

Strengthen your equity portfolio with **UTI Power of Three**[~]



UTI MASTERSHARE UNIT SCHEME
India's 1st Diversified Equity Fund*



UTI FLEXI CAP FUND
Aims to invest in quality stocks with high growth potential



UTI VALUE OPPORTUNITIES FUND
Endeavour to invest in opportunities underestimated by market



Suitable for building one's core equity portfolio



Distinct & Disciplined Investment Approach – Growth, Value & GARP (Blend)[§]



AUM of More Than ₹43,900 Crore[^]



Trusted by over 3.1 million investors[#]

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

~UTI POWER OF THREE is only a communication approach applied to various investment types from UTI MF. It is a single application form, where an investor can choose to invest, either via Systematic Investment Plan or Lumpsum, in more than one scheme as depicted in the communication developed for UTI Power of Three. The payment will be made through individual cheques drawn out towards individual schemes under the respective scheme. UTI Mastershare Unit Scheme is an open ended equity scheme predominantly investing in large cap stocks. UTI Flexi Cap Fund is an open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks. UTI Value Opportunities Fund is an open ended equity scheme following a value investment strategy. *Inception date 15th October 1986. §UTI Mastershare Unit Scheme follows GARP (Growth at Reasonable Price) investment strategy, UTI Flexi Cap Fund follows Growth investment strategy & UTI Value Opportunities Fund follows Value investment strategy. ^Closing Assets Under Management as on 31st August 2022 - 43,996 Crore. #Over 3.1 Million Investor Folios as on 31st August, 2022: Over 0.74 Million Investors for UTI Mastershare Unit Scheme, Over 1.89 Million Investors for UTI Flexi Cap Fund & Over 0.47 Million Investors for UTI Value Opportunities Fund.

UTI MASTERSHARE UNIT SCHEME

This product is suitable for investors who are seeking:*

- Long term capital appreciation
- Investment predominantly in equity instruments of large cap companies

[†]Investors should consult their financial advisers if in doubt about whether the product is suitable for them.
Risk-o-meter for the fund/s is based on the portfolio ending August 31, 2022. The Risk-o-meter of the fund/s is/are evaluated on monthly basis and any changes to Risk-o-meter are disclosed vide addendum on monthly basis, to view the latest addendum on Risk-o-meter, please visit addenda section on <https://utimf.com/forms-and-downloads/>

UTI FLEXI CAP FUND

This product is suitable for investors who are seeking:*

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

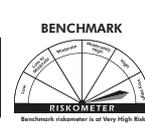
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UTI VALUE OPPORTUNITIES FUND

This product is suitable for investors who are seeking:*

- Long term capital appreciation
- Investment in equity instruments following a value investment strategy across the market capitalization spectrum

[†]Investors should consult their financial advisers if in doubt about whether the product is suitable for them.
Risk-o-meter for the fund/s is based on the portfolio ending August 31, 2022. The Risk-o-meter of the fund/s is/are evaluated on monthly basis and any changes to Risk-o-meter are disclosed vide addendum on monthly basis, to view the latest addendum on Risk-o-meter, please visit addenda section on <https://utimf.com/forms-and-downloads/>



FUND: UTI MASTERSHARE UNIT SCHEME
BENCHMARK: S&P BSE 100 TRI
FUND: UTI FLEXI CAP FUND
BENCHMARK: NIFTY 500 TRI
FUND: UTI VALUE OPPORTUNITIES FUND
BENCHMARK: NIFTY 500 TRI

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

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

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Attention : Unit Holders

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

* Proposed category



The times they are a-changing

Imagine opening the newspaper and seeing an advertisement of a new business reality TV show, which features inventors and their inventions! Where are the full-page ads of the television serials, you wonder? Are the days of melodramatic soaps behind us, or have they made space for more aspirational content to match the mood of a new India? The times sure seem to be changing!

I was reminded of the changing times at a recent event, where I had the opportunity to listen to a legendary banker who helped build one of India's leading institutions. He pointed out how people of his generation aspired to land government jobs. Then, with liberalisation in the 1990s, aspirations changed, and parents encouraged their children to work for large private companies and MNCs. As for Millennials and the Gen Z, the aspiration is to be entrepreneurs.

This trend is visible in the number of entrepreneurs who have been graduating from leading engineering colleges. In May 2022, Moneycontrol reported that 73 of India's 100 unicorns have at least one founder from the country's 23 IITs. According to data analytics firm Tracxn Technologies, BITS Pilani's alumni have founded more than 900 startups, with 13 of those making it to the list of Indian

unicorns.

Clearly, the ambition of this generation is leading to a sea change in the environment, both in terms of birth of new entrepreneurs and the funding system to support them.

It is heartening to know that some Indian cities feature among the top emerging start-up ecosystems in the world, with IT hub - Bengaluru claiming the number one spot in Asia and the fifth rank globally for tech venture capital investment this year (Source: Business Standard, Startup Genome, June 2022).

The Business Standard report also highlighted Bengaluru's formidable status as the tech capital of India, with an ecosystem value of \$105 billion — higher than the value of Singapore (\$89 billion) or Tokyo (\$62 billion). Further research by data intelligence platform Dealroom.co showed that in the first five months of this year Bengaluru's tech firms raised \$7.5 billion in VC funding, which is much higher than the record of \$5.2 billion raised during the first six months of 2021.

Bengaluru, the 'Silicon Valley of India', is now a racing more investments than hubs in Singapore, Paris or Berlin. It is also trailing closely behind Greater Boston and New York

A perceptible shift

As I travelled across Europe and UK last month, I met a diverse set of global investors encompassing asset managers, pension fund and insurance companies, private wealth managers and family-owned businesses. This was my first in-person roadshow in nearly three years, thanks to the pandemic, and I could sense a perceptible shift in the conversations.

While it is not uncommon for some investors to allocate into an India dedicated fund, most investors prefer an Asia and Global Emerging Market (GEM) for their asset allocation. This time, however, a significant number of investors indicated a shift in their allocation strategy — with an 'India allocation' being carved out from their investment universe. They may no longer rely solely on the look through exposure they gain to India by investing in an Asia or GEM strategy.

According to Bloomberg (September 2022), India's country weight, with 108 members, stands at 14.48% of the MSCI Emerging Market (EM) Index as of end-August, while China dominates with about a third of the index weighting. Rising geopolitical tensions and concerns about the future of US-China relations are causing investors to re-evaluate their emerging market strategy.

Russia, formerly a part of the EM basket, was removed from benchmarks earlier this year and has since become a non-investable market for global investors. Before the Ukraine conflict led to its removal, Russia's weight stood at 4% of the EM benchmark at the start of the year.

As geopolitics takes centerstage, investors have begun to consider the risk posed by their exposure to China. Hypothetically, if they were to consider allocation in an EM basket excluding China, it would raise India's weight to approximately 20%. In a world of rising US-China tension, India could well emerge as the key economy in the Emerging Market allocation.

For now, India's chosen, and publicly articulated choice of strategic autonomy appears to be well understood and appreciated. This could be one of the factors behind the sharp outperformance of India v/s the EM basket and China over the past year.

In fact, a lot of the handwringing over the performance of Indian equities is misplaced. Those who are upset about the drop in Indian equities from its highs of last year would appear unaware of the strong relative performance of India v/s equities in other geographies. We would also point to the high starting valuations of Indian equities in late 2021 as being a proximate cause of the poor returns since then.

However, it is not my purpose to connect the dots and leave you with an outrageous forecast for stock prices or flows. We are not in the market forecasting business or for that matter in the business of forecasting fund flows.

Our ScoreAlpha investment process guides us in the choice of stock picking, while the guard rails of each individual strategy determine portfolio construction. The ScoreAlpha investment process neither involves making market forecasts nor involves forecasts about who will buy or sell, now or in the future.

We are the buyers of businesses at valuations that make sense to us, and for this purpose, we rely on a wide range of metrics appropriate to the business under consideration.

We are not guided in our portfolio decisions or processes by either the quantum of SIP flows from domestic investors or the flows from foreign investors. What matters is the cash flow and the return on capital that a business generates. As equity investors, we generally have a sunny disposition and believe in a better tomorrow.

Stock prices will always reflect the emotion of investors. **Mood of investors will swing between pessimism and optimism — the only factor that does not change in the world of investing.** Investors would be well served if they are guided in their asset allocation by their financial goals and market valuations. These will allow investors to counter the swings of the pendulum and not fall prey to the mood swings of Mr. Market!

Source : Internal

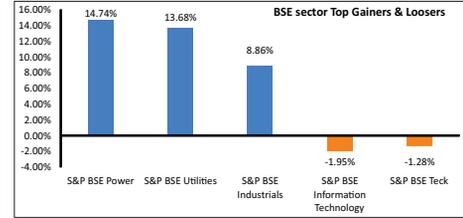
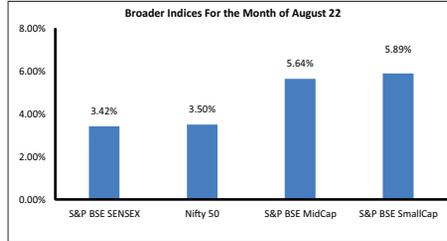
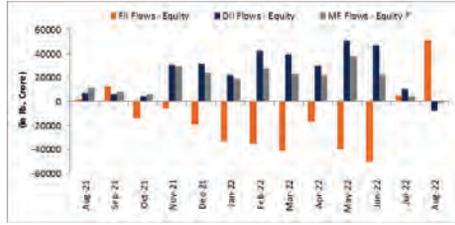
Vetri Subramaniam

Chief Investment Officer

UTI Asset Management Company Ltd

Equity Market

August 2022 rally in equity markets continued well into August based on FII support (Rs 51,204 crores net equity purchase in August 2022 vs Rs 4,898 crores in August 2022) with improvement in domestic macros, receding of concerns on global recession as also steep rate hikes.



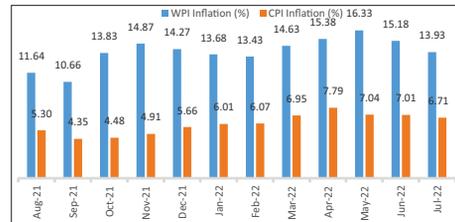
The bellwether indices S&P BSE Sensex and Nifty 50 climbed 3.42% and 3.50% respectively, while S&P BSE Mid-Cap and S&P BSE Small-Cap surged 5.64% and 5.89% respectively.

On the BSE sectorial front, S&P BSE Power (up 14.74%), S&P BSE Utility (13.68%), S&P BSE Industrials (8.86%) were the gainers. S&P BSE IT (down 1.95%) and BSE Teck (1.28%) were the biggest losers.

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

Debt Market

Retail inflation eased to a 5-month low of 6.71% in August 2022 (7.01% in June 2022). Notwithstanding the downtrend in retail inflation, this is the seventh successive month CPI has exceeded the RBI's upper limit of 6%.



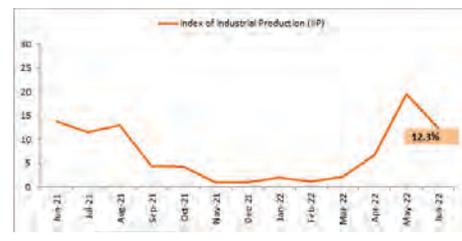
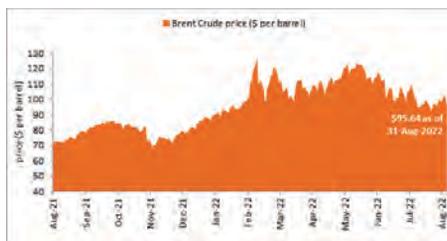
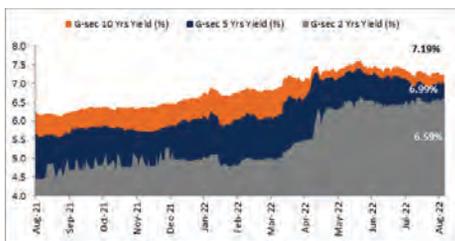
Wholesale price-based inflation (WPI) eased to 13.93% in August 2022 (15.18% in June 2022). WPI continues to hover at higher levels mainly due to rise in prices of food articles, mineral oils, crude petroleum & natural gas, basic metals, chemicals & chemical products, electricity.

The country's industrial output (IIP) slowed to 12.3% in June 2022 (19.6% in May 2022) mainly due to gains in manufacturing (12.5%), electricity (16.4%), mining sectors (7.5%).

India's exports nudged ahead by 2.14% to USD36.3bn in August 2022 (23.5% in June 2022). Imports expanded by 43.6% YoY to USD66.3bn in August 2022. Trade deficit almost tripled (YoY) to USD30bn during the month.

GST collections in August 2022 surged 28% YoY to over 1.49 crores during August 2022 (1.44 crores in June 2022). Improved collections were the result of sustained consumption and better anti-evasion measures.

