b> 3 years & above <b>Benchmark</b> 65% S&P BSE 200 TRI, 25% CRISIL Composite Bond Index, 10% Price of Gold	<b>Product Category</b> Hybrid - Aggressive <b>Inception Date</b> 2-Jan-95 <b>Month-end AUM (₹ Cr)</b> 4,841 <b>Fund Manager</b> V Srivatsa (Equity) Sunil Patil (Debt) <b>Ideal Investment Horizon</b> 3 years & above <b>Benchmark</b> CRISIL Hybrid 35:65 Aggressive Index	<b>Product Category</b> Hybrid - Conservative <b>Inception Date</b> 22-Jun-06 <b>Month-end AUM (₹ Cr)</b> 3,439 <b>Fund Manager</b> Sharwan Goyal (Equity) Amit Sharma (Fixed Income) <b>Ideal Investment Horizon</b> 3 year 3 years & above <b>Benchmark</b> Nifty 50 Arbitrage TRI Index
PORTFOLIO ASSET ALLOCATION			
PORTFOLIO BY MARKET CAPITALIZATION			
Net Equity Range**	30%-90%	40%-80%	65%-80%
Equity - Gross	64.88	65.98	71.23
Large Cap	87.91	73.01	69.33
Mid Cap	9.53	20.94	21.75
Small Cap	2.56	8.91	6.02
Arbitrage/Derivatives	5.72	2.97	0.15
Net Equity Allocation	59.16	63.01	71.08
			32.10
			-0.41
			24.46
			74.49
			59.79
			26.68
			13.57
			74.90
			24.46
			94
			6
			2
			47
			30
			23
			2.2
			87
			11
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# HYBRID READY RECKONER OCTOBER 2023

Solution Oriented Strategies			
Parameters	UTI Children's Career Fund - Investment Plan	UTI Children's Career Fund - Savings Plan	UTI Retirement Benefit Pension Fund
Product Category	Solution oriented- Children's Fund	Solution oriented- Children's Fund	Solution Oriented- Retirement Fund
Inception Date	30-Jan-08	12-Jul-93	26-Dec-94
Month-end AUM (₹ Cr)	850	4,231	4,031
Fund Manager	Vishal Chopda	Sunil Patil (Fixed Income) Vishal Chopda (Equity)	Sunil Patil (Fixed Income) V Srivatsa (Equity)
Ideal Investment Horizon	5 years & above	5 years & above	5 years & above
Benchmark	Nifty 500 TRI	CRISIL Short Term Debt Hybrid 60+40 Index	CRISIL Short Term Debt Hybrid 60+40 Index
Investment Purpose	Wealth Creation for Child	Wealth Creation for Child	Retirement Corpus
<b>PORTFOLIO ASSET ALLOCATION</b>			
<b>PORTFOLIO BY MARKET CAPITALIZATION</b>			
Equity - Gross	98.03	39.24	38.21
Large Cap	68.25	68.21	69.75
Mid Cap	20.91	20.95	21.68
Small Cap	10.84	10.84	8.57
Arbitrage/Derivatives	-	-	0.08
<b>OPERATING CASH FLOW (OCF) - EQUITY PORTFOLIO (%)</b>			
C1	91	91	79
C2	9	9	20
C3	-	-	2
<b>RETURN ON CAPITAL EMPLOYED (ROCE) - EQUITY PORTFOLIO (%)</b>			
R1	58	59	49
R2	27	27	34
R3	14	14	16
<b>Top-5 Sector Holdings - Equity Portfolio (%)</b>			
	FINANCIAL SERVICES: 32.06	FINANCIAL SERVICES: 32.08	FINANCIAL SERVICES: 33.08
	AUTOMOBILE: 10.09	AUTOMOBILE: 10.07	AUTOMOBILE: 10.99
	IT: 9.85	IT: 9.81	IT: 11.62
	FMCG: 7.42	FMCG: 7.44	HEALTHCARE: 8.17
	CONSUMER SERVICES: 6.88	CONSUMER SERVICES: 6.86	OIL & GAS: 6.75
<b>ASSET ALLOCATION - FIXED INCOME PORTFOLIO (%)</b>			
Fixed Income	1.97	60.76	61.87
CP/CD	-	-	-
Corporate Bonds	-	44.67	46.36
GSFC/SDL/T-Bills	5.08	50.81	50.15
PTC	-	0.64	-
TREPS/Repo/Cash	94.92	3.88	3.49
AAA/AA+/Sov/Eq	100	96	94
AA+/AA	-	4	6
Below AA	-	-	-
<b>KEY PORTFOLIO QUANTITATIVE INDICATORS</b>			
Standard Deviation (%)	14.12	5.87	6.02
Beta <sup>A</sup>	0.94	0.92	0.95
Sharpe Ratio (%) <sup>A</sup>	1.02	0.96	1.33
Portfolio Turnover Ratio	0.19	0.22	0.30
Yield to Maturity (%) <sup>A</sup>	6.74	7.56	7.59
Average Maturity (Years)	0.02	10.80	10.80
Modified Duration (Years)	0.02	6.16	6.05
Macaulay Duration (Years)	0.02	6.47	6.36
Expense Ratio (%)	Regular: 2.32 Direct: 1.20	Regular: 1.73 Direct: 1.51	Regular: 1.66 Direct: 0.99

Date as of: September 30, 2023

<sup>A</sup>Computed on 3 years monthly rolling period. Risk free rate - 6.95% (BBL Overnight MIBOR).

<sup>B</sup>Annualized Portfolio YTD - Fees of all securities are annualized

<sup>C</sup>Sharpe Ratio includes Cash Equity & Arbitrage

Equity and fixed income portfolio returns calculated based on mtabcor values.

For detailed portfolio, please check www.uti.com

# UTI BALANCED ADVANTAGE FUND

An open-ended dynamic asset allocation fund

Category  
Balanced Advantage

## Investment Objective

The scheme intends to provide long-term capital appreciation and income by investing in a dynamically managed portfolio of equity and debt instruments. However, there is no assurance or guarantee that the investment objective of the scheme will be achieved.

## Date of inception/allotment

10th August, 2023

## Benchmark Index

Nifty 50 Hybrid Composite Debt 50:50 Index

## Fund Manager

Mr. Sachin Trivedi (Equity Portion) B.Com, MMS, CFA. Managing this scheme since August 2023.  
Mr. Anurag Mittal (Debt Portion) B.Com, Master of Science, Chartered Accountant. Managing this scheme since August 2023.

## Plans/Option (Regular/Direct)

Growth Option  
IDCW Option with Payout Option

## Load Structure

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

Exit Load: (A) Redemption/ switch out within 12 months from the date of allotment –

- i) up to 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

\*In terms of provision no. 10.4.1 a. of para 10.4 under Chapter 10 of SEBI Master Circular for Mutual Funds No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023 no entry load will be charged by the Scheme to the investor effective August 1, 2009

## Fund AUM

Fund Size Monthly Average : ₹ 2,354.26 Crore  
Closing AUM : ₹ 2,382.57 Crore

## High/Low NAV in the month

High Growth Option : ₹ 10.2719  
Low Growth Option : ₹ 10.0407

## Total Expense Ratio

Regular : 1.95  
Direct : 0.50

## Minimum Investment Amount

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

## NAV per unit as on 29<sup>th</sup> September, 2023

Regular Growth Option : ₹ 10.1329  
Regular IDCW Option : ₹ 10.1330  
Direct Growth Option : ₹ 10.1534  
Direct IDCW Option : ₹ 10.1534

## Portfolio Details

Median Market Cap (₹ Cr)	320,249
Weighted Average Market Cap	460,525

All figures given are provisional and unaudited.  
The above scheme is in existence for less than 1 year.

## Market Capitalisation (%)

	Large	Mid	Small
Fund	88	10	3

## Portfolio as on 30<sup>th</sup> September, 2023

Portfolio	% to NAV	Rating/Future	Portfolio	% to NAV	Rating/Future
<b>Equity</b>			Torrent Pharmaceuticals Ltd.	0.65	-0.06
HDFC Bank Ltd.	6.11	-0.78	Info-Edge (India) Ltd.	0.65	-0.07
ICICI Bank Ltd.	5.50	-0.57	ICICI Lombard General Insurance Company Ltd.	0.64	-0.06
Tata Consultancy Services Ltd.	3.25	-0.33	Cipla Ltd.	0.61	-0.06
Larsen And Toubro Ltd.	3.12	-0.30	Avenue Supermarts Ltd.	0.61	
Infosys Ltd.	3.11	-0.32	Coforge Ltd.	0.61	
Bharti Airtel Ltd.	2.45	-0.14	Eicher Motors Ltd.	0.60	
Reliance Industries Ltd.	2.38	-0.25	Balkrishna Industries Ltd.	0.56	-0.02
NTPC Ltd.	2.31	-0.23	Timken India Ltd.	0.44	
Axis Bank Ltd.	2.04	-0.15	Syngene International Ltd.	0.41	-0.04
Ultratech Cement Ltd.	1.97	-0.20	Mahindra And Mahindra Financial Services Ltd.	0.40	0.07
Kotak Mahindra Bank Ltd.	1.84	-0.15	Coal India Ltd.	0.34	
Maruti Suzuki India Ltd.	1.70	-0.16	Dabur India Ltd.	0.30	-0.03
ITC Ltd.	1.35	-0.13	Fortis Healthcare Ltd.	0.30	
Bajaj Finance Ltd.	1.31	-0.10	PNC Infratech Ltd.	0.29	
LTIMindtree Ltd.	1.27	-0.13	Ajanta Pharma Ltd.	0.28	
Bajaj Auto Ltd.	1.21	-0.12	P I Industries Ltd.	0.27	-0.03
Titan Company Ltd.	1.12	-0.10	Hindustan Unilever Ltd.	0.21	
Hindalco Industries Ltd.	1.06	-0.11	Prince Pipes And Fittings Ltd.	0.20	
Marico Ltd.	1.02	-0.09	Endurance Technologies Ltd.	0.19	
United Spirits Ltd.	1.00	-0.10	<b>CP / CDs</b>		
Bharat Electronics Ltd.	0.99	-0.10	Kotak Mahindra Bank	3.05	CRISIL AAA/A1+
Tata Motors Ltd.	0.98	-0.10	Canara Bank	2.05	CRISIL AAA/A1+
Interglobe Aviation Ltd	0.93	-0.09	<b>Govt Securities</b>		
Crompton Greaves Consumer Electricals Ltd.	0.88	-0.09	7.06% GS MAT - 10/04/2028	9.38	SOV
Godrej Consumer Products Ltd	0.85	-0.06	7.38% GSEC 20/06/2027	6.32	SOV
Oil & Natural Gas Corporation Ltd.	0.78	-0.07	<b>NCDs</b>		
Mahindra & Mahindra Ltd.	0.75	-0.08	6.50% URNCD PFC-17/09/2025	3.09	CRISIL AAA/A1+
SBI Life Insurance Company Ltd.	0.75	-0.08	7.64% URNCD REC LTD - 30/06/2026	2.10	CRISIL AAA/A1+
Dr. Lal Pathlabs Ltd.	0.75	-0.01	7.69% SRNCD HDFC BANK SR-AB001-27/01/2033	2.09	CRISIL AAA/A1+
HDFC Asset Management Company Ltd	0.74		<b>Net Current assets</b>	<b>7.02</b>	
Tata Steel Ltd.	0.73	-0.07	<b>Total</b>	<b>100.00</b>	
Havells India Ltd.	0.71	-0.07			
IndusInd Bank Ltd.	0.69	-0.07			
Page Industries Ltd	0.67	-0.07			

Please refer page no. 90 for FPI Performance.

## Top 5 Sectors

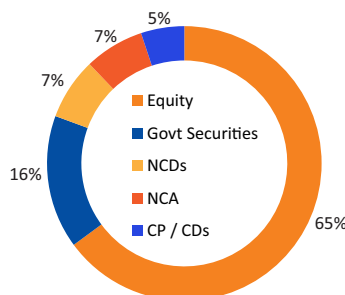
Financial Services	31%
Information Technology	13%
Automobile and Auto Components	9%
Fast Moving Consumer Goods	7%
Oil, Gas & Consumable Fuels	5%

## Portfolio Parameters

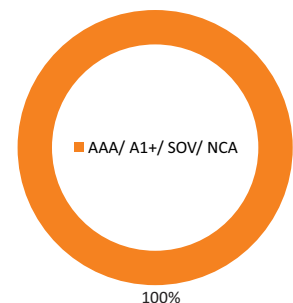
Weighted Average Maturity	2.48 Yrs
Yield to Maturity*	7.29%
Modified Duration	2.10 Yrs
Macaulay Duration	2.18 Yrs

\*Annualized Portfolio YTM – Yields of all securities are annualized

## Asset Allocation as on 30<sup>th</sup> September, 2023



## Credit Profile as on 30<sup>th</sup> September, 2023



# UTI MULTI ASSET FUND

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

Category  
Multi Asset Allocation

## Investment Objective

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

## Date of inception/allotment

19th November, 2008

## Benchmark Index

S&P BSE 200 TRI (65%), CRISIL Composite Bond Index (25%) Price of Gold (10%)

## 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

## Plans/Option (Regular/Direct)

Growth Option

IDCW Option with Payout and Reinvestment

## 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

## Fund AUM

Fund Size Monthly Average : ₹ 879.05 Crore

Closing AUM : ₹ 880.78 Crore

## High/Low NAV in the month

High Growth Option : ₹ 53.0898

Low Growth Option : ₹ 51.8668

## Total Expense Ratio

Regular : 1.85

Direct : 1.07

## Minimum Investment Amount

Growth: ₹ 5000/-

IDCW: ₹ 5000/-

## NAV per unit as on 29<sup>th</sup> September, 2023

Regular Growth Option ₹ 52.5624

Regular IDCW Option ₹ 21.9587

Direct Growth Option ₹ 57.2017

Direct IDCW Option ₹ 24.7194

## Portfolio Details

% of Top 10 Stocks	29.13
Median Market Cap (₹ Cr)	121,442
Weighted Average Market Cap	169,746

All figures given are provisional and unaudited.

## Market Capitalisation (%)

	Large	Mid	Small
Fund	73	21	6
Benchmark	84	16	-

## Portfolio as on 30<sup>th</sup> September, 2023

Portfolio	% to NAV	Rating/Futures	Portfolio	% to NAV	Rating/Futures
<b>Equity</b>			Titan Company Ltd.	0.71	
Larsen And Toubro Ltd.	4.84	-0.62	Cholamandalam Investment And Fin. Co. Ltd	0.70	
Axis Bank Ltd.	4.23	-0.28	Tata Motors Ltd.	0.70	
ITC Ltd.	4.18	-0.32	Hero Motocorp Ltd.	0.68	
NTPC Ltd.	3.65	-0.27	ICICI Lombard General Insurance Company Ltd	0.66	
Mahindra & Mahindra Ltd.	2.85		Petronet LNG Ltd.	0.66	-0.67
Ultratech Cement Ltd.	2.55		Dalmia Bharat Ltd	0.63	-0.63
Varun Beverages Ltd	2.33		Interglobe Aviation Ltd	0.61	
Britannia Industries Ltd.	2.22	-0.10	Torrent Pharmaceuticals Ltd.	0.61	
Coal India Ltd.	2.17	-0.23	CIE Automotive India Ltd	0.60	
Hindustan Aeronautics Ltd	2.06	-0.40	Triveni Turbine Ltd	0.54	
TVS Motor Company Ltd	1.94		Mahanagar Gas Ltd.	0.51	
Bank Of Baroda	1.84		Federal Bank Ltd.	0.43	-0.43
Siemens India Ltd.	1.68		GHCL Textiles Ltd	0.07	
Cummins India Ltd.	1.61		HDFC Asset Management Company Ltd	0.00	0.75
GAIL (India) Ltd.	1.60	-0.27	Mahindra And Mahindra Financial Services Ltd	0.00	1.01
CG Power And Industrial Solutions Ltd.	1.52		Indian Hotels Company Ltd.	0.00	
Max Healthcare Institute Ltd	1.51		<b>Govt Securities</b>		
Zydus Lifesciences Ltd	1.42	-0.15	7.41% GS MAT - 19/12/2036	5.72	SOV
ABB India Ltd.	1.36	-0.14	6.54% GSEC MAT - 17/01/2032	2.71	SOV
Bosch Ltd.	1.12	-0.09	364 DAYS T - BILL - 07/03/2024	0.15	SOV
AIA Engineering Ltd.	1.11		<b>Long Term Debt</b>		
NCC Ltd.	1.08		HDB Financial Services Ltd.	1.13	CRISIL AAA/A1+
KPIT Technologies Ltd	1.08		Small Industries Development Bank Of India	1.13	CRISIL AAA/A1+
Tube Investments Of India Ltd	1.00		<b>Mutual Fund Units</b>		
Blue Star Ltd	1.00		UTI MF- Gold Exchange Traded Fund ETF	19.08	
Canara Bank	0.99		<b>Net Current assets</b>	<b>4.09</b>	
Apollo Tyres Ltd.	0.97		<b>Total</b>	<b>100.00</b>	
Abbott India Ltd.	0.91	-0.13			
Aditya Birla Capital Ltd	0.87				
DLF Ltd.	0.74				
Supreme Industries Ltd.	0.72				
Bajaj Auto Ltd.	0.72				

## Fund Performance Vs Benchmark (CAGR) as on 30<sup>th</sup> September, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	Benchmark@ (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Benchmark@ (₹)	Nifty 50 TRI (₹)
1 Y	18.50	13.28	16.06	11,850	11,328	11,606
3 Y	13.62	16.39	21.87	14,668	15,767	18,100
5 Y	9.48	13.12	13.76	15,732	18,529	19,059
SI*	11.80	14.40	15.85	52,528	73,938	89,168

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

@S&P BSE 200 TRI (65%), CRISIL Composite Bond Index (25%) & Price of Gold (10%) \*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 95 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 30<sup>th</sup> September, 2023

Period	Investment Amount (₹)	Fund Value (₹)	Benchmark@ (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Benchmark@	Yield (%) Nifty 50 TRI
1 Y	120,000	133,403	129,514	129,903	21.55	15.17	15.80
3 Y	360,000	437,219	426,817	440,641	13.08	11.41	13.62
5 Y	600,000	814,118	845,920	892,672	12.18	13.73	15.92
7 Y	840,000	1,207,977	1,326,144	1,412,405	10.22	12.84	14.60
10 Y	1,200,000	1,925,322	2,288,282	2,445,552	9.15	12.41	13.65
SI	1,770,000	3,588,085	4,634,453	5,059,143	9.01	12.10	13.14

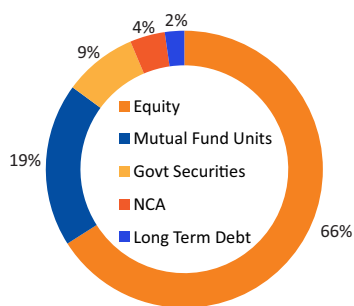
Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. **Past performance may or may not be sustained in future.**  
@S&P BSE 200 TRI (65%), CRISIL Composite Bond Index (25%) & Price of Gold (10%)

# UTI MULTI ASSET FUND

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

Category  
Multi Asset Allocation

## Asset Allocation as on 30<sup>th</sup> September, 2023



## Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
NTPC Ltd.	2.4	HDFC Bank Ltd.	-9.6
Varun Beverages Ltd	2.0	Reliance Industries Ltd.	-6.8
Ultratech Cement Ltd.	1.8	ICICI Bank Ltd	-5.6
Britannia Industries Ltd.	1.7	Infosys Ltd.	-4.3
TVS Motor Company Ltd	1.6	Tata Consultancy Services Ltd.	-3.0

## Quantitative Indicators

Quantitative Indicators	Fund	Benchmark
Beta	0.73	1
Standard Deviation (Annual)	7.98%	58.77%
Sharpe Ratio	0.84%	
Portfolio Turnover Ratio (Annual)	1.92	

## Top 5 Sectors

Mutual Fund Units	22%
Capital Goods	12%
Automobile and Auto Components	12%
Financial Services	11%
Fast Moving Consumer Goods	10%

## WBINDEX4 Returns

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

## Portfolio Parameters

Weighted Average Maturity	3.11Yrs
Yield to Maturity*	7.00%
Modified Duration	2.05 Yrs
Macaulay Duration	2.13 Yrs

\*Annualized Portfolio YTM – Yields of all securities are annualized



# UTI HYBRID EQUITY FUND

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

Category  
Aggressive  
Hybrid Fund

## Investment Objective

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

## Date of inception/allotment

2nd January, 1995

## Benchmark Index

CRISIL Hybrid 35+65 Aggressive Index

## Fund Manager

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

## Plans/Option (Regular/Direct)

Growth Option

IDCW Option with Payout and Reinvestment

## 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

## Fund AUM

Fund Size Monthly Average : ₹ 4,864.42 Crore  
Closing AUM : ₹ 4,840.74 Crore

## High/Low NAV in the month

High Growth Option : ₹ 306.9092  
Low Growth Option : ₹ 298.9007

## Total Expense Ratio

Regular : 1.93  
Direct : 1.30

## Minimum Investment Amount

Growth: ₹ 1000/-  
IDCW: ₹ 5000/-

## NAV per unit as on 29<sup>th</sup> September, 2023

Regular Growth Option : ₹ 301.5797  
Regular IDCW Option : ₹ 37.0947  
Direct Growth Option : ₹ 320.6612  
Direct IDCW Option : ₹ 40.4476

## Portfolio Details

Median Market Cap (₹ Cr)	248,214
Weighted Average Market Cap	396,364
Number of Securities	62

All figures given are provisional and unaudited.

## Market Capitalisation (%)

	Large	Mid	Small
Fund	69	22	9

## Portfolio as on 30<sup>th</sup> September, 2023

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
<b>Equity</b>			7.41% GS MAT - 19/12/2036	2.60	SOV
HDFC Bank Ltd.	7.08		07.18% GSEC MAT -14/08/2033	0.76	SOV
ICICI Bank Ltd	5.24		GS - C STRIP MAT- 12/10/2023	0.27	SOV
Infosys Ltd.	4.59		<b>Long Term Debt</b>		
Larsen And Toubro Ltd	3.58		Power Finance Corporation Ltd.	2.37	CRISIL AAA/A1+
Reliance Industries Ltd.	3.29		REC Ltd	2.06	CRISIL AAA/A1+
ITC Ltd.	3.24		Jamnagar Utilities And Power Private Ltd ^	1.51	CRISIL AAA/A1+
Mahindra & Mahindra Ltd.	2.56		Mahindra And Mahindra Financial Services Ltd	1.14	CRISIL AAA/A1+
HCL Technologies Ltd.	2.36		HDFC Bank Ltd.	1.04	CRISIL AAA/A1+
IndusInd Bank Ltd.	1.95		Canara Bank Basel3At1	0.83	CRISIL AA+
Axis Bank Ltd.	1.75		Summit Digital Infrastructure Ltd	0.61	CRISIL AAA/A1+
State Bank Of India	1.72		HDFC Bank Ltd. Basel3T2	0.52	CRISIL AAA/A1+
Tata Motors Ltd.	1.63		Housing And Urban Development Corpn	0.52	CARE AAA/A1+
Hindalco Industries Ltd.	1.58		HDB Financial Services Ltd.	0.52	CRISIL AAA/A1+
Bharti Airtel Ltd.	1.49		Others	2.42	
GAIL (India) Ltd.	1.43		<b>Net Current assets</b>	<b>1.94</b>	
Others	27.61		<b>Total</b>	<b>100.00</b>	
<b>Govt Securities</b>					
Others	0.57				
7.26% GSEC MAT - 06/02/2033	5.17	SOV			
07.18% GSEC MAT -24/07/2037	4.08	SOV			

^ Mukesh Ambani promoter Group company

## Fund Performance Vs Benchmark (CAGR) as on 30<sup>th</sup> September, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Hybrid 35+65 Aggressive Index (%)	Nifty 50 TRI (%)	NAV Growth (₹)	CRISIL Hybrid 35+65 Aggressive Index (₹)	Nifty 50 TRI (₹)
1 Y	19.79	13.21	16.06	11,979	11,321	11,606
3 Y	23.17	16.77	21.87	18,686	15,922	18,100
5 Y	12.93	12.80	13.76	18,373	18,265	19,059
SI*	14.62	NA	NA	506,319	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 95 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 30<sup>th</sup> September, 2023

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Hybrid 35+65 Aggressive Index (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) CRISIL Hybrid 35+65 Aggressive Index	Yield (%) Nifty 50 TRI
1 Y	120,000	134,070	129,583	129,903	22.66	15.28	15.80
3 Y	360,000	460,448	428,455	440,641	16.71	11.68	13.62
5 Y	600,000	915,070	844,001	892,672	16.93	13.64	15.92
7 Y	840,000	1,369,097	1,316,584	1,412,405	13.73	12.63	14.60
10 Y	1,200,000	2,308,892	2,280,375	2,445,552	12.57	12.34	13.65
15 Y	1,800,000	4,881,772	4,822,518	5,283,313	12.30	12.16	13.22
SI	2,260,000	7,701,132	7,745,279	8,711,916	11.74	11.79	12.84

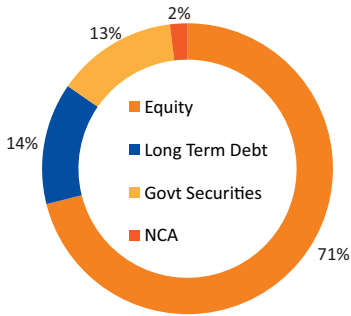
Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account.\*Since inception for above mentioned schemes is taken for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

# UTI HYBRID EQUITY FUND

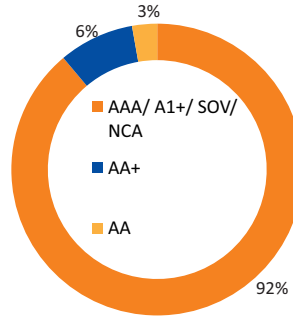
An open ended hybrid scheme investing predominantly in equity and equity related instruments.

Category  
Aggressive  
Hybrid Fund

## Asset Allocation as on 30<sup>th</sup> September, 2023



## Credit Profile as on 30<sup>th</sup> September, 2023



## Top 5 Sectors

Financial Services	33%
Information Technology	12%
Automobile and Auto Components	11%
Healthcare	8%
Oil, Gas & Consumable Fuels	7%

## Quantitative Indicators Fund Benchmark

Quantitative Indicators	Fund	Benchmark
Beta	1.10	1
Standard Deviation (Annual)	11.08%	9.73%
Sharpe Ratio	1.46%	
Portfolio Turnover Ratio (Annual)	0.29	

## Portfolio Parameters

Weighted Average Maturity	11.27 Yrs
Yield to Maturity*	7.56%
Modified Duration	5.57 Yrs
Macaulay Duration	5.86 Yrs

\*Annualized Portfolio YTM – Yields of all securities are annualized

# UTI EQUITY SAVINGS FUND

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

Category  
Equity Savings

## Investment Objective

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

## Date of inception/allotment

30th August, 2018

## Benchmark Index

Crissil Equity Savings Index

## 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

## Plans/Option (Regular/Direct)

Growth Option

Monthly IDCW/ Quarterly IDCW Option with Payout & Reinvestment Facility

## 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

## Fund AUM

Fund Size Monthly Average : ₹ 288.85 Crore  
Closing AUM : ₹ 291.56 Crore

## High/Low NAV in the month

High Growth Option : ₹ 15.3259  
Low Growth Option : ₹ 15.1080

## Total Expense Ratio

Regular : 1.50  
Direct : 0.69

## Minimum Investment Amount

Growth: ₹ 5000/-  
IDCW: ₹ 5000/-

## NAV per unit as on 29<sup>th</sup> September, 2023

Regular Growth Option : ₹ 15.2439  
Regular IDCW Option : ₹ 15.2439  
Direct Growth Option : ₹ 15.9487  
Direct IDCW Option : ₹ 15.9487

## Portfolio Details

% of Top 10 Stocks	18.67
Median Market Cap (₹ Cr)	341,278
Weighted Average Market Cap	472,823
Number of Securities	32

All figures given are provisional and unaudited.

## Market Capitalisation (%)

	Large	Mid	Small
Fund	98	2	-

## Portfolio as on 30<sup>th</sup> September, 2023

Portfolio	% to NAV	Rating/Futures	Portfolio	% to NAV	Rating/Futures
<b>Equity</b>			Tata Steel Ltd.	0.69	
Infosys Ltd.	8.01	-5.02	State Bank Of India	0.68	
Grasim Industries Ltd.	5.42	-5.08	DLF Ltd.	0.63	
Kotak Mahindra Bank Ltd.	4.55	-4.57	Tata Consultancy Services Ltd.	0.61	-0.61
ICICI Bank Ltd	3.86	-1.56	Power Grid Corporation Of India Ltd	0.60	
HDFC Bank Ltd.	3.82	-0.99	Hero Motocorp Ltd.	0.57	
Maruti Suzuki India Ltd.	3.24	-3.18	Bajaj Auto Ltd.	0.41	
Axis Bank Ltd.	3.06	-2.50	Dr Reddy's Laboratories Ltd.	0.36	
JSW Steel Ltd.	2.64	-2.64	Dabur India Ltd.	0.21	-0.21
SBI Life Insurance Company Ltd.	2.22	-2.23	<b>Govt Securities</b>		
Hindalco Industries Ltd.	2.18	-1.23	7.38% GSEC 20/06/2027	8.61	SOV
Reliance Industries Ltd.	2.18		7.26% GSEC MAT - 06/02/2033	3.43	SOV
HCL Technologies Ltd.	2.03	-1.12	364 D TBILL MAT 12/10/2023	1.71	SOV
Larsen And Toubro Ltd.	2.03		364 D TBILL MAT 19/10/2023	1.71	SOV
Mahindra & Mahindra Ltd.	2.03	-0.75	364 DAYS T - BILL- 08/08/2024	1.62	SOV
ITC Ltd.	1.68		364 DAYS T - BILL- 07/03/2024	0.12	SOV
Oil & Natural Gas Corporation Ltd.	1.54	-0.46	<b>Long Term Debt</b>		
Hindustan Unilever Ltd.	1.37	-1.37	REC Ltd	1.73	IND AAA/A1+
Indusind Bank Ltd.	1.33	-0.47	LIC Housing Finance Ltd.	1.72	CRISIL AAA/A1+
Bharti Airtel Ltd.	1.28		Small Industries Development Bank Of India	1.71	CRISIL AAA/A1+
NTPC Ltd.	1.01		National Bank For Agriculture And Rural Development	1.71	CRISIL AAA/A1+
Tata Motors Ltd.	0.94		Power Finance Corporation Ltd.	1.70	CRISIL AAA/A1+
Interglobe Aviation Ltd	0.92		Indian Railway Finance Corporation Ltd.	1.70	CRISIL AAA/A1+
ICICI Lombard General Insurance Company Ltd	0.89		<b>Net Current Assets</b>		
Cipla Ltd.	0.83			6.46	
Aurobindo Pharma Ltd.	0.76		<b>Total</b>	100.00	
Coal India Ltd.	0.76				
GAIL (India) Ltd.	0.75				

## Fund Performance Vs Benchmark (CAGR) as on 30<sup>th</sup> September, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Equity Savings Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Equity Savings Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Y	13.59	10.72	8.10	11,359	11,072	10,810
3 Y	13.58	11.58	3.28	14,652	13,892	11,017
5 Y	9.08	9.95	6.65	15,446	16,073	13,800
SI*	8.64	9.31	6.55	15,244	15,729	13,810

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 95 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.

## SIP Returns as on 30<sup>th</sup> September, 2023

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Equity Savings Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Equity Savings Index	Yield (%) CRISIL 10 Year Gilt Index
1 Y	120,000	128,950	126,758	124,360	14.25	10.71	6.87
3 Y	360,000	423,829	412,878	382,869	10.93	11.05	4.05
5 Y	600,000	787,190	775,466	673,180	10.82	10.82	4.56
SI	610,000	802,417	791,233	687,037	10.74	10.77	4.63

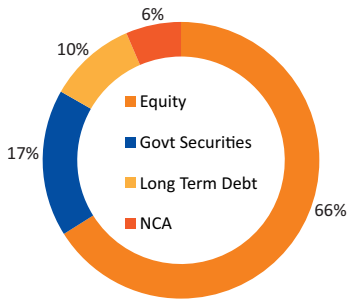
Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. Past performance may or may not be sustained in future.

# UTI EQUITY SAVINGS FUND

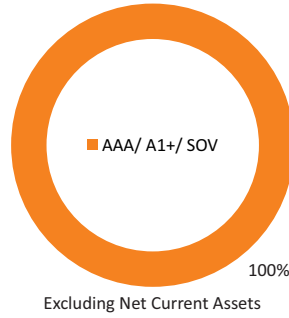
An open ended scheme investing in equity, arbitrage and debt.

Category  
Equity Savings

## Asset Allocation as on 30<sup>th</sup> September, 2023



## Credit Profile as on 30<sup>th</sup> September, 2023



## Top 5 Sectors



Financial Services	31%
Information Technology	16%
Automobile and Auto Components	11%
Metals & Mining	8%
Construction Materials	8%

## Quantitative Indicators



Quantitative Indicators	Fund	Benchmark
Beta	1.02	1
Standard Deviation (Annual)	5.73%	5.34%
Sharpe Ratio	1.16%	
Portfolio Turnover Ratio (Annual)	4.15	

## Portfolio Parameters



Weighted Average Maturity	2.88 Yrs
Yield to Maturity*	7.05%
Modified Duration	2.30 Yrs
Macaulay Duration	2.41 Yrs

\*Annualized Portfolio YTM – Yields of all securities are annualized

## Active Stock positions



Overweight (Top 5)	%	Underweight (Top 5)	%
Infosys Ltd.	3.0	Kotak Mahindra	
HDFC Bank Ltd.	2.8	Bank Ltd.	0.0
ICICI Bank Ltd	2.3	SBI Life Insurance	
Reliance Industries Ltd.	2.2	Company Ltd.	0.0
Larsen And Toubro Ltd.	2.0	JSW Steel Ltd.	0.0
		Hindustan	
		Unilever Ltd.	0.0
		Dabur India Ltd.	0.0

# UTI ARBITRAGE FUND

An open ended scheme investing in arbitrage opportunities.

Category  
Arbitrage

## Investment Objective

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

## Date of inception/allotment

22nd June, 2006

## Benchmark Index

Nifty 50 Arbitrage Index

## Fund Manager

Mr. Sharwan Kumar Goyal (For Equity Portion) Managing the scheme since Dec 2020 & Mr. Amit Sharma (For Debt Portion) Managing the scheme since Jul 2018

## Plans/Option (Regular/Direct)

Growth Option

IDCW Option with Payout and Reinvestment

## 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

## Fund AUM

Fund Size Monthly Average : ₹ 3318.81 Crore  
Closing AUM : ₹ 3439.31 Crore

## High/Low NAV in the month

High Growth Option : ₹ 30.9315  
Low Growth Option : ₹ 30.7394

## Total Expense Ratio

Regular : 0.91  
Direct : 0.36

## Minimum Investment Amount

Growth: ₹ 5000/-  
IDCW: ₹ 5000/-

## NAV per unit as on 29<sup>th</sup> September, 2023

Regular Growth Option : ₹ 30.9303  
Regular IDCW Option : ₹ 17.4733  
Direct Growth Option : ₹ 32.6257  
Direct IDCW Option : ₹ 19.0846

## Portfolio Details

Median Market Cap (₹ Cr)	82,027
Weighted Average Market Cap	294,656

All figures given are provisional and unaudited.

## Portfolio Parameters

Weighted Average Maturity	0.36 Yrs
Yield to Maturity*	7.48%
Modified Duration	0.36 Yrs
Macaulay Duration	0.36 Yrs

\*Annualized Portfolio YTM - Yields of all securities are annualized

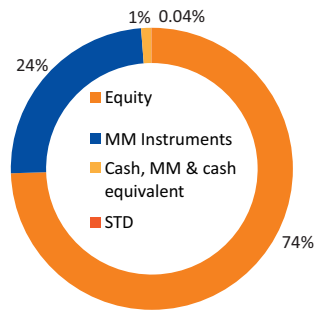
## Portfolio as on 30<sup>th</sup> September, 2023

Equity	% to NAV	Hedged
Equity	74.49	
Debt	0.00	
MM Instruments	24.28	
MF Units		
STD	0.04	
Cash, MM & cash equivalent	1.19	
<b>Total</b>	<b>100.00</b>	

All figures given are provisional and unaudited.

Average Equity holding in UTI Arbitrage Fund is 70.71% for the past 12 months against the requirement of minimum 65% for equity taxation eligibility. (Annual average of the monthly average opening and closing figures)

## Asset Allocation as on 30<sup>th</sup> September, 2023



## Quantitative Indicators Fund Benchmark

Quantitative Indicators	Fund	Benchmark
Beta	0.26	1
Standard Deviation (Annual)	0.88%	1.59%
Sharpe Ratio	-2.50%	
Portfolio Turnover Ratio (Annual)	12.18	

## Fund Performance Vs Benchmark (CAGR) as on 30<sup>th</sup> September, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 50 Arbitrage TRI (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	Nifty 50 Arbitrage TRI (₹)	CRISIL 1 Year T-Bill Index (₹)
1 Y	6.90	7.47	6.72	10,690	10,747	10,672
3 Y	4.75	5.04	4.58	11,494	11,589	11,438
5 Y	5.09	4.92	5.75	12,819	12,716	13,227
SI*	6.75	6.18	6.12	30,927	28,193	27,919

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 95 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 30<sup>th</sup> September, 2023

Period	Investment Amount (₹)	Fund Value (₹)	Nifty 50 Arbitrage TRI (₹)	CRISIL 1 Year T-Bill Index (₹)	Yield (%) Fund	Yield (%) Nifty 50 Arbitrage TRI	Yield (%) CRISIL 1 Year T-Bill Index
1 Y	120,000	124,723	125,225	124,354	7.45	8.25	6.86
3 Y	360,000	391,072	393,586	389,543	5.47	5.90	5.21
5 Y	600,000	681,551	682,639	683,287	5.05	5.11	5.15
7 Y	840,000	1,008,580	1,002,395	1,019,446	5.15	4.98	5.46
10 Y	1,200,000	1,585,357	1,562,178	1,621,051	5.44	5.16	5.87
15 Y	1,800,000	2,883,917	2,403,058	2,923,219	6.01	5.63	6.17
SI	2,060,000	3,617,488	2,403,058	3,606,923	6.20	5.63	6.17

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

(Number of Segregated portfolio in the scheme 1)

An open ended hybrid scheme investing predominantly in debt instruments.

Category  
Conservative  
Hybrid Fund

## Investment Objective

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

## Date of inception/allotment

16th December, 2003

## Benchmark Index

NIFTY 50 Hybrid Composite Debt 15:85 Index

## Fund Manager

Mr. Amit Premchandani, PGDM (IIM Indore), CA, CFA (Equity Portfolio) Managing the scheme since Jan 2022  
Mr. Jaydeep Bhowal Debt Portfolio Managing the scheme since Apr 2023

## Plans/Option (Regular/Direct)

Growth Option

Monthly IDCW Option, Flexi IDCW Option, Monthly Payment Plan

## 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

## Fund AUM

Fund Size Monthly Average : ₹ 1,574.84 Crore  
Closing AUM : ₹ 1,569.61 Crore

## High/Low NAV in the month

High Growth Option : ₹ 57.6166  
Low Growth Option : ₹ 57.0749

## Total Expense Ratio

Regular : 1.80  
Direct : 1.20

## Minimum Investment Amount

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

## NAV per unit as on 29<sup>th</sup> September, 2023

Regular Growth Option : ₹ 57.2989  
Regular IDCW Option : ₹ 16.0825  
Direct Growth Option : ₹ 61.3323  
Direct IDCW Option : ₹ 17.7096

## Portfolio Details

Median Market Cap (₹ Cr)	110,986
Weighted Average Market Cap	289,003
Number of Securities	57

All figures given are provisional and unaudited.

## Market Capitalisation (%)

	Large	Mid	Small
Fund	67	17	16

## Portfolio as on 30<sup>th</sup> September, 2023 (Main Portfolio)

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
<b>Equity</b>			Jamnagar Utilities And Power Private Ltd ^	5.36	CRISIL AAA/A1+
HDFC Bank Ltd.	2.29		LIC Housing Finance Ltd.	4.77	CRISIL AAA/A1+
Infosys Ltd.	1.49		National Bank For Agriculture And Rural Development	4.76	CRISIL AAA/A1+
ICICI Bank Ltd	1.46		Indian Railway Finance Corporation Ltd.	4.44	CRISIL AAA/A1+
Axis Bank Ltd.	1.19		Power Finance Corporation Ltd.	3.19	CRISIL AAA/A1+
Bharti Airtel Ltd.	0.89		State Bank Of India Basel3At1	1.89	CRISIL AA+
State Bank Of India	0.78		Summit Digital Infrastructure Ltd	1.87	CRISIL AAA/A1+
Hindalco Industries Ltd.	0.61		Tata Capital Financial Services Ltd	1.60	ICRA AAA/A1+
Tata Steel Ltd.	0.61		Tata Projects Ltd	1.59	IND AA
Mphasis Ltd	0.60		Tata Motors Finance Solutions Ltd	1.58	CRISIL AA
IndusInd Bank Ltd.	0.55		Union Bank Of India Basel3T2	1.56	CRISIL AA+
Others	14.01		Canfin Homes Ltd.	1.56	ICRA AA+
<b>Govt Securities</b>			HDFC Bank Ltd.	1.51	CRISIL AAA/A1+
07.18% GSEC MAT -14/08/2033	12.71	SOV	Piramal Capital & Housing Finance Ltd	0.56	ICRA AA
7.06% GS MAT - 10/04/2028	7.91	SOV	Cholamandalam Investment And Fin. Co. Ltd	0.32	ICRA AA+
7.38% GSEC 20/06/2027	5.12	SOV	<b>Net Current assets</b>	<b>4.12</b>	
GOI FRB - MAT 22/09/2033	1.62	SOV	<b>Total</b>	<b>100.00</b>	
7.26% GSEC 14/01/29	0.96	SOV			
364 DAYS T - BILL- 07/03/2024	0.16	SOV			
<b>Long Term Debt</b>					
REC Ltd	6.37	CRISIL AAA/A1+			

^ Mukesh Ambani promoter Group company

## Fund Performance Vs Benchmark (CAGR) as on 30<sup>th</sup> September, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	NIFTY 50 Hybrid Composite Debt 15:85 Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	NIFTY 50 Hybrid Composite Debt 15:85 Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Y	9.34	8.88	8.10	10,934	10,888	10,810
3 Y	11.12	7.64	3.28	13,721	12,472	11,017
5 Y	7.58	9.15	6.65	14,413	15,496	13,800
SI*	9.22	8.36	5.53	57,344	49,034	29,034

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 Jan 2022 & Co-Fund Manager managing Scheme since Apr 2023. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 95 in 'Fund Manager Summary'. Schemes Managed by Mr. Amit Premchandani & Mr. Jaydeep Bhowal. \*The Scheme returns are inclusive of the impact of segregation of the portfolio Debt instruments of Vodafone Idea Ltd. have been segregated from the Main Portfolio on 17th Feb, 2020.

## SIP Returns as on 30<sup>th</sup> September, 2023

Period	Investment Amount (₹)	Fund Value (₹)	NIFTY 50 Hybrid Composite Debt 15:85 Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) NIFTY 50 Hybrid Composite Debt 15:85 Index	Yield (%) CRISIL 10 Year Gilt Index
1 Y	120,000	126,459	125,340	124,360	10.23	8.43	6.87
3 Y	360,000	408,987	397,640	382,892	8.49	6.59	4.06
5 Y	600,000	749,370	731,813	673,263	8.84	7.89	4.56
7 Y	840,000	1,113,785	1,119,353	1,003,458	7.94	8.08	5.01
10 Y	1,200,000	1,820,686	1,854,189	1,616,946	8.09	8.44	5.82
15 Y	1,800,000	3,576,376	3,585,944	2,898,036	8.62	8.65	6.07
SI	2,260,000	5,555,430	5,487,221	4,197,416	8.79	8.67	6.17

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.

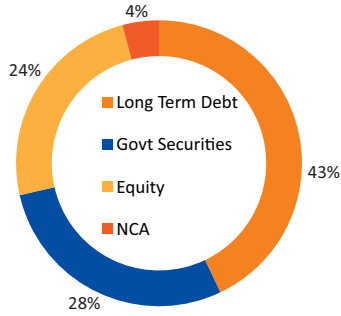
# UTI REGULAR SAVINGS FUND

(Number of Segregated portfolio in the scheme 1)

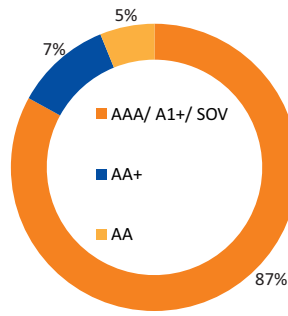
An open ended hybrid scheme investing predominantly in debt instruments.

Category  
Conservative  
Hybrid Fund

## Asset Allocation as on 30<sup>th</sup> September, 2023



## Credit Profile as on 30<sup>th</sup> September, 2023



Excluding Net Current Assets

## Top 5 Sectors



Financial Services	32%
Information Technology	12%
Healthcare	10%
Automobile and Auto Components	9%
Consumer Durables	6%

## Quantitative Indicators Fund Benchmark



Beta	1.15	1
Standard Deviation (Annual)	3.89%	2.91%
Sharpe Ratio	1.07%	
Portfolio Turnover Ratio (Annual)	0.22	

## Portfolio Parameters



Weighted Average Maturity	7.80 Yrs
Yield to Maturity*	7.63%
Modified Duration	4.15 Yrs
Macaulay Duration	4.39 Yrs

\*Annualized Portfolio YTM – Yields of all securities are annualized

## Segregated AUM & NAV



Segregated Fund Size Monthly Average :	₹ 0.0 Crore
Closing AUM:	₹ 0.0 Crore
Segregated NAV per unit as on 30 <sup>th</sup> September, 2023	₹ 0.0
Growth :	

## UTI Regular Savings Fund (Segregated - 17022020) Segregated Portfolio as on 30th September, 2023

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

\* Percentage to NAV Less Than 0.01

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

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

# UTI CHILDREN'S CAREER FUND - INVESTMENT PLAN

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

Category  
Children's Fund

## Investment Objective

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

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

## Date of inception/allotment

30th January, 2008

## Benchmark Index

Nifty 500 TRI

## Fund Manager

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

## Plans/Option (Regular/Direct)

Growth Option  
IDCW Option  
Scholarship Option\*

## Load Structure

Entry Load: Nil  
Exit Load : Nil

## Fund AUM

Fund Size Monthly Average : ₹ 854.71 Crore  
Closing AUM : ₹ 850.24 Crore

## High/Low NAV in the month

High Growth Option : ₹ 67.4781  
Low Growth Option : ₹ 65.3932

## Total Expense Ratio

Regular : 2.32  
Direct : 1.20

## Minimum Investment Amount

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

## Lock In Period

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

## NAV per unit as on 29<sup>th</sup> September, 2023

Regular Growth Option ₹ 65.8395  
Regular IDCW Option ₹ 65.8435  
Direct Growth Option ₹ 71.7006  
Direct IDCW Option ₹ 71.8245

## Portfolio Details

Median Market Cap (₹ Cr)	111,000
Weighted Average Market Cap	293,345

All figures given are provisional and unaudited.

## Market Capitalisation (%)

	Large	Mid	Small
Fund	68	21	11
Benchmark	74	17	9

## Portfolio as on 30<sup>th</sup> September, 2023

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
<b>Equity</b>			Crompton Greaves Consumer Electricals Ltd.	1.93	
HDFC Bank Ltd.	8.44		Phoenix Mills Ltd	1.90	
ICICI Bank Ltd	7.36		Ultratech Cement Ltd.	1.89	
Infosys Ltd.	5.91		Nestle India Ltd.	1.80	
Axis Bank Ltd.	4.11		LTIMindtree Ltd.	1.78	
Bharti Airtel Ltd.	3.57		Ajanta Pharma Ltd.	1.66	
Bajaj Finance Ltd.	2.97		Metro Brands Ltd	1.65	
Maruti Suzuki India Ltd.	2.83		Others	36.40	
IndusInd Bank Ltd.	2.51		<b>Govt Securities</b>		
Cholamandalam Investment And Fin. Co. Ltd	2.49		364 DAYS T - BILL - 07/03/2024	0.10	SOV
Avenue Supermarts Ltd.	2.37		<b>Net Current assets</b>	<b>1.88</b>	
Godrej Consumer Products Ltd	2.29		<b>Total</b>	<b>100.00</b>	
Tata Motors Ltd.	2.18				
Hindalco Industries Ltd.	1.99				

## Fund Performance Vs Benchmark (CAGR) as on 30<sup>th</sup> September, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)
1 Y	11.76	17.63	16.06	11,176	11,763	11,606
3 Y	21.33	24.11	21.87	17,861	19,117	18,100
5 Y	12.70	14.89	13.76	18,187	20,025	19,059
SI*	11.58	10.42	10.20	55,718	47,298	45,842

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 95 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 30<sup>th</sup> September, 2023

Period	Investment Amount (₹)	Fund Value (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty 500 TRI	Yield (%) Nifty 50 TRI
1 Y	120,000	131,897	133,948	129,903	19.07	22.46	15.80
3 Y	360,000	431,811	456,220	440,641	12.21	16.06	13.62
5 Y	600,000	877,658	937,653	892,672	15.23	17.93	15.92
7 Y	840,000	1,342,576	1,459,381	1,412,405	13.18	15.52	14.60
10 Y	1,200,000	2,349,434	2,571,611	2,445,552	12.90	14.59	13.65
15 Y	1,800,000	5,051,365	5,676,146	5,283,313	12.70	14.05	13.22
SI	1,880,000	5,501,345	6,113,350	5,688,788	12.59	13.76	12.96

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

\*Temporary Discontinuation of Fresh Subscription Under Scholarship Option w.e.f Aug 11 2023

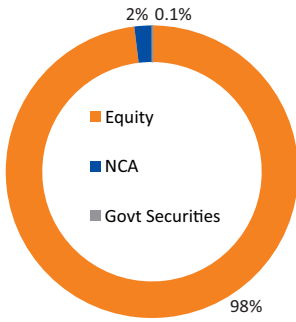


# UTI CHILDREN'S CAREER FUND - INVESTMENT PLAN

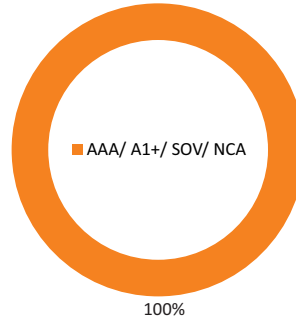
An open ended fund for investment for children having a lock-in for at least 5 years or till the child attains age of majority (whichever is earlier).

Category  
Children's Fund

## Asset Allocation as on 30<sup>th</sup> September, 2023



## Credit Profile as on 30<sup>th</sup> September, 2023



## Top 5 Sectors



Financial Services	32%
Automobile and Auto Components	10%
Information Technology	10%
Fast Moving Consumer Goods	7%
Consumer Services	7%

## Quantitative Indicators Fund Benchmark



Quantitative Indicators	Fund	Benchmark
Beta	0.94	1
Standard Deviation (Annual)	14.12%	14.59%
Sharpe Ratio	1.02%	
Portfolio Turnover Ratio (Annual)	0.19	

## Portfolio Parameters



Weighted Average Maturity	0.02 Yrs
Yield to Maturity*	6.74%
Modified Duration	0.02 Yrs
Macaulay Duration	0.02 Yrs

\*Annualized Portfolio YTM – Yields of all securities are annualized

# UTI CHILDREN'S CAREER FUND - SAVINGS PLAN

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

Category  
Children's Fund

## Investment Objective

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

## Date of inception/allotment

12th August, 1993

## Benchmark Index

CRISIL Short Term Debt Hybrid 60+40 Index

## 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

## Plans/Option (Regular/Direct)

Growth Option  
Scholarship Option\*

## Load Structure

Entry Load: Nil  
Exit Load : Nil

## Fund AUM

Fund Size Monthly Average : ₹ 4,253.21 Crore  
Closing AUM : ₹ 4,230.90 Crore

## High/Low NAV in the month

High Growth Option : ₹ 33.7363  
Low Growth Option : ₹ 33.2814

## Total Expense Ratio

Regular : 1.74  
Direct : 1.52

## Minimum Investment Amount

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

## Lock In Period

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

## NAV per unit as on 29<sup>th</sup> September, 2023

Regular Growth Option : ₹ 33.4038  
Direct Growth Option : ₹ 34.0302

## Portfolio Details

Median Market Cap (₹ Cr)	110,992
Weighted Average Market Cap	293,382

All figures given are provisional and unaudited.

## Market Capitalisation (%)

	Large	Mid	Small
Fund	68	21	11

## Portfolio as on 30<sup>th</sup> September, 2023

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
<b>Equity</b>			7.26% GSEC MAT - 06/02/2033	7.10	SOV
HDFC Bank Ltd.	3.39		07.30% GSEC MAT -19/06/2053	2.33	SOV
ICICI Bank Ltd	2.95		07.18% GSEC MAT -14/08/2033	1.18	SOV
Infosys Ltd.	2.35		<b>Long Term Debt</b>		
Axis Bank Ltd.	1.65		Power Finance Corporation Ltd.	4.97	CRISIL AAA/A1+
Bharti Airtel Ltd.	1.43		REC Ltd	4.56	CRISIL AAA/A1+
Bajaj Finance Ltd.	1.19		HDFC Bank Ltd.	4.16	CRISIL AAA/A1+
Maruti Suzuki India Ltd.	1.13		Jamnagar Utilities And Power Private Ltd. ^	2.32	CRISIL AAA/A1+
IndusInd Bank Ltd.	1.00		Housing And Urban Development Corpn	1.77	CARE AAA/A1+
Cholamandalam Investment And Fin. Co. Ltd	0.99		HDB Financial Services Ltd.	1.18	CRISIL AAA/A1+
Avenue Supermarts Ltd.	0.95		Small Industries Development Bank Of India	1.18	CRISIL AAA/A1+
Godrej Consumer Products Ltd	0.92		NTPC Ltd.	1.17	CRISIL AAA/A1+
Tata Motors Ltd.	0.87		State Bank Of India Basel3At1	0.82	CRISIL AA+
Hindalco Industries Ltd.	0.80		Indian Railway Finance Corporation Ltd.	0.60	CRISIL AAA/A1+
Crompton Greaves Consumer Electricals Ltd.	0.77		Others	4.41	
Phoenix Mills Ltd	0.76		<b>Securitized Debt</b>		
Others	18.09		First Business Receivable Trust\$	0.39	IND AAA/A1+
<b>Govt Securities</b>			<b>Net Current assets</b>	<b>2.36</b>	
Others	1.53		<b>Total</b>	<b>100.00</b>	
7.41% GS MAT - 19/12/2036	9.41	SOV			
07.18% GSEC MAT -24/07/2037	9.33	SOV			

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

## Fund Performance Vs Benchmark (CAGR) as on 30<sup>th</sup> September, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Short Term Debt Hybrid 60+40 Index (%)	Nifty 50 TRI (%)	NAV Growth (₹)	CRISIL Short Term Debt Hybrid 60+40 Index (₹)	Nifty 50 TRI (₹)
1 Y	8.86	10.91	16.06	10,886	11,091	11,606
3 Y	12.60	12.46	21.87	14,276	14,223	18,100
5 Y	8.06	10.74	13.76	14,737	16,659	19,059
SI*	10.81	NA	NA	222,842	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 95 in 'Fund Manager Summary'. N.A - Not Available. Schemes Managed by Mr. Sunil Madhukar Patil & Mr Vishal Chopda

## SIP Returns as on 30<sup>th</sup> September, 2023

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Short Term Debt Hybrid 60+40 Index (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) CRISIL Short Term Debt Hybrid 60+40 Index	Yield (%) Nifty 50 TRI
1 Y	120,000	127,135	127,718	129,903	11.31	12.25	15.80
3 Y	360,000	411,332	414,611	440,641	8.88	9.42	13.62
5 Y	600,000	766,051	788,607	892,672	9.73	10.89	15.92
7 Y	840,000	1,133,754	1,218,550	1,412,405	8.44	10.46	14.60
10 Y	1,200,000	1,881,897	2,059,217	2,445,552	8.72	10.42	13.65
15 Y	1,800,000	3,894,433	4,186,607	5,283,313	9.64	10.49	13.22
SI	2,260,000	6,074,607	6,607,426	8,711,916	9.60	10.37	12.84

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

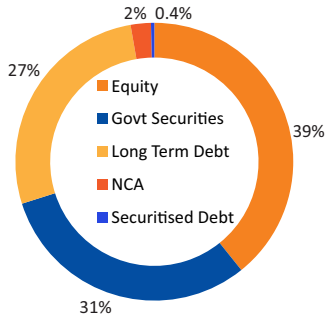
\*Temporary Discontinuation of Fresh Subscription Under Scholarship Option w.e.f Aug 11 2023

# UTI CHILDREN'S CAREER FUND - SAVINGS PLAN

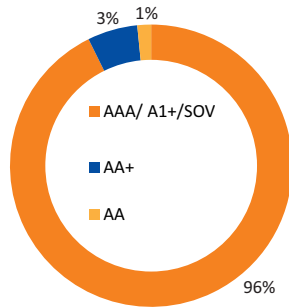
An open ended fund for investment for children having a lock-in for at least 5 years or till the child attains age of majority (whichever is earlier).

Category  
Children's Fund

## Asset Allocation as on 30<sup>th</sup> September, 2023



## Credit Profile as on 30<sup>th</sup> September, 2023



Excluding Net Current Assets

## Top 5 Sectors

Financial Services	32%
Automobile and Auto Components	10%
Information Technology	10%
Fast Moving Consumer Goods	7%
Consumer Services	7%

## Quantitative Indicators Fund Benchmark

Quantitative Indicators	Fund	Benchmark
Beta	0.92	1
Standard Deviation (Annual)	5.87%	6.04%
Sharpe Ratio	0.96%	
Portfolio Turnover Ratio (Annual)	0.22	

## Portfolio Parameters

Weighted Average Maturity	10.80 Yrs
Yield to Maturity*	7.56%
Modified Duration	6.16 Yrs
Macaulay Duration	6.47 Yrs
Securitized Debt Average Maturity	
First Business Receivable Trust	1.26 Yrs

\*Annualized Portfolio YTM – Yields of all securities are annualized

# UTI RETIREMENT BENEFIT PENSION FUND

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

Category  
Retirement Fund

## Investment Objective

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

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

## Date of inception/allotment

26th December, 1994

## Benchmark Index

CRISIL Short Term Debt Hybrid 60+40 Index

## Fund Manager

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

## Plans/Option (Regular/Direct)

Growth Option

## Load Structure

Entry Load: Nil

Exit Load : Nil

## Fund AUM

Fund Size Monthly Average : ₹ 4,040.71 Crore

Closing AUM : ₹ 4,030.58 Crore

## High/Low NAV in the month

High Growth Option : ₹ 40.0582

Low Growth Option : ₹ 39.4495

## Total Expense Ratio

Regular : 1.66

Direct : 0.99

## Minimum Investment Amount

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

## NAV per unit as on 29<sup>th</sup> September, 2023

Regular Growth Option ₹ 39.6759

Direct Growth Option ₹ 42.3260

## Portfolio Details

Median Market Cap (₹ Cr)	256,472
Weighted Average Market Cap	392,065
Number of Securities	62

All figures given are provisional and unaudited.

## Market Capitalisation (%)

	Large	Mid	Small
Fund	70	22	9

## Portfolio as on 30<sup>th</sup> September, 2023

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
<b>Equity</b>			7.41% GS MAT - 19/12/2036	6.25	SOV
HDFC Bank Ltd.	3.75		07.18% GSEC MAT -14/08/2033	3.09	SOV
ICICI Bank Ltd	2.73		07.71% GUJARAT		
Infosys Ltd.	2.40		SDL 2026- 08/03/2034	1.25	SOV
Larsen And Toubro Ltd	1.99		<b>Long Term Debt</b>		
ITC Ltd.	1.76		Power Finance Corporation Ltd.	5.56	CRISIL AAA/A1+
Reliance Industries Ltd.	1.64		HDFC Bank Ltd.	4.38	CRISIL AAA/A1+
Mahindra & Mahindra Ltd.	1.40		REC Ltd	3.69	CRISIL AAA/A1+
HCL Technologies Ltd.	1.34		Jamnagar Utilities And Power Private Ltd. ^	2.43	CRISIL AAA/A1+
State Bank Of India	1.06		Housing And Urban Development Corpn	1.86	CARE AAA/A1+
Tata Motors Ltd.	0.97		HDFC Bank Ltd. Basel3T2	1.24	CRISIL AAA/A1+
Axis Bank Ltd.	0.96		LIC Housing Finance Ltd.	1.24	CRISIL AAA/A1+
IndusInd Bank Ltd.	0.94		HDB Financial Services Ltd.	1.24	CRISIL AAA/A1+
Bharti Airtel Ltd.	0.86		Tata Motors Finance Solutions Ltd	0.74	CRISIL AA
Hindalco Industries Ltd.	0.81		Indian Railway Finance Corporation Ltd	0.63	CRISIL AAA/A1+
GAIL (India) Ltd.	0.80		Others	5.67	
Others	14.69		<b>Net Current assets</b>	<b>2.19</b>	
<b>Govt Securities</b>			<b>Total</b>	<b>100.00</b>	
Others	1.36				
07.18% GSEC MAT -24/07/2037	11.63	SOV			
7.26% GSEC MAT - 06/02/2033	7.45	SOV			

^ Mukesh Ambani promoter Group company

## Fund Performance Vs Benchmark (CAGR) as on 30<sup>th</sup> September, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Short Term Debt Hybrid 60+40 Index (%)	Nifty 50 TRI (%)	NAV Growth (₹)	CRISIL Short Term Debt Hybrid 60+40 Index (₹)	Nifty 50 TRI (₹)
1 Y	13.76	10.91	16.06	11,376	11,091	11,606
3 Y	14.96	12.46	21.87	15,193	14,223	18,100
5 Y	9.18	10.74	13.76	15,517	16,659	19,059
SI*	10.49	NA	NA	176,551	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 95 in 'Fund Manager Summary'. N.A - Not Available. Schemes Managed by Mr. Sunil Madhukar Patil & Mr V. Srivatsa

## SIP Returns as on 30<sup>th</sup> September, 2023

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Short Term Debt Hybrid 60+40 Index (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) CRISIL Short Term Debt Hybrid 60+40 Index	Yield (%) Nifty 50 TRI
1 Y	120,000	129,392	127,718	129,903	14.97	12.25	15.80
3 Y	360,000	428,231	414,611	440,641	11.64	9.42	13.62
5 Y	600,000	804,879	788,607	892,672	11.72	10.89	15.92
7 Y	840,000	1,190,035	1,218,550	1,412,405	9.80	10.46	14.60
10 Y	1,200,000	1,956,084	2,059,217	2,445,552	9.45	10.42	13.65
15 Y	1,800,000	3,842,555	4,186,607	5,283,313	9.48	10.49	13.22
SI	2,260,000	5,910,236	6,607,426	8,711,916	9.35	10.37	12.84

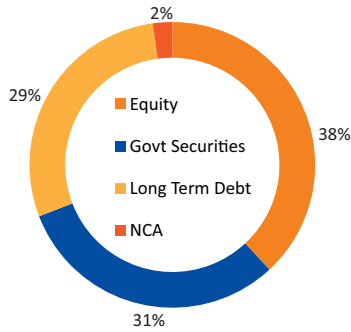
Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. **Past performance may or may not be sustained in future.**

# UTI RETIREMENT BENEFIT PENSION FUND

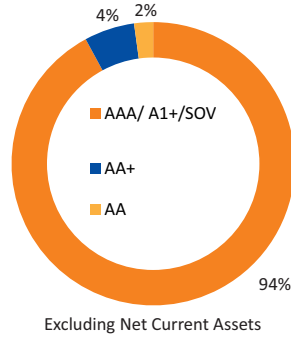
An open ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age(whichever is earlier).

Category  
Retirement Fund

## Asset Allocation as on 30<sup>th</sup> September, 2023



## Credit Profile as on 30<sup>th</sup> September, 2023



## Top 5 Sectors



Financial Services	33%
Information Technology	12%
Automobile and Auto Components	11%
Healthcare	8%
Oil, Gas & Consumable Fuels	7%

## Quantitative Indicators Fund Benchmark



Quantitative Indicators	Fund	Benchmark
Beta	0.95	1
Standard Deviation (Annual)	6.02%	6.04%
Sharpe Ratio	1.33%	
Portfolio Turnover Ratio (Annual)	0.30	

## Portfolio Parameters



Weighted Average Maturity	10.80 Yrs
Yield to Maturity*	7.59%
Modified Duration	6.05 Yrs
Macaulay Duration	6.36 Yrs

\*Annualized Portfolio YTM – Yields of all securities are annualized

# UTI UNIT LINKED INSURANCE PLAN\*

An open ended tax saving cum insurance scheme.

## Investment Objective

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

## Date of inception/allotment

1st October, 1971

## Benchmark Index

NIFTY 50 Hybrid Composite Debt 50:50 Index

## 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

## Plans/Option (Regular/Direct)

10 year Plan / 15 year Plan

## Load Structure

Entry Load: Nil

Exit Load : 2% for premature withdrawal

Nil - On or after maturity.

## Fund AUM

Fund Size Monthly Average : ₹ 5,319.93 Crore

Closing AUM : ₹ 5,291.32 Crore

## High/Low NAV in the month

High Growth Option : ₹ 35.0536

Low Growth Option : ₹ 34.5796

## Total Expense Ratio

Existing : 1.62

Direct : 0.90

## Minimum Investment Amount

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

Minimum Target amount ₹ 15,000/-

## NAV per unit as on 29<sup>th</sup> September, 2023

Existing Growth Option ₹ 34.7467

Direct Growth Option ₹ 37.1200

## Portfolio Details

Median Market Cap (₹ Cr)	98,486
Weighted Average Market Cap	257,423
Number of Securities	55

All figures given are provisional and unaudited.

## Market Capitalisation (%)

	Large	Mid	Small
Fund	63	26	11

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

## Portfolio as on 30<sup>th</sup> September, 2023

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
<b>Equity</b>			07.30% GSEC MAT -19/06/2053	1.86	SOV
LTIMindtree Ltd.	2.74		<b>Long Term Debt</b>		
HDFC Bank Ltd.	2.53		Power Finance Corporation Ltd.	4.47	CRISIL AAA/A1+
Bajaj Finance Ltd.	2.46		HDFC Bank Ltd.	3.23	CRISIL AAA/A1+
ICICI Bank Ltd	2.32		REC Ltd	2.86	CRISIL AAA/A1+
Infosys Ltd.	1.59		Jamnagar Utilities And Power Private Ltd. ^	2.78	CRISIL AAA/A1+
Avenue Supermarts Ltd.	1.43		Indian Railway Finance Corporation Ltd.	1.91	CRISIL AAA/A1+
Kotak Mahindra Bank Ltd.	1.41		Housing And Urban Development Corpn	1.89	CARE AAA/A1+
Coforge Ltd	1.27		State Bank Of India Basel3At1	1.41	CRISIL AA+
Info-Edge (India) Ltd.	1.27		Small Industries Development Bank Of India	1.02	CRISIL AAA/A1+
Astral Ltd.	1.18		HDFC Bank Ltd. Basel3T2	0.94	CRISIL AAA/A1+
Titan Company Ltd.	1.18		LIC Housing Finance Ltd.	0.94	CRISIL AAA/A1+
Maruti Suzuki India Ltd.	0.91		Others	5.40	
AU Small Finance Bank Ltd	0.75		<b>Mutual Fund Units</b>		
Asian Paints Ltd.	0.68		UTI Nifty Bank Exchange Traded Fund ETF	0.04	
Shree Cement Ltd.	0.63		<b>Securitized Debt</b>		
Others	16.39		First Business Receivable Trust\$	0.55	IND AAA/A1+
<b>Govt Securities</b>			<b>Net Current assets</b>	<b>3.18</b>	
Others	4.74		<b>Total</b>	<b>100.00</b>	
07.18% GSEC MAT -24/07/2037	9.33	SOV			
7.41% GS MAT - 19/12/2036	7.14	SOV			
7.26% GSEC MAT - 06/02/2033	5.67	SOV			
07.18% GSEC MAT -14/08/2033	1.89	SOV			

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

## Fund Performance Vs Benchmark (CAGR) as on 30<sup>th</sup> September, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	NIFTY 50 Hybrid Composite Debt 50:50 Index (%)	Nifty 50 TRI (%)	NAV Growth (₹)	NIFTY 50 Hybrid Composite Debt 50:50 Index(₹)	Nifty 50 TRI (₹)
1 Y	7.22	11.88	16.06	10,722	11,188	11,606
3 Y	10.46	13.48	21.87	13,478	14,614	18,100
5 Y	6.86	11.45	13.76	13,937	17,200	19,059
SI*	10.40	NA	NA	1,721,098	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 95 in 'Fund Manager Summary'. N.A - Not Available. Schemes Managed by Mr. Sunil Madhukar Patil & Mr. Ajay Tyagi. Please refer page no. 90 for FPI Performance.

## SIP Returns as on 30<sup>th</sup> September, 2023

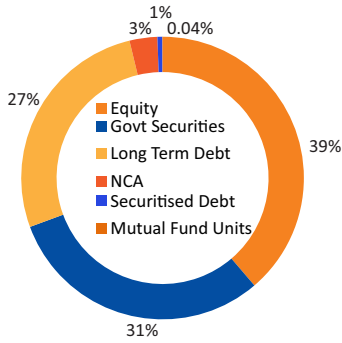
Period	Investment Amount (₹)	Fund Value (₹)	NIFTY 50 Hybrid Composite Debt 50:50 Index (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) NIFTY 50 Hybrid Composite Debt 50:50 Index	Yield (%) Nifty 50 TRI
1 Y	120,000	126,403	127,231	129,903	10.14	11.47	15.80
3 Y	360,000	398,480	415,215	440,641	6.73	9.52	13.62
5 Y	600,000	735,638	798,913	892,672	8.10	11.42	15.92
7 Y	840,000	1,090,313	1,245,261	1,412,405	7.34	11.07	14.60
10 Y	1,200,000	1,782,007	2,111,534	2,445,552	7.68	10.89	13.65
15 Y	1,800,000	3,537,728	4,303,658	5,283,313	8.49	10.82	13.22
SI	2,260,000	5,644,029	6,889,511	8,711,916	8.93	10.74	12.84

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

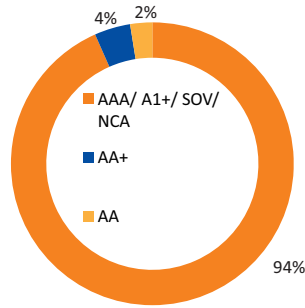
# UTI UNIT LINKED INSURANCE PLAN\*

An open ended tax saving cum insurance scheme.