FII buying has played a key role in sustaining the rally and will likely remain crucial unless DIIs step in to fill the void. Going by first-quarter results, companies continue to witness a squeeze on margins due to cost inflation but are in a position to absorb the higher costs. Domestic GDP has expanded 13.5% growth over the April-June 2022 quarter, thanks to a favourable base effect and rise in consumption. However, prospects of July – Sept 2022 consumption are not as rosy given that unemployment remains high and real wages are low – consumption is still below pre-pandemic level. Uneven rains and a deficient kharif crop harvest have impacted consumption in August.



Source for numbers: Leading business dailies (August 2022)

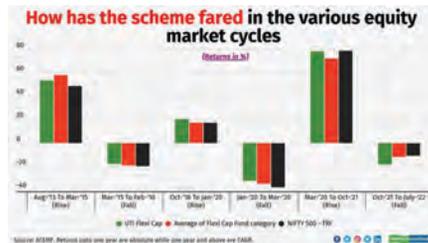
DATE	18.07.2022
WEBSITE	Moneycontrol
LINK	https://www.moneycontrol.com/news/photos/business/personal-finance/mc30-scheme-review-uti-flexicap-fund-and-why-it-is-an-all-weather-equity-mutual-fund-scheme-8841161-2.html

MC30 Scheme Review | UTI Flexicap fund; an all-weather equity mutual fund scheme

Fresh investors in capital markets who wish to invest in basic and simple equity funds to begin with, can look at *flexi-cap* fund like UTI Flexicap Fund to begin their investment journeys. Those new to the capital markets who wish to put money in basic and simple equity funds to begin with can look at flexi-cap or multi-cap funds to begin their investment journeys. UTI Flexicap Fund (UFF; earlier known as UTI Equity Fund) is one such scheme you could look at. This scheme is part of MC30, Moneycontrol's curated basket of 30 investment-worthy mutual fund schemes. According to Securities and Exchange Board of India (SEBI) guidelines, a flexi-cap fund has the leeway to invest across large-cap, mid-cap and small-cap stocks. Depending on the fund manager's reading of the market, she can choose her asset allocation between these three broad asset classes. UFF is the third largest flexi-cap fund, with assets worth over Rs 22,657 crore. **Ajay Tyagi has been managing the fund since 2016.** Earlier, the scheme was part of the multi-cap category. After SEBI carved out the new flexi-cap class in 2021, the scheme converted itself into a flexi-cap fund. UFF follows a bottom-up approach of identifying growth stocks to invest in. Tyagi says: **"The philosophy of the fund is to buy high-quality businesses that generate high return on capital employed, having strong balance sheets with little or zilch debt and high cash flows that are creating economic value."** Tyagi likes high-growth stocks and follows a buy and hold strategy.



This helped the scheme to deliver a better risk-adjusted return over the long term. Performance as measured by 10-year rolling returns calculated over the last 20 years shows that UFF delivered a compound annual growth of 15.8 percent while the Nifty 500 TRI (Total Returns Index) gave 13.5 percent. UFF delivered low returns between 2015 and 2018 because at the time, growth stocks underperformed value stocks. But it has made a comeback since.

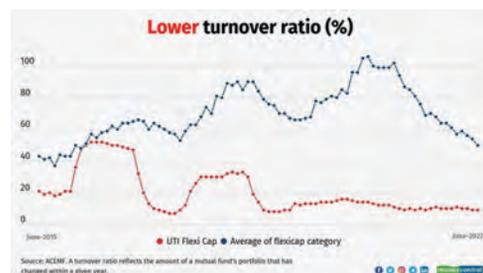


UFF has participated reasonably during market rallies while containing downsides quite well during bearish phases. However, UFF was one of laggards within the category in the current market fall that started in October 2021. Tyagi attributes that the expected increase in interest rates impacted growth stocks much more. Tyagi also attributes his underperformance partly to cyclical stocks like commodities, real estate, metals, energy and state-owned banks doing well in this period; UFF had stayed away from them.

Software, banks, finance and pharma have been the fund's top preferred sectors. However, Tyagi explains that since he follows a bottom-up philosophy, sectoral weightages are an outcome of his stock selection rather than any view on sectors. He prefers to focus on secular growth businesses rather than cyclical.

Prudent stock selection helped the scheme. Most of Tyagi's long-term holdings have paid off well. UFF is well-diversified. Stocks like Divi's Laboratories, Mindtree, Jubilant FoodWorks, Grindwell Norton and Astral more than tripled in value in the last few years.

One-third of the portfolio has been allocated to mid- and small-cap stocks. Tyagi says that UFF is truly agnostic towards investing in large-, mid- or small-caps. The scheme does not take a call on which market-cap bucket will do well and he builds exposure in the best businesses across market-cap buckets.



UFF has not traded much and follows a buy and hold strategy. This is reflected in its turnover ratio, which was just 9 percent (as of June 2022), the second lowest in the category. Many of its long-term holdings were multi-baggers and rewarded investors well. A low turnover shows fund manager conviction.

UFF can be part of your core portfolio with a time horizon of five years and more.

Publication: MoneyControl

Date : 18.07.2022

'Investors could continue to allocate to equity funds'

After sharp pull-back in markets from their recent lows, **VETRI SUBRAMANIAM**, chief investment officer, UTI Asset Management Company, in conversation with **Puneet Wadhwa** says he recommends investing in a staggered manner, given that markets are dealing with probabilities (not certainties). Edited excerpts:

How vulnerable are global equity markets to a meaningful correction?

The thing about geopolitical risk is that you never know when and where it might erupt or spread. It is best for investors to presume that such threats will appear intermittently.

The commodity price spike has receded, and the narrative has pivoted to the threat to growth from rising interest rates. Markets are vulnerable as the US Federal Reserve (Fed) is being increasingly

forced by the data to push rates higher, and this also raises the risk of policy errors.

Investors should be guided by valuations in determining risk and allocation rather than events that cannot be predicted.

Are Indian markets out of the woods?

I don't know what the market may do in the next few quarters. Our investing process does not rely on forecasts of market direction. From an asset allocation perspective, an array of valuation metrics are in the comfort zone, although less attractive after the recent rally.

India's economic macro parameters are also in the comfort zone, and we face

fewer challenges than other developing/developed economies.

We must safeguard against inflation which is outside the target zone

while maintaining fiscal discipline.

The current account deficit is an area of concern, but foreign exchange reserves, low foreign debt, and the Reserve Bank of India's proactive steps are helping mitigate that risk.

Which sectors/stocks offer good entry points at this juncture?

With valuations in the comfort zone, investors could continue to allocate to equity funds. I would recommend investment in a staggered manner as we are dealing with probabilities (not certainties). The time to be aggressive in asset allocation is at valuations which are at extremes — and that is not the case right now.

In buying individual stocks, what you buy is more important than market timing because of the idiosyncratic risk associated with an individual stock.

Taking into consideration valuations and growth prospects, I find banking, automotive, and pharmaceutical sectors attractive.

What has been your strategy thus far?

All our strategies are underpinned by our investment process called UTI Score Alpha. Each strategy has guardrails with metrics that define its strategy and philosophy. It is not a one-size-fits-all approach and there are significant differences between schemes.

What is the one investment strategy that has worked well for you so far this year, and the one that was a total miss?

The big miss would be the performance of gold. In the face of a surge in global inflation, the price-performance has been rather disappointing. In rupee terms, the returns from gold are boosted by the fall in the value of the rupee and thus Indian investors in gold have done well over the past year.

The UTI Transportation and Logistics Fund has done well this year. We were positive about this fund in late 2021, given the cyclical set-up combining bad news and attractive valuations.

How much cash (on average across portfolios) are you sitting on?

Changes to the portfolio are driven by valuations of individual stocks and sectors. Market forecasts are not part of the investment process, and this is reflected in our low portfolio turnover ratio across strategies versus the industry.

We do not use cash to manage market volatility — our cash positions in actively managed equity schemes are typically in a very tight band of 1-3 per cent.

We manage a multi-asset scheme, where the asset allocation is determined by valuations. This fund had net long exposure to equity of about 43-45 per cent in December 2021. This increased to nearly 68 per cent in mid-June after market correction. Due to the recent rally, the model has reduced equity exposure (net long) to 57.5 per cent in August. The valuation model that drives the equity allocation for this scheme can shift the net long equity allocation in a range of 40-77.5 per cent. The current position of 57.5 per cent indicates neutral standing.

What's your reading on foreign investor flows?

India has always attracted steady and stable flows from long-term investors due to the availability of the quality and preponderance of attractive opportunities. Such flows will dominate in the medium to long term. India's attractiveness among foreign institutional investors had dimmed on account of valuations, but this is a self-correcting mechanism. This is also reflected in the rising trend of inflows from private equity funds and venture capitalists in India's start-ups and growth enterprises. There is an overlay of capital flows that are more volatile — hedge funds and exchange-traded funds that would tend to move in and out swiftly. These will remain sensitive to the trajectory of the Fed policy and rates and volatility correlations.



VETRI SUBRAMANIAM
Chief Investment Officer, UTI AMC



“**IN BUYING INDIVIDUAL STOCKS, WHAT YOU BUY IS MORE IMPORTANT THAN MARKET TIMING BECAUSE OF THE IDIOSYNCRATIC RISK ASSOCIATED WITH AN INDIVIDUAL STOCK**”

Publication: Business Standard

Date : 22.08.2022

Key Features	UTI MASTERSHARE UNIT SCHEME			UTI CORE EQUITY FUND			UTI FLEXI CAP FUND			UTI VALUE OPPORTUNITIES FUND		
Fund Category	Large Cap Fund			Large & Mid Cap Fund			UTI Flexi Cap Fund			Value Fund		
Type of Scheme	An open ended equity scheme predominantly investing in large cap stocks			An open ended equity scheme investing in both large cap and mid cap stocks			An open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks			An open ended equity scheme following a value investment strategy		
Investment Objective	The objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of large cap companies. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.			The objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of large cap and mid cap companies. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.			The primary objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of companies in a flexible manner across the market capitalization spectrum. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.			The primary objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of companies across market capitalization spectrum. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.		
Entry Load/ Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load
	Please refer to pg. 11			Please refer to pg. 12			Please refer to pg. 13			Please refer to pg. 14		
Plans/Options(Regular/Direct)	Growth option IDCW option with Payout and Reinvestment Conserve facility available			Growth option IDCW option with Payout and Reinvestment			Growth option IDCW option with Payout and Reinvestment			Growth option IDCW option with Payout and Reinvestment		
SIP/SWP/STRIP	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Fund Size ~	10438.59 Cr			1424.81 Cr			26132.46 Cr			6032.89 Cr		
Expense Ratio@ (%)	Regular: 2.04, Direct : 1.03			Regular: 2.55, Direct : 1.75			Regular: 1.82, Direct : 0.93			Regular: 1.98, Direct : 1.22		
Benchmark Index	S&P BSE 100 TRI			Nifty Large Midcap 250 TRI			Nifty 500 TRI			Nifty 500 TRI		

Key Features	UTI MID CAP FUND			UTI DIVIDEND YIELD FUND			UTI MNC FUND			UTI INDIA CONSUMER FUND		
Fund Category	Mid Cap			Dividend Yield Fund			Thematic - MNC			Thematic – Consumption		
Type of Scheme	An open ended equity scheme predominantly investing in mid cap stocks			An open ended equity scheme predominantly investing in Dividend yielding stocks			An open ended equity scheme following the theme of investing predominantly in equity and equity related securities of Multi-National Companies			An open ended equity scheme following the theme of changing consumer aspirations, changing lifestyle and growth of consumption		
Investment Objective	The objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of mid cap companies. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.			The objective of the scheme is to generate long term capital appreciation and income by investing predominantly in Dividend yielding equity and equity related securities. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.			The primary objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of multinational companies. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.			The objective of the scheme is to generate long term capital appreciation by investing predominantly in companies that are expected to benefit from the growth of consumption, changing demographics, consumer aspirations and lifestyle. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.		
Entry Load/ Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load
	Please refer to pg. 15			Please refer to pg. 18			Please refer to pg. 19			Please refer to pg. 20		
Plans/Options(Regular/Direct)	Growth option IDCW option with Payout and Reinvestment			Growth option IDCW option with Payout and Reinvestment			Growth option IDCW option with Payout and Reinvestment			Growth option IDCW option with Payout and Reinvestment		
SIP/SWP/STRIP	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Fund Size ~	7088.96 Cr			2914.75 Cr			2574.94 Cr			447.50 Cr		
Expense Ratio@ (%)	Regular: 2.08, Direct : 1.01			Regular: 2.14, Direct : 1.48			Regular: 2.14, Direct : 1.23			Regular: 2.74, Direct : 1.98		
Benchmark Index TIER I	Nifty Midcap 150 TRI			Nifty 500 TRI			Nifty MNC TRI			Nifty India Consumption TRI		
Benchmark Index TIER II	-			Nifty Dividend Opportunities 50 TRI			-			-		

Key Features	UTI INFRASTRUCTURE FUND			UTI BANKING AND FINANCIAL SERVICES FUND			UTI HEALTHCARE FUND			UTI TRANSPORTATION & LOGISTICS FUND		
Fund Category	Thematic – Infrastructure			Sectoral – Banking & Financial Services			Sectoral – Healthcare			Sectoral – Transportation & Logistics		
Type of Scheme	An open ended equity scheme following the Infrastructure theme			An open ended equity scheme investing in Banking and Financial Services Sector			An open ended equity scheme investing in the Healthcare Services Sector			An open ended equity scheme investing in transportation and logistics sector		
Investment Objective	The investment objective of the scheme is to provide long term capital appreciation by investing predominantly in equity and equity related securities of companies engaged either directly or indirectly in the infrastructure areas of the Indian economy. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.			The objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of companies/ institutions engaged in the banking and financial services activities. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.			The primary objective of the scheme is to generate long term capital appreciation by investing predominantly in equities and equity related securities of companies/ institutions engaged in the Healthcare Services Sector. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.			The objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of companies engaged in the transportation and logistics sector. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.		
Entry Load/ Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load
	Please refer to pg. 21			Please refer to pg. 22			Please refer to pg. 23			Please refer to pg. 24		
Plans/Options(Regular/Direct)	Growth option IDCW option with Payout and Reinvestment			Growth option IDCW option with Payout and Reinvestment			Growth option IDCW Option with Payout and Reinvestment			Growth option IDCW Option with Payout and Reinvestment		
SIP/SWP/STRIP	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Fund Size ~	1468.14 Cr			789.28 Cr			716.16 Cr			1938.20 Cr		
Expense Ratio@ (%)	Regular: 2.31, Direct : 1.95			Regular: 2.67, Direct : 1.39			Regular: 2.54, Direct : 1.40			Regular: 2.38, Direct : 1.01		
Benchmark Index	Nifty Infrastructure TRI			Nifty Financial Services TRI			S&P BSE Healthcare TRI			Nifty Transportation & Logistics TRI		

~(Monthly Average as on 30th August 2022)

Minimum Investment Amount refer page No. 66

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

Key Features	UTI LONG TERM EQUITY FUND (TAX SAVING)			UTI SMALL CAP FUND			UTI NIFTY200 MOMENTUM 30 INDEX FUND			UTI NIFTY 50 INDEX FUND		
Fund Category	ELSS			Small Cap Fund			Index Fund			Index Fund		
Type of Scheme	An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit.			An open-ended equity scheme predominantly investing in small cap stocks			UTI Nifty 200 Momentum 30 TRI Fund is an open-ended scheme replicating/tracking the Nifty200 Momentum 30 Index			An open ended scheme replicating/ tracking Nifty 50 Index		
Investment Objective	The primary objective of the scheme is to invest predominantly in equity and equity related securities of companies across the market capitalization spectrum. Securities shall also include fully/partly convertible debentures/bonds.			The objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of small cap companies. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.			The investment objective of the scheme is to provide returns that, before expenses, closely correspond to the total returns of the securities as represented by the underlying index, subject to tracking error. However, there is no guarantee or assurance that the investment objective of the scheme will be achieved.			The principal investment objective of the scheme is to invest in stocks of companies comprising Nifty 50 Index and endeavour to achieve return equivalent to Nifty 50 Index by "passive" investment. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.		
Entry Load/ Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load
	Please refer to pg. 25			Please refer to pg. 16			Please refer to pg. 28			Please refer to pg. 26		
Plans/Options(Regular/Direct)	Growth option IDCW Option with Payout			Growth option IDCW option with Payout			Growth option			Growth option IDCW option with Payout and Reinvestment		
SIP/SWP/STRIP	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Fund Size ~	2956.38 Cr			2226.16 Cr			1849.07 Cr			8304.14 Cr		
Expense Ratio@ (%)	Regular: 2.05, Direct : 1.02			Regular: 2.26, Direct : 0.93			Regular: 0.91, Direct : 0.41			Regular: 0.30, Direct : 0.20		
Benchmark Index	Nifty 500 TRI			Nifty Small Cap 250 TRI			Nifty 200 Momentum 30 TRI			NIFTY 50 TRI		

Key Features	UTI NIFTY NEXT 50 INDEX FUND			UTI HYBRID EQUITY FUND			UTI MULTI ASSET FUND			UTI ARBITRAGE FUND		
Fund Category	Index Fund			Aggressive Hybrid Fund			Multi Asset Allocation			Arbitrage		
Type of Scheme	An open ended scheme replicating / tracking Nifty Next 50 Index.			An open ended hybrid scheme investing predominantly in equity and equity related instruments			An open ended scheme investing in equity, debt and Gold ETFs			An open ended scheme investing in arbitrage opportunities		
Investment Objective	The principal investment objective of the scheme is to invest in stocks of companies comprising the underlying index and endeavor to achieve return equivalent to underlying index by "passive" investment. The scheme will be managed by replicating the index in the same weightages in the underlying index with the intention of minimizing the performance differences between the scheme and the underlying index in capital terms, subject to market liquidity, costs of trading, management expenses and other factors which may cause tracking error. The scheme would alter the scripts/weights as and when the same are altered in the underlying index.			The primary objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of companies across the market capitalization spectrum. The fund also invests in debt and money market instruments with a view to generate regular income. However, there is no assurance or guarantee that the investment objective of the Scheme would be achieved.			The objective of the Scheme is to achieve long term capital appreciation by investing predominantly in a diversified portfolio of equity and equity related instruments. The fund also invests in debt and money market instruments with a view to generate regular income. The fund also invests in Gold ETFs. The portfolio allocation is managed dynamically. However, there is no assurance or guarantee that the investment objective of the Scheme would be achieved.			The objective of the scheme is to generate capital appreciation through arbitrage opportunities between cash and derivatives market and arbitrage opportunities within the derivative segment and by deployment of surplus cash in debt securities and money market instruments. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.		
Entry Load/ Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load
	Please refer to pg. 27			Please refer to pg. 33			Please refer to pg. 34			Please refer to pg. 35		
Plans/Options(Regular/Direct)	Growth option			Growth option IDCW option with Payout and Reinvestment Can Serve facility available			Growth option IDCW option with Payout and Reinvestment			Growth option IDCW option with Payout and Reinvestment Can Serve facility available		
SIP/SWP/STRIP	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Fund Size ~	1958.79 Cr			4413.41 Cr			885.63 Cr			4527.64 Cr		
Expense Ratio@ (%)	Regular: 0.79, Direct : 0.33			Regular: 2.00, Direct : 1.36			Regular: 1.89, Direct : 1.07			Regular: 0.93, Direct : 0.37		
Benchmark Index	Nifty Next 50 TRI			CRISIL Hybrid 35+65 Aggressive Index			65% S&P BSE 200 TRI 25% CRISIL Composite Bond Fund 10% Prices of Gold			Nifty 50 Arbitrage Index		

Key Features	UTI REGULAR SAVINGS FUND			UTI UNIT LINKED INSURANCE PLAN*			UTI EQUITY SAVINGS FUND			UTI CHILDREN'S CAREER FUND - SAVINGS PLAN		
Fund Category	Conservative Hybrid Fund			-			Equity Savings			Children's Fund		
Type of Scheme	An open ended hybrid scheme investing predominantly in debt instruments			An open ended tax saving cum insurance scheme.			An open ended scheme investing in equity, arbitrage and debt			An open ended fund for investment for children having a lock-in for at least 5 years or till the child attains age of majority (whichever is earlier)		
Investment Objective	The primary objective of the scheme is to invest predominantly in debt and money market instruments and part of the portfolio into equity/equity related securities with a view to generating income and aim for capital appreciation. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.			Investment objective of the scheme is primarily to provide return through growth in the NAV or through dividend distribution (IDCW) and reinvestment thereof. Amounts collected under the scheme shall generally be invested as follows: (a) Not less than 60% of the funds in debt instruments with low to medium risk profile. (b) Not more than 40% of the funds in equities and equity related instruments.			The investment objective of the Scheme is to provide capital appreciation and income distribution to the investors using arbitrage opportunities, investment in equity / equity related instruments and debt / money market instruments. However, there is no assurance or guarantee that the investment objective of the Scheme would be achieved.			The primary objective of the scheme is to invest predominantly in debt and money market instruments and part of the portfolio into equity & equity related securities with a view to generating income and aim for capital appreciation. However, there is no assurance or guarantee that the investment objective of the Scheme would be achieved.		
Entry Load/ Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load
	Please refer to pg. 36			Please refer to pg. 37			Please refer to pg. 38			Please refer to pg. 39		
Plans/Options(Regular/Direct)	Monthly IDCW Option, Flexi IDCW Option, Monthly Payment Plan, Growth Plan, Default Plan Growth Plan			10 year Plan / 15 year Plan			(i) Growth Option (ii) IDCW Option with Payout & Reinvestment Facility (iii) Monthly IDCW Option with Payout Facility (iv) Monthly IDCW Option with Reinvestment Facility (v) Quarterly IDCW Option with Payout Facility (vi) Quarterly IDCW Option with Reinvestment Facility			(i) Scholarship Option, (ii) Growth Option		
SIP/SWP/STRIP	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Fund Size ~	1599.48 Cr			5305.19 Cr			256.56 Cr			4177.89 Cr		
Expense Ratio@ (%)	Regular: 1.80, Direct : 2.20			Regular: 1.66, Direct : 0.95			Regular: 1.50, Direct : 0.69			Regular: 1.75, Direct : 1.33		
Benchmark Index	NIFTY 50 Hybrid Composite Debt 15:85 Index			NIFTY 50 Hybrid Composite Debt 50:50 Index			Crissil Equity Savings Index			CRISIL Short Term Debt Hybrid 60+40 Fund Index		

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

Low Duration Fund	UTI RETIREMENT BENEFIT PENSION FUND			UTI CHILDREN'S CAREER FUND – INVESTMENT PLAN			UTI OVERNIGHT FUND			UTI LIQUID CASH PLAN		
Fund Category	Retirement Fund			Children's Fund			Overnight Fund			Liquid Fund		
Type of Scheme	An open ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier)			An open ended fund for investment for children having a lock-in for at least 5 years or till the child attains age of majority (whichever is earlier)			An open ended debt scheme investing in overnight securities. Relatively low interest rate risk and Relatively low credit risk.			An open ended liquid scheme. Relatively low interest rate risk and Moderate credit risk.		
Investment Objective	The investment objective of the scheme is primarily to generate a corpus to provide for pension in the form of periodical income / cash flow to the unit holders to the extent of redemption value of their holding after the age of 58 years by investing in a mix of securities comprising of debt & money market instruments and equity & equity related instruments. However, there is no assurance or guarantee that the investment objective of the Scheme would be achieved.			The primary objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of companies across the market capitalization spectrum. However, there is no assurance or guarantee that the investment objective of the Scheme would be achieved.			The investment objective of the scheme is to generate reasonable income, with low risk and high level of liquidity from a portfolio of overnight securities having a maturity of one day. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee /indicate any returns.			The investment objective of the scheme is to generate steady and reasonable income, with low risk and high level of liquidity from a portfolio of debt & money market instruments. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee /indicate any returns.		
Entry Load/ Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load
	Please refer to pg. 40			Please refer to pg. 41			Please refer to pg. 43			Please refer to pg. 44		
Plans/Options(Regular/Direct)	Growth Option			Growth option IDCW option Scholarship Option			Growth Option, Periodic Option with payout & reinvestment of IDCW Daily Reinvestment of IDCW Option			Growth option IDCW option		
SIP/SWP/STRIP	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Fund Size ~	3668.18 Cr			666.67 Cr			9203.21 Cr			32621.49 Cr		
Expense Ratio@ (%)	Regular: 1.76, Direct : 1.06			Regular: 2.74, Direct : 1.58			Regular: 0.12, Direct : 0.07			Regular: 0.23, Direct : 0.14		
Benchmark Index	CRISIL Short Term Debt Hybrid 60-40 Fund Index			Nifty 500 TRI			CRISIL Overnight Fund A-I Index			CRISIL Liquid Fund A-I Index		