## Asset Allocation as on 30<sup>th</sup> September, 2023



## Credit Profile as on 30<sup>th</sup> September, 2023



## Top 5 Sectors



Financial Services	26%
Information Technology	15%
Healthcare	12%
Consumer Services	12%
Consumer Durables	10%

## Quantitative Indicators



Quantitative Indicators	Fund	Benchmark
Beta	0.69	1
Standard Deviation (Annual)	5.81%	7.56%
Sharpe Ratio	0.60%	
Portfolio Turnover Ratio (Annual)	0.04	

## Portfolio Parameters



<b>Securitized Debt Average Maturity</b>	
First Business Receivable Trust	0.76 Yrs
*Annualized Portfolio YTM – Yields of all securities are annualized	

# FIXED INCOME PRODUCTS OCTOBER 2023

Fund Name	AUM (Rs Cr)	Portfolio Parameters				Asset Allocation (%)				Issuer Type (%)				Credit Rating Profile (%)				TER		Exit Load
		YTM*	Average Maturity	Modified Duration	Macaulay Duration	CD	CP	T-Bills	GSEC/SDL	Corporate Bonds	TREPS/Repo/Cash	NBFC	HFC	AAA/AA+/Sov/Cash	AA+	AA	Below AA	LT AAA/Eq*	Direct	
UTI Overnight Fund	3,687	6.77%	4 days	4 days	4 days	-	-	6.62	-	-	-	-	100.00	-	-	-	100.00	0.05%	0.10%	Nil
UTI Liquid Cash Plan	21,910	7.10%	59 days	59 days	59 days	30.48	55.08	20.99	2.07	-	-	-	100.00	-	-	-	66.82	0.18%	0.27%	\$\$\$
UTI Money Market Fund	10,644	7.37%	139 days	139 days	139 days	47.5991	35.28	14.38	1.36	13.12	7.83	100.00	-	-	74.02	0.20%	0.27%	Nil		
UTI Ultra Short Term Fund	2,001	7.70%	180 days	172 days	178 days	30.0491	23.594	306.16	13.72	8.075	81.81	9.78	7.41	1.00	0.43%	0.97%	Nil			
UTI Treasury Advantage Fund	3,734	7.55%	1.01 yrs	0.87 yrs	0.9 yrs	35.71	14.88	8.43	8.68	28.86	3.44	10.46	4.03	89.87	2.00	-	80.84	0.35%	0.44%	Nil
UTI Short Term Income Fund	2,389	7.42%	3.18 yrs	2.73 yrs	2.86 yrs	17429	38.79	61057	22.81	5.57	84.02	9.74	6.24	-	0.32%	0.95%	Nil			
UTI Medium Term Fund	43	7.94%	4.33 yrs	3.25 yrs	3.39 yrs	-	4.43	-	40.29	50.49	4.79	12.50	6.73	62.45	28.45	2.31	58.02	0.98%	1.59%	\$
UTI Bond Fund	311	7.58%	9.89 yrs	6.53 yrs	6.81 yrs	.59	98.47	-	70.10	27.29	98.47	1.25%	1.62%	Nil						
UTI Long Duration Fund	57	7.39%	18.81 yrs	9.29 yrs	9.63 yrs	00	--	--	96.20	100.00	0.56	8.01	4.49%	100.						
UTI Floater Fund	1,460	7.33%	0.95 yrs	0.93 yrs	0.98 yrs	24291	35.37	102551	1.0	8.25	100.00	-	-	100.00	0.35%	0.85%	Nil			
UTI Banking & PSU Debt Fund	960	7.56%	3.66 yrs	2.99 yrs	3.18 yrs	-	-	-	24.08	71.47	4.45	-	-	100.00	-	-	100.00	0.24%	0.57%	Nil
UTI Corporate Bond Fund	3,078	7.58%	3.22 yrs	2.44 yrs	2.58 yrs	0079	5.03	86818	16.4	199	69,000.00	-	-	100.00	0.28%	0.57%	Nil			
UTI Dynamic Bond Fund	440	7.43%	11.17 yrs	7.02 yrs	7.34 yrs	71	--	3223	61.5	77	27,342.3	7.	97.77	0.70%	1.53%	Nil				
UTI Credit Risk Fund	417	8.30%	2.64 yrs	1.95 yrs	2.05 yrs	8	1725	11-02	1.1	100	82,000.00	8.10	29.26	0.86%	1.60%	\$				
UTI Gift Fund	538	7.34%	12.01 yrs	7.58 yrs	7.86 yrs	-	-	2.71	92.17	-	5.12	-	-	100.00	-	-	100.00	0.67%	0.93%	Nil
UTI Gift Fund with 10 year Constant Duration	163	7.29%	9.71 yrs	6.81 yrs	7.06 yrs	00	--	--	98.17	100.00	0.22	1.83	0.70%	100.						
<b>Index Funds</b>																				
UTI CRISIL SDL June 2027 Index Fund	81	7.58%	3.46 yrs	2.94 yrs	3.05 yrs	0	--	--	96.61	100.00	0.15	3.39	4.2%	100.0						
UTI CRISIL SDL April 2033 Index Fund	278	7.60%	9.18 yrs	6.42 yrs	6.66 yrs	00	--	--	97.32	100.00	0.15	2.68	4.2%	100.						
UTI NIFTY SDL Plus AAA PSU Bond Apr 2026 75:25 Index Fund	175	7.60%	2.41 yrs	2.11 yrs	2.21 yrs	-	-	-	73.88	23.63	2.49	-	-	100.00	-	-	100.00	0.15%	0.41%	Nil
UTI NIFTY SDL Plus AAA PSU Bond Apr 2028- 75:25 Index Fund	41	7.61%	4.34 yrs	3.51 yrs	3.66 yrs	00.00	--	--	71.13	23,650	0.5	2.2	0.42%	1						

\* Annualized Portfolio YTM - Yields of all securities are mapped to the long term rating of the issuers. \*\* Short term ratings are mapped to the long term rating of the issuers.  
 \$ Exit load applicable if investor exits: (A) Within 12 months from the date of allotment: (i) upto 10% of the allotted units - Nil (ii) beyond 10% of the allotted units - 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 - 0.0070%, 3 days - 0.0055%, 4 days - 0.0055%, 5 days - 0.0055%, 6 days - 0.0055%, Nil thereafter

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



# UTI OVERNIGHT FUND

(Maturity of 1 day)

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

Category  
Overnight Fund

## Investment Objective

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

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

## Date of inception/allotment

24th November, 2003

## Benchmark Index

CRISIL Liquid Overnight Index

## Fund Manager

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

## Plans/Option (Regular/Direct)

Growth Option,  
Periodic Option with payout & reinvestment of IDCW  
Daily Reinvestment of IDCW Option

## Load Structure

Entry Load: Nil  
Exit Load : Nil

## Fund AUM

Fund Size Monthly Average : ₹5,787.69 Crore  
Closing AUM : ₹3,687.34 Crore

## High/Low NAV in the month

High Growth Option : ₹3138.4807  
Low Growth Option : ₹3122.1653

## Total Expense Ratio

Regular : 0.10  
Direct : 0.05

## 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/-

## NAV per unit as on 30<sup>th</sup> September, 2023

Regular Growth Option : ₹3138.4807  
Regular IDCW Option : ₹1370.8617  
Direct Growth Option : ₹3169.7538  
Direct IDCW Option : ₹1371.6621

## Portfolio Parameters

Weighted Average Maturity : 4 days  
Yield to Maturity\* : 6.77%  
Modified Duration : 4 days  
Macaulay Duration : 4 days

\*Annualized Portfolio YTM – Yields of all securities are annualized

## Portfolio as on 30<sup>th</sup> September, 2023

Portfolio	% to NAV	Rating
<b>Govt Securities</b>		
91 DAYS T BILL - 19/10/2023	2.70	SOV
182 DAYS T BILL - 12/10/2023	2.57	SOV
182 DAYS T BILL - 26/10/2023	1.35	SOV
<b>Net Current assets</b>	<b>93.38</b>	
<b>Total</b>	<b>100.00</b>	

## Fund Performance Vs Benchmark (CAGR) as on 30<sup>th</sup> September, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Liquid Overnight Index (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	CRISIL Liquid Overnight Index (₹)	CRISIL 1 Year T-Bill Index (₹)
1 Y	6.43	6.55	6.72	10,643	10,655	10,672
3 Y	4.46	4.60	4.58	11,399	11,444	11,438
5 Y	4.65	4.76	5.75	12,553	12,619	13,227
SI*	5.93	5.87	5.88	31,402	31,050	31,109

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.

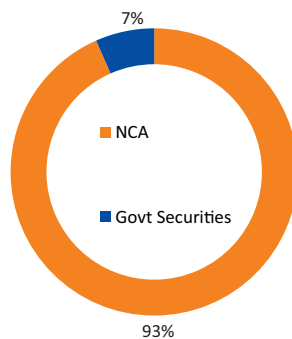
For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 95 in 'Fund Manager Summary'. N.A - Not Available. Schemes Managed by Mr. Amit Sharma.

## SIP Returns as on 30<sup>th</sup> September, 2023

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Liquid Overnight Index (₹)	CRISIL 1 Year T-Bill Index (₹)	Yield (%) Fund	Yield (%) CRISIL Liquid Overnight Index	Yield (%) CRISIL 1 Year T-Bill Index
1 Y	120,000	124,196	124,235	124,354	6.55	6.61	6.80
3 Y	360,000	389,818	390,494	389,543	5.24	5.36	5.19
5 Y	600,000	675,603	677,552	683,287	4.69	4.81	5.14
7 Y	840,000	993,922	999,509	1,019,436	4.74	4.90	5.45
10 Y	1,200,000	1,568,787	1,569,429	1,621,028	5.23	5.24	5.86
15 Y	1,800,000	2,857,149	2,844,099	2,923,091	5.89	5.83	6.17
SI	2,260,000	4,121,141	4,084,913	4,185,108	6.00	5.91	6.14

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

## Asset Allocation as on 30<sup>th</sup> September, 2023



## Credit Profile as on 30<sup>th</sup> September, 2023



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

Relatively Low interest rate risk and Relatively Low Credit Risk.

# UTI LIQUID CASH PLAN

(Maturity of upto 91 days)

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

Category  
Liquid Fund

## Investment Objective

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

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

## Date of inception/allotment

23rd June, 2003

## Benchmark Index

CRISIL Liquid Debt A-I Index

## Fund Manager

Mr. Amit Sharma (B.Com, CA, FRM)  
Managing the scheme since August 2017

## Plans/Option (Regular/Direct)

Growth Option  
IDCW Option

## 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

## Fund AUM

Fund Size Monthly Average : ₹ 27,599.44 Crore  
Closing AUM : ₹ 21,910.41 Crore

## High/Low NAV in the month

High Growth Option : ₹ 3789.6610  
Low Growth Option : ₹ 3769.1847

## Total Expense Ratio

Regular : 0.27  
Direct : 0.18

## Minimum Investment Amount

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

## NAV per unit as on 30<sup>th</sup> September, 2023

Regular Growth Option : ₹ 3789.6610  
Regular IDCW Option : ₹ 1073.3399  
Direct Growth Option : ₹ 3818.1676  
Direct IDCW Option : ₹ 1062.5033

## Portfolio Parameters

Weighted Average Maturity : 59 days  
Yield to Maturity\* : 7.10%  
Modified Duration : 59 days  
Macaulay Duration : 59 days

\*Annualized Portfolio YTM – Yields of all securities are annualized

## Portfolio as on 30<sup>th</sup> September, 2023

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
<b>CP / CDs</b>			Godrej Consumer Products Ltd	0.67	CRISIL AAA/A1+
Small Industries Development			Tata Teleservices		
Bank Of India	11.38	CARE AAA/A1+	(Maharashtra) Ltd.	0.57	CRISIL AAA/A1+
Canara Bank	10.39	CRISIL AAA/A1+	Toyota Financial Services India Ltd	0.46	CRISIL AAA/A1+
Indian Bank	7.34	CRISIL AAA/A1+	Sundaram Finance Ltd.	0.45	CRISIL AAA/A1+
National Bank For Agriculture			Jubilant Ingrevia Ltd.	0.45	CRISIL AAA/A1+
And Rural Development	5.18	ICRA AAA/A1+	Bajaj Finance Ltd.	0.45	CRISIL AAA/A1+
Larsen And Toubro Ltd.	4.50	CRISIL AAA/A1+	Tata Motors Finance Solutions Ltd	0.45	ICRA AAA/A1+
Bank Of Maharashtra	4.28	CRISIL AAA/A1+	Aditya Birla Money Ltd	0.45	CRISIL AAA/A1+
Federal Bank Ltd.	3.94	CRISIL AAA/A1+	Hinduja Leyland Finance Ltd.	0.45	CRISIL AAA/A1+
ICICI Securities Ltd.	3.39	CRISIL AAA/A1+	Bharti Telecom Ltd.	0.36	CRISIL AAA/A1+
Reliance Retail Ventures Ltd.	3.17	CRISIL AAA/A1+	Barclays Investments And Loans		
Cholamandalam Investment			(India) Private Limited	0.36	CRISIL AAA/A1+
And Fin. Co. Ltd	2.71	CRISIL AAA/A1+	Standard Chartered Capital Ltd.	0.11	CRISIL AAA/A1+
HDB Financial Services Ltd.	2.37	CRISIL AAA/A1+	<b>Govt Securities</b>		
Tata Motors Ltd.	2.25	CRISIL AAA/A1+	91 DAYS T BILL - 14/12/2023	6.01	SOV
HDFC Bank Ltd.	1.81	CARE AAA/A1+	91 D TBILL MAT - 02/11/2023	4.34	SOV
IDFC First Bank Ltd	1.81	CRISIL AAA/A1+	91 D TBILL MAT - 30/11/23	3.75	SOV
Mahindra And Mahindra			91 D TBILL MAT - 07/12/23	3.16	SOV
Financial Services Ltd	1.80	CRISIL AAA/A1+	182 DAYS T BILL - 16/11/2023	1.81	SOV
Birla Group Holdings Private Ltd.	1.57	CRISIL AAA/A1+	91 DAYS T BILL - 23/11/2023	0.79	SOV
Aditya Birla Fashion And Retail Ltd.	1.57	CRISIL AAA/A1+	182 DAYS T BILL - 14/12/2023	0.79	SOV
REC Ltd	1.37	CRISIL AAA/A1+	9.37% GUJARAT SDL-04/12/2023	0.73	SOV
Motilal Oswal Financial			IGB- CPN STRIPS-MAT-15/12/2023	0.53	SOV
Services Ltd.	1.35	ICRA AAA/A1+	8.83% GS 25/11/2023	0.23	SOV
Aditya Birla Finance Ltd.	1.14	IND AAA/A1+	182 DAYS T BILL - 07/12/2023	0.23	SOV
Tata Steel Ltd.	1.13	ICRA AAA/A1+	IGB- CPN STRIPS-MAT-12/12/2023	0.14	SOV
HDFC Securities Ltd	0.91	CRISIL AAA/A1+	9.25% SDL MH-09/10/2023.	0.11	SOV
JM Financial Services Ltd.	0.90	CRISIL AAA/A1+	4.56% GS MAT - 29/11/2023	0.11	SOV
ICICI Bank Ltd	0.90	ICRA AAA/A1+	IGB- CPN STRIPS-MAT-17/12/2023	0.11	SOV
Axis Securities Ltd	0.90	CRISIL AAA/A1+	182 DAYS T BILL - 30/11/2023	0.11	SOV
Shriram Finance Ltd	0.90	CRISIL AAA/A1+	IGB- CPN STRIPS-MAT-16/12/2023	0.11	SOV
Bajaj Financial Securities Ltd	0.68	CRISIL AAA/A1+	<b>Net Current assets</b>	<b>-8.61</b>	
Motilal Oswal Finvest Ltd	0.68	CRISIL AAA/A1+	<b>Total</b>	<b>100.00</b>	

## Fund Performance Vs Benchmark (CAGR) as on 30<sup>th</sup> September, 2023 Growth of ₹ 10000

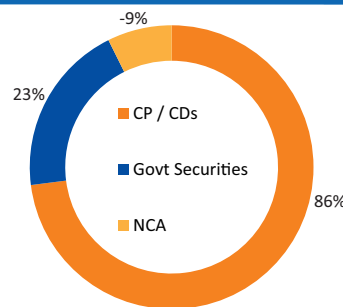
Period	NAV Growth (%)	CRISIL Liquid Debt A-I Index (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	CRISIL Liquid Debt A-I Index (₹)	CRISIL 1 Year T-Bill Index (₹)
1 Y	6.88	6.92	6.72	10,688	10,692	10,672
3 Y	4.70	4.85	4.58	11,477	11,527	11,438
5 Y	5.21	5.28	5.75	12,893	12,936	13,227
SI*	6.95	6.53	5.88	37,874	35,033	31,031

Different plans have a different expense structure. The performance details provided herein are of regular plan. The current fund manager is managing the scheme since Apr 2023.

\*Compounded annualized Growth Rate.

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 95 in 'Fund Manager Summary'. Schemes Managed by Mr. Amit Sharma.

## Asset Allocation as on 30<sup>th</sup> September, 2023



## Credit Profile as on 30<sup>th</sup> September, 2023



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

Relatively Low interest rate risk and Moderate Credit Risk.

# UTI MONEY MARKET FUND

(Maturity upto 1 year)

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

Category  
Money Market Fund

## Investment Objective

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

## Date of inception/allotment

23rd April, 1997

## Benchmark Index

CRISIL Money Market A-I Index

## 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

## Plans/Option (Regular/Direct)

Growth Option  
IDCW Option

## Load Structure

Entry Load: Nil  
Exit Load : Nil

## Fund AUM

Fund Size Monthly Average : ₹10,423.04 Crore  
Closing AUM : ₹10,643.82 Crore

## High/Low NAV in the month

High Growth Option : ₹2704.7311  
Low Growth Option : ₹2689.8952

## Total Expense Ratio

Regular : 0.27  
Direct : 0.20

## Minimum Investment Amount

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

## NAV per unit as on 29<sup>th</sup> September, 2023

Regular Growth Option : ₹2704.2102  
Regular IDCW Option : ₹1114.6849  
Direct Growth Option : ₹2732.8423  
Direct IDCW Option : ₹1030.9508

## Portfolio Parameters

**Weighted Average Maturity** : 139 days  
**Yield to Maturity\*** : 7.37%  
**Modified Duration** : 139 days  
**Macaulay Duration** : 139 days

\*Annualized Portfolio YTM – Yields of all securities are annualized

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

Relatively Low interest rate risk and Moderate Credit Risk.

## Portfolio as on 30<sup>th</sup> September, 2023

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
<b>CP / CDs</b>			Standard Chartered Capital Ltd.	0.70	CRISIL AAA/A1+
HDFC Bank Ltd.	9.30	CARE AAA/A1+	Tata Projects Ltd	0.66	CRISIL AAA/A1+
Canara Bank	8.74	CRISIL AAA/A1+	Union Bank Of India	0.46	ICRA AAA/A1+
National Bank For Agriculture And Rural Development	8.69	CRISIL AAA/A1+	HSBC Investdirect		
Small Industries Development Bank Of India	8.43	CARE AAA/A1+	Financial Services (I) Ltd.	0.46	CRISIL AAA/A1+
ICICI Bank Ltd	6.34	ICRA AAA/A1+	360 One WAM Ltd	0.46	ICRA AAA/A1+
Export Import Bank Of India	5.23	CRISIL AAA/A1+	Muthoot Finance Ltd	0.46	CRISIL AAA/A1+
Piramal Capital & Housing Finance Ltd	3.24	CRISIL AAA/A1+	Tata Teleservices Ltd.	0.36	CRISIL AAA/A1+
Shriram Finance Ltd	3.17	CRISIL AAA/A1+	Fedbank Financial Services Ltd.	0.23	CRISIL AAA/A1+
Kotak Mahindra Bank Ltd.	2.98	CRISIL AAA/A1+	<b>Govt Securities</b>		
Indusind Bank Ltd.	2.75	CRISIL AAA/A1+	7.97% ORISSA SDL		
Panatone Finvest Ltd.	1.93	CRISIL AAA/A1+	MAT - 17/01/2024	3.30	SOV
360 One Prime Ltd	1.84	CRISIL AAA/A1+	182 DAYS T BILL - 21/03/2024	2.64	SOV
Mahindra Rural Housing Finance Ltd	1.83	CRISIL AAA/A1+	182 DAYS T BILL - 18/01/2024	2.30	SOV
Mahindra And Mahindra Financial Services Ltd	1.82	CRISIL AAA/A1+	182 DAYS T BILL - 29/02/2024	1.83	SOV
Punjab & Sind Bank Ltd.	1.78	ICRA AAA/A1+	182 DAYS T BILL - 07/03/2024	1.82	SOV
Federal Bank Ltd.	1.61	CRISIL AAA/A1+	182 DAYS T BILL - 14/03/2024	1.69	SOV
GIIC Housing Finance Ltd.	1.40	CRISIL AAA/A1+	364 DAYS T - BILL - 07/03/2024	0.91	SOV
IDFC First Bank Ltd	1.38	CRISIL AAA/A1+	364 DAYS T - BILL - 14/03/2024	0.91	SOV
Tata Capital Housing Finance Ltd	1.36	CRISIL AAA/A1+	364 DAYS T - BILL - 22/03/2024	0.46	SOV
Tata Motors Finance Solutions Ltd	1.36	CRISIL AAA/A1+	9.33% MH SDL MAT - 23/10/23	0.24	SOV
Motilal Oswal Finvest Ltd	1.16	CRISIL AAA/A1+	9.39% MH SDL 2023 - 20.11.23	0.14	SOV
Reliance Retail Ventures Ltd	0.93	CRISIL AAA/A1+	9.39% KARNATAKA SDL		
Motilal Oswal Financial Services Ltd.	0.93	ICRA AAA/A1+	MAT - 23/10/23	0.09	SOV
Indian Bank	0.91	CRISIL AAA/A1+	9.25% KERALA SDL		
			MAT - 09/10/2023	0.09	SOV
			09.39% TAMILNADU SDL		
			MAT - 20/11/2023	0.05	SOV
			<b>Net Current assets</b>	<b>-1.19</b>	
			<b>Total</b>	<b>100.00</b>	

## Fund Performance Vs Benchmark (CAGR) as on 30<sup>th</sup> September, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Money Market A-I Index (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	CRISIL Money Market A-I Index (₹)	CRISIL 1 Year T-Bill Index (₹)
1 Y	7.36	7.21	6.72	10,736	10,721	10,672
3 Y	5.11	5.07	4.58	11,613	11,599	11,438
5 Y	6.09	5.79	5.75	13,441	13,252	13,227
SI*	7.24	7.02	6.08	27,044	26,265	23,165

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 August, 2017.

\*Compounded annualized Growth Rate.

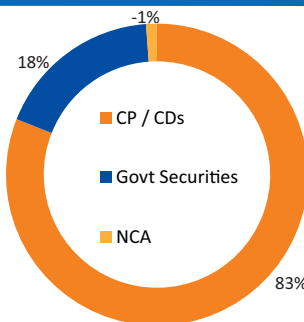
For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 95 in 'Fund Manager Summary'. No of Schemes Managed by Mr. Anurag Mittal & Mr. Amit Sharma. \*\*The Institution plan (Growth Option) launch on 10th August 2009.

## SIP Returns as on 30<sup>th</sup> September, 2023

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Money Market A-I Index (₹)	CRISIL 1 Year T-Bill Index (₹)	Yield (%) Fund	Yield (%) CRISIL Money Market A-I Index	Yield (%) CRISIL 1 Year T-Bill Index
1 Y	120,000	124,747	124,653	124,354	7.49	7.34	6.86
3 Y	360,000	393,411	393,272	389,528	5.87	5.85	5.21
5 Y	600,000	692,746	689,732	683,265	5.70	5.53	5.15
7 Y	840,000	1,039,545	1,030,947	1,019,424	6.00	5.77	5.46
10 Y	1,200,000	1,666,914	1,649,237	1,621,029	6.40	6.20	5.87
SI	1,700,000	2,850,969	2,810,742	2,685,822	6.96	6.78	6.18

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

## Asset Allocation as on 30<sup>th</sup> September, 2023



## Credit Profile as on 30<sup>th</sup> September, 2023



# UTI ULTRA SHORT TERM FUND

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

Category  
Ultra Short  
Duration Fund

## Investment Objective

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

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

## Date of inception/allotment

29th August, 2003

## Benchmark Index

CRISIL Ultra Short Duration Debt B-I Index

## Fund Manager

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

## Plans/Option (Regular/Direct)

Growth Option

Daily IDCW /Weekly IDCW /Flexi IDCW Option  
Fortnightly/Monthly/Quarterly/Half Yearly/Annual  
Payout & Reinvestment IDCW Option

## Load Structure

Entry Load: Nil

Exit Load : Nil

## Fund AUM

Fund Size Monthly Average : ₹ 2,239.53 Crore

Closing AUM : ₹ 2,000.67 Crore

## High/Low NAV in the month

High Growth Option : ₹ 3755.6888

Low Growth Option : ₹ 3737.0655

## Total Expense Ratio

Regular : 0.97

Direct : 0.43

## 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/-

## NAV per unit as on 29<sup>th</sup> September, 2023

Regular Growth Option ₹ 3755.0168

Regular IDCW Option ₹ 1046.1477

Direct Growth Option ₹ 3987.8024

Direct IDCW Option ₹ 1326.6754

## Portfolio Parameters

Weighted Average Maturity 180 days

Yield to Maturity\* 7.70%

Modified Duration 172 days

Macaulay Duration 178 days

\*Annualized Portfolio YTM – Yields of all securities are annualized

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

Moderate interest rate risk and Moderate Credit Risk.

## Portfolio as on 30<sup>th</sup> September, 2023

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
<b>CP / CDs</b>			G R Infraprojects Ltd	2.92	CARE AA+
Small Industries Development			LIC Housing Finance Ltd.	2.49	CRISIL AAA/A1+
Bank Of India	9.67	CARE AAA/A1+	Hinduja Leyland Finance Ltd.	2.49	CARE AA
HDFC Bank Ltd.	8.44	CARE AAA/A1+	Torrent Power Ltd.	2.48	CRISIL AA+
Kotak Mahindra Bank Ltd.	4.81	CRISIL AAA/A1+	Tata Motors Finance Solutions Ltd	1.95	CARE AA
Piramal Capital & Housing Finance Ltd	3.69	CRISIL AAA/A1+	Shriram Finance Ltd	1.50	CRISIL AA+
National Bank For Agriculture And Rural Development	3.65	ICRA AAA/A1+	Jamnagar Utilities And Power Private Ltd ^	1.27	CRISIL AAA/A1+
Creamline Dairy Products Ltd	2.49	CRISIL AAA/A1+	GIC Housing Finance Ltd.	1.25	CRISIL AA+
Nuvama Wealth & Investments Ltd	2.45	CRISIL AAA/A1+	National Housing Bank	1.25	CRISIL AAA/A1+
Export Import Bank Of India	2.42	CRISIL AAA/A1+	Motilal Oswal Finvest Ltd	1.25	CRISIL AA
Shriram Finance Ltd	2.41	CRISIL AAA/A1+	Mindspace Business Parks REIT	1.24	CRISIL AAA/A1+
ICICI Bank Ltd	2.39	ICRA AAA/A1+	REC Ltd	1.23	CRISIL AAA/A1+
AU Small Finance Bank Ltd	2.33	CARE AAA/A1+	Tata Projects Ltd	1.23	IND AA
Motilal Oswal Finvest Ltd	1.92	IND AAA/A1+	Apollo Tyres Ltd.	1.00	CRISIL AA+
IDFC First Bank Ltd	1.22	CRISIL AAA/A1+	Avanse Financial Services Ltd.	1.00	CARE AA-
Canara Bank	1.21	CRISIL AAA/A1+	Reliance Industries Ltd.	0.81	CRISIL AAA/A1+
Nuvama Wealth Management Ltd	1.21	CRISIL AAA/A1+	Canfin Homes Ltd.	0.64	ICRA AA+
Fedbank Financial Services Ltd.	1.20	CRISIL AAA/A1+	Power Grid Corporation Of India Ltd	0.50	CRISIL AAA/A1+
Motilal Oswal Financial Services Ltd.	1.16	ICRA AAA/A1+	Godrej Industries Ltd.	0.34	CRISIL AA
Tata Projects Ltd	0.94	CRISIL AAA/A1+	Tata Motors Ltd.	0.15	CRISIL AA
<b>NCDs</b>			<b>Govt Securities</b>		
National Bank For Agriculture And Rural Development	5.21	ICRA AAA/A1+	91 DAYS T BILL - 12/10/2023	3.74	SOV
Embassy Office Parks REIT	3.73	CRISIL AAA/A1+	182 DAYS T BILL - 29/03/2024	2.42	SOV
			<b>Net Current assets</b>	<b>4.31</b>	
			<b>Total</b>	<b>100.00</b>	

^ Mukesh Ambani promoter Group company

## Fund Performance Vs Benchmark (CAGR) as on 30<sup>th</sup> September, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Ultra Short Duration Debt B-I Index (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	CRISIL Ultra Short Duration Debt B-I Index (₹)	CRISIL 1 Year T-Bill Index (₹)
1 Y	6.61	7.51	6.72	10,661	10,751	10,672
3 Y	5.54	5.46	4.58	11,756	11,729	11,438
5 Y	5.20	6.27	5.75	12,887	13,556	13,227
SI*	6.80	7.25	5.87	37,525	40,835	31,475

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.

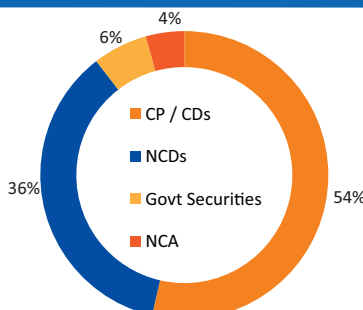
For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 95 in 'Fund Manager Summary'. Schemes Managed by Mr. Ritesh Nambiar.

## SIP Returns as on 30<sup>th</sup> September, 2023

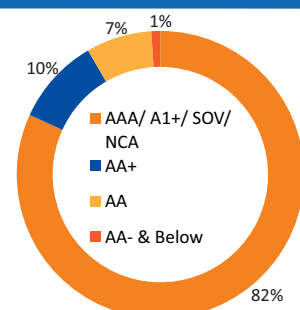
Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Ultra Short Duration Debt B-I Index (₹)	CRISIL 1 Year T-Bill Index (₹)	Yield (%) Fund	Yield (%) CRISIL Ultra Short Duration Debt B-I Index	Yield (%) CRISIL 1 Year T-Bill Index
1 Y	120,000	124,296	124,841	124,354	6.77	7.64	6.86
3 Y	360,000	393,253	395,174	389,528	5.84	6.17	5.21
5 Y	600,000	689,127	697,256	683,265	5.49	5.96	5.15
7 Y	840,000	1,019,275	1,046,639	1,019,414	5.45	6.20	5.46
10 Y	1,200,000	1,623,074	1,682,082	1,621,006	5.89	6.58	5.87
15 Y	1,800,000	3,024,198	3,171,414	2,923,069	6.59	7.17	6.17
SI	2,260,000	4,484,587	4,747,311	4,185,228	6.80	7.33	6.15

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

## Asset Allocation as on 30<sup>th</sup> September, 2023



## Credit Profile as on 30<sup>th</sup> September, 2023



# UTI TREASURY ADVANTAGE FUND

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

Category  
Low Duration Fund

## Investment Objective

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

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

## Date of inception/allotment

12th August, 1999

## Benchmark Index

CRISIL Low Duration Debt A-I Index

## 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

## Plans/Option (Regular/Direct)

Growth Option

(Daily/Weekly/Fortnightly/Monthly/Quarterly/  
Half-Yearly/ Annual/Flexi)

## Load Structure

Entry Load: Nil

Exit Load : Nil

## Fund AUM

Fund Size Monthly Average : ₹ 3,856.77 Crore

Closing AUM : ₹ 3,734.20 Crore

## High/Low NAV in the month

High Growth Option : ₹ 3113.1079

Low Growth Option : ₹ 3097.6347

## Total Expense Ratio

Regular : 0.44

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/-

## NAV per unit as on 29<sup>th</sup> September, 2023

Regular Growth Option : ₹ 3112.5262

Regular IDCW Option : ₹ 1199.6356

Direct Growth Option : ₹ 3157.0566

Direct IDCW Option : ₹ 1205.3486

## Portfolio Parameters

Weighted Average Maturity : 1.01 yrs

Yield to Maturity\* : 7.55%

Modified Duration : 0.87 yrs

Macaulay Duration : 0.9 yrs

\*Annualized Portfolio YTM – Yields of all securities are annualized

### POTENTIAL RISK CLASS MATRIX

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

Moderate interest rate risk and Moderate Credit Risk.

## Portfolio as on 30<sup>th</sup> September, 2023

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
<b>CP / CDs</b>			07.18% GSEC MAT -14/08/2033	1.60	SOV
Kotak Mahindra Bank Ltd.	9.13	CRISIL AAA/A1+	7.38% GSEC 20/06/2027	1.48	SOV
Canara Bank	7.82	CRISIL AAA/A1+	IGB- CPN STRIPS-MAT-19/03/2024	1.17	SOV
Export Import Bank Of India	5.83	CRISIL AAA/A1+	GS - C STRIP MAT- 16/06/2025	0.59	SOV
National Bank For Agriculture And Rural Development	5.20	CRISIL AAA/A1+	8.15% TN SDL MAT - 09/05/28	0.41	SOV
Small Industries Development Bank Of India	5.14	CRISIL AAA/A1+	GS-C - STRIP MAT-16/12/2025	0.23	SOV
HDFC Bank Ltd.	3.22	CARE AAA/A1+	IGB- CPN STRIPS-MAT-12/03/2024	0.13	SOV
Motilal Oswal Finvest Ltd	1.98	CRISIL AAA/A1+	GS - C STRIP MAT- 16/06/2027	0.10	SOV
Barclays Investments And Loans (India) Private Ltd	1.97	CRISIL AAA/A1+	IGB- CPN STRIPS-MAT-12/12/2023	0.04	SOV
Panatone Finvest Ltd.	1.96	CRISIL AAA/A1+	<b>NCDs</b>		
Ltd Small Finance Bank Ltd	1.32	CARE AAA/A1+	National Bank For Agriculture And Rural Development	3.95	CRISIL AAA/A1+
360 One WAM Ltd	1.30	ICRA AAA/A1+	Power Finance Corporation Ltd.	3.57	CRISIL AAA/A1+
Federal Bank Ltd.	1.30	CRISIL AAA/A1+	National Housing Bank	2.67	CRISIL AAA/A1+
ICICI Bank Ltd	1.29	ICRA AAA/A1+	Embassy Office Parks REIT	2.67	CRISIL AAA/A1+
Punjab & Sind Bank Ltd.	1.27	ICRA AAA/A1+	HDFC Bank Ltd.	2.67	CRISIL AAA/A1+
Shriram Housing Finance Ltd	1.24	CARE AAA/A1+	Mahindra Rural Housing Finance Ltd	2.12	CRISIL AA+
Motilal Oswal Financial Services Ltd.	0.62	ICRA AAA/A1+	Tata Realty And Infrastructure Ltd	1.99	ICRA AA+
<b>FRBs</b>			Tata Projects Ltd	1.34	IND AA
Axis Finance Ltd	1.21	CRISIL AAA/A1+	Shriram Finance Ltd	1.34	CRISIL AA+
<b>Govt Securities</b>			Bharti Telecom Ltd.	1.34	CRISIL AA+
182 DAYS T BILL - 07/03/2024	3.90	SOV	Crompton Greaves Consumer Electricals Ltd.	1.34	CRISIL AA+
7.06% GS MAT - 10/04/2028	2.93	SOV	REC Ltd	1.33	CRISIL AAA/A1+
182 DAYS T BILL - 21/03/2024	2.59	SOV	LIC Housing Finance Ltd.	0.67	CRISIL AAA/A1+
182 DAYS T BILL - 29/03/2024	1.94	SOV	Hinduja Leyland Finance Ltd.	0.66	CRISIL AA
			<b>Net Current assets</b>	<b>3.42</b>	
			<b>Total</b>	<b>100.00</b>	

## Fund Performance Vs Benchmark (CAGR) as on 30<sup>th</sup> September, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Low Duration Debt A-I Index (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	CRISIL Low Duration Debt A-I Index (₹)	CRISIL 1 Year T-Bill Index (₹)
1 Y	7.02	7.22	6.72	10,702	10,722	10,672
3 Y	6.72	5.11	4.58	12,155	11,613	11,438
5 Y	4.73	6.40	5.75	12,601	13,639	13,227
SI*	7.15	7.33	6.17	31,136	32,008	26,770

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

\*Compounded annualized Growth Rate.