Key Features	UTI MONEY MARKET FUND			UTI ULTRA SHORT TERM FUND			UTI TREASURY ADVANTAGE FUND			UTI FLOATER FUND		
Fund Category	Money Market Fund			Ultra Short Duration Fund			Low Duration Fund			Floater		
Type of Scheme	An open ended debt scheme investing in money market instruments. Relatively low interest rate risk and Moderate credit risk.			An open ended ultra-short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 months and 6 months. Moderate interest rate risk and Moderate credit risk.			An open ended low duration debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 6 months and 12 months. Moderate interest rate risk and Moderate credit risk.			An open ended debt scheme predominantly investing in floating rate instruments. (including fixed rate instruments converted to floating rate exposures using swaps/derivatives. Relatively High interest rate risk and Moderate Credit risk.		
Investment Objective	The investment objective of the scheme is to generate reasonable income with high level of liquidity by investing in a portfolio of money market instruments. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.			The investment objective of the scheme is to generate reasonable income with low volatility through investment in a portfolio comprising of debt & money market instruments. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.			The investment objective is to generate reasonable income for its investors consistent with high liquidity by investing in a portfolio of debt & money market instruments. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee /indicate any returns.			The investment objective of the scheme is to generate reasonable returns and reduce interest rate risk by investing in a portfolio comprising predominantly of floating rate instruments and fixed rate instruments swapped for floating rate returns. The Scheme may also invest a portion of its net assets in fixed rate debt securities and money market instruments. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.		
Entry Load/ Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load
	Please refer to pg. 45			Please refer to pg. 46			Please refer to pg. 47			Please refer to pg. 48		
Plans/Options (Regular/Direct)	Growth option IDCW option			Growth Option /Daily IDCW /Reinvestment Option/ Weekly IDCW /Reinvestment Option /Flexi IDCW Option Fortnightly/Monthly/Quarterly/Half Yearly/Annual Payout & Reinvestment IDCW Option			(Daily/Weekly/Fortnightly/ Monthly/Quarterly/Half-Yearly/ Annual/Flexi) and Growth Option			Growth Option /Quarterly IDCW Option Half yearly IDCW Option /Annual IDCW Option Flexi IDCW Option both payout & reinvestment facilities		
SIP/SWP/STRIP	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Fund Size ~	7972.95 Cr			2135.57 Cr			2728.34 Cr			2174.05 Cr		
Expense Ratio@ (%)	Regular: 0.26, Direct : 0.19			Regular: 0.94, Direct : 0.42			Regular: 0.43, Direct : 0.32			Regular: 0.85, Direct : 0.35		
Benchmark Index	CRISIL Money Market Fund A-I Index			CRISIL Ultra Short Duration Fund B-I Index			CRISIL Low Duration Fund A-I Index			CRISIL Low Duration Debt Index		

Key Features	UTI SHORT TERM INCOME FUND			UTI BANKING AND PSU DEBT FUND			UTI CORPORATE BOND FUND			UTI CREDIT RISK FUND		
Fund Category	Short Duration Fund			Banking and PSU Fund			Corporate Bond Fund			Credit Risk Fund		
Type of Scheme	UTI Short Term Income Fund is an open ended short term debt scheme investing in instruments such that the Macaulay duration of portfolio is between 1 year and 3 years. Relatively high interest rate risk and Moderate credit risk.			An open ended debt scheme predominantly investing in debt instruments of Banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds. Relatively High interest rate risk and Moderate Credit Risk.			UTI Corporate Bond Fund is an open ended debt scheme predominantly investing in AA+ and above rated corporate bonds. Relatively high interest rate risk and Relatively Low Credit Risk.			UTI Credit Risk Fund is an open ended debt scheme predominantly investing in AA and below rated corporate bonds (excluding AA+ rated corporate bonds). Relatively High interest rate risk and Relatively High Credit Risk.		
Investment Objective	The investment objective of the scheme is to generate reasonable income, with low risk and high level of liquidity from a portfolio of predominantly debt & money market securities issued by Banks, Public Sector Undertakings (PSUs), Public Financial Institutions (PFIs) and Municipal Bonds. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.			The investment objective of the scheme is to generate reasonable income, with low risk and high level of liquidity from a portfolio of predominantly debt & money market securities issued by Banks, Public Sector Undertakings (PSUs), Public Financial Institutions (PFIs) and Municipal Bonds. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.			The investment objective of the scheme is to generate optimal returns by investing predominantly in AA+ and above rated corporate bonds. However, there can be no assurance that the investment objective of the scheme will be realized. The Scheme does not guarantee / indicate any returns.			The investment objective of the scheme is to generate reasonable income and capital appreciation by investing minimum of 65% of total assets in AA and below rated corporate bonds (excluding AA+ rated corporate bonds). However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.		
Entry Load/ Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load
	Please refer to pg. 49			Please refer to pg. 50			Please refer to pg. 51			Please refer to pg. 52		
Plans/Options(Regular/Direct)	Growth Option, Monthly IDCW Option, Quarterly IDCW Option, Half yearly IDCW Option, Annual IDCW Option Flexi IDCW Option			Growth option Mthly/Qtrly/HalfYearly/Annual/Flexi Payout & Reinvestment IDCW Option			Growth Option /Quarterly IDCW Option/ Half Yearly IDCW Option/ Annual IDCW Option/ Flexi IDCW Option both payout & reinvestment facilities			Growth Option /IDCW Option (with Payout and Reinvestment Facilities)/ Default Option - Growth Option		
SIP/SWP/STRIP	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Fund Size ~	2233.97 Cr			431.47 Cr			3040.88 Cr			492.62 Cr		
Expense Ratio@ (%)	Regular: 0.96, Direct : 0.33			Regular: 0.56, Direct : 0.23			Regular: 0.57, Direct : 0.27			Regular: 1.62, Direct : 0.83		
Benchmark Index	CRISIL Short Duration Fund A-II Index			CRISIL Banking and PSU Debt Index			CRISIL Corporate Bond Fund B-II Index			CRISIL Credit Risk Fund C-II Index		

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

Key Features	UTI MEDIUM TERM FUND			UTI DYNAMIC BOND FUND			UTI BOND FUND			UTI GILT FUND		
Fund Category	Medium Duration Fund			Dynamic Bond			Medium to Long Duration Fund			Gilt Fund		
Type of Scheme	An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 years and 4 years. Relatively High interest rate risk and Relatively High Credit Risk.			An open ended dynamic debt scheme investing across duration. Relatively High interest rate risk and moderate Credit Risk.			An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 4 years and 7 years. Relatively high interest rate risk and Moderate credit risk.			UTI Gilt Fund is an open ended debt scheme investing in government securities across maturities. Relatively high interest rate risk and Relatively low credit risk.		
Investment Objective	The investment objective of the scheme is to generate reasonable income by investing in debt & money market securities such that the Macaulay duration of the portfolio is between 3 to 4 years. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee /indicate any returns			The investment objective of the scheme is to generate optimal returns with adequate liquidity through active management of the portfolio, by investing in debt and money market instruments across duration. However, there can be no assurance that the investment objective of the scheme will be realized. The Scheme does not guarantee / indicate any returns.			The investment objective of the scheme is to generate optimal returns with adequate liquidity by investing in debt and money market instruments such that the Macaulay duration of the portfolio is between 4 years and 7 years. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.			The investment objective of the scheme is to generate credit risk-free return through investment in sovereign securities issued by the Central Government and/ora State Government and / or any security unconditionally guaranteed by the Central Government and / or a State Government for repayment of principal and interest. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.		
Entry Load/ Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load
	Please refer to pg. 53			Please refer to pg. 54			Please refer to pg. 55			Please refer to pg. 56		
Plans/Options(Regular/Direct)	Options: (a)Growth Option (b) Monthly IDCW Option (c) Quarterly IDCW Option (d) Half Yearly IDCW Option (e) Annual IDCW Option (f) Flexi IDCW Option with both payout and reinvestment facilities			Growth option IDCW option with Payout and Reinvestment Qtrly/Half Yearly/Annual/Flexi IDCW with Payout and Re-investment			(a) Quarterly IDCW Option (b) Half yearly IDCW Option (c) Annual IDCW Option (d) Flexi IDCW Option with both payout an reinvestment facilities.			Growth Plan - IDCW (with payout & reinvestment facilities)		
SIP/SWP/STRIP	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Fund Size ~	61.01 Cr			402.41 Cr			297.14 Cr			524.15 Cr		
Expense Ratio@ (%)	Regular: 1.61, Direct : 1.10			Regular: 1.56, Direct : 0.89			Regular: 1.63, Direct : 1.30			Regular: 0.93, Direct : 0.66		
Benchmark Index	CRISIL Medium Duration Fund B-III Index			CRISIL Dynamic Bond Fund A-III Index			CRISIL Medium to Long Duration Fund A-III Index			CRISIL Dynamic Gilt Index		
Key Features	UTI FOCUSED EQUITY FUND			UTI S&P BSE SENSEX INDEX FUND			UTI NIFTY MIDCAP 150 QUALITY 50 INDEX FUND			UTI S&P BSE LOW VOLATILITY INDEX FUND		
Fund Category	Focused Fund			Index Fund			Index Fund			Index Fund		
Type of Scheme	An open-ended equity scheme investing in maximum 30 stocks across market caps			An open-ended scheme replicating/tracking the S&P BSE Sensex Total Return index (TRI)			An open-ended scheme replicating/tracking Nifty Midcap 150 Quality 50 Total Return Index (TRI)			An open-ended scheme replicating/tracking S&P BSE Low Volatility Total Return Index(TRI)		
Investment Objective	The investment objective of the scheme is to generate long term capital appreciation by investing in equity & equity related instruments of maximum 30 stocks across market caps. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.			The investment objective of the scheme is to provide returns that, before expenses, closely correspond to the total returns of the securities as represented by the underlying index, subject to tracking error. However, there is no guarantee or assurance that the investment objective of the scheme will be achieved.			The investment objective of the scheme is to provide returns that, before expenses, closely correspond to the total returns of the securities as represented by the underlying index, subject to tracking error. However, there is no guarantee or assurance that the investment objective of the scheme will be achieved.			The investment objective of the scheme is to provide returns that, before expenses, closely correspond to the total returns of the securities as represented by the underlying index, subject to tracking error. However, there is no guarantee or assurance that the investment objective of the scheme will be achieved.		
Entry Load/ Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load	Entry Load	Holding Period	Exit Load
	Please refer to pg. 17			Please refer to pg. 29			Please refer to pg. 30			Please refer to pg. 31		
Plans/Options(Regular/Direct)	(i) Growth Option (ii) Payout of income Distribution cum capital withdrawal option In case no option is indicated in the application form, then the default option will be the Growth Option			(i) Growth Option:			(i) Growth Option.			(i) Growth Option.		
SIP/SWP/STRIP	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Fund Size ~	2901.86 Cr			125.81 Cr			114.19 Cr			96.39 Cr		
Expense Ratio@ (%)	Regular: 2.01, Direct : 0.14			Regular: 0.29, Direct : 0.19			Regular: 0.87, Direct : 0.40			Regular: 0.90, Direct : 0.44		
Benchmark Index	Nifty 500 TRI Index TRI			S&P BSE Sensex TRI			Nifty Midcap 150 Quality 50 TRI			S&P BSE Low Volatility TRI		

~(Monthly Average as on 30th August 2022)

Minimum Investment Amount refer page No. 66
Asset Allocation refer page no. 62-65

In addition there is a Direct Plan which is offered in each of the schemes/plans mentioned above except, scheme closed for subscription.

Expense Ratio represents the Total Expenses (TER) as on 30th August 2022.

Investment Objective



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

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

Date of inception/allotment



15th October, 1986

Fund Manager



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

Fund AUM



Fund Size Monthly Average : ₹ 10438.59 Crore
Closing AUM : ₹ 10570.15 Crore

High/Low NAV in the month



High Growth Option : ₹ 196.9386
Low Growth Option : ₹ 189.7886

Total Expense Ratio



Regular : 2.04
Direct : 1.03

Minimum Investment Amount



Growth: ₹ 100/-
IDCW: ₹ 5000/-

Load Structure



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

NAV per unit as on 30th August, 2022



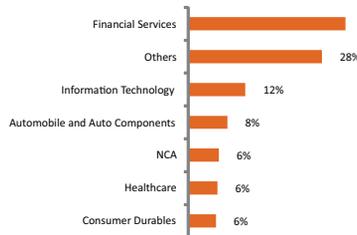
Regular Growth Option : ₹ 194.8008
Regular IDCW Option : ₹ 42.7183
Direct Growth Option : ₹ 208.2732
Direct IDCW Option : ₹ 48.5361

Portfolio as on 30th August, 2022



Equity	% to NAV	Equity	% to NAV
ICICI Bank Ltd	9.96	Bajaj Finance Ltd.	1.80
Infosys Ltd.	6.95	Aditya Birla Fashion & Retail Ltd.	1.53
HDFC Ltd.	6.24	Sun Pharmaceuticals Industries Ltd.	1.53
Bharti Airtel Ltd.	4.49	Havells India Ltd.	1.48
Reliance Industries Ltd.	4.29	Tech Mahindra Ltd	1.43
HDFC Bank Ltd.	3.96	Shree Cement Ltd.	1.33
Axis Bank Ltd.	3.00	Pidilite Industries Ltd.	1.38
Kotak Mahindra Bank Ltd.	3.00	Godrej Consumer Products Ltd	1.32
Tata Consultancy Services Ltd.	2.98	Jubilant Food Works Ltd	1.25
SKF India Ltd.	2.67	Cipla Ltd.	1.24
Larsen & Toubro Ltd.	2.65	Dr Reddy's Laboratories Ltd.	1.16
State Bank Of India	2.22	ITC Ltd.	1.15
Eicher Motors Ltd	2.06	ICICI Lombard General Insurance Company Ltd	1.11
Maruti Suzuki India Ltd.	1.96	Others	13.76
Titan Company Ltd.	1.93	Net Current Assets	6.44
Asian Paints Ltd.	1.92	TOTAL	100.00
Tata Motors Ltd.	1.82		

Sectoral Breakdown



Active Stock positions



Overweight (Top 5)	%	Underweight (Top 5)	%
ICICI Bank Ltd	3.3	Reliance Industries Ltd.	-5.6
SKF India Ltd.	2.7	HDFC Bank Ltd.	-3.1
Bharti Airtel Ltd.	2.6	Hindustan Unilever Ltd.	-2.6
Eicher Motors Ltd	1.6	ITC Ltd.	-1.9
Aditya Birla Fashion & Retail Ltd.	1.5	Mahindra & Mahindra Ltd.	-1.4

Market Capitalisation (%)

	Large	Mid	Small
Fund	87	10	3
Benchmark	95	5	0

Quantitative Indicators



	Fund	Benchmark
Beta	0.93	1
Standard Deviation (Annual)	21.05%	22.33%
Sharpe Ratio	0.62%	
Portfolio Turnover Ratio (Annual)	0.34	
P/B	7.52	8.72
P/E	36.21	32.06
ROE	17.01	18.48

As on 30th August, 2022

Portfolio Details



% of Top 10 Stocks	47.55
Median Market Cap (₹ Cr)	3,80,688
Weighted Average Market Cap	4,14,143
Number of Securities	52

All figures given are provisional and unaudited.