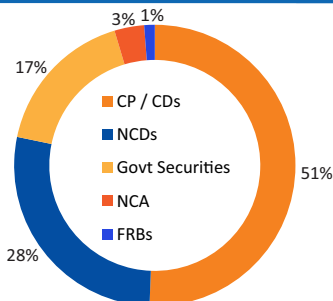
For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 95 in 'Fund Manager Summary'. Schemes Managed by Mr. Anurag Mittal.

## SIP Returns as on 30<sup>th</sup> September, 2023

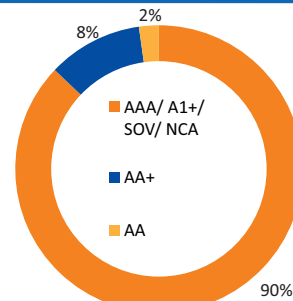
Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Low Duration Debt A-I Index (₹)	CRISIL 1 Year T-Bill Index (₹)	Yield (%) Fund	Yield (%) CRISIL Low Duration Debt A-I Index	Yield (%) CRISIL 1 Year T-Bill Index
1 Y	120,000	124,532	124,681	124,354	7.14	7.38	6.86
3 Y	360,000	398,517	392,505	389,528	6.74	5.72	5.21
5 Y	600,000	700,374	694,050	683,265	6.14	5.77	5.15
7 Y	840,000	1,023,963	1,043,645	1,019,414	5.58	6.12	5.46
10 Y	1,200,000	1,619,021	1,687,996	1,621,006	5.84	6.64	5.87
15 Y	1,800,000	3,019,584	3,173,612	2,923,069	6.57	7.18	6.17
SI	1,970,000	3,519,955	3,683,108	3,361,043	6.69	7.18	6.18

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

## Asset Allocation as on 30<sup>th</sup> September, 2023



## Credit Profile as on 30<sup>th</sup> September, 2023



# UTI SHORT TERM INCOME FUND

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

Category  
Short Duration Fund

## Investment Objective

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

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

## Date of inception/allotment

23rd June, 2003

## Benchmark Index

CRISIL Short Duration Debt A-II Index

## Fund Manager

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

## Plans/Option (Regular/Direct)

Growth Option

Monthly IDCW Option/ Quarterly IDCW Option/

Half Yearly IDCW Option/Annual IDCW Option/

Flexi IDCW Option with payout & reinvestment facilities

## Load Structure

Entry Load: Nil

Exit Load : Nil

## Fund AUM

Fund Size Monthly Average : ₹ 2,391.34 Crore

Closing AUM : ₹ 2,388.88 Crore

## High/Low NAV in the month

High Growth Option : ₹ 27.6869

Low Growth Option : ₹ 27.5690

## Total Expense Ratio

Regular : 0.95

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/-

## NAV per unit as on 29<sup>th</sup> September, 2023

Regular Growth Option ₹ 27.6821

Regular IDCW Option ₹ 15.8066

Direct Growth Option ₹ 29.2050

Direct IDCW Option ₹ 16.1310

## Portfolio Parameters

Weighted Average Maturity 3.18 yrs

Yield to Maturity\* 7.42%

Modified Duration 2.73 yrs

Macaulay Duration 2.86 yrs

\*Annualized Portfolio YTM – Yields of all securities are annualized

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

Relatively High interest rate risk and Moderate Credit Risk.

## Portfolio as on 30<sup>th</sup> September, 2023

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
<b>CP / CDs</b>			<b>NCDs</b>		
National Bank For Agriculture And Rural Development	7.08	ICRA AAA/A1+	Power Finance Corporation Ltd.	8.39	CRISIL AAA/A1+
Canara Bank	6.24	CRISIL AAA/A1+	HDFC Bank Ltd.	4.16	CRISIL AAA/A1+
Small Industries Development Bank Of India	3.97	CARE AAA/A1+	India Grid Trust	3.12	CRISIL AAA/A1+
ICICI Securities Ltd.	0.41	CRISIL AAA/A1+	Mahindra Rural Housing Finance Ltd	2.90	CRISIL AA+
<b>FRBs</b>			Canfin Homes Ltd.	2.67	ICRA AA+
Axis Finance Ltd	4.62	CRISIL AAA/A1+	Tata Motors Finance Solutions Ltd	2.49	CRISIL AA
<b>Govt Securities</b>			Crompton Greaves Consumer Electricals Ltd.	2.09	CRISIL AA+
07.18% GSEC MAT -14/08/2033	9.40	SOV	Cholamandalam Investment And Fin. Co. Ltd	2.08	ICRA AA+
7.38% GSEC 20/06/2027	6.31	SOV	Kirloskar Ferrous Industries Ltd.	2.08	ICRA AA
182 DAYS T BILL - 29/02/2024	6.10	SOV	Tata Projects Ltd	1.68	IND AA
7.26% GSEC MAT - 06/02/2033	3.14	SOV	Export Import Bank Of India	1.04	CRISIL AAA/A1+
07.18% GSEC MAT -24/07/2037	2.84	SOV	Summit Digital Infrastructure Ltd	1.02	CRISIL AAA/A1+
5.39% GUJARAT SDL MAT - 31/03/2024	1.04	SOV	REC Ltd	0.47	CRISIL AAA/A1+
05.15 GS 09/11/2025	0.11	SOV	<b>Net Current assets</b>	<b>14.56</b>	
8.19% RAJASTHAN SPL			<b>Total</b>	<b>100.00</b>	
SDL -23/06/2026	0.00	SOV			

## Fund Performance Vs Benchmark (CAGR) as on 30<sup>th</sup> September, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Short Duration Debt A-II Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Short Duration Debt A-II Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Y	6.75	7.10	8.10	10,675	10,710	10,810
3 Y	6.51	5.01	3.28	12,083	11,580	11,017
5 Y	5.10	6.94	6.65	12,825	13,989	13,800
SI*	7.34	7.37	5.69	27,667	27,778	22,146

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

\*Compounded annualized Growth Rate.

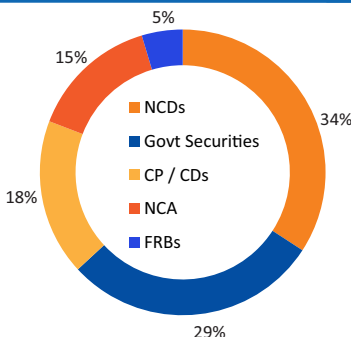
For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 95 in 'Fund Manager Summary'. Schemes Managed by Mr. Sudhir Agarwal.

## SIP Returns as on 30<sup>th</sup> September, 2023

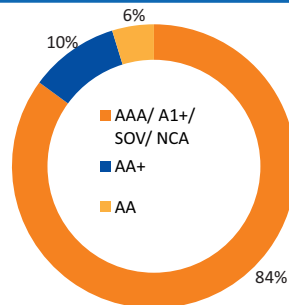
Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Short Duration Debt A-II Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Short Duration Debt A-II Index	Yield (%) CRISIL 10 Year Gilt Index
1 Y	120,000	124,290	124,534	124,360	6.76	7.15	6.87
3 Y	360,000	395,881	390,027	382,892	6.29	5.29	4.06
5 Y	600,000	701,676	695,309	673,263	6.21	5.85	4.56
7 Y	840,000	1,026,233	1,049,462	1,003,458	5.64	6.27	5.01
10 Y	1,200,000	1,627,223	1,704,237	1,616,946	5.94	6.83	5.82
15 Y	1,720,000	2,851,499	2,985,373	2,715,855	6.73	7.32	6.10
SI	1,780,000	3,013,553	3,175,783	2,872,385	6.71	7.35	6.12

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

## Asset Allocation as on 30<sup>th</sup> September, 2023



## Credit Profile as on 30<sup>th</sup> September, 2023



# UTI MEDIUM TERM FUND

(Number of Segregated portfolio in the scheme 3)

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

Category  
Medium Duration Fund

## 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

## Benchmark Index

CRISIL Medium Duration Debt B-III Index

## Fund Manager

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

## Plans/Option (Regular/Direct)

Growth Option

Monthly IDCW Option /Quarterly IDCW Option /Half Yearly IDCW Option /Annual IDCW Option/ Flexi IDCW Option with payout and reinvestment facilities

## 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

## Fund AUM

Fund Size Monthly Average : ₹43.65 Crore  
Closing AUM : ₹43.33 Crore

## High/Low NAV in the month

High Growth Option : ₹16.0560  
Low Growth Option : ₹15.9912

## Total Expense Ratio

Regular : 1.59  
Direct : 0.98

## Minimum Investment Amount

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

## NAV per unit as on 29<sup>th</sup> September, 2023

Regular Growth Option : ₹ 16.0435  
Regular IDCW Option : ₹ 11.8510  
Direct Growth Option : ₹ 17.0062  
Direct IDCW Option : ₹ 13.2239

## Portfolio Parameters

Weighted Average Maturity : 4.33 yrs  
Yield to Maturity\* : 7.94%  
Modified Duration : 3.25 yrs  
Macaulay Duration : 3.39 yrs

\*Annualized Portfolio YTM – Yields of all securities are annualized

## Portfolio as on 30<sup>th</sup> September, 2023 (Main Portfolio)

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
<b>CP / CDs</b>			Canfin Homes Ltd.	4.53	ICRA AA+
Motilal Oswal Finvest Ltd	4.43	IND AAA/A1+	Tata Motors Ltd.	4.50	CRISIL AA
<b>Govt Securities</b>			Motilal Oswal Finvest Ltd	3.46	CRISIL AA
7.10% GS MAT - 18/04/2029	11.46	SOV	Power Finance Corporation Ltd.	2.34	ICRA AAA/A1+
7.26% GSEC 22/08/2032	9.23	SOV	Tata Projects Ltd	2.31	IND AA
7.79% UTTARPRADESH			Avanse Financial Services Ltd.	2.31	CARE AA-
SDL 29/03/2033	7.19	SOV	Tata Motors Finance Solutions Ltd	2.30	CARE AA
6.54% GSEC MAT - 17/01/2032	6.61	SOV	Century Textiles & Industries Ltd.	2.29	CRISIL AA
07.18% GSEC MAT -14/08/2033	3.45	SOV	G R Infraprojects Ltd	2.26	CARE AA+
07.78% RAJASTHAN			Piramal Capital & Housing		
SDL 29/03/2033	2.35	SOV	Finance Ltd	2.20	ICRA AA
<b>Long Term Debt</b>			HDFC Bank Ltd.	0.92	CRISIL AAA/A1+
India Grid Trust	8.98	CRISIL AAA/A1+	Export Import Bank Of India	0.70	CRISIL AAA/A1+
Godrej Industries Ltd.	6.81	CRISIL AA	<b>Net Current assets</b>	<b>4.78</b>	
Kirloskar Ferrous Industries Ltd.	4.58	ICRA AA	<b>Total</b>	<b>100.00</b>	

## Fund Performance Vs Benchmark (CAGR) as on 30<sup>th</sup> September, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Medium Duration Debt B-III Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Medium Duration Debt B-III Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Y	6.55	8.20	8.10	10,655	10,820	10,810
3 Y	5.24	6.42	3.28	11,656	12,052	11,017
5 Y	4.32	8.27	6.65	12,356	14,881	13,800
SI*	5.72	8.00	6.10	16,051	19,246	16,548

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

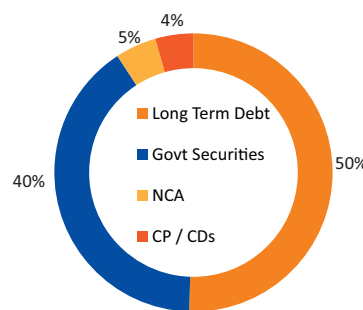
The current fund manager is managing the scheme since Jun 2015 & Co- Fund Manager managing w.e.f Jun 2015.\*Compounded annualized Growth Rate. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 95 in 'Fund Manager Summary'. 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 August, 2020 Respectively

## SIP Returns as on 30<sup>th</sup> September, 2023

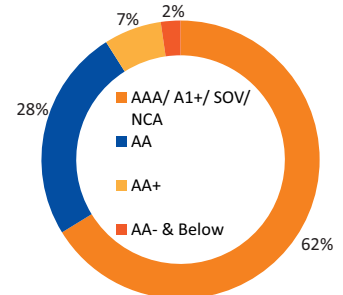
Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Medium Duration Debt B-III Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Medium Duration Debt B-III Index	Yield (%) CRISIL 10 Year Gilt Index
1 Y	120,000	124,046	125,059	124,360	6.37	7.98	6.87
3 Y	360,000	389,837	394,483	382,892	5.26	6.05	4.06
5 Y	600,000	671,831	718,023	673,263	4.48	7.13	4.56
7 Y	840,000	984,378	1,089,555	1,003,458	4.47	7.32	5.01
SI	1,010,000	1,241,072	1,395,838	1,270,117	4.81	7.53	5.35

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

## Asset Allocation as on 30<sup>th</sup> September, 2023



## Credit Profile as on 30<sup>th</sup> September, 2023



# UTI MEDIUM TERM FUND

(Number of Segregated portfolio in the scheme 3)

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

Category  
Medium Duration Fund

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

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

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

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

Date	Main Portfolio	Segregated Portfolio
05/03/2020	13.9926	NA
06/03/2020	13.6660	0
Reduction in NAV(%)	-2.33%	

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

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

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

## Segregated AUM & NAV

Segregated Fund Size Monthly Average - 17022020 :	₹ 0.0 Crore
Closing AUM:	₹ 0.0 Crore
Segregated Fund Size Monthly Average - 06032020 :	₹ 0.0 Crore
Closing AUM:	₹ 0.66 Crore
Segregated NAV per unit as on 30 <sup>th</sup> September, 2023 Growth :	₹ 0.0

## UTI Medium Term Fund (Segregated - 06032020) Segregated Portfolio as on 30th September, 2023

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

\* Percentage to NAV Less Than 0.01

## UTI Medium Term Fund (Segregated - 17022020) Segregated Portfolio as on 30th September, 2023

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

\* Percentage to NAV Less Than 0.01

## POTENTIAL RISK CLASS MATRIX

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

Relatively High interest rate risk and Relatively High Credit Risk.



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

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

**Category**  
**Medium to Long**  
**Duration Fund**

## Investment Objective

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

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

## Date of inception/allotment

4th May, 1998

## Benchmark Index

CRISIL Medium to Long Duration Debt A-III Index

## Fund Manager

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

## Plans/Option (Regular/Direct)

Growth Option

Quarterly IDCW Option /Half Yearly IDCW Option/ Annual IDCW Option/Flexi IDCW Option with Payout and Reinvestment facilities.

## Load Structure

Entry Load: Nil

Exit Load : Nil

## Fund AUM

Fund Size Monthly Average : ₹ 312.77 Crore

Closing AUM : ₹ 311.19 Crore

## High/Low NAV in the month

High Growth Option : ₹ 64.1881

Low Growth Option : ₹ 63.9258

## Total Expense Ratio

Regular : 1.62

Direct : 1.25

## Minimum Investment Amount

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

## NAV per unit as on 29<sup>th</sup> September, 2023

Regular Growth Option ₹ 63.9952

Regular IDCW Option ₹ 16.4363

Direct Growth Option ₹ 69.2384

Direct IDCW Option ₹ 21.8505

## Portfolio Parameters

Weighted Average Maturity 9.89 yrs

Yield to Maturity\* 7.58%

Modified Duration 6.53 yrs

Macaulay Duration 6.81 yrs

\*Annualized Portfolio YTM – Yields of all securities are annualized

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

Relatively High interest rate risk and Moderate Credit Risk.

## Portfolio as on 30<sup>th</sup> September, 2023 (Main Portfolio)

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
<b>Govt Securities</b>			SDL 29/03/2033	1.64	SOV
07.18% GSEC MAT -24/07/2037	39.65	SOV	7.26% GSEC 22/08/2032	1.61	SOV
7.26% GSEC MAT - 06/02/2033	8.04	SOV	<b>Long Term Debt</b>		
07.18% GSEC MAT -14/08/2033	8.02	SOV	LIC Housing Finance Ltd.	8.06	CRISIL AAA/A1+
7.74% MH SDL MAT - 01/03/2033	4.91	SOV	Power Finance Corporation Ltd.	8.05	CRISIL AAA/A1+
07.71% GUJARAT			Jamnagar Utilities And		
SDL 2026- 08/03/2034	2.95	SOV	Power Private Ltd. ^	8.03	CRISIL AAA/A1+
7.81% UTTARPRADESH			REC Ltd	1.62	CRISIL AAA/A1+
SDL 29/03/2034	1.64	SOV	Piramal Capital & Housing		
7.79% UTTARPRADESH			Finance Ltd	1.53	ICRA AA
SDL 29/03/2033	1.64	SOV	<b>Net Current assets</b>	<b>2.62</b>	
07.78% RAJASTHAN			<b>Total</b>	<b>100.00</b>	

^ Mukesh Ambani promoter Group company

## Fund Performance Vs Benchmark (CAGR) as on 30<sup>th</sup> September, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Medium to Long Duration Debt A-III Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Medium to Long Duration Debt A-III Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Y	6.86	7.62	8.10	10,686	10,762	10,810
3 Y	8.75	4.79	3.28	12,861	11,507	11,017
5 Y	4.16	8.08	6.65	12,262	14,751	13,800
SI*	7.57	9.38	NA	63,935	97,720	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 95 in 'Fund Manager Summary'. N.A - Not Available. Schemes Managed by Mr. Sunil Patil.

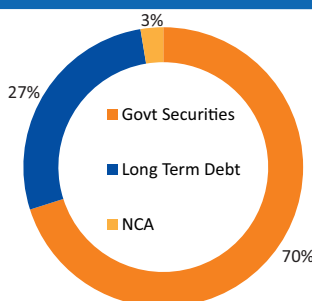
\*The Scheme returns are inclusive of the impact of segregation of the portfolio Debt instruments of Vodafone Idea Ltd. have been segregated from the Main Portfolio on 17th Feb, 2020.

## SIP Returns as on 30<sup>th</sup> September, 2023

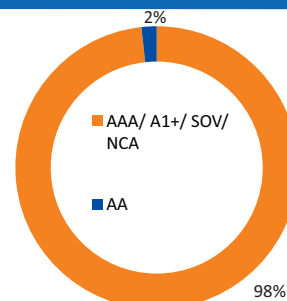
Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Medium to Long Duration Debt A-III Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Medium to Long Duration Debt A-III Index	Yield (%) CRISIL 10 Year Gilt Index
1 Y	120,000	123,888	124,596	124,360	6.12	7.25	6.87
3 Y	360,000	411,313	388,503	382,892	8.88	5.03	4.06
5 Y	600,000	716,043	699,991	673,263	7.02	6.11	4.56
7 Y	840,000	1,018,182	1,061,831	1,003,458	5.42	6.60	5.01
10 Y	1,200,000	1,589,323	1,749,037	1,616,946	5.49	7.32	5.82
15 Y	1,800,000	2,919,029	3,316,647	2,897,775	6.15	7.71	6.06
SI	2,260,000	4,302,916	5,005,047	4,197,366	6.41	7.83	6.17

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

## Asset Allocation as on 30<sup>th</sup> September, 2023



## Credit Profile as on 30<sup>th</sup> September, 2023



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

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

## UTI Bond Fund (Segregated - 17022020) Segregated Portfolio as on 30th September, 2023

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

\* Percentage to NAV Less Than 0.01

## Segregated AUM & NAV

Segregated Fund Size Monthly Average - 17022020 : ₹ 0.0 Crore

Closing AUM: ₹ 0.0 Crore

Segregated NAV per unit as on 30<sup>th</sup> September, 2023 Growth : ₹ 0.0

# UTI LONG DURATION FUND

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

Category  
Long Duration  
Debt Fund

## Investment Objective

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

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

## Date of inception/allotment

17th March, 2023

## Benchmark Index

CRISIL Long Duration Debt A-III Index

## Fund Manager

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

## Plans/Option (Regular/Direct)

Growth Option

Quarterly IDCW Option/Half Yearly IDCW Option/  
Annual IDCW Option & Flexi IDCW Option with Payout  
& Reinvestment facilities

## Load Structure

Entry Load\* : Nil

(Not Applicable as per SEBI guidelines)

Exit Load :

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

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

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

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

\*In terms of provision no. 10.4.1 a. of para 10.4 under Chapter 10 of SEBI Master Circular for Mutual Funds No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023 no entry load will be charged by the Scheme to the investor effective August 1, 2009

## Fund AUM

Fund Size Monthly Average : ₹ 57.82 Crore

Closing AUM : ₹ 57.17 Crore

## High/Low NAV in the month

High Growth Option : ₹ 10.4452

Low Growth Option : ₹ 10.3332

## Total Expense Ratio

Regular : 1.49

Direct : 0.56

## Minimum Investment Amount

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

## NAV per unit as on 29<sup>th</sup> September, 2023

Regular Growth Option ₹ 10.3659

Regular IDCW Option ₹ 10.3660

Direct Growth Option ₹ 10.4237

Direct IDCW Option ₹ 10.4237

## Portfolio Parameters

Weighted Average Maturity 18.81 yrs

Yield to Maturity\* 7.39%

Modified Duration 9.29 yrs

Macaulay Duration 9.63 yrs

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

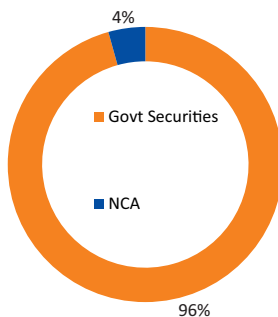
\*Annualized Portfolio YTM – Yields of all securities are annualized

October 2023 | For Product Label, Refer Page no. 96-102.

## Portfolio as on 30<sup>th</sup> September, 2023

Portfolio	% to NAV	Rating
<b>Govt Securities</b>		
7.41% GS MAT - 19/12/2036	61.69	SOV
07.30% GSEC MAT -19/06/2053	34.51	SOV
<b>Net Current assets</b>	<b>3.80</b>	
<b>Total</b>	<b>100.00</b>	

## Asset Allocation as on 30<sup>th</sup> September, 2023



## Credit Profile as on 30<sup>th</sup> September, 2023



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

Relatively High interest rate risk and Relatively Low Credit Risk.

# UTI FLOATER FUND

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

Category  
Floater

## Investment Objective

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

## Date of inception/allotment

30th October, 2018

## Benchmark Index

CRISIL Low Duration Debt Index

## Fund Manager

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

## Plans/Option (Regular/Direct)

Growth Option

Quarterly IDCW Option/Half Yearly IDCW Option /Annual IDCW Option/Flexi IDCW Option with payout & reinvestment facilities

## Load Structure

Entry Load: Nil

Exit Load : Nil

## Fund AUM

Fund Size Monthly Average : ₹1,451.31 Crore

Closing AUM : ₹1,459.53 Crore

## High/Low NAV in the month

High Growth Option : ₹1323.6396

Low Growth Option : ₹1317.5455

## 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/-

## NAV per unit as on 29<sup>th</sup> September, 2023

Regular Growth Option ₹ 1323.4134

Regular IDCW Option ₹ 1209.8347

Direct Growth Option ₹ 1373.8975

Direct IDCW Option ₹ 1294.3144

## Portfolio Parameters

Weighted Average Maturity 0.95 yrs

Yield to Maturity\* 7.33%

Modified Duration 0.93 yrs

Macaulay Duration 0.98 yrs

\*Annualized Portfolio YTM – Yields of all securities are annualized

## Portfolio as on 30<sup>th</sup> September, 2023

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
<b>CP / CDs</b>			5.39% GUJARAT SDL MAT - 31/03/2024	1.02	SOV
National Bank For Agriculture And Rural Development	8.30	CRISIL AAA/A1+	364 DAYS T - BILL - 11/01/2024	0.67	SOV
Small Industries Development Bank Of India	8.29	CARE AAA/A1+	<b>NCDs</b>		
Export Import Bank Of India	8.29	CRISIL AAA/A1+	National Housing Bank	8.57	CRISIL AAA/A1+
HDFC Bank Ltd.	3.34	CARE AAA/A1+	LIC Housing Finance Ltd.	6.80	CRISIL AAA/A1+
<b>FRBs</b>			Power Finance Corporation Ltd.	5.84	CRISIL AAA/A1+
Axis Finance Ltd	4.13	CRISIL AAA/A1+	India Grid Trust	3.41	CRISIL AAA/A1+
Tata Cleantech Capital Ltd.	4.12	CRISIL AAA/A1+	HDFC Bank Ltd.	0.68	CRISIL AAA/A1+
Power Finance Corporation Ltd.	3.42	CRISIL AAA/A1+	<b>Net Current assets</b>	<b>23.13</b>	
<b>Govt Securities</b>			<b>Total</b>	<b>100.00</b>	
182 DAYS T BILL - 29/02/2024	9.99	SOV			

## Fund Performance Vs Benchmark (CAGR) as on 30<sup>th</sup> September, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Low Duration Debt Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Low Duration Debt Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Y	6.66	7.48	8.10	10,666	10,748	10,810
3 Y	4.50	5.47	3.28	11,412	11,732	11,017
SI*	5.86	6.64	6.37	13,234	13,721	13,551

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

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

\*Compounded annualized Growth Rate.

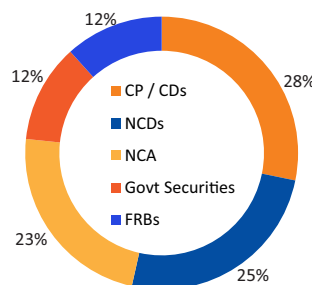
For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 95 in 'Fund Manager Summary'. Schemes Managed by Mr. Sudhir Agrawal . The above scheme is in existence for less than 5 years.

## SIP Returns as on 30<sup>th</sup> September, 2023

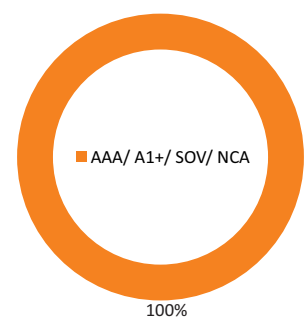
Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Low Duration Debt Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Low Duration Debt Index	Yield (%) CRISIL 10 Year Gilt Index
1 Y	120,000	124,336	124,830	124,360	6.83	7.62	6.87
3 Y	360,000	388,870	394,341	382,892	5.09	6.03	4.06
SI	590,000	672,208	685,886	659,500	5.26	6.08	4.49

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

## Asset Allocation as on 30<sup>th</sup> September, 2023



## Credit Profile as on 30<sup>th</sup> September, 2023



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

Relatively High interest rate risk and Moderate Credit Risk.

# UTI BANKING AND PSU DEBT FUND<sup>@</sup>

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

Category  
Banking and PSU Fund

## Investment Objective

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

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

## Date of inception/allotment

27th January, 2014

## Benchmark Index

CRISIL Banking and PSU Debt Index

## 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

## Plans/Option (Regular/Direct)

Growth Option

Mthly/Qtly/Half Yearly/Annual/Flexi Payout & Reinvestment IDCW Option

## Load Structure

Entry Load: Nil

Exit Load : Nil

## Fund AUM

Fund Size Monthly Average : ₹958.86 Crore

Closing AUM : ₹959.55 Crore

## High/Low NAV in the month

High Growth Option : ₹19.1766

Low Growth Option : ₹19.1001

## Total Expense Ratio

Regular : 0.57

Direct : 0.24

## Minimum Investment Amount

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

## NAV per unit as on 29<sup>th</sup> September, 2023

Regular Growth Option : ₹ 19.1664

Regular IDCW Option : ₹ 12.8530

Direct Growth Option : ₹ 19.4078

Direct IDCW Option : ₹ 16.7243

## Portfolio Parameters

Weighted Average Maturity : 3.66yrs

Yield to Maturity\* : 7.56%

Modified Duration : 2.99 yrs

Macaulay Duration : 3.18 yrs

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

\*Annualized Portfolio YTM – Yields of all securities are annualized

## Portfolio as on 30<sup>th</sup> September, 2023

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
<b>Govt Securities</b>			Axis Bank Ltd.	5.72	CRISIL AAA/A1+
7.38% GSEC 20/06/2027	20.93	SOV	Hindustan Petroleum Corporation Ltd.	5.25	CRISIL AAA/A1+
7.17% GSEC 08/01/2028	1.04	SOV	Indian Railway Finance Corporation Ltd.	5.23	CRISIL AAA/A1+
7.06% GS MAT - 10/04/2028	1.04	SOV	Export Import Bank Of India	5.20	CRISIL AAA/A1+
GS - C STRIP MAT - 15/12/2027	0.54	SOV	HDFC Bank Ltd.	4.18	CARE AAA/A1+
7.85% TN SDL MAT - 15/03/2027	0.53	SOV	NHPC Ltd.	2.57	ICRA AAA/A1+
<b>Long Term Debt</b>			Indian Oil Corporation Ltd.	2.50	CRISIL AAA/A1+
Power Finance Corporation Ltd.	8.33	CRISIL AAA/A1+	National Housing Bank	1.56	CRISIL AAA/A1+
National Bank For Agriculture And Rural Development	8.30	CRISIL AAA/A1+	<b>Net Current Assets</b>		
REC Ltd	7.82	CRISIL AAA/A1+	<b>Total</b>	<b>100.00</b>	
ICICI Bank Ltd	7.51	ICRA AAA/A1+			
Small Industries Development Bank Of India	7.26	CRISIL AAA/A1+			

## Fund Performance Vs Benchmark (CAGR) as on 30<sup>th</sup> September, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Banking and PSU Debt Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Banking and PSU Debt Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Y	6.74	6.99	8.10	10,674	10,699	10,810
3 Y	6.60	4.94	3.28	12,114	11,556	11,017
5 Y	5.64	7.15	6.65	13,159	14,127	13,800
SI*	6.97	7.99	6.95	19,173	21,013	19,138

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

\*Compounded annualized Growth Rate.

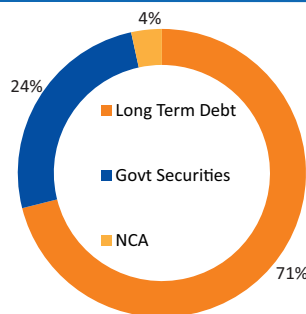
For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 95 in 'Fund Manager Summary'. Schemes Managed by Mr. Anurag Mittal.

## SIP Returns as on 30<sup>th</sup> September, 2023

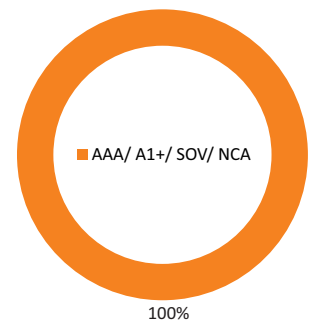
Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Banking and PSU Debt Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Banking and PSU Debt Index	Yield (%) CRISIL 10 Year Gilt Index
1 Y	120,000	124,090	124,430	124,360	6.44	6.98	6.87
3 Y	360,000	401,925	389,117	382,892	7.31	5.13	4.06
5 Y	600,000	711,168	696,154	673,263	6.75	5.90	4.56
7 Y	840,000	1,046,105	1,054,477	1,003,458	6.18	6.41	5.01
SI	1,150,000	1,575,387	1,620,311	1,520,653	6.41	6.97	5.70

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

## Asset Allocation as on 30<sup>th</sup> September, 2023



## Credit Profile as on 30<sup>th</sup> September, 2023



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

Relatively High interest rate risk and Moderate Credit Risk.

# UTI CORPORATE BOND FUND

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

Category  
Corporate Bond Fund

## Investment Objective

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

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

## Date of inception/allotment

8th August, 2018

## Benchmark Index

CRISIL Corporate Bond B-II Index

## 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

## Plans/Option (Regular/Direct)

Growth Option

Quarterly IDCW Option/Half Yearly IDCW Option/ Annual IDCW Option/Flexi IDCW Option with Payout & Reinvestment facilities

## Load Structure

Entry Load: Nil

Exit Load : Nil

## Fund AUM

Fund Size Monthly Average : ₹3,142.07 Crore

Closing AUM : ₹3,078.42 Crore

## High/Low NAV in the month

High Growth Option : ₹14.2765

Low Growth Option : ₹14.2162

## Total Expense Ratio

Regular : 0.57

Direct : 0.28

## 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/-

## NAV per unit as on 29<sup>th</sup> September, 2023

Regular Growth Option : ₹14.2738

Regular IDCW Option : ₹12.5688

Direct Growth Option : ₹14.5089

Direct IDCW Option : ₹12.7879

## Portfolio Parameters

Weighted Average Maturity : 3.22 yrs

Yield to Maturity\* : 7.58%

Modified Duration : 2.44 yrs

Macaulay Duration : 2.58 yrs

\*Annualized Portfolio YTM – Yields of all securities are annualized

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

Relatively High interest rate risk and Relatively Low Credit Risk.

## Portfolio as on 30<sup>th</sup> September, 2023

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
<b>CP / CDs</b>			REC Ltd	8.89	CRISIL AAA/A1+
Kotak Mahindra Bank Ltd.	0.79	CRISIL AAA/A1+	National Bank For Agriculture And Rural Development	8.01	CRISIL AAA/A1+
<b>Govt Securities</b>			Small Industries Development Bank Of India	6.77	CARE AAA/A1+
182 DAYS T BILL - 29/02/2024	7.89	SOV	National Housing Bank	5.66	CRISIL AAA/A1+
07.18% GSEC MAT -14/08/2033	6.00	SOV	HDFC Bank Ltd.	5.54	CRISIL AAA/A1+
7.38% GSEC 20/06/2027	2.45	SOV	Export Import Bank Of India	4.09	CRISIL AAA/A1+
07.68% GUJRAT SDL 15/03/2033	1.65	SOV	LIC Housing Finance Ltd.	4.00	CRISIL AAA/A1+
7.66% HARYANA SDL MAT - 23/03/2029	0.97	SOV	Larsen And Toubro Ltd.	3.24	CRISIL AAA/A1+
7.26% GSEC MAT - 06/02/2033	0.81	SOV	Indian Railway Finance Corporation Ltd.	2.43	CRISIL AAA/A1+
7.06% GS MAT - 10/04/2028	0.81	SOV	Bajaj Finance Ltd.	2.42	CRISIL AAA/A1+
07.18% GSEC MAT -24/07/2037	0.80	SOV	Summit Digital Infrastructure Ltd	2.38	CRISIL AAA/A1+
364 D TBILL MAT 29/02/2024	0.79	SOV	Ultratech Cement Ltd.	1.61	CRISIL AAA/A1+
IGB- CPN STRIPS-MAT-12/09/2024	0.76	SOV	Axis Finance Ltd	1.12	CRISIL AAA/A1+
8.24% G-SEC 15/02/2027	0.67	SOV	NTPC Ltd.	1.09	CRISIL AAA/A1+
GS - C STRIP MAT- 16/06/2027	0.50	SOV	ICICI Bank Ltd	0.97	ICRA AAA/A1+
8.15% TN SDL MAT - 09/05/28	0.33	SOV	India Grid Trust	0.81	CRISIL AAA/A1+
GS - C STRIP MAT- 15/06/2027	0.26	SOV	Kotak Mahindra Prime Ltd.	0.65	CRISIL AAA/A1+
GS - C STRIP MAT- 15/12/2027	0.22	SOV	Axis Bank Ltd.	0.16	CRISIL AAA/A1+
5.74% GS 2026-MAT-15/11/2026	0.16	SOV	NHPC Ltd.	0.04	ICRA AAA/A1+
GOI FRB - MAT 22/09/2033	0.02	SOV	<b>Net Current assets</b>	<b>5.02</b>	
<b>Long Term Debt</b>			<b>Total</b>	<b>100.00</b>	
Power Finance Corporation Ltd.	9.24	CRISIL AAA/A1+			

## Fund Performance Vs Benchmark (CAGR) as on 30<sup>th</sup> September, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Corporate Bond B-II Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Corporate Bond B-II Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Y	6.77	7.69	8.10	10,677	10,769	10,810
3 Y	4.87	5.83	3.28	11,533	11,853	11,017
5 Y	7.41	7.74	6.65	14,299	14,520	13,800
SI*	7.16	7.55	6.36	14,276	14,545	13,736

Different plans have a different expense structure. The performance details provided herein are of regular plan. The current fund manager is managing the scheme since August 2018.

\*Compounded annualized Growth Rate.

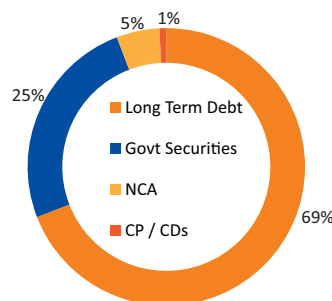
For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 95 in 'Fund Manager Summary'. Schemes Managed by Mr. Anurag Mittal.

## SIP Returns as on 30<sup>th</sup> September, 2023

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Corporate Bond B-II Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Corporate Bond B-II Index	Yield (%) CRISIL 10 Year Gilt Index
1 Y	120,000	124,299	125,023	124,360	6.77	7.93	6.87
3 Y	360,000	388,774	394,663	382,892	5.08	6.08	4.06
5 Y	600,000	697,940	711,364	673,263	6.00	6.76	4.56
SI	600,000	697,940	711,364	673,263	6.00	6.76	4.56

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.

## Asset Allocation as on 30<sup>th</sup> September, 2023



## Credit Profile as on 30<sup>th</sup> September, 2023



# UTI DYNAMIC BOND FUND

(Number of Segregated portfolio in the scheme 1)  
An open ended dynamic debt scheme investing across duration. Relatively High interest rate risk and Moderate Credit Risk.

Category  
Dynamic Bond

## Investment Objective

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

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

## Date of inception/allotment

16th June, 2010

## Benchmark Index

CRISIL Dynamic Bond A-III Index

## Fund Manager

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

## Plans/Option (Regular/Direct)

Growth Option

Qtly IDCW/Half Yearly IDCW/Annual IDCW/Flexi IDCW with Payout and Reinvestment facilities

## Load Structure

Entry Load: Nil

Exit Load : Nil

## Fund AUM

Fund Size Monthly Average : ₹462.58 Crore

Closing AUM : ₹440.38 Crore

## High/Low NAV in the month

High Growth Option : ₹27.0013

Low Growth Option : ₹26.8678

## Total Expense Ratio

Regular : 1.53

Direct : 0.70

## 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/-

## NAV per unit as on 29<sup>th</sup> September, 2023

Regular Growth Option ₹26.9735

Regular IDCW Option ₹14.2971

Direct Growth Option ₹28.8747

Direct IDCW Option ₹14.4907

## Portfolio Parameters

Weighted Average Maturity 11.17 yrs

Yield to Maturity\* 7.43%

Modified Duration 7.02 yrs

Macaulay Duration 7.34 yrs

\*Annualized Portfolio YTM – Yields of all securities are annualized

POTENTIAL RISK CLASS MATRIX				
Potential Risk Class				
Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Low	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.

## Portfolio as on 30<sup>th</sup> September, 2023 (Main Portfolio)

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
<b>Govt Securities</b>			Indian Railway Finance Corporation Limited	5.74	CRISIL AAA/A1+
07.18% GSEC MAT -24/07/2037	61.64	SOV	Canfin Homes Ltd.	2.23	ICRA AA+
182 DAYS T BILL - 29/02/2024	3.31	SOV	<b>Net Current Assets</b>	<b>7.71</b>	
<b>NCDs</b>			<b>Total</b>	<b>100.00</b>	
REC Ltd	10.27	CRISIL AAA/A1+			
Power Finance Corporation Ltd.	9.10	CRISIL AAA/A1+			

## Fund Performance Vs Benchmark (CAGR) as on 30<sup>th</sup> September, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Dynamic Bond A-III Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Dynamic Bond A-III Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Y	6.10	7.62	8.10	10,610	10,762	10,810
3 Y	9.14	4.80	3.28	13,000	11,510	11,017
5 Y	5.89	7.99	6.65	13,315	14,690	13,800
SI*	7.75	7.89	6.17	26,984	27,454	22,171

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

\*Compounded annualized Growth Rate.

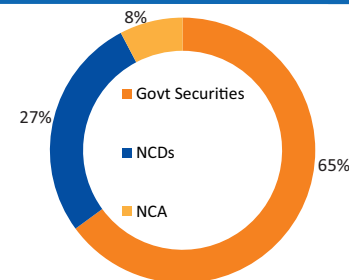
For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 95 in 'Fund Manager Summary'. Schemes Managed by Mr. Sudhir Agrawal. \*The Scheme returns are inclusive of the impact of segregation of the portfolio Debt instruments of Vodafone Idea Ltd. have been segregated from the Main Portfolio on 17th Feb, 2020.

## SIP Returns as on 30<sup>th</sup> September, 2023

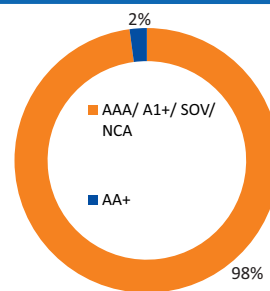
Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Dynamic Bond A-III Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Dynamic Bond A-III Index	Yield (%) CRISIL 10 Year Gilt Index
1 Y	120,000	123,904	124,488	124,360	6.14	7.07	6.87
3 Y	360,000	412,705	388,474	382,892	9.11	5.02	4.06
5 Y	600,000	733,840	699,631	673,263	8.00	6.09	4.56
7 Y	840,000	1,064,881	1,059,905	1,003,458	6.68	6.55	5.01
10 Y	1,200,000	1,699,041	1,743,860	1,616,946	6.77	7.27	5.82
SI	1,590,000	2,624,098	2,709,762	2,421,962	7.24	7.68	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.

## Asset Allocation as on 30<sup>th</sup> September, 2023



## Credit Profile as on 30<sup>th</sup> September, 2023



## Segregated AUM & NAV

Segregated Fund Size Monthly Average - 17022020 :

Closing AUM: ₹0.0 Crore

Segregated NAV per unit as on 30<sup>th</sup> September, 2023 Growth : ₹0.0

Reduction in NAV(%) -1.67%

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

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

## UTI Dynamic Bond Fund (Segregated - 17022020) Segregated Portfolio as on 30th September, 2023

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

\* Percentage to NAV Less Than 0.01

# UTI CREDIT RISK FUND

(Number of Segregated portfolio in the scheme 4)

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

Category  
Credit Risk Fund

## Investment Objective

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

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

## Date of inception/allotment

19th November, 2012

## Benchmark Index

CRISIL Credit Risk Debt C-II Index

## Fund Manager

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

## Plans/Option (Regular/Direct)

Growth Option

Monthly IDCW /Quarterly IDCW/Half Yearly IDCW & Flexi IDCW Option with Payout and Reinvestment facilities

## 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

## Fund AUM

Fund Size Monthly Average : ₹ 417.64 Crore  
Closing AUM : ₹ 417.45 Crore

## High/Low NAV in the month

High Growth Option : ₹ 14.9742  
Low Growth Option : ₹ 14.9002

## Total Expense Ratio

Regular : 1.60  
Direct : 0.86

## 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/-

## NAV per unit as on 29<sup>th</sup> September, 2023

Regular Growth Option : ₹ 14.9716  
Regular IDCW Option : ₹ 9.7191  
Direct Growth Option : ₹ 16.7152  
Direct IDCW Option : ₹ 10.6097

## Portfolio Parameters

Weighted Average Maturity : 2.64 yrs  
Yield to Maturity\* : 8.30%  
Modified Duration : 1.95 yrs  
Macaulay Duration : 2.05 yrs

\*Annualized Portfolio YTM – Yields of all securities are annualized

## Portfolio as on 30<sup>th</sup> September, 2023 (Main Portfolio)

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
<b>CP / CDs</b>			Tata Projects Ltd	5.67	IND AA
Motilal Oswal Finvest Ltd	1.84	IND AAA/A1+	Kirloskar Ferrous Industries Ltd.	5.47	ICRA AA
<b>Govt Securities</b>			India Grid Trust	4.89	CRISIL AAA/A1+
07.18% GSEC MAT -14/08/2033	3.23	SOV	Piramal Pharma Ltd	4.75	CARE AA-
6.54% GSEC MAT - 17/01/2032	2.75	SOV	Aadhar Housing Finance Ltd.	4.75	CARE AA
7.10% GS MAT - 18/04/2029	2.38	SOV	Aditya Birla Fashion And Retail Ltd.	4.70	IND AA+
7.38% GSEC 20/06/2027	1.54	SOV	TMF Holdings Ltd	4.04	CRISIL AA
07.78% RAJASTHAN			Hinduja Leyland Finance Ltd.	3.58	CARE AA
SDL 29/03/2033	0.98	SOV	G R Infraprojects Ltd	3.52	CARE AA+
7.79% UTTARPRADESH			Avanse Financial Services Ltd.	3.35	CARE AA-
SDL 29/03/2033	0.54	SOV	Century Textiles & Industries Ltd.	3.33	CRISIL AA
7.26% GSEC 22/08/2032	0.24	SOV	Steel Authority Of India Ltd.	3.02	IND AA
<b>Long Term Debt</b>			Shriram Finance Ltd	2.40	CRISIL AA+
Piramal Capital & Housing			Small Industries Development		
Finance Ltd	6.27	ICRA AA	Bank Of India	2.37	ICRA AAA/A1+
Tata Motors Ltd.	6.08	ICRA AA	Motilal Oswal Finvest Ltd	2.04	CRISIL AA
Godrej Industries Ltd.	5.92	CRISIL AA	<b>Net Current assets</b>	<b>4.50</b>	
Summit Digital Infrastructure Ltd	5.86	CRISIL AAA/A1+	<b>Total</b>	<b>100.00</b>	

## Fund Performance Vs Benchmark (CAGR) as on 30<sup>th</sup> September, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Credit Risk Debt C-II Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Credit Risk Debt C-II Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Y	6.89	9.51	8.10	10,689	10,951	10,810
3 Y	10.63	8.05	3.28	13,540	12,615	11,017
5 Y	-1.44	9.12	6.65	9,300	15,475	13,800
SI*	3.78	9.28	6.40	14,967	26,235	19,625

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

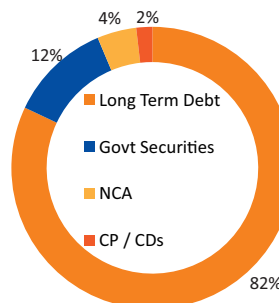
\*Compounded annualized Growth Rate. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 95 in 'Fund Manager Summary'. Schemes Managed by Mr. Ritesh Nambiar. \*The Scheme returns are inclusive of the impact of segregation of 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 August, 2020 Respectively

## SIP Returns as on 30<sup>th</sup> September, 2023

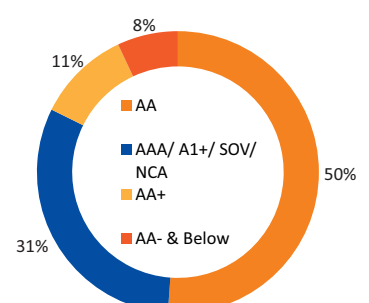
Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Credit Risk Debt C-II Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Credit Risk Debt C-II Index	Yield (%) CRISIL 10 Year Gilt Index
1 Y	120,000	124,274	126,029	124,360	6.73	9.54	6.87
3 Y	360,000	412,510	407,047	382,892	9.08	8.17	4.06
5 Y	600,000	660,344	744,137	673,263	3.79	8.56	4.56
7 Y	840,000	895,566	1,141,141	1,003,458	1.81	8.62	5.01
10 Y	1,200,000	1,335,638	1,896,269	1,616,946	2.11	8.86	5.82
SI	1,300,000	1,480,218	2,150,307	1,804,430	2.36	8.95	5.89

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

## Asset Allocation as on 30<sup>th</sup> September, 2023



## Credit Profile as on 30<sup>th</sup> September, 2023



# UTI CREDIT RISK FUND

(Number of Segregated portfolio in the scheme 4)

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

Category  
Credit Risk Fund

## NAV Per Unit (Regular Plan - Growth Option)

Date	Main Portfolio	Segregated Portfolio
12/09/2019	16.4233	NA
13/09/2019	15.4829	0.2478
Reduction in NAV(%)	-5.73%	

Impact on NAV is negative on account of segregation of portfolio. Partial amount (Rs. 12.20 lakhs) recovered and accordingly distributed to investors

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

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

Date	Main Portfolio	Segregated Portfolio
14/02/2020	14.0426	NA
17/02/2020	12.6557	1.3979
Reduction in NAV(%)	-9.88%	

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

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

Date	Main Portfolio	Segregated Portfolio
06/07/2020	12.0646	NA
06/07/2020	10.9593	0.5579
Reduction in NAV(%)	-9.16%	

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

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

## Segregated AUM & NAV

Segregated Fund Size Monthly Average - 17022020 :	₹ 0.0 Crore
Closing AUM:	₹ 0.0 Crore
Segregated Fund Size Monthly Average - 06032020 :	₹ 0.0 Crore
Closing AUM:	₹ 0.0 Crore
Segregated NAV per unit as on 30 <sup>th</sup> September, 2023 Growth :	₹ 0.0

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

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

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

## UTI Credit Risk Fund (Segregated - 17022020) Segregated Portfolio as on 30th September, 2023

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

\* Percentage to NAV Less Than 0.01

## UTI Credit Risk Fund (Segregated - 06032020) Segregated Portfolio as on 30th September, 2023

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

\* Percentage to NAV Less Than 0.01

## POTENTIAL RISK CLASS MATRIX

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

Relatively High interest rate risk and Relatively High Credit Risk.



# UTI GILT FUND

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

Category  
Gilt Fund

## Investment Objective

The investment objective of the scheme is to generate credit risk-free return through investment in sovereign securities issued by the Central Government and / or a State Government and / or any security unconditionally guaranteed by the Central Government and / or a State Government for repayment of principal and interest. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.

## Date of inception/allotment

21st January, 2002

## Benchmark Index

CRISIL Dynamic Gilt Index

## Fund Manager

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

## Plans/Option (Regular/Direct)

Growth Option  
IDCW Option with Payout and Reinvestment facilities

## Load Structure

Entry Load: Nil  
Exit Load : Nil

## Fund AUM

Fund Size Monthly Average : ₹ 537.74 Crore  
Closing AUM : ₹ 538.25 Crore

## High/Low NAV in the month

High Growth Option : ₹ 54.7245  
Low Growth Option : ₹ 54.3791

## Total Expense Ratio

Regular : 0.93  
Direct : 0.67

## Minimum Investment Amount

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

## NAV per unit as on 29<sup>th</sup> September, 2023

Regular Growth Option : ₹ 54.6481  
Regular IDCW Option : ₹ 33.8982  
Direct Growth Option : ₹ 56.3187  
Direct IDCW Option : ₹ 27.1966

## Portfolio Parameters

**Weighted Average Maturity** : 12.01yrs  
**Yield to Maturity\*** : 7.34%  
**Modified Duration** : 7.58 yrs  
**Macaulay Duration** : 7.86 yrs

\*Annualized Portfolio YTM – Yields of all securities are annualized

## Portfolio as on 30<sup>th</sup> September, 2023

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
<b>Govt Securities</b>			SDL-08/02/2033	4.69	SOV
07.18% GSEC MAT -24/07/2037	68.77	SOV	182 DAYS T BILL - 29/02/2024	2.71	SOV
07.18% GSEC MAT -14/08/2033	13.90	SOV	<b>Net Current assets</b>	<b>5.12</b>	
7.94% HR SDL 2034 - 29/06/2034	4.81	SOV	<b>Total</b>	<b>100.00</b>	
7.64% MADHYA PRADESH					

## Fund Performance Vs Benchmark (CAGR) as on 30<sup>th</sup> September, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Dynamic Gilt Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Dynamic Gilt Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Y	6.85	7.97	8.10	10,685	10,797	10,810
3 Y	4.21	4.53	3.28	11,317	11,421	11,017
5 Y	7.18	7.64	6.65	14,147	14,453	13,800
SI*	8.14	7.51	6.45	54,657	48,147	38,830

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

\*Compounded annualized Growth Rate.

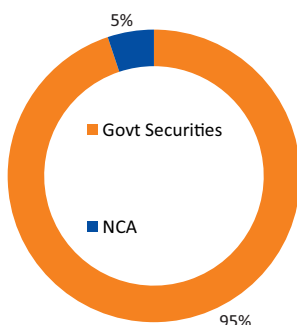
For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 95 in 'Fund Manager Summary'. Schemes Managed by Mr. Sudhir Agrawal.

## SIP Returns as on 30<sup>th</sup> September, 2023

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Dynamic Gilt Index (₹)	CRISIL 10 Year Gilt Index(₹)	Yield (%) Fund	Yield (%) CRISIL Dynamic Gilt Index	Yield (%) CRISIL 10 Year Gilt Index
1 Y	120,000	124,204	124,379	124,360	6.62	6.90	6.87
3 Y	360,000	387,245	401,894	382,892	4.81	7.31	4.06
5 Y	600,000	688,812	707,804	673,263	5.47	6.56	4.56
7 Y	840,000	1,039,328	1,061,904	1,003,458	6.00	6.60	5.01
10 Y	1,200,000	1,723,846	1,731,304	1,616,946	7.05	7.13	5.82
15 Y	1,800,000	3,309,564	3,235,276	2,897,719	7.68	7.41	6.06
SI	2,260,000	4,993,446	4,810,230	4,197,310	7.80	7.46	6.17

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

## Asset Allocation as on 30<sup>th</sup> September, 2023



## Credit Profile as on 30<sup>th</sup> September, 2023



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

Relatively High interest rate risk and Relatively Low Credit Risk.

# UTI GILT FUND WITH 10 YEAR CONSTANT DURATION

(An open ended debt scheme investing in government securities having a constant maturity of 10 years. Relatively High Interest rate risk and Relatively Low Credit Risk)

Category  
Gilt Fund

## Investment Objective

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

## Date of inception/allotment

03rd August, 2022

## Benchmark Index

CRISIL 10 Year Gilt Index

## Fund Manager

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

## Plans/Option (Regular/Direct)

Growth Option

Quarterly IDCW Option/Half Yearly IDCW

Option/Annual IDCW Option/Flexi IDCW Option with Payout & Reinvestment facilities

## Load Structure

Entry Load\* : Nil

(Not Applicable as per SEBI guidelines)

Exit Load : Nil

\*In terms of provision no. 10.4.1 a. of para 10.4 under Chapter 10 of SEBI Master Circular for Mutual Funds No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023 no entry load will be charged by the Scheme to the investor effective August 1, 2009

## Fund AUM

Fund Size Monthly Average : ₹ 166.94 Crore

Closing AUM : ₹ 162.70 Crore

## High/Low NAV in the month

High Growth Option : ₹ 10.8745

Low Growth Option : ₹ 10.7912

## Total Expense Ratio

Regular : 0.70

Direct : 0.22

## Minimum Investment Amount

Minimum amount of investment under all plans and Options Minimum initial investment is ₹ 5,000/- and in multiples of ₹ 1/- thereafter. Subsequent minimum investment under a folio is ₹ 1,000/- and in multiples of ₹ 1/- thereafter with no upper limit.

## NAV per unit as on 29<sup>th</sup> September, 2023

Regular Growth Option : ₹ 10.8251

Regular IDCW Option : ₹ 10.8248

Direct Growth Option : ₹ 10.8873

Direct IDCW Option : ₹ 10.8876

## Portfolio Parameters

Weighted Average Maturity : 9.71 yrs

Yield to Maturity\* : 7.29%

Modified Duration : 6.81 yrs

Macaulay Duration : 7.06 yrs

\*Annualized Portfolio YTM – Yields of all securities are annualized

## Portfolio as on 30<sup>th</sup> September, 2023

Portfolio	% to NAV	Rating
<b>Govt Securities</b>		
07.18% GSEC MAT -14/08/2033	82.79	SOV
7.26% GSEC MAT - 06/02/2033	15.38	SOV
<b>Net Current assets</b>	<b>1.83</b>	
<b>Total</b>	<b>100.00</b>	

## Fund Performance Vs Benchmark (CAGR) as on 30<sup>th</sup> September, 2023 Growth of ₹ 10000

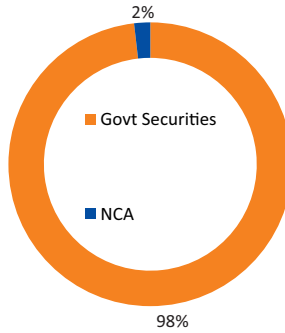
Period	NAV Growth (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL 10 Year Gilt Index (₹)
1 Y	7.57	8.10	10,757	10,810
SI*	7.06	6.73	10,827	10,788

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

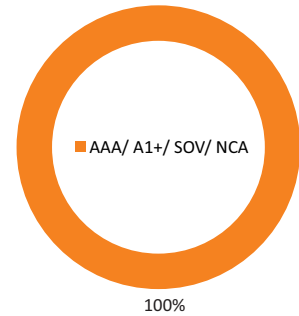
\*Compounded annualized Growth Rate.

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 95 in 'Fund Manager Summary'. Schemes Managed by Mr. Jaydeep Bhowal & Mr. Anurag Mittal

## Asset Allocation as on 30<sup>th</sup> September, 2023



## Credit Profile as on 30<sup>th</sup> September, 2023



## POTENTIAL RISK CLASS MATRIX

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

Relatively High interest rate risk and Relatively Low Credit Risk.

# UTI CRISIL SDL MATURITY JUNE 2027 INDEX FUND

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

Category  
Debt Index Fund

## Investment Objective

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

## Date of inception/allotment

11th January, 2023

## Benchmark Index

CRISIL IBX SDL Index – June 2027

## Fund Manager

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

## Plans/Option (Regular/Direct)

Growth Option

## Load Structure

Entry Load\* : Nil

(Not Applicable as per SEBI guidelines)

Exit Load : Nil

\*In terms of provision no. 10.4.1 a. of para 10.4 under Chapter 10 of SEBI Master Circular for Mutual Funds No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023 no entry load will be charged by the Scheme to the investor effective August 1, 2009

## Fund AUM

Fund Size Monthly Average : ₹ 80.92 Crore

Closing AUM : ₹ 80.84 Crore

## High/Low NAV in the month

High Growth Option : ₹ 10.4732

Low Growth Option : ₹ 10.4237

## Total Expense Ratio

Regular : 0.42

Direct : 0.15

## Minimum Investment Amount

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

## NAV per unit as on 29<sup>th</sup> September, 2023

Regular Growth Option : ₹ 10.4607

Direct Growth Option : ₹ 10.4800

## Portfolio Parameters

**Weighted Average Maturity** 3.46 yrs

**Yield to Maturity\*** 7.58%

**Modified Duration** 2.94 yrs

**Macaulay Duration** 3.05 yrs

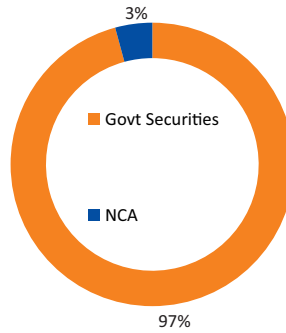
The above scheme is in existence for less than 1 years.

\*Annualized Portfolio YTM – Yields of all securities are annualized

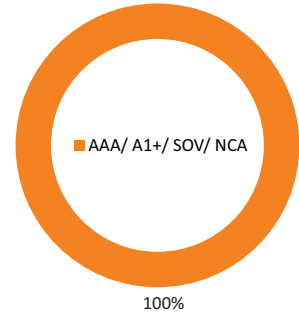
## Portfolio as on 30<sup>th</sup> September, 2023

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
<b>Govt Securities</b>			7.53% HARYANA SDL-24/05/2027	6.20	SOV
07.75 KA SDL MAT 01/03/2027	12.48	SOV	6.90% AP SDL MAT - 22/04/27	6.08	SOV
7.64% UTTARPRADESH			6.35% AP SDL MAT - 06/05/2027	5.97	SOV
SDL 29/03/2027	12.43	SOV	7.59% KA SDL 29/03/2027	3.73	SOV
7.52% GJ SDL 2027- 24/05/2027	12.39	SOV	7.59% RJ SDL 15/02/2027	3.72	SOV
7.51 % MH SDL MAT - 24/05/2027	11.77	SOV	7.59% GJ SDL 15/02/2027	3.10	SOV
7.85% TN SDL MAT - 15/03/2027	6.26	SOV	<b>Net Current assets</b>	<b>3.39</b>	
7.76% MP SDL MAT - 01/03/2027	6.24	SOV	<b>Total</b>	<b>100.00</b>	
7.78% WB SDL MAT - 01/03/2027	6.24	SOV			

## Asset Allocation as on 30<sup>th</sup> September, 2023



## Credit Profile as on 30<sup>th</sup> September, 2023



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

Relatively High interest rate risk and Relatively Low Credit Risk.

# UTI CRISIL SDL MATURITY APRIL 2033 INDEX FUND

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

Category  
Debt Index Fund

## Investment Objective

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

## Date of inception/allotment

21st December, 2022

## Benchmark Index

CRISIL IBXSDL Index – April 2033

## Fund Manager

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

## Plans/Option (Regular/Direct)

Growth Option

## Load Structure

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

Exit Load : Nil

\*In terms of provision no. 10.4.1 a. of para 10.4 under Chapter 10 of SEBI Master Circular for Mutual Funds No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023 no entry load will be charged by the Scheme to the investor effective August 1, 2009

## Fund AUM

Fund Size Monthly Average : ₹ 278.11 Crore  
Closing AUM : ₹ 277.59 Crore

## High/Low NAV in the month

High Growth Option : ₹ 10.6365  
Low Growth Option : ₹ 10.5770

## Total Expense Ratio

Regular : 0.42  
Direct : 0.15

## Minimum Investment Amount

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

## NAV per unit as on 29<sup>th</sup> September, 2023

Regular Growth Option : ₹ 10.6205  
Direct Growth Option : ₹ 10.6423

## Portfolio Parameters

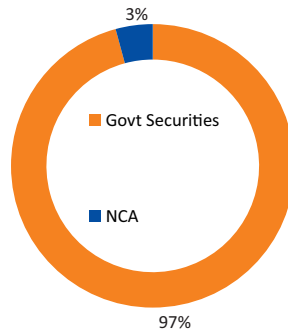
**Weighted Average Maturity** : 9.18 yrs  
**Yield to Maturity\*** : 7.60%  
**Modified Duration** : 6.42 yrs  
**Macaulay Duration** : 6.66 yrs

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

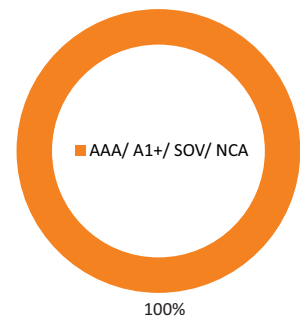
## Portfolio as on 30<sup>th</sup> September, 2023

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
<b>Govt Securities</b>			7.63% HARYANA SDL MAT - 04/01/2033	2.93	SOV
7.70% MAHARASHTRA SDL-08/03/2033	14.63	SOV	7.63% KL SDL MAT - 28/12/2032	2.28	SOV
7.77% HARYANA SDL MAT - 29/03/2033	9.18	SOV	07.82% TAMIL NADU SDL - 27/10/2032	1.85	SOV
07.78% RAJASTHAN SDL 29/03/2033	7.35	SOV	07.77% RAJASTHAN SDL 23/03/2033	1.84	SOV
7.67% KARNATAKA SDL 16/11/2032	7.31	SOV	7.60% KARNATAKA SDL 28/12/2032	1.82	SOV
7.64% WESTBENGAL SDL 21/12/2032	6.91	SOV	7.62% ASSAM SDL -30/11/2032	1.82	SOV
7.79% UTTARPRADESH SDL 29/03/2033	5.52	SOV	07.62% TAMIL NADU SDL - 04/01/2033	1.82	SOV
7.68% UTTARPRADESH SDL 28/09/2032	5.48	SOV	7.46% MADHYA PRADESH SDL-14/09/2032	1.80	SOV
07.64% BIHAR SDL 21/12/2032	5.45	SOV	07.61% RAJASTHAN SDL MAT- 28/12/2032	1.20	SOV
07.68% GUJRAT SDL 15/03/2033	5.29	SOV	07.58% ASSAM SDL 12/04/2033	1.01	SOV
7.63% HARYANA SDL MAT - 21/12/2032	3.64	SOV	7.64% MAHARASHTRA SDL-25/01/2033	0.64	SOV
7.64% MADHYA PRADESH SDL-08/02/2033	3.64	SOV	7.84% RAJASTHAN SDL MAT- 27/10/2032	0.28	SOV
07.57% TAMIL NADU SDL - 11/01/2033	3.63	SOV	<b>Net Current assets</b>	<b>2.67</b>	
			<b>Total</b>	<b>100.00</b>	

## Asset Allocation as on 30<sup>th</sup> September, 2023



## Credit Profile as on 30<sup>th</sup> September, 2023



## POTENTIAL RISK CLASS MATRIX

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

Relatively High interest rate risk and Relatively Low Credit Risk.

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

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

Category  
Debt Index Fund

## Investment Objective

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

## Date of inception/allotment

10th February, 2023

## Benchmark Index

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

## Fund Manager

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

## Plans/Option (Regular/Direct)

Growth Option

## Load Structure

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

Exit Load : Nil

\*In terms of provision no. 10.4.1 a. of para 10.4 under Chapter 10 of SEBI Master Circular for Mutual Funds No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023 no entry load will be charged by the Scheme to the investor effective August 1, 2009

## Fund AUM

Fund Size Monthly Average : ₹ 174.75 Crore

Closing AUM : ₹ 174.67 Crore

## High/Low NAV in the month

High Growth Option : ₹ 10.4388

Low Growth Option : ₹ 10.3959

## Total Expense Ratio

Regular : 0.41

Direct : 0.15

## Minimum Investment Amount

Minimum amount of investment on an ongoing basis under all Plans and Options is ₹ 5,000/- and in multiples of Re.1/- thereafter.

Subsequent minimum investment amount under a folio is ₹ 1,000/- and in multiples of Re 1/- thereafter with no upper limit.

## NAV per unit as on 29<sup>th</sup> September, 2023

Regular Growth Option : ₹ 10.4362

Direct Growth Option : ₹ 10.4538

## Portfolio Parameters

Weighted Average Maturity : 2.41 yrs

Yield to Maturity\* : 7.60%

Modified Duration : 2.11 yrs

Macauley Duration : 2.21 yrs

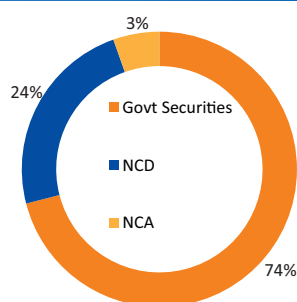
The above scheme is in existence for less than 1 years.

\*Annualized Portfolio YTM – Yields of all securities are annualized

## Portfolio as on 30<sup>th</sup> September, 2023

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
<b>Govt Securities</b>			7.60% URNCD REC (SR-219)28/02/2026	8.58	CRISIL AAA/A1+
8.57% WB SDL MAT - 09/03/2026	21.11	SOV	7.57% URNCD NABARD (SR-23G)-19/03/2026	7.99	CRISIL AAA/A1+
8.51 MH SDL-09/03/2026	16.55	SOV	7.59% URNCD SIDBI SERIES-IX MAT-10/02/2026	2.86	CRISIL AAA/A1+
8.53% TN SDL MAT - 09/03/2026	12.88	SOV	7.23% URNCD SIDBI SERIES-V MAT-09/03/2026	2.84	ICRA AAA/A1+
8.28% KA SDL MAT - 06/03/2026	11.66	SOV	7.11% URNCD SIDBI SERIES-IV MAT-27/02/2026	1.36	ICRA AAA/A1+
08.65% RAJASTHAN SDL 24/02/2026	3.82	SOV	<b>Net Current Assets</b>	<b>2.51</b>	
8.10% WB SDL 23/03/2026	3.28	SOV	<b>Total</b>	<b>100.00</b>	
8.58% UP 2026-09/03/26	2.11	SOV			
8.83% UP SDL 24/02/2026	1.77	SOV			
6.18% GJ SDL MAT - 31/03/2026	0.70	SOV			
<b>NCDs</b>					

## Asset Allocation as on 30<sup>th</sup> September, 2023



## Credit Profile as on 30<sup>th</sup> September, 2023



## POTENTIAL RISK CLASS MATRIX

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

Relatively High interest rate risk and Moderate Credit Risk.

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

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

Category  
Debt Index Fund

## Investment Objective

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

## Date of inception/allotment

3rd March, 2023

## Benchmark Index

Nifty SDL Plus AAA PSU Bond Apr 2028 75:25 Index

## Fund Manager

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

## Plans/Option (Regular/Direct)

Growth Option

## Load Structure

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

\*In terms of provision no. 10.4.1 a. of para 10.4 under Chapter 10 of SEBI Master Circular for Mutual Funds No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023 no entry load will be charged by the Scheme to the investor effective August 1, 2009

## Fund AUM

Fund Size Monthly Average : ₹ 40.44 Crore  
Closing AUM : ₹ 40.54 Crore

## High/Low NAV in the month

High Growth Option : ₹ 10.4622  
Low Growth Option : ₹ 10.4097

## Total Expense Ratio

Regular : 0.42  
Direct : 0.17

## Minimum Investment Amount

Minimum amount of investment on an ongoing basis under all Plans and Options is ₹ 5,000/- and in multiples of Re.1/- thereafter.

Subsequent minimum investment amount under a folio is ₹ 1,000/- and in multiples of Re 1/- thereafter with no upper limit.

## NAV per unit as on 29<sup>th</sup> September, 2023

Regular Growth Option : ₹ 10.4421  
Direct Growth Option : ₹ 10.4572

## Portfolio Parameters

**Weighted Average Maturity** : 4.34 yrs  
**Yield to Maturity\*** : 7.61%  
**Modified Duration** : 3.51 yrs  
**Macaulay Duration** : 3.66 yrs

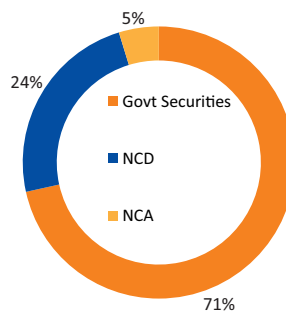
The above scheme is in existence for less than 1 years.