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



Period	NAV Growth (%)	S&P BSE 100 TRI (%)	S&P BSE Sensex TRI (%)	NAV Growth (₹)	S&P BSE 100 TRI (₹)	S&P BSE Sensex TRI (₹)
1 Year	1.79	6.49	4.80	10,179	10,649	10,480
3 Years	18.33	19.35	18.16	16,576	17,009	16,505
5 Years	12.62	13.52	14.75	18,122	18,859	19,903
Since inception*	15.68	14.35	15.04	18,66,641	12,32,106	15,30,902

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

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

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

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

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

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

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

SIP Returns as on 30th August, 2022



Period	Investment Amount (₹)	Fund Value (₹)	S&P BSE 100 TRI (₹)	S&P BSE Sensex TRI (₹)	Yield (%) Fund	Yield (%) S&P BSE 100 TRI	Yield (%) S&P BSE Sensex TRI
1 Year	1,20,000	1,22,526	1,26,646	1,25,491	3.95	10.48	8.64
3 Years	3,60,000	4,79,180	4,97,299	4,85,506	22.20	22.20	20.47
5 Years	6,00,000	8,79,668	9,12,117	9,06,678	15.31	16.79	16.55
7 Years	8,40,000	13,84,385	14,63,366	14,68,934	14.03	15.59	15.70
10 Years	12,00,000	24,32,839	25,57,835	25,42,702	13.55	14.49	14.37
15 Years	18,00,000	50,80,126	53,08,764	52,58,108	12.76	13.27	13.16
Since inception	21,30,000	74,73,606	78,87,673	78,49,497	12.78	13.29	13.24

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

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

Investment Objective

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

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

Date of inception/allotment

20th May, 2009

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 1424.81 Crore
Closing AUM : ₹ 1453.23 Crore

High/Low NAV in the month

High Growth Option : ₹ 101.3724
Low Growth Option : ₹ 97.8596

Total Expense Ratio

Regular : 2.55
Direct : 1.75

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW:

Load Structure

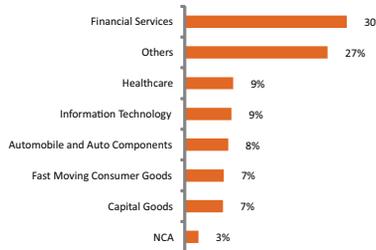
Entry Load	Nil	
Holding Period	< 1 Year	>= 1 Year
Exit Load	1%	Nil

NAV per unit as on 30th August, 2022

Regular Growth Option	₹ 101.1358
Regular IDCW Option	₹ 49.2688
Direct Growth Option	₹ 105.8882
Direct IDCW Option	₹ 52.0343

Portfolio as on 30th August, 2022

Equity	% to NAV	Equity	% to NAV
ICICI Bank Ltd	6.00	Infosys Ltd.	1.96
HDFC Bank Ltd.	5.42	Aditya Birla Fashion & Retail Ltd.	1.80
ITC Ltd.	4.07	Oberoi Realty Ltd.	1.79
State Bank Of India	3.60	Hindustan Petroleum Corporation Ltd.	1.70
Federal Bank Ltd.	3.28	Bajaj Auto Ltd.	1.67
HDFC Ltd.	2.91	Oracle Financial Services Software Ltd.	1.66
Coromandel International Ltd.	2.83	Bharat Forge Ltd.	1.56
Axis Bank Ltd.	2.82	Phoenix Mills Ltd	1.49
Emami Ltd.	2.55	Dalmia Bharat Ltd	1.41
Fortis Healthcare Ltd.	2.53	Ashok Leyland Ltd.	1.39
Larsen & Toubro Ltd.	2.48	Tata Motors Ltd.	1.33
Cummins India Ltd.	2.31	Hindalco Industries Ltd.	1.28
Mahindra & Mahindra Ltd.	2.29	Aurobindo Pharma Ltd.	1.24
HCL Technologies Ltd.	2.21	Others	25.73
Max Financial Services Ltd.	2.10	Net Current Assets	2.58
Bharti Airtel Ltd.	2.02	TOTAL	100.00
Ajanta Pharma Ltd.	2.02		

Sectoral Breakdown**Active Stock positions**

Overweight (Top 5)	%	Underweight (Top 5)	%
ICICI Bank Ltd	2.7	Reliance Industries Ltd.	-3.8
Federal Bank Ltd.	2.6	Adani Total Gas Ltd	-2.8
ITC Ltd.	2.6	Tata Consultancy Services Ltd.	-1.8
State Bank Of India	2.5	Kotak Mahindra Bank Ltd.	-1.5
Coromandel International Ltd.	2.5	Hindustan Unilever Ltd.	-1.3

Market Capitalisation (%)

	Large	Mid	Small
Fund	50	37	13
Benchmark	55	43	3

Quantitative Indicators

	Fund	Benchmark
Beta	0.96	1
Standard Deviation (Annual)	20.98%	21.36%
Sharpe Ratio	0.73%	
Portfolio Turnover Ratio (Annual)	0.36	
P/B	3.97	13.27
P/E	22.50	34.85
ROE	16.05	19.10

As on 30th August, 2022**Portfolio Details**

% of Top 10 Stocks	35.99
Median Market Cap (₹ Cr)	51,454
Weighted Average Market Cap	2,20,994
Number of Securities	60

All figures given are provisional and unaudited.

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

Period	NAV Growth (%)	Nifty Large Mid 250 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty Large Mid 250 TRI (₹)	Nifty 50 TRI (₹)
1 Year	4.87	8.79	5.14	10,487	10,879	10,514
3 Years	20.70	23.84	18.63	17,593	19,004	16,703
5 Years	11.04	14.21	13.77	16,886	19,439	19,067
Since inception*	12.32	15.47	12.71	46,838	67,646	49,046

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

*Compounded annualized Growth Rate.

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

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

SIP Returns as on 30th August, 2022

Period	Investment Amount (₹)	Fund Value (₹)	Nifty Large Mid 250 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty Large Mid 250 TRI	Yield (%) Nifty 50 TRI
1 Year	1,20,000	1,25,821	1,27,733	1,25,555	9.17	12.23	8.74
3 Years	3,60,000	5,16,652	5,27,061	4,89,950	24.99	26.46	21.13
5 Years	6,00,000	9,07,809	9,61,689	9,04,434	16.60	18.96	16.45
7 Years	8,40,000	13,88,229	15,48,838	14,52,922	14.11	17.18	15.39
10 Years	12,00,000	23,94,428	28,88,613	25,14,309	13.25	16.75	14.16
15 Years	NA	NA	NA	NA	NA	NA	NA
Since inception	15,90,000	38,60,761	48,28,791	40,53,252	12.53	15.54	13.19

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

Investment Objective

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

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

Date of inception/allotment

18th May, 1992

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 26132.46 Crore
Closing AUM : ₹ 26503.19 Crore

High/Low NAV in the month

High Growth Option : ₹ 246.8031
Low Growth Option : ₹ 238.9700

Total Expense Ratio

Regular : 1.82
Direct : 0.93

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW:

Load Structure

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

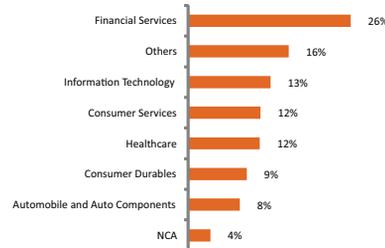
NAV per unit as on 30th August, 2022

Regular Growth Option : ₹ 245.1365
Regular IDCW Option : ₹ 166.5035
Direct Growth Option : ₹ 257.4909
Direct IDCW Option : ₹ 175.7904

Portfolio as on 30th August, 2022

Equity	% to NAV	Equity	% to NAV
Bajaj Finance Ltd.	5.93	Jubilant Food Works Ltd	1.64
ICICI Bank Ltd	5.60	Shree Cement Ltd.	1.64
HDFC Bank Ltd.	4.41	P I Industries Ltd.	1.63
Infosys Ltd.	4.17	Berger Paints India Ltd.	1.52
Kotak Mahindra Bank Ltd.	4.06	Havells India Ltd.	1.47
Avenue Supermarts Ltd.	3.87	Ajanta Pharma Ltd.	1.46
Larsen & Toubro Infotech Ltd	3.77	Endurance Technologies Ltd.	1.45
Info-Edge (India) Ltd.	3.08	Pidilite Industries Ltd.	1.37
HDFC Ltd.	2.97	Marico Ltd.	1.36
Astral Ltd.	2.81	Crompton Greaves Consumer Electricals Ltd.	1.35
Mindtree Ltd.	2.70	Aavas Financiers Ltd	1.31
Coforge Ltd	2.58	Page Industries Ltd	1.27
Titan Company Ltd.	2.23	Divis Laboratories Ltd.	1.26
Maruti Suzuki India Ltd.	2.17	Others	22.11
AU Small Finance Bank Ltd	1.84	Net Current Assets	3.58
Schaeffler India Ltd	1.69	TOTAL	100.00
Grindwell Norton Ltd.	1.68		

Sectoral Breakdown



Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Bajaj Finance Ltd.	4.3	Reliance Industries Ltd.	-7.7
Larsen & Toubro Infotech Ltd	3.6	Tata Consultancy Services Ltd.	-2.8
Avenue Supermarts Ltd.	3.3	ITC Ltd.	-2.4
Info-Edge (India) Ltd.	2.8	Hindustan Unilever Ltd.	-2.0
Astral Ltd.	2.7	Larsen & Toubro Ltd.	-2.0

Market Capitalisation (%)

	Large	Mid	Small
Fund	65	26	9
Benchmark	78	15	8

Quantitative Indicators

	Fund	Benchmark
Beta	0.90	1
Standard Deviation (Annual)	20.26%	21.68%
Sharpe Ratio	0.82%	
Portfolio Turnover Ratio (Annual)	0.08	
P/B	11.44	9.87
P/E	45.11	33.07
ROE	23.72	18.44

As on 30th August, 2022

Portfolio Details

% of Top 10 Stocks	40.67
Median Market Cap (₹ Cr)	81,939
Weighted Average Market Cap	2,19,600
Number of Securities	60

All figures given are provisional and unaudited.

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

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)
1 Year	-4.67	6.68	5.14	9,533	10,668	10,514
3 Years	21.95	20.83	18.63	18,146	17,650	16,703
5 Years	15.01	13.31	13.77	20,130	18,685	19,067
Since inception*	12.69	11.88	NA	3,73,663	3,00,335	NA

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

*Compounded annualized Growth Rate. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 67 in 'Fund Manager Summary'. N.A - Not Available. Schemes Managed by Mr. Ajay Tyagi.

As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of Nifty 500 TRI. PRI & TRI values are not available from the inception date of UTI FLEXI CAP FUND i.e 18th May 1992 to 31st December 1996.