\*Annualized Portfolio YTM – Yields of all securities are annualized

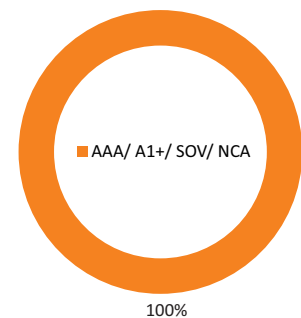
## Portfolio as on 30<sup>th</sup> September, 2023

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
<b>Govt Securities</b>			(SR-23I)-31/01/2028	7.38	CRISIL AAA/A1+
7.98% UP SDL MAT - 11/04/2028	22.62	SOV	8.01% REC Gol Bond Series-II		
8.05% TN SDL MAT - 18/04/2028	17.64	SOV	24/03/2028	6.27	CRISIL AAA/A1+
6.97% MH SDL MAT - 18/02/2028	13.93	SOV	7.74% URNCD PFC		
08.09% WESTBENGAL			(SR172)-29/01/2028	4.44	CRISIL AAA/A1+
SDL 27/03/2028	12.61	SOV	7.59% URNCD PFC		
8.45% HARYANA			(SR-221B) 17/01/2028	2.95	CRISIL AAA/A1+
SDL MAT - 07/03/2028	2.55	SOV	08.06% REC UNSEC Gol		
08.29% WESTBENGAL			Bond Series-III 27/03/2028	2.51	CRISIL AAA/A1+
SDL 21/02/2028	1.78	SOV	<b>Net Current Assets</b>	<b>5.31</b>	
<b>NCDs</b>			<b>Total</b>	<b>100.00</b>	
7.62% URNCD NABARD					

## Asset Allocation as on 30<sup>th</sup> September, 2023



## Credit Profile as on 30<sup>th</sup> September, 2023



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

Relatively High interest rate risk and Moderate Credit Risk.

## UTI Mastershare Unit Scheme - IDCW Declared

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
1989	1:2@Rs.12		17.78	10	10-01-1989	10-01-1989
	18.00%	1.8	29.45	10	30-06-1989	30-06-1989
1990	18.00%	1.8	26.52	10	04-06-1990	04-06-1990
1991	18.00%	1.8	36	10	28-06-1991	28-06-1991
	1:2 bonus	42.09		10	30-07-1991	30-07-1991
1992	18.00%	1.8	50	10	24-06-1992	24-06-1992
1993	1:3 bonus	0.8	32.1	10	13-12-1993	13-12-1993
	1:1 right @15			10	20-12-1993	20-12-1993
	18.00%	1.8	57.6	10	24-11-1993	24-11-1993
1994	20.00%	2	37.97	10	27-07-1994	27-07-1994
1995	16.00%	1.6	29.78	10	14-06-1995	14-06-1995
	1:5 bonus		23.09	10	30-08-1995	30-08-1995
1996	16.00%	1.6	24.16	10	28-08-1996	28-08-1996
1997	16.00%	1.6	24.76	10	20-08-1997	20-08-1997
1998	16.00%	1.6	15.76	10	19-08-1998	19-08-1998
1999	16.00%	1.6	22.62	10	25-08-1999	25-08-1999
2000	16.00%	1.6	17.14	10	17-05-2000	17-05-2000
2001	10.00%	1	10.34	10	03-10-2001	03-10-2001
2002	10.00%	1	11.13	10	11-10-2002	11-10-2002
2003	14.00%	1.4	14.54	10	18-09-2003	18-09-2003
2004	20.00%	2	18.9	10	24-09-2004	24-09-2004
2005	25.00%	2.5	23.47	10	20-10-2005	20-10-2005
2006	30.00%	3	29.77	10	10-11-2006	10-11-2006
2007	35.00%	3.5	42.75	10	07-11-2007	07-11-2007
2008	22.00%	2.2	20.93	10	23-10-2008	23-10-2008
2009	27.00%	2.7	28.65	10	30-10-2009	30-10-2009
2010	30.00%	3	34.04	10	15-11-2010	15-11-2010
2011	22.00%	2.2	28.02	10	31-10-2011	31-10-2011
2012	22.00%	2.2	27.36	10	15-11-2012	15-11-2012
2013	22.50%	2.25	27.33	10	29-10-2013	29-10-2013
2014	27.50%	2.75	35.54	10	05-11-2014	05-11-2014
2015	28.00%	2.8	33.76	10	09-11-2015	16-10-2015
2016	30.00%	3	34.5821	10	01-11-2016	08-11-2016
2017	35.00%	3.5	34.7809	10	09-10-2017	16-10-2017
2018	27.00%	2.7	32.6933	10	05-11-2018	15-11-2018
2019	26.00%	2.6	31.5608	10	10-10-2019	17-10-2019
2020	16.00%	1.6	31.2494	10	29-10-2020	05-11-2020
2021	27.00%	2.7	46.7047	10	25-10-2021	01-11-2021
2022	12.00%	1.20	42.8204	10	27-10-2022	03-11-2022

Pursuant to payment of IDCW-bonus- right, the NAV of the IDCW o p on (Exis ng 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 ll 2022.

Not Available

# NAV at the me of Div. Declara on

\$ IDCW % is in regular plan

Cumulative Gross Total  
IDCW of 724% Since  
1987 ll 2022

## UTI Flexi Cap Fund (Earlier Known as UTI EQUITY FUND) - IDCW Declared

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

Not Available

## UTI Core Equity Fund (Formerly known as UTI Top 100 Fund) IDCW Declared

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2013	15.00%	1.5	23.77	10	18-09-2013	25-09-2013
2015	30%	3	36.8854	10	19-03-2015	26-03-2015
2016	21.00%	2.1	29.773	10	09-03-2016	16-03-2016
2017	25.00%	2.5	33.8504	10	20-03-2017	27-03-2017
2018	27.00%	2.7	36.235	10	14-03-2018	21-03-2018
2021	35%	3.5	42.1175	10	01-03-2021	08-03-2021

## UTI MNC Fund - IDCW Declared

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2005	50%	5.00	29.43	10.00	12-12-2005	19-12-2005
2007	30%	3.00	30.54	10.00	25-05-2007	01-06-2007
2008	25%	2.50	24.34	10.00	28-07-2008	04-08-2008
2010	15%	1.50	37.68	10.00	31-08-2010	07-09-2010
2012	22%	2.20	44.55	10.00	26-09-2012	03-10-2012
2014	25%	2.50	80.13	10.00	18-11-2014	25-11-2014
2015	35%	3.50	91.8144	10.00	19-10-2015	26-10-2015
2016	35%	3.50	91.4860	10.00	13-10-2016	20-10-2016
2017	36%	3.60	105.5565	10.00	29-11-2017	06-12-2017
2020	35%	3.50	106.5713	10.00	30-01-2020	06-02-2020

## UTI Infrastructure Fund - IDCW Declared

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2006	30.00%	3	17.88	10	03-07-2006	10-07-2006
2007	35%	3.5	22.62	10	22-06-2007	29-06-2007
2009	15.00%	1.5	19.6	10	31-07-2009	06-08-2009
2016	9.00%	0.9	20.32	10	09-03-2016	16-03-2016
2017	10.00%	1	26.0469	10	20-03-2017	27-03-2017

## UTI Dividend Yield Fund - IDCW Declared

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2009	5.00%	0.5	13.2	10	05-11-2009	12-11-2009
2010	5.00%	0.5	14.34	10	17-03-2010	24-03-2010
2010	5.00%	0.5	14.92	10	21-07-2010	27-07-2010
2010	7%	0.7	16.13	10	21-12-2010	28-12-2010
2011	5.00%	0.5	14.33	10	30-05-2011	06-06-2011
2011	4.00%	0.4	12.71	10	23-11-2011	29-11-2011
2012	4%	0.4	12.9	10	19-06-2012	26-06-2012
2012	5.00%	0.5	14.19	10	17-12-2012	24-12-2012
2013	5.00%	0.5	13.05	10	12-06-2013	19-06-2013
2014	4.50%	0.45	13.1011	10	07-01-2014	14-01-2014
2014	6%	0.6	15.6948	10	04-06-2014	11-06-2014
2014	8.00%	0.8	17.4039	10	22-12-2014	29-12-2014
2015	5.50%	0.55	15.9054	10	17-06-2015	24-06-2015
2015	5.50%	0.55	15.2092	10	21-12-2015	28-12-2015
2016	5.50%	0.55	15.3682	10	30-06-2016	01-07-2016
2016	5.50%	0.55	14.875	10	22-12-2016	29-12-2016
2017	7.50%	0.75	16.9767	10	13-06-2017	20-06-2017
2017	7.50%	0.75	17.8696	10	21-12-2017	28-12-2017
2018	7.50%	0.75	17.1894	10	14-03-2018	21-03-2018
2018	7.50%	0.75	16.2769	10	13-12-2018	20-12-2018
2019	6.00%	0.6	16.072	10	20-06-2019	27-06-2019
2019	7.00%	0.7	15.3871	10	16-12-2019	23-12-2019
2020	4.50%	0.45	15.3595	10	14-09-2020	21-09-2020
2021	5.00%	0.5	18.6293	10	15-03-2021	22-03-2021
2021	7.00%	0.70	23.9138	10	15-11-2021	22-11-2021
2022	6.00%	0.60	21.7131	10	16-08-2022	23-08-2022

## UTI Value Opportuni es Fund (Formerly known as UTI Opportuni es) - IDCW Declared

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2007	17.00%	1.7	13.74	10	29-06-2007	06-07-2007
2008	18%	1.8	11.54	10	01-07-2008	08-07-2008
2009	10.00%	1	11.95	10	10-07-2009	17-07-2009
2010	15.00%	1.5	14.05	10	22-01-2010	29-01-2010
2011	8.00%	0.8	14.97	10	24-04-2011	01-05-2011
2012	9%	0.9	14.39	10	12-04-2012	19-04-2012
2013	10.00%	1	15.2	10	07-05-2013	14-05-2013
2014	12.50%	1.25	16.0517	10	15-04-2014	22-04-2014
2015	15%	1.5	20.5752	10	16-04-2015	17-04-2015
2016	10.00%	1	18.6083	10	28-04-2016	05-05-2016
2017	13.00%	1.3	18.6765	10	08-05-2017	15-05-2017
2018	12.00%	1.2	19.5009	10	02-07-2018	09-07-2018
2019	11%	1.1	18.8335	10	17-07-2019	24-07-2019

## UTI Healthcare Fund (Formerly known as UTI Pharma & Healthcare Fund) IDCW Declared

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2006	25%	2.50	21.34	10.00	10-01-2006	17-01-2006
2008	15%	1.50	20.91	10.00	26-08-2008	02-09-2008
2010	17%	1.70	32.65	10.00	28-10-2010	04-11-2010

The scheme IDCW details under regular plan.

**Disclaimer:** Pursuant to payment of Dividend/Bonus, the Nav of the income distribution cum capital withdrawal Options of the schemes would fall to the extent of payout and statutory levy (if applicable)

# DIVIDEND/BONUS HISTORY

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

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

UTI Arbitrage Fund (Formerly known as UTI Spread Fund) IDCW Declared - Last 10 Months IDCWs (Recent IDCWs)						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2020	0.80%	0.080	15.9591	10.00	29-06-2020	06-07-2020
2020	0.80%	0.080	15.8805	10.00	29-07-2020	05-08-2020
2020	0.70%	0.070	15.8518	10.00	31-08-2020	07-09-2020
2020	0.70%	0.070	15.8206	10.00	29-10-2020	05-11-2020
2020	0.70%	0.070	15.7670	10.00	27-11-2020	07-12-2020
2021	0.70%	0.070	15.7462	10.00	30-12-2020	06-01-2021
2021	0.60%	0.060	15.7017	10.00	01-02-2021	08-02-2021
2021	0.50%	0.050	15.6864	10.00	01-03-2021	08-03-2021
2021	0.50%	0.050	15.7097	10.00	31-03-2021	07-04-2021
2021	0.50%	0.050	15.7253	10.00	03-05-2021	10-05-2021
2021	0.50%	0.050	15.7461	10.00	31-05-2021	07-06-2021
2021	0.50%	0.050	15.7642	10.00	30-06-2021	07-07-2021
2021	0.50%	0.050	15.7656	10.00	02-08-2021	09-08-2021
2021	0.50%	0.050	15.7694	10.00	01-09-2021	08-09-2021

UTI Retirement Benefit Pension Fund - Bonus Declared						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2007	1:10		19.3365	10.00	30-03-2007	05-04-2007
2009	1:10		21.1539	10.00	19-05-2009	26-05-2009
2010	1:05		22.1851	10.00	31-03-2010	07-04-2010
2011	1:10		19.8899	10.00	25-04-2011	02-05-2011
2012	1:10		18.0822	10.00	13-06-2012	20-06-2012
2013	1:10		18.4373	10.00	23-05-2013	30-05-2013
2014	1:10		19.9371	10.00	25-08-2014	01-09-2014

UTI Regular Saving Fund (Formerly known as UTI MIS Advantage Plan) - IDCW - Regular Plan declared - Last 10 Months IDCW (Recent IDCWs)						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2022	0.80%	0.080	15.9006	10.00	28-03-22	04-04-22
2022	0.80%	0.080	15.7325	10.00	25-04-22	02-05-22
2022	0.80%	0.080	15.3382	10.00	25-05-22	01-06-22
2022	0.80%	0.080	15.1732	10.00	23-06-22	01-07-22
2022	0.80%	0.080	15.5388	10.00	25-07-22	01-08-22
2022	0.80%	0.080	15.7457	10.00	25-08-22	01-09-22
2022	0.80%	0.080	15.5558	10.00	26-09-22	03-10-22
2022	0.80%	0.080	15.7971	10.00	24-11-22	01-12-22
2022	0.80%	0.080	15.6997	10.00	26-12-22	02-01-23
2023	0.80%	0.080	15.6514	10.00	25-01-23	01-02-23

2023	0.80%	0.080	15.5502	10.00	23-02-23	01-03-23
2023	0.80%	0.080	15.3814	10.00	27-03-23	03-04-23
2023	0.80%	0.080	15.5716	10.00	25-04-23	02-05-23
2023	0.80%	0.080	15.8078	10.00	26-05-23	01-06-23
2023	0.80%	0.080	15.5716	10.00	25-04-23	02-05-23
2023	0.80%	0.080	16.0742	10.00	26-09-23	03-10-23

@ NAV of Monthly IDCW Oplan - 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	0.25%	0.025	14.4843	10.00	18-09-2018	25-09-2018
2018	1.00%	0.100	14.8155	10.00	19-12-2018	26-12-2018
2019	0.25%	0.025	14.4932	10.00	18-03-2019	25-03-2019
2020	1.00%	0.100	13.5121	10.00	17-06-2020	24-06-2020
2020	1.00%	0.100	16.9457	10.00	16-09-2020	23-09-2020
2020	1.00%	0.100	13.6925	10.00	14-12-2020	21-12-2020
2021	0.75%	0.075	13.4995	10.00	16-06-2021	23-06-2021
2021	0.75%	0.075	13.5782	10.00	15-09-2021	22-09-2021
2021	0.75%	0.075	14.5804	10.00	16-12-2021	23-12-2021
2022	1.75%	0.175	14.3915	10.00	15-03-2022	22-03-2022
2022	0.50%	0.050	15.1073	10.00	15-06-2022	22-06-2022
2023	2.50%	0.250	11.9791	10.00	15-03-2023	21-03-2023

UTI Gilt Fund (Formerly known as UTI Gilt Arbitrage Fund LTP) - IDCW Declared for Regular Plan						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2012	3.50%	0.350	12.7174	10.00	28-03-2012	04-04-2012
2012	0.30%	0.030	12.8605	10.00	20-09-2012	26-09-2012
2013	2.00%	0.200	15.1318	10.00	18-03-2013	25-03-2013
2014	1.00%	0.100	13.1639	10.00	19-03-2014	26-03-2014
2014	0.60%	0.060	14.1032	10.00	18-09-2014	25-09-2014
2015	0.60%	0.060	15.2249	10.00	19-03-2015	26-03-2015
2016	1.50%	0.150	17.9258	10.00	21-03-2016	28-03-2016
2016	1.25%	0.125	18.1950	10.00	20-06-2016	27-06-2016
2016	1.25%	0.125	29.2992	10.00	19-09-2016	26-09-2016
2016	1.25%	0.125	20.2216	10.00	19-12-2016	26-12-2016
2017	3.25%	0.325	20.2695	10.00	15-03-2017	22-03-2017
2017	1.50%	0.150	17.7435	10.00	21-06-2017	28-06-2017
2017	1.50%	0.150	20.9520	10.00	18-09-2017	25-09-2017
2017	1.00%	0.100	17.2889	10.00	19-12-2017	26-12-2017
2018	0.030%	0.030	20.5256	10.00	19-06-2018	26-06-2018
2018	0.30%	0.030	17.3736	10.00	18-09-2018	25-09-2018
2018	1.40%	0.140	18.1480	10.00	19-12-2018	26-12-2018
2019	2.00%	0.200	18.0782	10.00	18-03-2019	25-03-2019
2019	1.50%	0.150	19.0489	10.00	20-06-2019	27-06-2019
2019	2.00%	0.200	19.4702	10.00	18-09-2019	25-09-2019
2019	2.00%	0.200	19.2848	10.00	19-12-2019	26-12-2019
2020	2.00%	0.200	19.5270	10.00	19-03-2020	26-03-2020
2020	1.50%	0.150	20.4645	10.00	16-09-2020	23-09-2020
2020	1.00%	0.100	20.6317	10.00	14-12-2020	21-12-2020

UTI Gilt Fund with 10 year Constant Duration						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2023	1.75%	0.175	10.3954	10.00	15-03-2023	21-03-2023

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

The scheme IDCW details under regular plan.

**Disclaimer:** Pursuant to payment of Dividend/Bonus, the Nav of the income distribution cum capital withdrawal Options of the schemes would fall to the extent of payout and statutory levy (if applicable)



# DIVIDEND/BONUS HISTORY

## UTI Overnight Fund (Formerly known as UTI UTI G-SEC STP) - IDCW Declared on

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2007	2.50%	0.250	10.7471	10.00	3-30-2007	4-6-2007
2007	2.75%	0.275	10.8159	10.00	9-28-2007	10-5-2007
2008	2.25%	0.225	10.8738	10.00	9-30-2008	10-7-2008
2009	3.00%	0.300	11.2318	10.00	3-30-2009	4-6-2009
2009	0.05%	0.050	10.9160	10.00	9-30-2009	10-7-2009
2012	6.00%	0.600	11.9718	10.00	3-28-2012	4-4-2012
2013	3.00%	0.300	12.0232	10.00	3-18-2013	3-25-2013
2013	2.00%	0.200	12.2042	10.00	9-19-2013	9-26-2013
2014	2.00%	0.200	12.5067	10.00	3-19-2014	3-26-2014
2015	4.00%	0.400	13.0042	10.00	3-19-2015	3-26-2015
2016	6.00%	0.600	13.7856	10.00	21-03-2016	28-03-2016
2017	7.00%	0.700	13.9920	10.00	15-03-2017	22-03-2017
2018	4.00%	0.400	14.0709	10.00	19-03-2018	26-03-2018
2019	4.00%	40.000	1448.7274	1000.00	18-03-2019	25-03-2019
2020	4.00%	40.000	1483.9871	1000.00	19-03-2020	26-03-2020
2022	3.00%	30.000	1513.2932	1000.00	15-03-2022	22-03-2022

## UTI Dynamic Bond Fund - IDCW Declared - Last 10 Months IDCWs (Recent IDCWs)

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2018	0.45%	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
2020	1.00%	10.00	1135.9063	1000.00	17-06-2020	24-06-2020
2020	1.00%	10.00	1144.9093	1000.00	16-09-2020	23-09-2020
2020	1.00%	10.00	1149.8879	1000.00	14-12-2020	21-12-2020
2021	0.50%	5.00	1141.3700	1000.00	16-06-2021	23-06-2021
2021	1.00%	10.00	1151.2855	1000.00	15-09-2021	22-09-2021
2021	1.00%	10.00	1205.2561	1000.00	16-12-2021	23-12-2021
2022	0.50%	5.00	1205.8885	1000.00	15-03-2022	22-03-2022
2022	0.25%	2.50	1208.2190	1000.00	15-06-2022	22-06-2022
2022	0.75%	7.50	1223.3011	1000.00	14-09-2022	21-09-2022
2022	0.75%	7.50	1231.6722	1000.00	14-12-2022	21-12-2022
2023	0.75%	7.50	1243.6322	1000.00	15-03-2023	21-03-2023
2023	0.80%	8.00	1271.5293	1000.00	11-09-2023	15-09-2023

## UTI Unit Linked Insurance Plan - Bonus declared

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2006	2:15		17.1209	10.00	30-03-2006	06-04-2006
2007	1:10		15.4634	10.00	30-03-2007	06-04-2007
2008	1:10		15.3404	10.00	30-09-2008	07-10-2008
2010	1:10		18.2637	10.00	23-02-2010	02-03-2010
2011	1:10		18.8819	10.00	25-04-2011	02-05-2011
2012	1:10		17.6937	10.00	13-06-2012	20-06-2012
2013	1:10		18.1324	10.00	23-05-2013	30-05-2013
2014	1:10		19.2033	10.00	25-08-2014	01-09-2014

## UTI Banking & PSU Debt Fund - IDCW Declared

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2017	1.50%	0.150	10.9302	10.00	21-06-2017	28-06-2017
2017	1.50%	0.150	10.9452	10.00	18-09-2017	25-09-2017
2017	1.50%	0.150	10.9373	10.00	19-12-2017	26-12-2017
2018	1.50%	0.150	10.9148	10.00	19-03-2018	26-03-2018
2018	0.30%	0.030	10.8702	10.00	19-06-2018	26-06-2018
2018	1.00%	0.100	11.0165	10.00	18-09-2018	25-09-2018
2018	1.20%	0.120	11.2040	10.00	19-12-2018	26-12-2018
2019	1.50%	0.150	11.0514	10.00	18-03-2019	25-03-2019
2020	1.00%	0.100	11.3820	10.00	17-06-2020	24-06-2020

2020	1.00%	0.100	11.4756	10.00	16-09-2020	23-09-2020
2020	1.00%	0.100	11.5779	10.00	14-12-2020	21-12-2020
2021	0.50%	0.050	11.4186	10.00	16-06-2021	23-06-2021
2021	0.75%	0.075	11.4837	10.00	15-09-2021	22-09-2021
2021	0.75%	0.075	11.4779	10.00	16-12-2021	23-12-2021
2022	0.50%	0.050	12.0850	10.00	16-06-2022	22-06-2022

## UTI Children's Career Fund - Saving Plan (Formerly known as UTI CCP Advantage Fund) - Bonus Declared

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2007	1:10		14.4895	10.00	30-03-2007	06-04-2007
2009	1:10		13.0344	10.00	26-03-2009	02-04-2009
2010	1:10		15.7857	10.00	31-03-2010	07-04-2010
2011	1:10		15.7041	10.00	25-04-2011	02-05-2011
2012	1:10		14.6295	10.00	13-06-2012	20-06-2012
2013	1:10		15.0686	10.00	23-05-2013	30-05-2013
2014	1:10		16.9392	10.00	25-08-2014	01-09-2014

## UTI Mid Cap Fund - IDCW Declared

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

## UTI Transportation & Logistics Fund - IDCW Declared

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2009	20%	2.00	12.37	10.00	15-06-2009	22-06-2009
2009	15%	1.50	15.45	10.00	29-12-2009	05-01-2010
2010	20%	2.00	19.11	10.00	06-10-2010	13-10-2010
2011	12%	1.20	13.96	10.00	21-06-2011	27-06-2011
2016	30%	3.00	39.1639	10.00	08-02-2016	15-02-2016

## UTI Nifty Index Fund

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2017	3.50%	0.350	33.4502	10.00	13-11-2017	20-11-2017

## UTI Corporate Bond Fund

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2020	1.00%	0.100	11.3735	10.00	17-06-2020	24-06-2020
2020	1.00%	0.100	11.5203	10.00	16-09-2020	23-09-2020
2020	1.00%	0.100	11.6996	10.00	14-12-2020	21-12-2020
2021	0.75%	0.075	11.4847	10.00	16-06-2021	23-06-2021
2021	1.50%	0.150	11.5750	10.00	15-09-2021	22-09-2021
2021	0.75%	0.075	11.4923	10.00	16-12-2021	23-12-2021
2022	2.50%	0.250	11.4110	10.00	15-03-2022	22-03-2022
2023	2.25%	0.225	12.0865	10.00	15-03-2023	21-03-2023

## UTI Credit Risk Fund (Formerly known as UTI Income Opportunities Fund) - IDCW Declared

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2014	1.50%	0.150	10.9267	10.00	22-12-2014	29-12-2014
2015	2.00%	0.200	11.0319	10.00	19-03-2015	26-03-2015
2015	1.25%	0.125	11.0580	10.00	18-06-2015	25-06-2015
2015	1.25%	0.125	11.1633	10.00	21-09-2015	28-09-2015
2015	1.25%	0.125	11.2764	10.00	21-12-2015	28-12-2015
2016	3.25%	0.325	11.3754	10.00	21-03-2016	28-03-2016
2016	1.50%	0.150	11.6493	10.00	20-06-2016	27-06-2016
2016	1.50%	0.150	11.5104	10.00	19-09-2016	26-09-2016
2016	1.50%	0.150	11.6442	10.00	19-12-2016	26-12-2016
2017	2.50%	0.250	11.6698	10.00	15-03-2017	22-03-2017
2017	1.50%	0.150	12.3492	10.00	21-06-2017	28-06-2017
2017	1.50%	0.150	11.7604	10.00	18-09-2017	25-09-2017

The scheme IDCW details under regular plan.

**Disclaimer:** Pursuant to payment of Dividend/Bonus, the Nav of the income distribution cum capital withdrawal Options of the schemes would fall to the extent of payout and statutory levy (if applicable)

# DIVIDEND/BONUS HISTORY



Haq, ek behtar zindagi ka.

2019	2.00%	0.200	12.0368	10.00	18-03-2019	25-03-2019
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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
2019	1.00%	10.00	1078.2792	1000.00	19-12-2019	26-12-2019
2020	0.50%	5.00	1074.4063	1000.00	19-03-2020	26-03-2020
2020	0.75%	7.50	1093.4088	1000.00	17-06-2020	24-06-2020
2020	1.00%	10.00	1098.5559	1000.00	16-09-2020	23-09-2020
2020	0.75%	7.50	1101.2983	1000.00	14-12-2020	21-12-2020
2021	0.25%	2.50	1097.2161	1000.00	16-06-2021	23-06-2021
2021	0.75%	7.50	1104.1735	1000.00	15-09-2021	22-09-2021
2021	1.50%	15.00	1135.0707	1000.00	16-12-2021	23-12-2021
2022	1.50%	15.00	1129.0981	1000.00	15-03-2022	22-03-2022
2022	0.25%	2.50	1121.2537	1000.00	15-06-2022	22-06-2022
2022	0.75%	7.50	1132.6741	1000.00	14-09-2022	21-09-2022
2022	0.75%	7.50	1139.7173	1000.00	14-12-2022	21-12-2022
2023	0.75%	7.50	1149.6406	1000.00	15-03-2023	21-03-2023
2023	0.80%	8.00	1171.5127	1000.00	11-09-2023	15-09-2023

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
2020	0.85%	0.85	17.6850	10.00	15-01-2020	22-01-2020
2020	0.85%	0.85	17.6864	10.00	17-02-2020	24-02-2020
2020	0.85%	0.85	15.3095	10.00	16-03-2020	23-02-2020
2020	0.85%	0.085	15.9355	10.00	15-06-2020	22-06-2020
2020	0.85%	0.085	16.8188	10.00	15-07-2020	22-07-2020
2020	0.80%	0.0850	17.7898	10.00	18-08-2020	25-08-2020
2020	0.85%	0.0850	17.7579	10.00	16-09-2020	23-09-2020
2020	0.85%	0.0850	17.7479	10.00	19-10-2020	26-10-2020
2020	0.85%	0.0850	18.3413	10.00	18-11-2020	25-11-2020
2020	0.85%	0.0850	18.6632	10.00	16-12-2020	23-12-2020
2021	0.85%	0.0850	18.9348	10.00	18-01-2021	25-01-2021
2021	0.85%	0.0850	19.2624	10.00	17-02-2021	24-02-2021
2021	0.85%	0.0850	19.0502	10.00	15-03-2021	22-03-2021
2021	0.85%	0.0850	18.7674	10.00	19-04-2021	26-04-2021
2021	0.85%	0.0850	19.5092	10.00	16-06-2021	23-06-2021
2021	0.85%	0.0850	19.6211	10.00	15-07-2021	22-07-2021
2021	0.85%	0.0850	19.8140	10.00	16-08-2021	23-08-2021
2021	0.85%	0.0850	20.3691	10.00	15-09-2021	22-09-2021
2022	2.55%	0.2550	20.5080	10.00	17-01-2022	24-01-2022
2022	2.55%	0.2550	19.5998	10.00	19-04-2022	26-04-2022
2022	2.55%	0.2550	18.7219	10.00	19-07-2022	26-07-2022
2022	2.55%	0.2550	19.4689	10.00	13-10-2022	20-10-2022
2023	2.55%	0.2550	19.8305	10.00	16-01-2023	20-01-2023
2023	2.55%	0.2550	20.0121	10.00	17-04-2023	21-04-2023

UTI India Consumer Fund (Formerly known as UTI India Lifestyle Fund)						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2015	12.00%	1.20	19.1601	10.00	16-09-2015	24-09-2015
2021	20.00%	2.00	29.4591	10.00	01-03-2021	08-03-2021

UTI Medium Term Fund						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2018	0.45%	0.045	10.8140	10.00	18-09-2018	25-09-2018
2018	1.25%	0.125	10.9814	10.00	19-12-2018	26-12-2018
2019	2.00%	0.200	11.0308	10.00	18-03-2019	25-03-2019
2019	2.00%	0.200	11.2024	10.00	18-09-2019	25-09-2019
2019	1.50%	0.150	11.0929	10.00	19-12-2019	26-12-2019
2020	1.00%	0.100	10.8977	10.00	17-06-2020	24-06-2020
2020	0.50%	0.005	10.8456	10.00	14-12-2020	21-12-2020
2021	0.75%	0.075	11.4600	10.00	16-06-2021	23-06-2021
2021	2.00%	0.200	11.2677	10.00	15-09-2021	22-09-2021
2021	1.00%	0.100	11.9368	10.00	16-12-2021	23-12-2021
2022	4.00%	0.400	11.5102	10.00	15-03-2022	22-03-2022

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
2021	1.00%	10	1106.1437	1000.00	15-09-2021	22-09-2021
2021	0.50%	5	1101.5639	1000.00	16-12-2021	23-12-2021
2022	2.00%	20	1095.5515	1000.00	15-03-2022	22-03-2022
2022	0.25%	2.50	1105.7468	1000.00	15-06-2022	22-06-2022
2022	0.75%	7.50	1118.6223	1000.00	14-09-2022	21-09-2022
2022	0.75%	7.50	1124.2392	1000.00	14-12-2022	21-12-2022
2023	0.75%	7.50	1133.5853	1000.00	15-03-2023	21-03-2023
2023	0.80%	8.00	1156.4248	1000.00	11-09-2023	15-09-2023

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	
2022	6.80%	33.44	10	17-11-2022	
2023	6.80%	33.00	10	17-02-2023	

## PLANS/OPTIONS

### UTI Liquid Cash Plan

- Growth Option
- Daily Reinvestment of IDCW Option
- Weekly Payout of IDCW Option
- Weekly Reinvestment of IDCW Option
- Fortnightly Payout of IDCW Option
- Fortnightly Reinvestment of IDCW Option
- Monthly Payout of IDCW Option
- Monthly Reinvestment of IDCW Option
- Quarterly Payout of IDCW Option
- Quarterly Reinvestment of IDCW Option
- Half Yearly Payout of IDCW Option
- Half Yearly Reinvestment of IDCW Option
- Annual Payout of IDCW Option
- Annual Reinvestment of IDCW Option
- Flexi Payout of IDCW Option
- Flexi Reinvestment of IDCW Option

In case IDCW Option is selected and the periodicity for IDCW is not specified, the default IDCW Option will be the Monthly Payout of IDCW Option

### UTI Money Market Fund

- Growth Option
- Daily Reinvestment of IDCW Option
- Weekly Payout of IDCW Option
- Weekly Reinvestment of IDCW Option
- Fortnightly Payout of IDCW Option
- Fortnightly Reinvestment of IDCW Option
- Monthly Payout of IDCW Option
- Monthly Reinvestment of IDCW Option
- Quarterly Payout of IDCW Option
- Quarterly Reinvestment of IDCW Option
- Half Yearly Payout of IDCW Option
- Half Yearly Reinvestment of IDCW Option
- Annual Payout of IDCW Option
- Annual Reinvestment of IDCW Option
- Flexi Payout of IDCW Option
- Flexi Reinvestment of IDCW Option

Default Option - Growth Option

In case IDCW Option is selected and the periodicity for IDCW is not specified, the default IDCW Option will be the Monthly Payout of IDCW Option

IDCW Means Income Distribution cum capital withdrawal by the scheme of units.

The scheme IDCW details under regular plan.

**Disclaimer:** Pursuant to payment of Dividend/Bonus, the Nav of the income distribution cum capital withdrawal Options of the schemes would fall to the extent of payout and statutory levy (if applicable)

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

Merged Schemes	Merged Into	Month & Year
MEP 93, MEP 94, MEP 95, MEP 96 & MEP 97	UTI MEPUS	March 03
UTI Growing Corpus Growing Income Plan (GCGIP)	UTI Unit Scheme 95	May 04
UTI Grihalakshmi Unit Plan (GUP)	UTI Smart Woman Savings Plan (Name Change)	Nov 04
UTI Grandmaster Unit Scheme, UTI Primary Equity Fund, UTI Unit Scheme 92, UTI Master Equity Plan 98, UTI Master Equity Plan 99	UTI Value Opportunities Fund (New Scheme)	August 05
UTI PSU Fund, UTI Large Cap Fund	UTI Index Select Fund	April 07
UTI GSF- Brand Value Fund	UTI-MNC Fund	April 07
UTI Growth & Value Fund, UTI Dynamic Equity Fund, UTI India Advantage Fund	UTI Mid Cap Fund	April 07
UTI Petro Fund (Sector Fund)	UTI Energy Fund (Thematic Fund, Name Change)	Oct 07
UTI Auto Sector Fund (Sector Fund)	UTI Trans. & Logistics Fund (Thematic Fund, Name Change)	April 08
UTI Software Fund	UTI Service Industries Fund	Sept 08
UTI Index Select Fund, UTI Master Growth Fund	UTI Core Equity Fund	May 09
UTI Infrastructure Advantage Fund Series 1	UTI Infrastructure Fund	Feb 11
UTI Variable Income Scheme - Index Linked Plan	UTI Hybrid Equity Fund	Mar 11
UTI Wealth Builder Fund (Close Ended)	UTI Value Opportunities Fund	Oct 11
UTI Master Index Fund, Sunder	UTI Nifty 50 Index Fund	March 12
UTI G-Sec Fund - Investment Plan	UTI Gilt Advantage Fund-LTP	Aug 12
UTI Master Value Fund	UTI Mid Cap Fund	Mar 14
UTI Masterplus Unit Scheme	UTI Bluechip Flexicap Fund	August 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)	Sep 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
	Min	Max	
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
	Min	Max	
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
	Min	Max	
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
	Min	Max	
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
	Min	Max	
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
	Min	Max	
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 India Consumer Fund

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

## UTI Infrastructure Fund

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

## UTI MNC Fund

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

## UTI Healthcare Fund

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

## UTI Transportation & Logistics Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
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
	Min	Max	
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
	Min	Max	
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 4years

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

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

UTI Retirement Benefit Pension Fund <sup>#</sup>			
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 <sup>#</sup>			
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 <sup>#</sup>			
Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Equity & equity related instruments	70%	100%	Medium to High
Debt and Money Market instruments (including securitized debt)*	0%	30%	Low to Medium
Units issued by REITs & InvITs	0%	10%	Medium to High

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

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

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

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

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

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

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

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

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

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

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

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

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

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 securitised 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
	Min	Max	
Securities covered by S&P BSE Low Volatility Index	95%	100%	Medium to High
Debt/ Money Market instruments including Triparty Repo and units of Liquid Mutual Fund	0%	5%	Low

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

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

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

UTI BALANCED ADVANTAGE FUND			
Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Equity & equity related instruments	30%	90%	Very High
Debt and Money Market instruments (including securitised debt) <sup>®</sup>	10%	70%	Low to Moderate

<sup>®</sup>The scheme may invest up to 50% of its debt portfolio in securitized debt.



UTI NIFTY50 Equal Weight Index Fund			
Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Securities covered by Nifty50 Equal Weight Index	95%	100%	Very High
Debt/ Money Market instruments including Triparty Repo on Government Securities or treasury bill and units of Liquid Mutual Fund	0%	5%	Low

UTI Nifty 500 Value 50 Index Fund			
Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Securities covered by Nifty 500 Value 50 Index	95%	100%	Medium to High
Debt / Money Market instruments including Triparty Repo on Government Securities or treasury bill and units of Liquid Mutual Fund	0%	5%	Low

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

\*PSU Bond includes CPSE - Central Public Sector Enterprises; CPSU – Central Public Sector Unit; CPFI – Central Public Financial Institution and bonds issued by other government owned entities.  
 ^ G-sec/SDLs having a residual maturity upto one year.

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

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

## COMPARATIVE PERFORMANCE


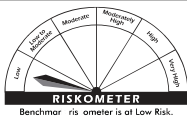
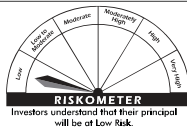

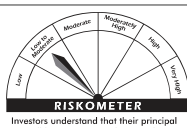
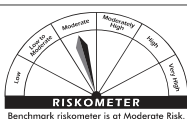












For Returns of Scheme(s) of UTI Mutual Fund and permitted category of FPI Portfolio, you may visit our website below is the link:

<https://www.utimf.com/about/statutory-disclosures/scheme-dashboard/>











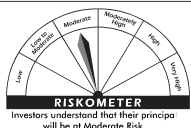
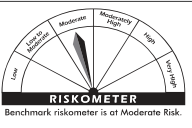

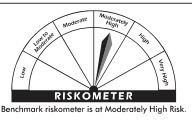
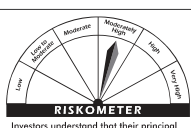

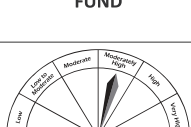

## For performance details of other Schemes managed by the Fund Manager Summary

Sr. No	Name of the Fund Manager	Funds Managed	Performance data refer page no.
1	Mr. Ajay Tyagi	UTI Flexi Cap Fund (Earlier Known as UTI Equity Fund)	22
		UTI Unit Linked Insurance Plan (Equity Portion)	59
2	Mr. Amit Premchandani	UTI Dividend Yield Fund	25
		UTI Regular Savings Fund (Equity Portion)	51
		UTI Value Opportunities Fund	19
3	Mr. Amit Sharma	UTI Arbitrage Fund (along with Mr Sharwan Kumar Goyal)	50
		UTI Liquid Cash Plan	63
		UTI Money Market Fund (along with Mr. Anurag Mittal)	64
		UTI Overnight Fund	62
4	Mr Ankit Agarwal	UTI Mid Cap Fund	16
		UTI Small Cap Fund	17
		UTI Innovation Fund	-
5	Mr. Anurag Mittal	UTI Banking & PSU Debt Fund	73
		UTI Corporate Bond Fund	74
		UTI Gilt Fund with 10 year Constant Duration (Along with Mr Jaydeep Bhowal)	79
		UTI Money Market Fund (Along with Mr. Amit Sharma)	64
		UTI Treasury Advantage Fund	66
6	Mr. Kamal Gada	UTI Balanced Advantage Fund	43
		UTI Healthcare Fund	30
7	Mr. Karthikraj Lakshmanan	UTI MNC Fund	26
		UTI Mastershare Unit Scheme	14
		UTI Master Equity Plan Unit Scheme (UTI MEPUS)	-
8	Mr. Ritesh Nambiar	UTI Credit Risk Fund	76
		UTI Medium Term Fund	68
		UTI Ultra Short Term Fund	65
9	Mr Sachin Trivedi	UTI Infrastructure Fund	28
		UTI Transportation And Logistics Fund	31
		UTI Balanced Advantage Fund	43
10	Mr Sharwan Kumar Goyal	UTI Arbitrage Fund (along with Mr. Amit Sharma)	50
		UTI Multi Asset Fund (Equity/Gold Portion)	44
		UTI Nifty 50 ETF*	-
		UTI Nifty 50 Index Fund*	32
		UTI Nifty Bank ETF*	-
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		UTI Nifty Next 50 ETF*	-
		UTI Nifty Next 50 Index Fund*	32
		UTI Nifty200 Momentum 30 Index Fund*	34
		UTI S&P BSE Low Volatility Index Fund*	37
		UTI S&P BSE SENSEX ETF*	-
		UTI S&P BSE Sensex Index Fund*	35
		UTI S&P BSE Sensex Next 50 ETF*	-
		UTI Gold ETF Fund of Fund*	-
		UTI Nifty 500 Value 50 Index Fund*	-
UTI Nifty 50 Equal Weight Index Fund*	-		
UTI S&P BSE Housing Index Fund*	-		
UTI Silver ETF Fund Of Fund*	-		
UTI Nifty Midcap 150 ETF*	-		
11	Mr. Sudhir Agrawal	UTI Dynamic Bond Fund	75
		UTI Floater Fund	72
		UTI Gilt Fund	67
		UTI Short Term Income Fund	63
12	Mr. Sunil Madhukar Patil	UTI Children's Career Fund - Savings Plan (Debt Portion)	55
		UTI Equity Savings Fund (Debt Portion),	48
		UTI Fixed Income Interval Fund & Fixed Income Interval Fund Series II	-
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		UTI Multi Asset Fund (Debt Portion)	44
		UTI Retirement Benefit Pension Fund (Debt Portion)	57
		UTI Unit Linked Insurance Plan (Debt Portion)	59
		UTI CRISIL SDL Maturity April 2033 Index Fund	81
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		UTI NIFTY SDL Plus AAA PSU Bond Apr 2026 75:25 Index Fund	82
		UTI NIFTY SDL Plus AAA PSU Bond Apr 2028 75:25 Index Fund	83
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13	Mr. V Srivatsa	UTI Core Equity Fund	18
		UTI Equity Savings Fund (Equity Portion)	48
		UTI Hybrid Equity Fund (Along with Mr. Sunil Madhukar Patil)	46
		UTI Retirement Benefit Pension Fund (Equity Portion)	57
14	Mr. Vishal Chopda	UTI Children's Career Fund - Savings Plan (Equity Portion)	55
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		UTI Focused Equity Fund	21
		UTI India Consumer Fund	27
		UTI Long Term Equity Fund (Tax Saving)	20
15	Mr Jaydeep Bhowal	UTI Gilt Fund with 10 year Constant Duration (Along with Mr. Anurag Mittal)	79
		UTI Regular Savings Fund (Along with Mr. Amit Premchandani)	51
16	Ms Preethi RS	UTI Banking & Financial Services Fund	29

















\*Assistant Fund Manager is Mr. Ayush Jain

Scheme name	This product is suitable for investors who are seeking*	Riskometer	Benchmark Riskometer
<b>UTI ARBITRAGE FUND</b> Refer Page no 50	<ul style="list-style-type: none"> <li>Capital appreciation over medium to long term</li> <li>Takes advantage of arbitrage opportunities in cash and derivative market without taking any directional/unhedged position in either equity or derivative instruments</li> </ul>	<b>UTI ARBITRAGE FUND</b>  Investors understand that their principal will be at Low Risk.	<b>NIFTY 50 ARBITRAGE INDEX</b>  Benchmark riskometer is at Low Risk.
<b>UTI OVERNIGHT FUND</b> Refer Page no 62	<ul style="list-style-type: none"> <li>Reasonable income over one day with capital preservation.</li> <li>Investment in overnight securities.</li> </ul>	<b>UTI OVERNIGHT FUND</b>  Investors understand that their principal will be at Low Risk.	<b>CRISIL LIQUID OVERNIGHT INDEX</b>  Benchmark riskometer is at Low Risk.
<b>UTI FLOATER FUND</b> Refer Page no 72	<ul style="list-style-type: none"> <li>To generate reasonable returns.</li> <li>To invest predominantly in floating rate instruments (including fixed rate instruments converted to floating rate exposures using swaps/ derivatives).</li> </ul>	<b>UTI FLOATER FUND</b>  Investors understand that their principal will be at Low to Moderate Risk.	<b>CRISIL LOW DURATION DEBT INDEX</b>  Benchmark riskometer is at Moderate Risk.
<b>UTI TREASURY ADVANTAGE FUND</b> Refer Page no 66	<ul style="list-style-type: none"> <li>Reasonable income consistent with high liquidity over short term.</li> <li>Investment in Debt &amp; Money Market instruments.</li> </ul>	<b>UTI TREASURY ADVANTAGE FUND</b>  Investors understand that their principal will be at Low to Moderate Risk.	<b>CRISIL LOW DURATION DEBT A-I INDEX</b>  Benchmark riskometer is at Low to Moderate Risk.
<b>UTI CORPORATE BOND FUND</b> Refer Page no 74	<ul style="list-style-type: none"> <li>Optimal returns over the medium to long term.</li> <li>To invest predominantly in AA+ and above rated corporate debt.</li> </ul>	<b>UTI CORPORATE BOND FUND</b>  Investors understand that their principal will be at Moderate Risk.	<b>CRISIL CORPORATE BOND B-II INDEX</b>  Benchmark riskometer is at Moderate Risk.
<b>UTI LIQUID CASH PLAN</b> Refer Page no 63	<ul style="list-style-type: none"> <li>Steady and reasonable Income over short-term with capital preservation.</li> <li>Investment in money market securities &amp; high quality debt.</li> </ul>	<b>UTI LIQUID CASH PLAN</b>  Investors understand that their principal will be at Moderate Risk.	<b>CRISIL LIQUID DEBT A-I INDEX</b>  Benchmark riskometer is at Low to Moderate Risk.
<b>UTI DYNAMIC BOND FUND</b> Refer Page no 75	<ul style="list-style-type: none"> <li>Optimal returns with adequate liquidity over medium to long term</li> <li>Investment in Debt &amp; Money Market Instruments</li> </ul>	<b>UTI DYNAMIC BOND FUND</b>  Investors understand that their principal will be at Moderate Risk.	<b>CRISIL DYNAMIC BOND A-II INDEX</b>  Benchmark riskometer is at Moderate Risk.
<b>UTI MONEY MARKET FUND</b> Refer Page no 64	<ul style="list-style-type: none"> <li>Reasonable Income with high level of liquidity over short-term.</li> <li>Investment in money market securities.</li> </ul>	<b>UTI MONEY MARKET FUND</b>  Investors understand that their principal will be at Moderate Risk.	<b>CRISIL MONEY MARKET A-I INDEX</b>  Benchmark riskometer is at Low to Moderate Risk.
<b>UTI SHORT TERM INCOME FUND</b> Refer Page no 67	<ul style="list-style-type: none"> <li>Reasonable Income with low risk and high level of liquidity over short-term.</li> <li>Investment in Debt &amp; Money Market instruments.</li> </ul>	<b>UTI SHORT TERM INCOME FUND</b>  Investors understand that their principal will be at Moderate Risk.	<b>CRISIL SHORT DURATION DEBT A-II INDEX</b>  Benchmark riskometer is at Moderate Risk.

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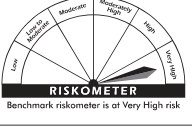

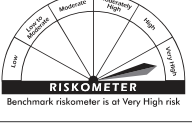
Scheme name	This product is suitable for investors who are seeking*	Riskometer	Benchmark Riskometer
<b>UTI GILT FUND</b> Refer Page no 78	<ul style="list-style-type: none"> <li>Credit risk free return over the medium to long term</li> <li>Investment in sovereign securities issued by the Central Government and / or a State Government and / or any security unconditionally guaranteed by the Central Government and / or a State Government.</li> </ul>	<b>UTI GILT FUND</b>  Investors understand that their principal will be at Moderate Risk.	<b>CRISIL DYNAMIC GILT INDEX</b>  Benchmark riskometer is at Moderate Risk.
<b>UTI ULTRA SHORT TERM FUND</b> Refer Page no 65	<ul style="list-style-type: none"> <li>Reasonable Income with low volatility over short term.</li> <li>Investment in debt &amp; money market instruments.</li> </ul>	<b>UTI ULTRA SHORT TERM FUND</b>  Investors understand that their principal will be at Moderate Risk.	<b>CRISIL ULTRA SHORT DURATION DEBT B-I INDEX</b>  Benchmark riskometer is at Moderate Risk.
<b>UTI BANKING AND PSU DEBT FUND</b> Refer Page no 73	<ul style="list-style-type: none"> <li>Reasonable income, with low risk and high level of liquidity over short to medium term.</li> <li>Investment predominantly in Debt &amp; Money Market Securities issued by Bank, Public Sector Undertaking (PSUs), Public Financial Institutions (PFIs) and Municipal Bonds.</li> </ul>	<b>UTI BANKING AND PSU DEBT FUND</b>  Investors understand that their principal will be at Moderate Risk.	<b>CRISIL BANKING AND PSU DEBT INDEX</b>  Benchmark riskometer is at Moderate Risk.
<b>UTI MEDIUM TERM FUND</b> Refer Page no 68	<ul style="list-style-type: none"> <li>Reasonable income over the medium to long term.</li> <li>Investment in Debt and Money Market instruments.</li> </ul>	<b>UTI MEDIUM TERM FUND</b>  Investors understand that their principal will be at Moderately High Risk.	<b>CRISIL MEDIUM DURATION DEBT B-III INDEX</b>  Benchmark riskometer is at Moderate Risk.
<b>UTI BOND FUND</b> Refer Page no 70	<ul style="list-style-type: none"> <li>Optimal returns with adequate liquidity over medium to long term</li> <li>Investment in Debt &amp; money market instruments</li> </ul>	<b>UTI BOND FUND</b>  Investors understand that their principal will be at Moderate Risk.	<b>CRISIL MEDIUM TO LONG DURATION DEBT A-III INDEX</b>  Benchmark riskometer is at Moderate Risk.
<b>UTI GILT FUND WITH 10 YEAR CONSTANT DURATION</b> Refer Page no 79	<ul style="list-style-type: none"> <li>Reasonable income over long term</li> <li>Investment in government securities having a constant maturity of 10 years</li> </ul>	<b>UTI GILT FUND WITH 10 YEAR CONSTANT DURATION</b>  Investors understand that their principal will be at Moderate Risk.	<b>CRISIL 10 YEAR GILT INDEX</b>  Benchmark riskometer is at Moderate Risk.
<b>UTI EQUITY SAVINGS FUND</b> Refer Page no 48	<ul style="list-style-type: none"> <li>Long-term capital appreciation and income</li> <li>Investment in equity &amp; equity related instruments, arbitrage opportunities, and investments in debt and money market opportunities.</li> </ul>	<b>UTI EQUITY SAVINGS FUND</b>  Investors understand that their principal will be at Moderate Risk.	<b>CRISIL EQUITY SAVINGS INDEX</b>  Benchmark riskometer is at Moderately High Risk.
<b>UTI CREDIT RISK FUND</b> Refer Page no 76	<ul style="list-style-type: none"> <li>Reasonable income and capital appreciation over medium to long term</li> <li>Investment in Debt and Money Market instruments</li> </ul>	<b>UTI CREDIT RISK FUND</b>  Investors understand that their principal will be at Moderately High Risk.	<b>CRISIL CREDIT RISK DEBT C-II INDEX</b>  Benchmark riskometer is at High Risk.
<b>UTI REGULAR SAVINGS FUND</b> Refer Page no 51	<ul style="list-style-type: none"> <li>Long-term capital appreciation and regular income over medium-term</li> <li>Investment in equity instruments (maximum 25%) and fixed income securities (debt and money market securities)</li> </ul>	<b>UTI REGULAR SAVINGS FUND</b>  Investors understand that their principal will be at Moderately High Risk.	<b>NIFTY 50 HYBRID COMPOSITE DEBT 15:85 INDEX</b>  Benchmark riskometer is at Moderately High Risk.

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Scheme name	This product is suitable for investors who are seeking*	Riskometer	Benchmark Riskometer
<b>UTI UNIT LINKED INSURANCE PLAN</b> Refer Page no 59	<ul style="list-style-type: none"> <li>Long Term Capital Appreciation</li> <li>Investment in equity instruments (maximum-40%) and debt Instruments</li> </ul>	<b>UTI UNIT LINKED INSURANCE PLAN</b>   <p>Investors understand that their principal will be at High Risk.</p>	<b>NIFTY 50 HYBRID COMPOSITE DEBT 50:50 INDEX</b>   <p>Benchmark riskometer is at High Risk.</p>
<b>UTI RETIREMENT BENEFIT PENSION FUND</b> Refer Page no 57	<ul style="list-style-type: none"> <li>Long Term Capital Appreciation</li> <li>Investment in equity instruments (maximum-40%) and debt/ Money market Instruments</li> </ul>	<b>UTI RETIREMENT BENEFIT PENSION FUND</b>   <p>Investors understand that their principal will be at High Risk.</p>	<b>CRISIL SHORT TERM DEBT HYBRID 60+40 INDEX</b>   <p>Benchmark riskometer is at High Risk.</p>
<b>UTI CHILDREN'S CAREER FUND - SAVINGS PLAN</b> Refer Page no 55	<ul style="list-style-type: none"> <li>Long Term Capital Appreciation</li> <li>Investment in equity instruments (maximum-40%) and debt Instruments</li> </ul>	<b>UTI CHILDREN'S CAREER FUND - SAVINGS PLAN</b>   <p>Investors understand that their principal will be at High Risk.</p>	<b>CRISIL SHORT TERM DEBT HYBRID 60+40 INDEX</b>   <p>Benchmark riskometer is at High Risk.</p>
<b>UTI MULTI ASSET FUND</b> Refer Page no 44	<ul style="list-style-type: none"> <li>Long-term capital appreciation</li> <li>Investment in equity, debt and Gold ETFs with a minimum allocation of 10% in each asset class</li> </ul>	<b>UTI MULTI ASSET FUND</b>   <p>Investors understand that their principal will be at Very High Risk.</p>	<b>CUSTOMIZED BENCHMARK^</b>   <p>Benchmark riskometer is at Very High risk</p>
<b>UTI HYBRID EQUITY FUND</b> Refer Page no 46	<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment in equity instruments (maximum-80%) and fixed income securities (debt and money market securities)</li> </ul>	<b>UTI HYBRID EQUITY FUND</b>   <p>Investors understand that their principal will be at Very High Risk.</p>	<b>CRISIL HYBRID 35+65 AGGRESSIVE INDEX</b>   <p>Benchmark riskometer is at Very High risk</p>
<b>UTI NIFTY 50 INDEX FUND</b> Refer Page no 32	<ul style="list-style-type: none"> <li>Capital growth in tune with the index returns</li> <li>Passive investment in equity instruments comprised in Nifty 50 index</li> </ul>	<b>UTI NIFTY 50 INDEX FUND</b>   <p>Investors understand that their principal will be at Very High Risk.</p>	<b>NIFTY 50 TRI</b>   <p>Benchmark riskometer is at Very High risk</p>
<b>UTI NIFTY NEXT 50 INDEX FUND</b> Refer Page no 33	<ul style="list-style-type: none"> <li>Capital growth in tune with the index returns</li> <li>Passive investment in equity instruments comprised in Nifty Next 50 index</li> </ul>	<b>UTI NIFTY NEXT 50 INDEX FUND</b>   <p>Investors understand that their principal will be at Very High Risk.</p>	<b>NIFTY NEXT 50 TRI</b>   <p>Benchmark riskometer is at Very High risk</p>
<b>UTI BANKING AND FINANCIAL SERVICES FUND</b> Refer Page no 29	<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment predominantly in equity and equity related securities of companies engaged in banking and financial services activities.</li> </ul>	<b>UTI BANKING AND FINANCIAL SERVICES FUND</b>   <p>Investors understand that their principal will be at Very High Risk.</p>	<b>NIFTY FINANCIAL SERVICES TRI</b>   <p>Benchmark riskometer is at Very High risk</p>

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^S&P BSE 200 TRI (65%), CRISIL Composite Bond Index (25%) & Price of Gold (10%)

Scheme name	This product is suitable for investors who are seeking*	Riskometer	Benchmark Riskometer
<b>UTI MASTERSHARE UNIT SCHEME</b> Refer Page no 15	<ul style="list-style-type: none"> <li>Long term capital appreciation.</li> <li>Investment predominantly in equity instruments of large cap companies.</li> </ul>	<b>UTI MASTERSHARE UNIT SCHEME</b>  Investors understand that their principal will be at Very High Risk.	<b>S&amp;P BSE 100 TRI</b>  Benchmark riskometer is at Very High risk
<b>UTI HEALTHCARE FUND</b> Refer Page no 30	<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment predominantly in equity and equity related securities in the Healthcare Services Sector.</li> </ul>	<b>UTI HEALTHCARE FUND</b>  Investors understand that their principal will be at Very High Risk.	<b>S&amp;P BSE HEALTHCARE TRI</b>  Benchmark riskometer is at Very High risk
<b>UTI TRANSPORTATION AND LOGISTICS FUND</b> Refer Page no 31	<ul style="list-style-type: none"> <li>Long term capital appreciation.</li> <li>Investment predominantly in equity and equity related securities of the companies engaged in the transportation and logistics sector.</li> </ul>	<b>UTI TRANSPORTATION &amp; LOGISTICS FUND</b>  Investors understand that their principal will be at Very High Risk.	<b>NIFTY TRANSPORTATION &amp; LOGISTICS TRI</b>  Benchmark riskometer is at Very High risk
<b>UTI FLEXI CAP FUND</b> Refer Page no 22	<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment in equity instruments of companies with good growth prospects across the market capitalization spectrum.</li> </ul>	<b>UTI FLEXI CAP FUND</b>  Investors understand that their principal will be at Very High Risk.	<b>NIFTY 500 TRI</b>  Benchmark riskometer is at Very High risk
<b>UTI VALUE OPPORTUNITIES FUND</b> Refer Page no 19	<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment in equity instruments following a value investment strategy across the market capitalization spectrum.</li> </ul>	<b>UTI VALUE OPPORTUNITIES FUND</b>  Investors understand that their principal will be at Very High Risk.	<b>NIFTY 500 TRI</b>  Benchmark riskometer is at Very High risk
<b>UTI INDIA CONSUMER FUND</b> Refer Page no 27	<ul style="list-style-type: none"> <li>Long term capital growth</li> <li>Investment in equity instruments of companies that are expected to benefit from the changing consumer aspirations, changing lifestyle and growth of consumption</li> </ul>	<b>UTI INDIA CONSUMER FUND</b>  Investors understand that their principal will be at Very High Risk.	<b>NIFTY INDIA CONSUMPTION TRI</b>  Benchmark riskometer is at Very High risk
<b>UTI CHILDREN'S CAREER FUND - INVESTMENT PLAN</b> Refer Page no 53	<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment in equity instruments (above 70%) and debt instruments.</li> </ul>	<b>UTI CHILDREN'S CAREER FUND - INVESTMENT PLAN</b>  Investors understand that their principal will be at Very High Risk.	<b>NIFTY 500 TRI</b>  Benchmark riskometer is at Very High risk
<b>UTI LONG TERM EQUITY FUND (TAX SAVING)</b> Refer Page no 20	<ul style="list-style-type: none"> <li>Long term capital growth.</li> <li>Investment in equity instruments of companies that are believed to have growth potential.</li> </ul>	<b>UTI LONG TERM EQUITY FUND</b>  Investors understand that their principal will be at Very High Risk.	<b>NIFTY 500 TRI</b>  Benchmark riskometer is at Very High risk
<b>UTI DIVIDEND YIELD FUND</b> Refer Page no 25	<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment predominantly in Dividend Yielding equity and equity related securities</li> </ul>	<b>UTI DIVIDEND YIELD FUND</b>  Investors understand that their principal will be at Very High Risk.	<b>NIFTY 500 TRI</b>  Benchmark riskometer is at Very High risk

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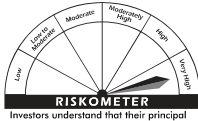



Scheme name	This product is suitable for investors who are seeking*	Riskometer	Benchmark Riskometer
<b>UTI CORE EQUITY FUND</b> Refer Page no 18	<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment predominantly in equity instruments of both large cap and mid cap companies</li> </ul>	<b>UTI CORE EQUITY FUND</b>  Investors understand that their principal will be at Very High Risk.	<b>NIFTY LARGEMID CAP 250 TRI</b>  Benchmark riskometer is at Very High risk
<b>UTI MNC FUND</b> Refer Page no 26	<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment predominantly in equity and equity related securities of Multi-National companies</li> </ul>	<b>UTI MNC FUND</b>  Investors understand that their principal will be at Very High Risk.	<b>NIFTY MNC TRI</b>  Benchmark riskometer is at Very High risk
<b>UTI INFRASTRUCTURE FUND</b> Refer Page no 28	<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment predominantly in equity and equity related securities of companies forming part of the infrastructure sector.</li> </ul>	<b>UTI INFRASTRUCTURE FUND</b>  Investors understand that their principal will be at Very High Risk.	<b>NIFTY INFRASTRUCTURE TRI</b>  Benchmark riskometer is at Very High risk
<b>UTI MID CAP FUND</b> Refer Page no 16	<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment predominantly in mid cap companies</li> </ul>	<b>UTI MID CAP FUND</b>  Investors understand that their principal will be at Very High Risk.	<b>NIFTY MID CAP 150 TRI</b>  Benchmark riskometer is at Very High risk
<b>UTI SMALL CAP FUND</b> Refer Page no 17	<ul style="list-style-type: none"> <li>Long term capital appreciation</li> <li>Investment predominantly equity and equity related securities of small cap companies</li> </ul>	<b>UTI SMALL CAP FUND</b>  Investors understand that their principal will be at Very High Risk.	<b>NIFTY SMALL CAP 250 TRI</b>  Benchmark riskometer is at Very High risk
<b>UTI NIFTY200 MOMENTUM 30 INDEX FUND</b> Refer Page no 34	<ul style="list-style-type: none"> <li>Capital growth in tune with the index returns</li> <li>Passive investment in equity instruments comprised in Nifty200 Momentum 30 Index</li> </ul>	<b>UTI NIFTY200 MOMENTUM 30 INDEX FUND</b>  Investors understand that their principal will be at Very High Risk.	<b>NIFTY 200 MOMENTUM 30 TRI</b>  Benchmark riskometer is at Very High risk
<b>UTI FOCUSED EQUITY FUND</b> Refer Page no 21	<ul style="list-style-type: none"> <li>Long term capital Growth</li> <li>Investment in equity &amp; equity related securities across market capitalization in maximum 30 stocks</li> </ul>	<b>UTI FOCUSED EQUITY FUND</b>  Investors understand that their principal will be at Very High Risk.	<b>NIFTY 500 TRI</b>  Benchmark riskometer is at Very High risk
<b>UTI S&amp;P BSE SENSEX INDEX FUND</b> Refer Page no 35	<ul style="list-style-type: none"> <li>Capital growth in tune with the index returns</li> <li>Passive investment in equity instruments comprised in S&amp;P BSE Sensex Index</li> </ul>	<b>UTI S&amp;P BSE SENSEX INDEX FUND</b>  Investors understand that their principal will be at Very High Risk.	<b>S&amp;P BSE SENSEX TRI</b>  Benchmark riskometer is at Very High risk
<b>UTI NIFTY MID CAP 150 QUALITY 50 INDEX FUND</b> Refer Page no 36	<ul style="list-style-type: none"> <li>Capital growth in tune with the index returns</li> <li>Passive investment in equity instruments comprised in Nifty Mid Cap 150 Quality 50 Index</li> </ul>	<b>UTI NIFTY MID CAP 150 QUALITY 50 INDEX FUND</b>  Investors understand that their principal will be at Very High Risk.	<b>NIFTY MID CAP 150 QUALITY 50 TRI</b>  Benchmark riskometer is at Very High risk

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Scheme name	This product is suitable for investors who are seeking*	Riskometer	Benchmark Riskometer
<b>UTI S&amp;P BSE LOW VOLATILITY INDEX FUND</b> Refer Page no 37	<ul style="list-style-type: none"> <li>Capital growth in tune with the index returns</li> <li>Passive investment in equity instruments comprised in S&amp;P BSE Low Volatility Index</li> </ul>	<b>UTI S&amp;P BSE LOW VOLATILITY INDEX FUND</b>  Investors understand that their principal will be at Very High Risk.	<b>S&amp;P BSE LOW VOLATILITY TRI</b>  Benchmark riskometer is at Very High risk
<b>UTI NIFTY SDL PLUS AAA PSU BOND APR 2026 75:25 INDEX FUND</b> Refer Page no 82	<ul style="list-style-type: none"> <li>Income over the target maturity period</li> <li>Investments in PSU Bonds &amp; State Development Loans (SDLs), tracking Nifty SDL Plus AAA PSU Bond Apr 2026 75:25 Index, subject to tracking error</li> </ul>	<b>UTI NIFTY SDL PLUS AAA PSU BOND APR 2026 75:25 INDEX FUND</b>  Investors understand that their principal will be at Low to Moderate Risk.	<b>NIFTY SDL PLUS AAA PSU BOND APR 2026 75:25 INDEX</b>  Benchmark riskometer is at Low to Moderate Risk.
<b>UTI CRISIL SDL MATURITY APRIL 2033 INDEX FUND</b> Refer Page no 81	<ul style="list-style-type: none"> <li>Income over the target maturity period</li> <li>Investments in State Development Loans (SDLs), tracking CRISIL IBX SDL Index April 2033, subject to tracking error.</li> </ul>	<b>UTI CRISIL SDL MATURITY APRIL 2033 INDEX FUND</b>  Investors understand that their principal will be at Moderate Risk.	<b>CRISIL IBX SDL INDEX – APRIL 2033</b>  Benchmark riskometer is at Moderate Risk.
<b>UTI CRISIL SDL MATURITY JUNE 2027 INDEX FUND</b> Refer Page no 80	<ul style="list-style-type: none"> <li>Income over the target maturity period</li> <li>Investments in State Development Loans (SDLs), tracking CRISIL IBX SDL Index June 2027, subject to tracking error</li> </ul>	<b>UTI CRISIL SDL MATURITY JUNE 2027 INDEX FUND</b>  Investors understand that their principal will be at Moderate Risk.	<b>CRISIL IBX SDL INDEX – JUNE 2027</b>  Benchmark riskometer is at Moderate Risk.
<b>UTI NIFTY SDL PLUS AAA PSU BOND APR 2028 75:25 INDEX FUND</b> Refer Page no 83	<ul style="list-style-type: none"> <li>Income over the target maturity period</li> <li>Investments in PSU Bonds &amp; State Development Loans (SDLs), tracking Nifty SDL Plus AAA PSU Bond Apr 2028 75:25 Index, subject to tracking error.</li> </ul>	<b>UTI NIFTY SDL PLUS AAA PSU BOND APR 2028 75:25 INDEX FUND</b>  Investors understand that their principal will be at Moderate Risk.	<b>NIFTY SDL PLUS AAA PSU BOND APR 2028 75:25 INDEX</b>  Benchmark riskometer is at Moderate Risk.
<b>UTI LONG DURATION FUND</b> Refer Page no 71	<ul style="list-style-type: none"> <li>long term wealth creation</li> <li>A debt scheme that invests in debt and money market instruments with an aim to maximise income while maintaining an optimum balance of yield, safety and liquidity</li> </ul>	<b>UTI LONG DURATION FUND</b>  Investors understand that their principal will be at Moderate Risk.	<b>CRISIL LONG DURATION DEBT AIII INDEX</b>  Benchmark riskometer is at Moderate Risk.
<b>UTI BALANCED ADVANTAGE FUND</b> Refer Page no 43	<ul style="list-style-type: none"> <li>Long term capital appreciation and income</li> <li>Investment in a dynamically managed portfolio of equity and debt instruments</li> </ul>	<b>UTI BALANCED ADVANTAGE FUND</b>  Investors understand that their principal will be at Very High Risk.	<b>Nifty 50 Hybrid Composite Debt 50:50 Index</b>  Benchmark riskometer is at High Risk.