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

SIP Returns as on 30th August, 2022

Period	Investment Amount (₹)	Fund Value (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty 500 TRI	Yield (%) Nifty 50 TRI
1 Year	1,20,000	1,18,920	1,26,403	1,25,555	-1.67	10.10	8.74
3 Years	3,60,000	4,80,868	5,06,437	4,89,950	19.78	23.53	21.13
5 Years	6,00,000	9,17,488	9,22,947	9,04,434	17.03	17.27	16.45
7 Years	8,40,000	14,75,709	14,75,549	14,52,922	15.82	15.82	15.39
10 Years	12,00,000	26,78,501	26,23,420	25,14,309	15.34	14.96	14.16
15 Years	18,00,000	61,30,177	54,41,846	51,62,179	14.94	13.56	12.95
Since inception	21,30,000	92,78,108	79,61,784	76,71,861	14.82	13.38	13.02

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 2022 (Since SIP facility was introduced in November 2004. Past performance may or may not be sustained in future.

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

An open ended equity scheme following a value investment strategy.

Investment Objective

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

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

Date of inception/allotment

20th July, 2005

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 6832.89 Crore
Closing AUM : ₹ 6922.66 Crore

High/Low NAV in the month

High Growth Option : ₹ 103.0053
Low Growth Option : ₹ 99.3027

Total Expense Ratio

Regular : 1.98
Direct : 1.22

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW:

Load Structure

Entry Load : Nil

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

NAV per unit as on 30th August, 2022

Regular Growth Option : ₹ 102.3117
Regular IDCW Option : ₹ 29.8163
Direct Growth Option : ₹ 109.7229
Direct IDCW Option : ₹ 35.7846

Portfolio as on 30th August, 2022

Equity	% to NAV	Equity	% to NAV
HDFC Bank Ltd.	9.12	Jubilant Food Works Ltd	1.51
ICICI Bank Ltd	7.95	Ajanta Pharma Ltd.	1.48
Infosys Ltd.	6.69	Sun Pharmaceuticals Industries Ltd.	1.42
Axis Bank Ltd.	4.34	Crompton Greaves Consumer Electricals Ltd.	1.41
Bharti Airtel Ltd.	3.93	Bharat Forge Ltd.	1.39
State Bank Of India	3.61	Coromandel International Ltd.	1.29
ITC Ltd.	2.64	ICICI Prudential Life Insurance Company Ltd.	1.29
Bajaj Auto Ltd.	2.49	Brigade Enterprises Ltd.	1.29
Aditya Birla Fashion & Retail Ltd.	2.30	Fortis Healthcare Ltd.	1.28
Maruti Suzuki India Ltd.	2.10	Phoenix Mills Ltd	1.25
Eicher Motors Ltd	2.09	Shree Cement Ltd.	1.21
Cipla Ltd.	1.94	ICICI Lombard General Insurance Company Ltd	1.21
Indusind Bank Ltd.	1.92	CESC Ltd	1.18
AIA Engineering Ltd.	1.76	Others	23.01
Tech Mahindra Ltd	1.71	Net Current Assets	1.94
Hindalco Industries Ltd.	1.65	TOTAL	100.00
Tata Steel Ltd.	1.61		

Sectoral Breakdown



Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
HDFC Bank Ltd.	3.6	Reliance Industries Ltd.	-7.7
ICICI Bank Ltd	2.7	HDFC Ltd.	-2.8
Axis Bank Ltd.	2.7	Tata Consultancy Services Ltd.	-2.8
Bharti Airtel Ltd.	2.4	Kotak Mahindra Bank Ltd.	-2.4
Aditya Birla Fashion & Retail Ltd.	2.2	Hindustan Unilever Ltd.	-2.0

Market Capitalisation (%)

	Large	Mid	Small
Fund	69	18	13
Benchmark	78	15	8

Quantitative Indicators

	Fund	Benchmark
Beta	0.94	1
Standard Deviation (Annual)	20.83%	21.68%
Sharpe Ratio	0.75%	
Portfolio Turnover Ratio (Annual)	0.24	
P/B	5.19	9.87
P/E	32.45	33.07
ROE	16.59	18.44

As on 30th August, 2022

Portfolio Details

% of Top 10 Stocks	45.16
Median Market Cap (₹ Cr)	1,02,277
Weighted Average Market Cap	2,66,313
Number of Securities	62

All figures given are provisional and unaudited.

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

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)
1 Year	3.78	6.68	5.14	10,378	10,668	10,514
3 Years	20.91	20.83	18.63	17,685	17,650	16,703
5 Years	13.12	13.31	13.77	18,529	18,685	19,067
Since inception*	14.54	14.05	14.26	1,02,259	95,020	98,061

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

The current fund manager is managing the scheme since Feb-2017 & Co-Fund Manager managing w.e.f Feb 2018.

*Compounded annualized Growth Rate. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 67 in 'Fund Manager Summary'. Schemes Managed by Mr. Amit Premchandani.

As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of Nifty 500 TRI. PRI values from the i.e 20th July 2005 to 1st August 2006.

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

SIP Returns as on 30th August, 2022

Period	Investment Amount (₹)	Fund Value (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty 500 TRI	Yield (%) Nifty 50 TRI
1 Year	1,20,000	1,25,270	1,26,403	1,25,555	8.29	10.10	8.74
3 Years	3,60,000	4,96,647	5,06,437	4,89,950	22.11	23.53	21.13
5 Years	6,00,000	9,12,159	9,22,947	9,04,434	16.79	17.27	16.45
7 Years	8,40,000	14,26,159	14,75,549	14,52,922	14.87	15.82	15.39
10 Years	12,00,000	24,25,796	26,23,420	25,14,309	13.49	14.96	14.16
15 Years	18,00,000	53,73,666	54,41,846	51,62,179	13.41	13.56	12.95
Since inception	20,50,000	73,04,485	71,09,446	68,11,450	13.46	13.19	12.76

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

Investment Objective

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

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

Date of inception/allotment

7th April, 2004

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 7088.96 Crore
Closing AUM : ₹ 7233.45 Crore

High/Low NAV in the month

High Growth Option : ₹ 191.3451
Low Growth Option : ₹ 184.1631

Total Expense Ratio

Regular : 2.08
Direct : 1.01

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW:

Load Structure

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

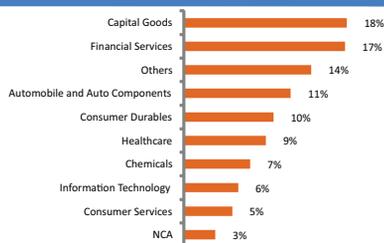
NAV per unit as on 30th August, 2022

Regular Growth Option	₹ 191.3451
Regular IDCW Option	₹ 90.5462
Direct Growth Option	₹ 207.6410
Direct IDCW Option	₹ 102.1805

Portfolio as on 30th August, 2022

Equity	% to NAV	Equity	% to NAV
Tube Investments Of India Ltd	3.85	Jubilant Food Works Ltd	1.77
Cholamandalam Investment & Finance Company Ltd	3.43	Page Industries Ltd	1.72
P I Industries Ltd.	3.25	Praj Industries Ltd.	1.66
Federal Bank Ltd.	2.66	Voltas Ltd.	1.64
Schaeffler India Ltd	2.61	Polycab India Ltd	1.64
Shriram Transport Finance Co.Ltd.	2.38	Alkem Laboratories Ltd	1.63
City Union Bank Ltd	2.04	Grindwell Norton Ltd.	1.57
Mphasis Ltd	2.00	Bharat Electronics Ltd.	1.55
Crompton Greaves Consumer Electricals Ltd.	1.98	United Breweries Ltd.	1.51
Astral Ltd.	1.92	Indian Hotels Company Ltd.	1.51
Bharat Forge Ltd.	1.92	Phoenix Mills Ltd	1.49
Ashok Leyland Ltd.	1.85	Aditya Birla Fashion & Retail Ltd.	1.48
J.K.Cement Ltd.	1.85	Kajaria Ceramics Ltd.	1.47
L&T Technology Services Ltd	1.82	Coromandel International Ltd.	1.42
Max Financial Services Ltd.	1.79	Others	37.41
APL Apollo Tubes Ltd	1.77	Net Current Assets	3.39
		TOTAL	100.00

Sectoral Breakdown



Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Cholamandalam Inv & Finance Company Ltd	3.4	Adani Total Gas Ltd	-5.5
P I Industries Ltd.	3.3	Trent Ltd.	-1.7
Tube Investments Of India Ltd	2.6	Tata Elxsi Ltd.	-1.7
City Union Bank Ltd	2.0	AU Small Finance Bank Ltd	-1.6
Schaeffler India Ltd	2.0	Varun Beverages Ltd	-1.3

Market Capitalisation (%)

	Large	Mid	Small
Fund	12	70	18
Benchmark	12	83	5

Quantitative Indicators Fund Benchmark

Indicator	Fund	Benchmark
Beta	0.91	1
Standard Deviation (Annual)	20.35%	21.71%
Sharpe Ratio	1.13%	
Portfolio Turnover Ratio (Annual)	0.18	
P/B	8.69	17.85
P/E	42.05	37.77
ROE	17.33	19.70

As on 30th August, 2022

Portfolio Details

% of Top 10 Stocks	26.13
Median Market Cap (₹ Cr)	31,102
Weighted Average Market Cap	32,894
Number of Securities	73

All figures given are provisional and unaudited.

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

Period	NAV Growth (%)	Nifty Midcap 150 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty Midcap 150 TRI (₹)	Nifty 50 TRI (₹)
1 Year	6.48	11.82	5.14	10,648	11,182	10,514
3 Years	28.22	28.75	18.63	21,094	21,357	16,703
5 Years	13.67	14.85	13.77	18,984	19,990	19,067
Since inception*	17.98	17.72	14.57	2,09,925	2,01,394	1,22,336

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

*Compounded annualized Growth Rate.

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

Schemes Managed by Mr Ankit Agarwal.

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

SIP Returns as on 30th August, 2022

Period	Investment Amount (₹)	Fund Value (₹)	Nifty Midcap 150 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty Midcap 150 TRI	Yield (%) Nifty 50 TRI
1 Year	1,20,000	1,26,441	1,29,158	1,25,555	10.16	14.53	8.74
3 Years	3,60,000	5,43,306	5,62,809	4,89,950	28.71	31.36	21.13
5 Years	6,00,000	9,87,403	10,19,670	9,04,434	20.05	21.37	16.45
7 Years	8,40,000	15,22,888	16,42,992	14,52,922	16.71	18.84	15.39
10 Years	12,00,000	30,81,467	32,47,745	25,14,309	17.95	18.92	14.16
15 Years	18,00,000	78,55,008	74,65,425	51,62,179	17.77	17.19	12.95
Since inception	21,30,000	1,13,50,147	1,03,49,768	76,71,861	16.70	16.35	13.02

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 2022 (Since SIP facility was introduced in November 2004). Past performance may or may not be sustained in future.

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

Investment Objective

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

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

Date of inception/allotment

23rd December, 2020

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 2226.16 Crore
Closing AUM : ₹ 2269.72 Crore

High/Low NAV in the month

High Growth Option : ₹ 15.4481
Low Growth Option : ₹ 15.0617

Total Expense Ratio

Regular : 2.26
Direct : 0.53

Minimum Investment Amount

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

Load Structure

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

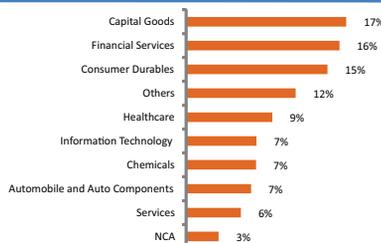
NAV per unit as on 30th August, 2022

Regular Growth Option	₹ 15.4481
Regular IDCW Option	₹ 15.4480
Direct Growth Option	₹ 15.9647
Direct IDCW Option	₹ 15.9646

Portfolio as on 30th August, 2022

Equity	% to NAV	Equity	% to NAV
Timken India Ltd.	2.96	Cholamandalam Financial Holdings Ltd	1.63
Brigade Enterprises Ltd.	2.45	Cera Sanitaryware Ltd.	1.61
Creditaccess Grameen Ltd	2.45	J.B.Chemicals & Pharmaceuticals Ltd	1.57
Tube Investments Of India Ltd	2.32	APL Apollo Tubes Ltd	1.50
Greenpanel Industries Ltd	2.18	Navin Fluorine International Ltd.	1.50
Computer Age Management Services Ltd	1.95	KNR Constructions Ltd	1.48
Karfin Homes Ltd.	1.94	Metro Brands Ltd	1.48
Karur Vysya Bank Ltd.	1.84	Eclerx Services Ltd.	1.45
Praj Industries Ltd.	1.81	Fine Organic Ind Ltd	1.45
Grindwell Norton Ltd.	1.78	Suven Pharmaceuticals Ltd	1.42
City Union Bank Ltd	1.77	RHI Magnesita India Ltd	1.40
V.I.P.Industries Ltd.	1.73	La Opala RG Ltd.	1.38
Chalet Hotels Ltd	1.70	Teamlease Services Ltd.	1.37
Asahi India Glass Ltd.	1.70	Others	43.76
MTAR Technologies Ltd	1.66	Net Current Assets	3.46
Affle India Ltd	1.65	TOTAL	100.00
IIFL Wealth Management Ltd	1.64		

Sectoral Breakdown



Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Tube Investments Of India Ltd	2.3	Elgi Equipments Ltd.	-1.3
Greenpanel Industries Ltd	2.2	Central Depository Services (India) Ltd	-1.3
Timken India Ltd.	2.1	IDFC Ltd.	-1.1
Creditaccess Grameen Ltd	2.0	BSE Ltd	-1.1
Grindwell Norton Ltd.	1.8	Redington (India) Ltd.	-1.1

Market Capitalisation (%)

	Large	Mid	Small
Fund	-	18	82
Benchmark	-	4	96

Portfolio Details

% of Top 10 Stocks	21.69
Median Market Cap (₹ Cr)	10,576
Weighted Average Market Cap	12,776
Number of Securities	76

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

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

Period	NAV Growth (%)	Nifty Small Cap 250 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty Small Cap 250 TRI (₹)	Nifty 50 TRI (₹)
1 Year	10.64	6.01	5.14	11,064	10,601	10,514
Since inception*	29.34	34.52	19.42	15,448	16,508	13,499

Different plans have a different expense structure. The performance details provided herein are of regular plan. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 67 in 'Fund Manager Summary'. Schemes Managed by Mr. Ankit Agarwal.*Compounded annualized Growth Rate. The performance of the benchmark is calculated using total return index variant of the benchmark index.