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Scheme name	This product is suitable for investors who are seeking*	Riskometer	Benchmark Riskometer
<b>UTI NIFTY50 Equal Weight Index Fund</b> Refer Page no 38	<ul style="list-style-type: none"> <li>Returns that are commensurate with the performance of the NIFTY50 Equal Weight Index over long term, subject to tracking error.</li> <li>Investment in securities covered by the NIFTY50 Equal Weight Index</li> </ul>	<b>UTI NIFTY50 Equal Weight Index Fund</b>  Investors understand that their principal will be at Very High Risk.	<b>NIFTY50 Equal Weight TRI</b>  Benchmark riskometer is at Very High risk
<b>UTI Nifty 500 Value 50 Index Fund</b> Refer Page no 39	<ul style="list-style-type: none"> <li>Returns that are commensurate with the performance of the Nifty 500 Value 50 Index over long term, subject to tracking error.</li> <li>Investment in securities covered by the Nifty 500 Value 50 Index.</li> </ul>	<b>UTI Nifty 500 Value 50 Index Fund</b>  Investors understand that their principal will be at Very High Risk.	<b>Nifty 500 Value 50 TRI</b>  Benchmark riskometer is at Very High risk
<b>UTI S&amp;P BSE Housing Index Fund</b> Refer Page no 40	<ul style="list-style-type: none"> <li>Returns that are commensurate with the performance of the S&amp;P BSE Housing Index over long term, subject to tracking error</li> <li>Investment in securities covered by the S&amp;P BSE Housing Index</li> </ul>	<b>UTI S&amp;P BSE Housing Index Fund</b>  Investors understand that their principal will be at Very High Risk.	<b>S&amp;P BSE Housing TRI</b>  Benchmark riskometer is at Very High risk

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

Ser. No.	SCHEMEDESC	PLANDESC	ISIN
1	UTI Treasury Advantage Fund - Institutional Plan	Direct Annual IDCW Plan	INF789F01XF9
2	UTI Treasury Advantage Fund - Institutional Plan	Direct Annual IDCW Plan	INF789F01XG7
3	UTI Treasury Advantage Fund - Institutional Plan	Direct Monthly IDCW Plan	INF789F01XJ1
4	UTI Treasury Advantage Fund - Institutional Plan	Direct Monthly IDCW Plan	INF789F01XK9
5	UTI Treasury Advantage Fund - Institutional Plan	Direct Quarterly IDCW Plan	INF789F01XL7
6	UTI Treasury Advantage Fund - Institutional Plan	Direct Quarterly IDCW Plan	INF789F01XM5
7	UTI Banking & Financial Services Fund	Direct IDCW Plan	INF789F01SL7
8	UTI Banking & Financial Services Fund	Direct IDCW Plan	INF789F01SM5
9	UTI Bond Fund	Direct Quarterly IDCW Plan	INF789F01SO1
10	UTI Bond Fund	Direct Quarterly IDCW Plan	INF789F01SP8
11	UTI Bond Fund	Direct Annual IDCW Plan	INF789FA1T80
12	UTI Bond Fund	Direct Annual IDCW Plan	INF789FA1T98
13	UTI Banking & PSU Debt Fund	Direct Quarterly IDCW Plan	INF789F01624
14	UTI Banking & PSU Debt Fund	Direct Quarterly IDCW Plan	INF789F01722
15	UTI Banking & PSU Debt Fund	Direct Annual IDCW Plan	INF789FA1V03
16	UTI Banking & PSU Debt Fund	Direct Annual IDCW Plan	INF789FA1V11
17	UTI Contra Fund	Direct IDCW Plan	INF789F015R4
18	UTI Contra Fund	Direct IDCW Plan	INF789F015S2
19	UTI Credit Risk Fund	Direct Quarterly IDCW Plan	INF789F01YC4
20	UTI Credit Risk Fund	Direct Quarterly IDCW Plan	INF789F01YD2
21	UTI Credit Risk Fund	Direct Annual IDCW Plan	INF789FB1U28
22	UTI Credit Risk Fund	Direct Annual IDCW Plan	INF789FB1U36
23	UTI Credit Risk Fund	Direct Monthly IDCW Plan	INF789FB1U02
24	UTI Credit Risk Fund	Direct Monthly IDCW Plan	INF789FB1U10
25	UTI Liquid Cash Plan- Institutional	Direct Monthly IDCW Plan	INF789F01R44
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	INF789F01SX2
38	UTI Energy Fund	Direct IDCW Plan	INF789F01SY0
39	UTI Flexi Cap Fund (Earlier Known as UTI EQUITY FUND)	Direct IDCW Plan	INF789F01T88
40	UTI Flexi Cap Fund (Earlier Known as UTI EQUITY FUND)	Direct IDCW Plan	INF789F01T86
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	INF789F01T99
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	INF789FB18N3
57	UTI LONG TERM ADVANTAGE FUND - SERIES IV	DIRECT PLAN - IDCW	INF789FC1FD7
58	UTI LONG TERM ADVANTAGE FUND - SERIES V	DIRECT PLAN - IDCW	INF789FC1H51
59	UTI LONG TERM ADVANTAGE FUND - SERIES VI	DIRECT PLAN - IDCW	INF789FC1V74
60	UTI LONG TERM ADVANTAGE FUND - SERIES VII	DIRECT PLAN - IDCW	INF789FC1T74
61	UTI-BLUECHIP FLEXICAP FUND	Direct IDCW PLAN	INF789F01TV4
62	UTI-BLUECHIP FLEXICAP FUND	Direct IDCW PLAN	INF789F01TW2
63	UTI India Consumer Fund	Direct IDCW PLAN	INF789F01VG1
64	UTI India Consumer Fund	Direct IDCW PLAN	INF789F01VH9
65	UTI-Mid Cap Fund	Direct IDCW PLAN	INF789F01TY8
66	UTI-MID CAP FUND	Direct IDCW PLAN	INF789F01TZ5
67	UTI-MNC Fund	Direct IDCW PLAN	INF789F01UB4
68	UTI-MNC Fund	Direct IDCW PLAN	INF789F01UC2
69	UTI CORE EQUITY FUND	Direct IDCW PLAN	INF789F01UE8
70	UTI CORE EQUITY FUND	Direct IDCW PLAN	INF789F01UF5
71	UTI REGULAR SAVINGS FUND	Direct MONTHLY IDCW PLAN	INF789F01UK5
72	UTI REGULAR SAVINGS FUND	Direct MONTHLY IDCW PLAN	INF789F01UL3
73	UTI REGULAR SAVINGS FUND	Direct PLAN	INF789F01UM1
74	UTI-Money Market Fund -Institutional Plan	Direct MONTHLY IDCW PLAN	INF789FA1M46
75	UTI-Money Market Fund -Institutional Plan	Direct MONTHLY IDCW PLAN	INF789FA1M53
76	UTI-Money Market Fund -Institutional Plan	Direct QUARTERLY IDCW PLAN	INF789FA1M61
77	UTI-Money Market Fund -Institutional Plan	Direct QUARTERLY IDCW PLAN	INF789FA1M79
78	UTI-Money Market Fund -Institutional Plan	Direct ANNUAL IDCW PLAN	INF789FA1N03
79	UTI-Money Market Fund -Institutional Plan	Direct ANNUAL IDCW PLAN	INF789FA1N11
80	UTI-Mastershare Unit Scheme	Direct IDCW PLAN	INF789F01UQ2
81	UTI-Mastershare Unit Scheme	Direct IDCW PLAN	INF789F01UR0
82	UTI MEDIUM TERM FUND	Direct ANNUAL IDCW PLAN	INF789FB1KL1
83	UTI MEDIUM TERM FUND	Direct ANNUAL IDCW PLAN	INF789FB1KM9
84	UTI MEDIUM TERM FUND	Direct MONTHLY IDCW PLAN	INF789FB1KF3
85	UTI MEDIUM TERM FUND	Direct MONTHLY IDCW PLAN	INF789FB1KG1
86	UTI MEDIUM TERM FUND	Direct QUARTERLY IDCW PLAN	INF789FB1KH9
87	UTI MEDIUM TERM FUND	Direct QUARTERLY IDCW PLAN	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	INF789F01Y88
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	INF789F1AC37
118	UTI - FLOATER FUND	DIRECT PLAN	INF789F1AC20
119	UTI - FLOATER FUND	DIRECT PLAN	INF789F1AD01
120	UTI - FLOATER FUND	DIRECT PLAN	INF789F1ADB9
121	UTI - FLOATER FUND	DIRECT PLAN	INF789F1ADC7
122	UTI - FLOATER FUND	DIRECT PLAN	INF789F1ADD5
123	UTI - FLOATER FUND	DIRECT PLAN	INF789F1ADE3
124	UTI - FLOATER FUND	DIRECT PLAN	INF789F1ADF0

Ser. No.	SCHEMEDESC	PLANEDESC	ISIN
1	UTI Transportation & Logistics Fund	Regular IDCW Plan	INF789F01281
2	UTI Hybrid Equity Fund	Regular IDCW Plan	INF789F01315
3	UTI Banking & Financial Services Fund	Regular IDCW Plan	INF789F01356
4	UTI Banking & Financial Services Fund	Regular IDCW Plan	INF789F01364
5	UTI Bond Fund	Regular Quarterly IDCW Plan	INF789F01380
6	UTI Bond Fund	Regular Quarterly IDCW Plan	INF789F01398
7	UTI Banking & PSU Debt Fund	Regular Quarterly IDCW Plan	INF789F01223
8	UTI Banking & PSU Debt Fund	Regular Quarterly IDCW Plan	INF789F01321
9	UTI Banking & PSU Debt Fund	Regular Plan - Annual IDCW	INF789F01U46
10	UTI Contra Fund	Regular IDCW Plan	INF789F01414
11	UTI Contra Fund	Regular IDCW Plan	INF789F01422
12	UTI Credit Risk Fund	Regular Quarterly IDCW Plan	INF789F01RA2
13	UTI Credit Risk Fund	Regular Quarterly IDCW Plan	INF789F01R80
14	UTI Dynamic Bond Fund	Regular Quarterly IDCW Plan	INF789F01J00
15	UTI Dynamic Bond Fund	Regular Quarterly IDCW Plan	INF789F01JP7
16	UTI DIVIDEND YIELD FUND	Regular IDCW Plan	INF789F01448
17	UTI DIVIDEND YIELD FUND	Regular IDCW Plan	INF789F01455
18	UTI Energy Fund	Regular IDCW Plan	INF789F01471
19	UTI Energy Fund	Regular IDCW Plan	INF789F01489
20	UTI FLEXI CAP FUND	Regular IDCW Plan	INF189A01053
21	UTI FLEXI CAP FUND	Regular IDCW Plan	INF789F01505
22	UTI Long Term Equity Fund (Tax Saving)	Regular IDCW Plan	INF789F01521
23	UTI ULTRA SHORT TERM FUND	REGULAR - DAILY IDCW PLAN	INF789F01554
24	UTI - GSEC-INVESTMENT PLAN	IDCW PLAN	INF789F01612
25	UTI - GSEC-INVESTMENT PLAN	IDCW PLAN	INF789F01620
26	UTI GILT FUND	REGULAR IDCW PLAN	INF789F01646
27	UTI GILT FUND	REGULAR IDCW PLAN	INF789F01653
28	UTI HEALTHCARE FUND	REGULAR IDCW PLAN	INF789F01679
29	UTI HEALTHCARE FUND	REGULAR IDCW PLAN	INF789F01687
30	UTI-Services Industries Fund	IDCW PLAN	INF789F01703
31	UTI-Services Industries Fund	IDCW PLAN	INF789F01711
32	UTI-Infrastructure Fund	IDCW PLAN	INF789F01737
33	UTI-Infrastructure Fund	IDCW PLAN	INF789F01745
34	UTI - LONG TERM ADVANTAGE FUND - SERIES III	REGULAR PLAN - IDCW	INF789F016N7
35	UTI LONG TERM ADVANTAGE FUND - SERIES IV	REGULAR PLAN - IDCW	INF789F01FB1
36	UTI LONG TERM ADVANTAGE FUND - SERIES V	REGULAR PLAN - IDCW	INF789F01HQ5
37	UTI LONG TERM ADVANTAGE FUND - SERIES VI	REGULAR PLAN - IDCW	INF789F01V58
38	UTI LONG TERM ADVANTAGE FUND - SERIES VII	REGULAR PLAN - IDCW	INF789F015D8
39	UTI-BLUECHIP FLEXICAP FUND	IDCW PLAN	INF789F01760
40	UTI-BLUECHIP FLEXICAP FUND	IDCW PLAN	INF789F01778
41	UTI India Consumer Fund	IDCW PLAN	INF789F01CF3
42	UTI India Consumer Fund	IDCW PLAN	INF789F01CG1
43	UTI-Mid Cap Fund	IDCW	INF789F01794
44	UTI-Mid Cap Fund	IDCW	INF789F01802
45	UTI-MNC Fund	IDCW PLAN	INF789F01828
46	UTI-MNC Fund	IDCW PLAN	INF789F01836
47	UTI CORE EQUITY FUND	REGULAR IDCW PLAN	INF189A01046
48	UTI CORE EQUITY FUND	REGULAR IDCW PLAN	INF789F01851
49	UTI-Mastershare Unit Scheme	IDCW PLAN	INF189A01038
50	UTI-Mastershare Unit Scheme	IDCW PLAN	INF789F01950
51	UTI Nifty 50 Index Fund	IDCW PLAN	INF789F01JL6
52	UTI Nifty 50 Index Fund	IDCW PLAN	INF789F01JM4
53	UTI VALUE OPPORTUNITIES FUND	REGULAR IDCW PLAN	INF789F01AE0
54	UTI VALUE OPPORTUNITIES FUND	REGULAR IDCW PLAN	INF789F01AF7
55	UTI-Rajiv Gandhi Equity Saving Scheme	RETAIL IDCW PLAN	INF789F01YQ4
56	UTI ARBITRAGE FUND	REGULAR IDCW PLAN	INF789F01RH4
57	UTI ARBITRAGE FUND	REGULAR IDCW PLAN	INF789F01RI2
58	UTI Multi Asset Fund	Regular IDCW Plan	INF789F01AN1
59	UTI Multi Asset Fund	Regular IDCW Plan	INF789F01A09
60	UTI CORPORATE BOND FUND	Regular Plan	INF789F1A447
61	UTI CORPORATE BOND FUND	Regular Plan -	INF789F1A454
62	UTI CORPORATE BOND FUND	Regular Plan	INF789F1A462
63	UTI CORPORATE BOND FUND	Regular Plan	INF789F1A470
64	UTI CORPORATE BOND FUND	Regular Plan	INF789F1A488
65	UTI CORPORATE BOND FUND	Regular Plan	INF789F1A496
66	UTI CORPORATE BOND FUND	Regular Plan	INF789F1A504
67	UTI CORPORATE BOND FUND	Regular Plan	INF789F1A512
68	UTI EQUITY SAVINGS FUND	Regular Plan	INF789F1A728
69	UTI EQUITY SAVINGS FUND	Regular Plan	INF789F1A736
70	UTI EQUITY SAVINGS FUND	Regular Plan	INF789F1A785
71	UTI EQUITY SAVINGS FUND	Regular Plan	INF789F1A793
72	UTI EQUITY SAVINGS FUND	Regular Plan	INF789F1A827
73	UTI EQUITY SAVINGS FUND	Regular Plan	INF789F1A835
74	UTI - FLOATER FUND	REGULAR PLAN	INF789F1ACP1
75	UTI - FLOATER FUND	REGULAR PLAN	INF789F1AC09
76	UTI - FLOATER FUND	REGULAR PLAN	INF789F1ACR7
77	UTI - FLOATER FUND	REGULAR PLAN	INF789F1ACS5
78	UTI - FLOATER FUND	REGULAR PLAN	INF789F1ACT3
79	UTI - FLOATER FUND	REGULAR PLAN	INF789F1ACU1
80	UTI - FLOATER FUND	REGULAR PLAN	INF789F1ACV9
81	UTI - FLOATER FUND	REGULAR PLAN	INF789F1ACW7

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

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[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)

Ser. No.	NAME	Date of launch	ISIN DESCRIPTION	ISIN
1	UTI SILVER ETF FUND OF FUND	10-04-2023	UTI SILVER ETF FUND OF FUND -DIRECT PLAN -GROWTH	INF789F1AWL4
2	UTI NIFTY 500 VALUE 50 INDEX FUND	26-04-2023	UTI NIFTY 500 VALUE 50 INDEX FUND -DIRECT PLAN -GROWTH	INF789F1AWN0
3	UTI NIFTY 50 EQUAL WEIGHT INDEX FUND	22-05-2023	UTI NIFTY50 EQUAL WEIGHT INDEX FUND -DIRECT PLAN -GROWTH	INF789F1AWP5
4	UTI S&P BSE HOUSING INDEX FUND	22-05-2023	UTI S&P BSE HOUSING INDEX FUND -DIRECT PLAN -GROWTH	INF789F1AWR1
5	UTI BALANCED ADVANTAGE FUND	21-07-2023	UTI BALANCED ADVANTAGE FUND -DIRECT PLAN-GROWTH	INF789F1AWV3
6	UTI BALANCED ADVANTAGE FUND	21-07-2023	UTI BALANCED ADVANTAGE FUND -DIRECT PLAN-IDCW PAYOUT	INF789F1AWV1
7	UTI INNOVATION FUND	25-09-2023	UTI INNOVATION FUND -DIRECT PLAN-GROWTH	INF789F1AZA4
8	UTI INNOVATION FUND	25-09-2023	UTI INNOVATION FUND -DIRECT PLAN-IDCW PAYOUT	INF789F1AZB2

Ser. No.	NAME	Date of launch	ISIN DESCRIPTION	ISIN
1	UTI SILVER EXCHANGE TRADED FUND	10-04-2023	UTI SILVER EXCHANGE TRADED FUND	INF789F1AWK6
2	UTI SILVER ETF FUND OF FUND	10-04-2023	UTI SILVER ETF FUND OF FUND -REGULAR PLAN-GROWTH	INF789F1AWM2
3	UTI NIFTY 500 VALUE 50 INDEX FUND	26-04-2023	UTI NIFTY 500 VALUE 50 INDEX FUND -REGULAR PLAN-GROWTH	INF789F1AWO8
4	UTI NIFTY 50 EQUAL WEIGHT INDEX FUND	22-05-2023	UTI NIFTY50 EQUAL WEIGHT INDEX FUND -REGULAR PLAN-GROWTH	INF789F1AWQ3
5	UTI S&P BSE HOUSING INDEX FUND	22-05-2023	UTI S&P BSE HOUSING INDEX FUND -REGULAR PLAN-GROWTH	INF789F1AWS9
6	UTI BALANCED ADVANTAGE FUND	21-07-2023	UTI BALANCED ADVANTAGE FUND -REGULAR PLAN-GROWTH	INF789F1AWT7
7	UTI BALANCED ADVANTAGE FUND	21-07-2023	UTI BALANCED ADVANTAGE FUND -REGULAR PLAN-IDCW PAYOUT	INF789F1AWU5
8	UTI NIFTY MIDCAP 150 EXCHANGE TRADED FUND	18-08-2023	UTI NIFTY MIDCAP 150 EXCHANGE TRADED FUND	INF789F1AWX9
9	UTI INNOVATION FUND	25-09-2023	UTI INNOVATION FUND -REGULAR PLAN-GROWTH	INF789F1AWY7
10	UTI INNOVATION FUND	25-09-2023	UTI INNOVATION FUND -REGULAR PLAN-IDCW PAYOUT	INF789F1AWZ4

Ser. No.	NAME	Date of launch	ISIN DESCRIPTION	ISIN
1	UTI SILVER EXCHANGE TRADED FUND	10-04-2023	UTI SILVER EXCHANGE TRADED FUND	INF789F1AWK6
2				
3	UTI SILVER ETF FUND OF FUND	10-04-2023	UTI SILVER ETF FUND OF FUND -DIRECT PLAN -GROWTH	INF789F1AWL4
4			UTI SILVER ETF FUND OF FUND -REGULAR PLAN-GROWTH	INF789F1AWM2
5				
6	UTI NIFTY 500 VALUE 50 INDEX FUND	26-04-2023	UTI NIFTY 500 VALUE 50 INDEX FUND -REGULAR PLAN-GROWTH	INF789F1AWO8
7			UTI NIFTY 500 VALUE 50 INDEX FUND -DIRECT PLAN -GROWTH	INF789F1AWN0
8				
9	UTI NIFTY 50 EQUAL WEIGHT INDEX FUND	22-05-2023	UTI NIFTY50 EQUAL WEIGHT INDEX FUND -DIRECT PLAN -GROWTH	INF789F1AWP5
10			UTI NIFTY50 EQUAL WEIGHT INDEX FUND -REGULAR PLAN-GROWTH	INF789F1AWQ3
11				
12	UTI S&P BSE HOUSING INDEX FUND	22-05-2023	UTI S&P BSE HOUSING INDEX FUND -DIRECT PLAN -GROWTH	INF789F1AWR1
13			UTI S&P BSE HOUSING INDEX FUND -REGULAR PLAN-GROWTH	INF789F1AWS9
14				
15	UTI BALANCED ADVANTAGE FUND	21-07-2023	UTI BALANCED ADVANTAGE FUND -REGULAR PLAN-GROWTH	INF789F1AWT7
16			UTI BALANCED ADVANTAGE FUND -REGULAR PLAN-IDCW PAYOUT	INF789F1AWU5
17			UTI BALANCED ADVANTAGE FUND -DIRECT PLAN-GROWTH	INF789F1AWV3
18			UTI BALANCED ADVANTAGE FUND -DIRECT PLAN-IDCW PAYOUT	INF789F1AWW1
19				
20	UTI NIFTY MIDCAP 150 EXCHANGE TRADED FUND	18-08-2023	UTI NIFTY MIDCAP 150 EXCHANGE TRADED FUND	INF789F1AWX9
21				
22	UTI INNOVATION FUND	25-09-2023	UTI INNOVATION FUND -REGULAR PLAN-GROWTH UTI INNOVATION FUND -REGULAR PLAN-IDCW PAYOUT UTI INNOVATION FUND -DIRECT PLAN-GROWTH UTI INNOVATION FUND -DIRECT PLAN-IDCW PAYOUT	INF789F1AWY7 INF789F1AWZ4 INF789F1AZA4 INF789F1AZB2

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-a800-71111810cee/UTIContainer/Details%20of%20ISIN%20for%20Demat%20Account-Open%20Ended%20Schemes20190821-055050.xlsx)

[71111810cee/UTIContainer/Details%20of%20ISIN%20for%20Demat%20Account-Open%20Ended%20Schemes20190821-055050.xlsx](https://docs.utimf.com/v1/AUTH_5b9dd00b-8132-4a21-a800-71111810cee/UTIContainer/Details%20of%20ISIN%20for%20Demat%20Account-Open%20Ended%20Schemes20190821-055050.xlsx)

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## ATTENTION

### UTI SCUP Outstanding Unit holding Accounts

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

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

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

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

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

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

**Minimum Additional Amount** : This is the minimum investment amount for an existing investor in a mutual fund scheme.

**Yield to Maturity** : The Yield to Maturity or the YTM is the rate of return anticipated on a bond if held until maturity. YTM is expressed as an annual rate. The YTM factors in the bond's current market price, par value, coupon interest rate and time to maturity.

**SIP** : SIP or systematic investment plan works on the principle of making periodic investments of a fixed sum. It works similar to a recurring bank deposit. For instance, an investor may opt for an SIP that invests ` 500 every 15th of the month in an equity fund for a period of three years.

**NAV** : The NAV or the net asset value is the total asset value per unit of the mutual fund after deducting all related and permissible expenses. The NAV is calculated at the end of every business day. It is the value at which the investor enters or exits the mutual fund.

**Benchmark** : A group of securities, usually a market index, whose performance is used as a standard or benchmark to measure investment performance of mutual funds, among other investments. Some typical benchmarks include the Nifty, Sensex, BSE200, BSE500, 10-Year Gsec.

**Entry Load** : A mutual fund may have a sales charge or load at the time of entry and/or exit to compensate the distributor/agent.

Entry load is charged at the time an investor purchases the units of a mutual fund. The entry load is added to the prevailing NAV at the time of investment. For instance, if the NAV is ` 100 and the entry load is 1%, the investor will enter the fund at ` 101.

**Note**: SEBI, vide circular dated June 30, 2009 has abolished entry load

**Exit Load** : Exit load is charged at the time an investor redeems the units of a mutual fund. The exit load is reduced from the prevailing NAV at the time of redemption. The investor will receive redemption proceed at net value of NAV less Exit load. For instance if the NAV is ` 100 and the exit load is 1%, the investor will receive ` 99.

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

**Standard Deviation** : Standard deviation is a statistical measure of the range of an investment's performance. When a mutual fund has a high standard deviation, it means its range of performance is wide, implying greater volatility.

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

**Beta** : Beta is a measure of an investment's volatility vis-à-vis the market. Beta of less than 1 means that the security will be less volatile than the market. A beta of greater than 1 implies that the security's price will be more volatile than the market.

**AUM** : AUM or Assets Under Management refers to the recent / updated cumulative market value of investments managed by a mutual fund or any investment firm.

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

**Nature of Scheme** : The investment objective and underlying investments determine the nature of the mutual fund scheme. For instance, a mutual fund that aims at generating capital appreciation by investing in stock markets is an equity fund or growth fund. Likewise, a mutual fund that aims at capital preservation by investing in debt markets is a debt fund or income fund. Each of these categories may have sub-categories.

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

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

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

## UTI TRUSTEE CO. (P) LTD.

### Directors

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

## UTI ASSET MANAGEMENT CO. LTD.

### Directors

1. Mr. Dinesh Kumar Mehrotra
2. Mr. Flemming Madsen
3. Mr. Deepak Kumar Chatterjee
4. Mr. N Seshadri
5. Mr. Srivatsa Desikamani
6. Mr. Imtaiyazur Rahman
7. Mr. Rajeev Kakar
8. Mrs. Jayashree Vaidhyathanan
9. Mrs. Dipali H Sheth
10. Mr. Kiran Kumar Tarania

## REGISTERED OFFICE

UTI Towers, 'Gn' Block, Bandra Kurla Complex, Bandra (E), Mumbai - 400 051. Tel : 6678 6666 (Board), Fax : 2652 4921.

## UTI FINANCIAL CENTRES

Ahmedabad (079) 26424008/26462905/2180 \* 2 \* Anand (02692) 245943 /944/245030 \* 3 \* Baroda (0265) 2336962/963/964/965 \* 4 \* Bharuch (02642) 227331/225460 \* 5 \* Bhavnagar (0278) 2519961/2513231 \* 6 \* Bhuj (02832) 220031/220030 \* 7 \* Gandhinagar 079-23240462 \* 8 \* Junagadh 0285-2672678 \* 9 \* Jamnagar (0288) 2662767/68 \* 10 \* Navsari (02637) 233087 \* 11 \* Rajkot 0281-2435325 \* 12 \* Surat (0261) 2474550/2473161/2476499 \* 13 \* Vapi (0260) 2421315/6533907 \* 14 \* Valsad \* Tel. No. 02632-222012 \* 15 \* Mehsana 02762-230180) \* 16 \* Bandra Kurla Complex (022) 66786354/6101 \* 17 \* Borivali (022) 28980521, 28988596, 28996372, 28988115, 28985749, 28990715, \* 18 \* Ghatlota (022) 25010812/2256/0715/0833 \* 19 \* Goregaon (022) 26850848/849/850 \* 20 \* JVPD (022) 66786045 \* 21 \* Kalyan (0251) 2317191/6063 \* 22 \* Marol (022) 28365138 \* 23 \* Mumbai (Main) (022) 66786134/6135/66786180/181 \* 24 \* Powai (022) 67536797/98 \* 25 \* Thane (022) 25323409/15 \* 26 \* Vashi (022) 27820171/172/174/177 \* 27 \* Virar 0250-251 5848 \* 28 \* Amrav (0721) 2553126/28 \* 29 \* Bhilai (0788) 2292777/111 \* 30 \* Bhopal (0755) 2558308/2578408/2558294 \* 31 \* Gwalior (0751) 2234072 \* 32 \* Indore (0731) 2534958/2533869/2535607 \* 33 \* Jabalpur (0761) 2480004/5 \* 34 \* Nagpur (0712) 2536893/2529135 \* 35 \* Raipur (0771) 2881410/12 \* 36 \* Ratlam (07412)222771/72 \* 37 \* Bilaspur \* 38 \* Aurangabad (0240) 2345219 \* 39 \* Chinchwad 7276077240/7276077243 \* 40 \* Jalgaon (0257) 2240480/2440486 \* 41 \* Kolhapur (0231) 2657315/25, 2666600 \* 42 \* Margao (0832) 2711132/2711133 \* 43 \* Nasik (0253) 2570251/52 \* 44 \* Panaji (0832) 2222472/45 \* 45 \* Pune (020) 25521052/53/54/55/63,25521060 \* 46 \* Solapur (0217) 2311767 \* 47 \* Ambala (0171) 4004367/7518801904 \* 48 \* Amritsar (0183) 2505841 \* 49 \* Bathinda (0164) 2236500.5007147 \* 50 \* Chandigarh (0172) 2703683/5087663/2709405/2700509 \* 51 \* Jalandhar (0181) 2232475/476 \* 52 \* Jammu (0191) 247 0627 \* 53 \* Ludhiana (0161) 2441264/2441388 \* 54 \* Panipat (0180) 2631941/2631942 \* 55 \* Patna 0175 5004661/2/3, 5017984 \* 56 \* Shimla (0177) 2657803 \* 57 \* Dehradun (0130) 2749854 \* 58 \* Delhi (Main) (011) 66178861/8862/8866/66178867 \* 59 \* Faridabad (0129) 2424771/2419156/2410010 \* 60 \* Ghaziabad (0120) 2820921/922/923 \* 61 \* Gurgaon (0124) 4245200/4362538 \* 62 \* Haridwar (01334) 221177 \* 63 \* Janak Puri (011) 25523247/48 \* 64 \* Meerut (0121) 2648031 \* 65 \* Moradabad (0591) 2411220 \* 66 \* Nehru Place (011) 2889128/129/130,26482148/149 \* 67 \* Noida " 0120-2512311/12/13/14" \* 68 \* Pitam Pura (011) 27351001/03 \* 69 \* Laxmi Nagar (011) 22529398/74 \* 70 \* Rohtak 01262-254021 /012620254022 \* 71 \* Ajmer (0145) 2423948/2423974 \* 72 \* Alwar (0144) 2700303/4 \* 73 \* Bhilwara (01482) 242221/242220 \* 74 \* Bikaner (0151) 2524755 \* 75 \* Jaipur (0141) 4004941/43/44/45/46 \* 76 \* Jodhpur (0291) 5135100/2645261 \* 77 \* Kota (0744) 2502242/2502207/513882 \* 78 \* Sikar (01572) 271044/43 \* 79 \* Sriranganagar (0154) 2481601 \* 80 \* Udaipur (0294) 2423065/66/67 \* 81 \* Agra (0562) 2858046/47/2857789/8859/2850551/2 \* 82 \* Aligarh (0571) 2741511/2743277 \* 83 \* Allahabad (0532) 2561037/28/57/16/2561428/2427583 \* 84 \* Bareilly (0581) 2303014/15 \* 85 \* Gorakhpur (0551) 2204996 \* 86 \* Haldwani (0594) 6222433 \* 87 \* Kanpur (0512) 2304278/2305279 \* 88 \* Lucknow (0522) 2238628/598/622/537/598/599/2236525 \* 89 \* Varanasi (0542) 2226881/562 \* 90 \* Jhansi (0510) 2441877 \* 91 \* Bhagalpur (0641) 2300040 \* 92 \* Darbhanga (06272) 250033 \* 93 \* Gaya (0631) 2221623 \* 94 \* Muzaffarpur (0621) 2265091 \* 95 \* Patna (0612) 2200047 \* 96 \* Agartala (0381) 2917123/2387812 \* 97 \* Guwah (0361) 2545870/2519911 \* 98 \* Shillong (0364) 2500910 \* 99 \* Silchar (03842) 230082 \* 100 \* Tinsukia (0374) 2341026 \* 101 \* Jorhat ( 0376 ) 2300024/25 \* 102 \* Balesore (06782) 241894 / 211283 / 241947 \* 103 \* Berhampur(Orris) (0680) 2225094/95 \* 104 \* Bhubaneswar (0674) 2396995/2394997/2392998/2391023/2396164 \* 105 \* Bokaro (06542) 233348 \* 106 \* Cu (0671) 2315350/351/352 \* 107 \* Dhanbad (0326) 2300519/2304676 \* 108 \* Jamshedpur (0657) 2321446 \* 109 \* Ranchi (0651) 2460706 \* 110 \* Rourkela (0661) 2401116 \* 111 \* Sambalpur (0663) 2520214/2520213 \* 112 \* Asansol (0341) 2970089, 2221818 \* 113 \* Barasat (033) 25844623, 25844583 \* 114 \* Bardhaman (0342) 2647722 \* 115 \* Berhampore (WB) (03482) 277163 \* 116 \* Durgapur (0343) 2546831/32 \* 117 \* Kalyani (033) 25025136/25025135 \* 118 \* Kharagpur (03222) 228518/20 \* 119 \* Kolkata (Main) (033) 22436571/22134832 \* 120 \* Malda (03512) 223724/223728 \* 121 \* Rash Behari (033) 24639811/13/15 \* 122 \* Salt Lake (033) 23371985/82 \* 123 \* Serampore (033) 26529153/26529154 \* 124 \* Siliguri (0353) 2535199/2536671 \* 125 \* Cuttapa (08562) 222121/131 \* 126 \* Guntur (0863) 2333818/2333819 \* 127 \* Hyderabad (Main) (040) 24750381/382/281 \* 128 \* Nellore (0861) 2335818/2335819 \* 129 \* Punjagut (040) 23417246/426 \* 130 \* Rajmahaldravaram (0883) 2440454 / 2425202 \* 131 \* Secunderabad (040) 27711524/534 \* 132 \* Tirup (0877) 2221307/2970306 \* 133 \* Vijayawada (0866) 2578819 /2578129 \* 134 \* Visakhapatnam (0891) 2550275/2748121/22 \* 135 \* Warangal (0870) 2440755 /2440766 / 2441099 \* 136 \* Bangalore (Main) (080) 25592125 \* 137 \* Belgauam (0831) 2423637 \* 138 \* Bellary (08392) 255634 / 255635 \* 139 \* Davangere (08192) 231731 \* 140 \* Gulbarga (08472) 273864 \* 141 \* Hubli (0836) 2363963/2362061/2363188 \* 142 \* Jayanagar (080) 2244037, 26630837 \* 143 \* Malleswaram (080) 23340672/23340671 \* 144 \* Mangalore (0824) 2426258/290/325 \* 145 \* Mysore (0821) 2344425 \* 146 \* Shimoga \* 147 \* Anna Nagar (044) 65720030 \* 148 \* Chennai (Main) (044) 28511727/4466 \* 149 \* Cochin (0484) 2380259/2868743/2382163 \* 150 \* Coimbatore (0422) 2220874/2221875 \* 151 \* Ko (0481) 2560734 \* 152 \* Kozhikode (0495) 2367284 \* 153 \* Madurai \* Tel. No. (0452) 2338186 /2333317 \* 154 \* Salem (0427) 2336163/4040273 \* 155 \* T Nagar (044) 48608780 /8781 \* 156 \* Thiruvananthapuram (0471) 2723674/2721415 \* 157 \* Tiruchirappalli (0431) 2770712/13/2770700 \* 158 \* Tirunelveli (0462) 2500186 \* 159 \* Tirupur (0421) 2236339 \* 160 \* Trichur (0487) 2331259/495 \* 161 \* Vellore (0416) 2235357 /39 \* 162 \* Pondicherry 0413-2203369 \* Akola (0724) 2410711 \* Raghunathnagar, West Bengal (03483) 266720 \* Whitefield, Bangalore. (080)-42012786 \* Nalanda 7208969715 \* Bhojpur 8657567257 \* Assam 9856792777 \* Puri 06752-335353 \* Jharkhand 7304065879 \* Angul 06764-351097 \* Bankura 7208969721 \* Jalpaiguri 8879408722 \* Hissar 8657593506 \* Anantapuram 9885950505 \* Karimnagar 9862640811 \* Kurnool 9885950505 \* Khammam 9866544383 \* Udupi 7676784350 \* Malapuram 9895049175 \* Palakkad 9894038971 \* Kannur 9895736786 \* Alappuzha 9995357073 \* Erode 0424-2231339 \* Korbha 807759-351861 \* Chandrapur 9793844446 \* Sagar 07582-310755 \* Ujjain 0734-4056670 \* Ahmednagar 7208969719 \* Satara 657490432 \* Dhule 9890624531 \* Nanded 9967574611 \* Gandhidham 02836456877 \* Sangli 0233-299051 \*

## Dubai Representative Office

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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 a part of a larger team of fund managers and research analysts.

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

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**Exit Load:** Exit load is charged at the time an investor redeems the units of a mutual fund. The exit load is reduced from the prevailing NAV at the time of redemption. The investor will receive redemption proceeds at net value of NAV less Exit Load. For instance if the NAV is Rs.100 and the exit load is 1%, the investor will receive Rs.99.

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

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

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

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

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

**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.

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

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

**Macaulay Duration:** The Macaulay duration is the weighted average term to maturity of the cash flows from a bond. The weight of each cash flow is determined by dividing the present value of the cash flow by the price. The Macaulay duration calculation equals 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 provision no 2.7.1 to 2.7.3 of para 2.7 under Chapter 2 of SEBI Master Circular for Mutual Funds No. SEBI/HO/MD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023

- 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 | **RE:** Return on Equity

## Equity & Debt Commentary data source credits:

### Equity write-up

Source for numbers: BSE and NSE and leading business dailies

### Debt write-up

Source for numbers: Leading business dailies

## REGISTRAR & TRANSFER AGENCY

### Kfin Technologies Limited

UTIMF Unit | KFin Technologies Limited, 7th Floor, Karvy Selenium Tower 2 | Plot Nos. 31 & 32 | Survey No. 116/22, 115/24 & 115/25  
Financial District, Nanakramguda, Selingampally Mandal, Hyderabad - 500032  
Tel: +91 40 6716 1801, Email: uti@kfintech.com

Designation of MF Central as Official Point of Acceptance for Schemes of UTI Mutual Fund (UTIMF)

Registrar and Transfer Agents, Kfin Technologies Limited (Kfintech) and Computer Age Management Services Limited (CAMS) have jointly developed a digital platform for Mutual Fund Investors named "MFCentral".

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

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



# A 3 In 1 Combination To Wealth Creation.

## UTI Multi Asset Fund

Equity | Debt | Gold



UTI Multi Asset Fund provides investors an opportunity to invest across equity, debt and gold through one single fund. It is dynamically managed and helps investors form a well-diversified portfolio.



Easy & Convenient way to invest in a dynamically managed portfolio



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Tax Efficient way to generate optimal returns\*

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SMS "UTIMAF" to 5676756 | [www.utimf.com](http://www.utimf.com)

#Subject to prevailing tax laws.

### UTI Multi Asset Fund

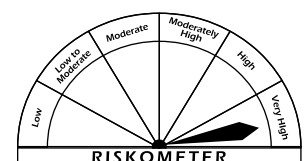
(An open ended scheme investing in equity, debt and Gold ETFs)

This product is suitable for investors who are seeking:\*

- Long term capital appreciation
- Investment in equity, debt and Gold ETFs with a minimum allocation of 10% in each asset class.

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

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



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

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