SIP Returns as on 30th August, 2022

Period	Investment Amount (₹)	Fund Value (₹)	Nifty Smallcap 250 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty Smallcap 250 TRI	Yield (%) Nifty 50 TRI
1 Year	1,20,000	1,24,983	1,22,025	1,25,555	7.83	3.16	8.74
Since inception	2,00,000	2,32,364	2,25,103	2,22,608	18.37	14.29	12.88

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

Investment Objective



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

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

Date of inception/allotment



26th Aug, 2021

Fund Manager



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

Fund AUM



Fund Size Monthly Average : ₹ 2901.86 Crore
Closing AUM : ₹ 2945.17 Crore

High/Low NAV in the month



High Growth Option : ₹ 10.4964
Low Growth Option : ₹ 10.0910

Total Expense Ratio



Regular : 2.01
Direct : 0.14

Minimum Investment Amount



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

Load Structure



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

NAV per unit as on 30th August, 2022



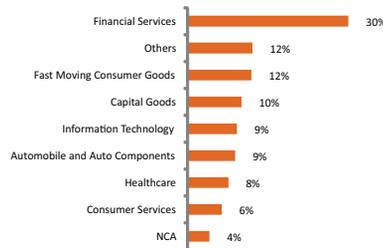
Regular Growth Option : ₹ 10.4743
Regular IDCW Option : ₹ 10.4744
Direct Growth Option : ₹ 10.6643
Direct IDCW Option : ₹ 10.6641

Portfolio as on 30th August, 2022



Equity	% to NAV	Equity	% to NAV
ICICI Bank Ltd	8.33	Havells India Ltd.	2.98
HDFC Bank Ltd.	7.51	Marico Ltd.	2.94
Tata Consultancy Services Ltd.	5.33	United Breweries Ltd.	2.93
ABB India Ltd.	4.03	Dabur India Ltd.	2.87
Larsen & Toubro Infotech Ltd	3.86	Bajaj Auto Ltd.	2.84
Tata Motors Ltd.	3.73	ICICI Lombard General Insurance Company Ltd	2.78
Bharti Airtel Ltd.	3.63	Max Financial Services Ltd.	2.71
Ashok Leyland Ltd.	3.35	Bharat Forge Ltd.	2.67
Bajaj Finance Ltd.	3.26	Divis Laboratories Ltd.	2.39
Trent Ltd.	3.23	Ultratech Cement Ltd.	2.38
Jubilant Food Works Ltd	3.14	Aavas Financiers Ltd	2.32
Godrej Consumer Products Ltd	3.14	Tube Investments Of India Ltd	2.31
Phoenix Mills Ltd	3.10	Ajanta Pharma Ltd.	2.19
IndusInd Bank Ltd.	3.01	Net Current Assets	4.07
Cipla Ltd.	3.00	TOTAL	100.00

Sectoral Breakdown



Active Stock positions



Overweight (Top 5)	%	Underweight (Top 5)	%
ABB India Ltd.	3.9	Reliance Industries Ltd.	-7.7
Larsen & Toubro Infotech Ltd	3.7	Infosys Ltd.	-4.6
Ashok Leyland Ltd.	3.2	HDFC Ltd.	-3.7
ICICI Bank Ltd	3.1	Kotak Mahindra Bank Ltd.	-2.4
Phoenix Mills Ltd	3.0	ITC Ltd.	-2.4

Market Capitalisation (%)



	Large	Mid	Small
Fund	67	31	2
Benchmark	78	15	8

Portfolio Details



% of Top 10 Stocks	46.25
Median Market Cap (₹ Cr)	88,195
Weighted Average Market Cap	2,66,322
Number of Securities	28

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

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



Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)
1 Year	3.43	6.68	5.14	10,343	10,668	10,514
Since inception*	4.66	10.01	8.15	10,474	11,018	10,829

Different plans have a different expense structure. The performance details provided herein are of regular plan.
For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 67 in 'Fund Manager Summary'.
Schemes Managed by Mr. Vishal Chopda.
The performance of the benchmark is calculated using total return index variant of the benchmark index.

Investment Objective

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

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

Date of inception/allotment

3rd May, 2005

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 2914.75 Crore
Closing AUM : ₹ 2894.71 Crore

High/Low NAV in the month

High Growth Option : ₹ 104.9864
Low Growth Option : ₹ 101.2589

Total Expense Ratio

Regular : 2.14
Direct : 1.48

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW:

Load Structure

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

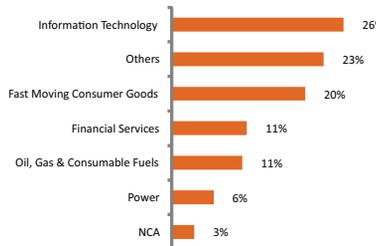
NAV per unit as on 30th August, 2022

Regular Growth Option	₹ 103.1503
Regular IDCW Option	₹ 20.8943
Direct Growth Option	₹ 109.4080
Direct IDCW Option	₹ 24.4248

Portfolio as on 30th August, 2022

Equity	% to NAV	Equity	% to NAV
ITC Ltd.	8.61	GAIL (India) Ltd.	2.09
Infosys Ltd.	8.08	Cummins India Ltd.	2.08
NTPC Ltd.	5.58	Coromandel International Ltd.	2.03
Tech Mahindra Ltd	5.42	Procter & Gamble Hygiene & Hel Care Ltd.	1.52
Mphasis Ltd	4.64	Coal India Ltd.	1.48
Hindustan Unilever Ltd.	4.63	Sanofi India Ltd.	1.46
Tata Consultancy Services Ltd.	3.69	ICICI Prudential Life Insurance Company Ltd.	1.44
ICICI Bank Ltd	3.28	ICICI Securities Ltd.	1.39
Marico Ltd.	3.10	Oil & Natural Gas Corporation Ltd.	1.25
Tata Steel Ltd.	2.96	State Bank Of India	1.24
Larsen & Toubro Infotech Ltd	2.92	Jyothy Labs Ltd.	1.06
Torrent Pharmaceuticals Ltd.	2.81	Computer Age Management Services Ltd	0.99
Bharat Petroleum Corporation Ltd.	2.38	Indus Towers Ltd.	0.91
Great Eastern Shipping Co. Ltd.	2.36	Others	10.53
Bajaj Auto Ltd.	2.34	Net Current Assets	3.39
Bharat Electronics Ltd.	2.22	TOTAL	100.00
Hindustan Petroleum Corporation Ltd.	2.14		

Sectoral Breakdown



Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
ITC Ltd.	6.2	Reliance Industries Ltd.	-7.7
NTPC Ltd.	4.9	HDFC Bank Ltd.	-4.9
Tech Mahindra Ltd	4.8	HDFC Ltd.	-3.0
Mphasis Ltd	4.5	Kotak Mahindra Bank Ltd.	-2.4
Infosys Ltd.	3.5	Larsen & Toubro Ltd.	-2.0

Market Capitalisation (%)

	Large	Mid	Small
Fund	76	12	11
Benchmark	78	15	8

Quantitative Indicators

Quantitative Indicators	Fund	Benchmark
Beta	0.82	1
Standard Deviation (Annual)	19.14%	21.68%
Sharpe Ratio	0.67%	
Portfolio Turnover Ratio (Annual)	0.14	
P/B	7.09	9.87
P/E	27.31	33.07
ROE	25.56	18.44

As on 30th August, 2022

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

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty Dividend Opportunities 50 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty Dividend Opportunities 50 TRI (₹)	Nifty 500 TRI (₹)
1 Year	-2.45	6.68	5.06	5.14	9,755	10,668	10,506	10,514
3 Years	18.20	20.83	17.43	18.63	16,521	17,650	16,200	16,703
5 Years	11.88	13.31	11.48	13.77	17,535	18,685	17,223	19,067
Since inception*	14.41	14.96	16.77	NA	1,03,216	1,12,166	1,47,063	NA

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

*Compounded annualized Growth Rate.

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

Schemes Managed by Mrs. Swati Kulkarni.

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

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

SIP Returns as on 30th August, 2022

Period	Investment Amount (₹)	Fund Value (₹)	Nifty 500 TRI (₹)	Nifty Dividend Opportunities 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty 500 TRI	Yield (%) Nifty Dividend Opportunities 50 TRI
1 Year	1,20,000	1,19,454	1,26,403	1,24,526	-0.85	10.10	7.11
3 Years	3,60,000	4,78,337	5,06,437	4,93,226	19.40	23.53	21.61
5 Years	6,00,000	8,69,727	9,22,947	8,75,710	14.85	17.27	15.13
7 Years	8,40,000	13,69,944	14,75,549	13,92,857	13.74	15.82	14.20
10 Years	12,00,000	23,48,031	26,23,420	23,47,634	12.88	14.96	12.88
15 Years	18,00,000	49,21,220	54,41,846	52,33,065	12.39	13.56	13.11
Since inception	20,70,000	69,59,961	73,11,915	76,37,089	12.75	13.23	13.66

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

Investment Objective

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

Date of inception/allotment

29th May, 1998

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 2574.94 Crore
Closing AUM : ₹ 2602.30 Crore

High/Low NAV in the month

High Growth Option : ₹ 284.4110
Low Growth Option : ₹ 276.8625

Total Expense Ratio

Regular : 2.14
Direct : 1.23

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW:

Load Structure

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

NAV per unit as on 30th August, 2022

Regular Growth Option	₹ 283.5373
Regular IDCW Option	₹ 146.1875
Direct Growth Option	₹ 308.1352
Direct IDCW Option	₹ 159.8398

Portfolio as on 30th August, 2022

Equity	% to NAV	Equity	% to NAV
Maruti Suzuki India Ltd.	8.23	Gland Pharma Ltd	2.41
Hindustan Unilever Ltd.	6.81	Bayer Cropsience Ltd.	2.26
Nestle India Ltd.	6.75	Escorts Kubota Ltd	1.93
Schaeffler India Ltd	5.21	Sanofi India Ltd.	1.91
Mphasis Ltd	4.99	3M India Ltd.	1.86
Honeywell Automation India Ltd.	4.95	Oracle Financial Services Software Ltd.	1.69
Grindwell Norton Ltd.	4.38	Timken India Ltd.	1.46
United Spirits Ltd.	4.10	CRISIL Ltd	1.37
SKF India Ltd.	4.02	HDFC Asset Management Company Ltd	1.15
Britannia Industries Ltd.	3.63	ICICI Prudential Life Insurance Company Ltd.	1.13
Procter & Gamble Hygiene & Hel Care Ltd.	3.58	Mahindra CIE Automotive Ltd	1.06
United Breweries Ltd.	3.55	Aavas Financiers Ltd	0.94
Cummins India Ltd.	3.55	Nippon Life India Asset Management Ltd	0.94
Whirlpool Of India Ltd.	3.34	Others	2.29
Siemens India Ltd.	2.85	Net Current Assets	2.65
Abbott India Ltd.	2.61	TOTAL	100.00
Bosch Ltd.	2.43		

Sectoral Breakdown



Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Schaeffler India Ltd	5.2	Ambuja Cements Ltd.	-5.2
Grindwell Norton Ltd.	4.4	Vedanta Ltd	-5.2
Honeywell Automation India Ltd.	3.3	Britannia Industries Ltd.	-4.0
Whirlpool Of India Ltd.	2.3	Colgate Palmolive India Ltd.	-3.9
Bayer Cropsience Ltd.	2.3	Ashok Leyland Ltd.	-3.8

Market Capitalisation (%)

	Large	Mid	Small
Fund	42	52	6
Benchmark	62	36	2

Quantitative Indicators Fund Benchmark

Beta	0.89	1
Standard Deviation (Annual)	17.77%	19.44%
Sharpe Ratio	0.58%	
Portfolio Turnover Ratio (Annual)	0.05	
P/B	18.17	20.79
P/E	59.59	57.96
ROE	27.40	31.68

As on 30th August, 2022

Portfolio Details

% of Top 10 Stocks	53.05
Median Market Cap (₹ Cr)	43,582
Weighted Average Market Cap	1,11,570
Number of Securities	36

All figures given are provisional and unaudited.

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

Period	NAV Growth (%)	Nifty MNC TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty MNC TRI (₹)	Nifty 50 TRI (₹)
1 Year	4.32	7.43	5.14	10,432	10,743	10,514
3 Years	15.70	18.64	18.63	15,494	16,707	16,703
5 Years	9.76	10.17	13.77	15,934	16,234	19,067
Since inception*	16.02	13.50	NA	3,68,528	2,16,257	NA

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

*Compounded annualized Growth Rate.

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

N.A Not Available. Schemes Managed by Mrs. Swati Kulkarni.

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

SIP Returns as on 30th August, 2022

Period	Investment Amount (₹)	Fund Value (₹)	Nifty MNC TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty MNC TRI	Yield (%) Nifty 50 TRI
1 Year	1,20,000	1,27,221	1,28,202	1,25,555	11.41	12.99	8.74
3 Years	3,60,000	4,60,365	4,73,596	4,89,950	16.68	18.69	21.13
5 Years	6,00,000	8,12,906	8,42,227	9,04,434	12.11	13.55	16.45
7 Years	8,40,000	12,52,982	13,62,900	14,52,922	11.24	13.59	15.39
10 Years	12,00,000	23,82,533	25,55,059	25,14,309	13.16	14.46	14.16
15 Years	18,00,000	62,65,196	61,23,456	51,62,179	15.19	14.92	12.95
Since inception	21,30,000	95,60,199	93,50,287	76,71,861	15.10	14.89	13.02

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 2022 (Since SIP facility was introduced in November 2004. Past performance may or may not be sustained in future.

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

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

Investment Objective

The objective of the scheme is to generate long term capital appreciation by investing predominantly in companies that are expected to benefit from the growth of consumption, changing demographics, consumer aspirations and lifestyle. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.

Date of inception/allotment

30th July, 2007

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 447.50 Crore
Closing AUM : ₹ 458.30 Crore

High/Low NAV in the month

High Growth Option : ₹ 40.8257
Low Growth Option : ₹ 39.2744

Total Expense Ratio

Regular : 2.74
Direct : 1.98

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW:

Load Structure

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

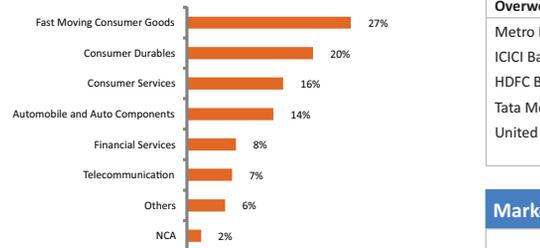
NAV per unit as on 30th August, 2022

Regular Growth Option : ₹ 40.7803
Regular IDCW Option : ₹ 35.6476
Direct Growth Option : ₹ 43.0316
Direct IDCW Option : ₹ 37.7769

Portfolio as on 30th August, 2022

Equity	% to NAV	Equity	% to NAV
Bharti Airtel Ltd.	7.27	United Breweries Ltd.	2.36
Maruti Suzuki India Ltd.	6.82	Aditya Birla Fashion & Retail Ltd.	2.34
ITC Ltd.	5.88	Marico Ltd.	2.29
Asian Paints Ltd.	5.70	Phoenix Mills Ltd	2.15
Avenue Supermarts Ltd.	4.18	Havells India Ltd.	1.94
Nestle India Ltd.	4.17	Bajaj Finance Ltd.	1.93
Godrej Consumer Products Ltd	4.03	FSN E-Commerce Ventures (Nykaa) Ltd	1.67
Hindustan Unilever Ltd.	3.92	Page Industries Ltd	1.56
Titan Company Ltd.	3.79	Sheela Foam Ltd.	1.55
Eicher Motors Ltd	3.33	Bajaj Auto Ltd.	1.45
Metro Brands Ltd	3.03	Astral Ltd.	1.43
Jubilant Food Works Ltd	2.69	Vedant Fashions Ltd	1.40
ICICI Bank Ltd	2.67	Whirlpool Of India Ltd.	1.31
Dabur India Ltd.	2.61	Others	7.08
Crompton Greaves Consumer Electricals Ltd.	2.40	Net Current Assets	2.27
HDFC Bank Ltd.	2.40	TOTAL	100.00
Tata Motors Ltd.	2.36		

Sectoral Breakdown



Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Metro Brands Ltd	3.0	Mahindra & Mahindra Ltd.	-6.2
ICICI Bank Ltd	2.7	Hindustan Unilever Ltd.	-5.8
HDFC Bank Ltd.	2.4	Adani Transmission Ltd.	-5.5
Tata Motors Ltd.	2.4	ITC Ltd.	-4.2
United Breweries Ltd.	2.4	Tata Consumer Products Ltd	-2.4

Market Capitalisation (%)

	Large	Mid	Small
Fund	71	21	8
Benchmark	91	9	-

Quantitative Indicators

Quantitative Indicators	Fund	Benchmark
Beta	0.93	1
Standard Deviation (Annual)	19.07%	19.88%
Sharpe Ratio	0.73%	
Portfolio Turnover Ratio (Annual)	0.19	
P/B	16.87	16.90
P/E	59.08	53.32
ROE	20.21	23.39

As on 30th August, 2022

Portfolio Details

% of Top 10 Stocks	49.09
Median Market Cap (₹ Cr)	1,90,712
Weighted Average Market Cap	2,22,705
Number of Securities	38

All figures given are provisional and unaudited.

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

Period	NAV Growth (%)	Nifty India Consumption TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty India Consumption TRI (₹)	Nifty 50 TRI (₹)
1 Year	7.71	16.68	5.14	10,771	11,668	10,514
3 Years	19.21	20.82	18.63	16,949	17,646	16,703
5 Years	11.33	13.35	13.77	17,108	18,718	19,067
Since inception*	9.76	13.47	10.94	40,799	67,395	47,948

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

*Compounded annualized Growth Rate.

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

Schemes Managed by Mr. Vishal Chopda.
The performance of the benchmark is calculated using total return index variant of the benchmark index.

SIP Returns as on 30th August, 2022

Period	Investment Amount (₹)	Fund Value (₹)	Nifty India Consumption TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty India Consumption TRI	Yield (%) Nifty 50 TRI
1 Year	1,20,000	1,28,298	1,37,273	1,25,555	13.14	27.89	8.74
3 Years	3,60,000	4,82,467	5,15,476	4,89,950	20.02	24.82	21.13
5 Years	6,00,000	8,68,332	9,30,282	9,04,434	14.79	17.60	16.45
7 Years	8,40,000	13,49,339	14,80,874	14,52,922	13.31	15.92	15.39
10 Years	12,00,000	22,79,444	26,63,875	25,14,309	12.33	15.24	14.16
15 Years	18,00,000	48,43,911	62,84,689	51,62,179	12.21	15.22	12.95
Since inception	18,00,000	48,43,911	62,84,689	51,62,179	12.21	15.22	12.95

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

Investment Objective

The investment objective of the Scheme is to provide long term capital appreciation by investing predominantly in equity and equity related securities of companies engaged either directly or indirectly in the infrastructure areas of the Indian economy. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.

Date of inception/allotment

7th April, 2004

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 1468.14 Crore
Closing AUM : ₹ 1499.64 Crore

High/Low NAV in the month

High Growth Option : ₹ 81.5515
Low Growth Option : ₹ 77.5293

Total Expense Ratio

Regular : 2.31
Direct : 1.95

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW:

Load Structure

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

NAV per unit as on 30th August, 2022

Regular Growth Option : ₹ 81.5515
Regular IDCW Option : ₹ 42.6224
Direct Growth Option : ₹ 84.8223
Direct IDCW Option : ₹ 44.3878

Portfolio as on 30th August, 2022

Equity	% to NAV	Equity	% to NAV
Bharti Airtel Ltd.	8.74	H G Infra Engineering Ltd.	2.01
Larsen & Toubro Ltd.	8.74	Cummins India Ltd.	1.89
ICICI Bank Ltd	6.19	PNC Infratech Ltd	1.87
State Bank of India	5.54	Brigade Enterprises Ltd.	1.84
NTPC Ltd.	5.53	Indraprastha Gas Ltd	1.66
Ultratech Cement Ltd.	4.92	KNR Constructions Ltd	1.63
Adani Ports And Special Economic Zone Ltd	4.46	Mahindra Logistics Ltd	1.60
Axis Bank Ltd.	4.38	Oberoi Realty Ltd.	1.52
Bharat Electronics Ltd.	2.96	Blue Star Ltd.	1.52
SKF India Ltd.	2.89	Crompton Greaves Consumer Electricals Ltd.	1.48
Container Corporation Of India Ltd	2.70	AIA Engineering Ltd.	1.29
Gujarat Gas Ltd	2.45	3M India Ltd.	1.29
Shree Cement Ltd.	2.43	J. Kumar Infraprojects Ltd.	1.28
Siemens India Ltd.	2.22	Others	5.63
ABB India Ltd.	2.17	Net Current Assets	3.08
Torrent Power Ltd.	2.06	TOTAL	100.00
Bharat Forge Ltd.	2.03		

Sectoral Breakdown



Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
ICICI Bank Ltd	6.2	Reliance Industries Ltd.	-18.9
State Bank Of India	5.5	Larsen & Toubro Ltd.	-5.7
Axis Bank Ltd.	4.4	Power Grid Corporation Of India Ltd	-4.9
Bharat Electronics Ltd.	3.0	Grasim Industries Ltd.	-3.9
SKF India Ltd.	2.9	Oil & Natural Gas Corporation Ltd.	-3.3

Market Capitalisation (%)

	Large	Mid	Small
Fund	59	26	15
Benchmark	90	10	-

Quantitative Indicators

	Fund	Benchmark
Beta	0.91	1
Standard Deviation (Annual)	22.31%	22.63%
Sharpe Ratio	0.60%	
Portfolio Turnover Ratio (Annual)	0.08	
P/B	5.08	4.05
P/E	36.13	35.83
ROE	14.01	14.01

As on 30th August, 2022

Portfolio Details

% of Top 10 Stocks	54.36
Median Market Cap (₹ Cr)	1,51,923
Weighted Average Market Cap	1,82,528
Number of Securities	40

All figures given are provisional and unaudited.

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

Period	NAV Growth (%)	Nifty Infrastructure TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty Infrastructure TRI (₹)	Nifty 50 TRI (₹)
1 Year	6.98	11.03	5.14	10,698	11,103	10,514
3 Years	18.67	21.50	18.63	16,720	17,946	16,703
5 Years	8.79	11.02	13.77	15,242	16,871	19,067
Since inception*	12.63	9.77	14.57	89,331	55,635	1,22,336

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

*Compounded annualized Growth Rate.

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 67 in 'Fund Manager Summary'. Schemes Managed by Mr Sachin Trivedi: As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of S&P BSE 100 TRI. TRI values from 7th April 2004 to 31st July 2006. TRI Value From 1st August 2006.

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

SIP Returns as on 30th August, 2022

Period	Investment Amount (₹)	Fund Value (₹)	Nifty Infrastructure TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty Infrastructure TRI	Yield (%) Nifty 50 TRI
1 Year	1,20,000	1,28,621	1,25,989	1,25,555	13.66	9.43	8.74
3 Years	3,60,000	5,07,969	5,09,919	4,89,950	23.75	24.03	21.13
5 Years	6,00,000	8,77,907	9,16,993	9,04,434	15.23	17.01	16.45
7 Years	8,40,000	13,30,880	13,96,527	14,52,922	12.93	14.28	15.39
10 Years	12,00,000	22,63,257	21,91,298	25,14,309	12.20	11.59	14.16
15 Years	18,00,000	38,76,993	33,62,953	51,62,179	9.58	7.88	12.95
Since inception	21,30,000	53,48,766	43,78,233	76,71,861	9.55	7.58	13.02

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 2022 (Since SIP facility was introduced in November 2004). Past performance may or may not be sustained in future.

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

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

Investment Objective

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

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

Date of inception/allotment

7th April, 2004

Fund Manager

Mr. Amit Premchandani, PGDM (IIM Indore), CA, CFA
Managing the scheme since June-2014 &
Ms. Preethi R S, MBA, IIM Kozhikode BE, Computer Science
RVCE, Bengaluru Managing the scheme since May 2022

Fund AUM

Fund Size Monthly Average : ₹ 789.28 Crore
Closing AUM : ₹ 804.46 Crore

High/Low NAV in the month

High Growth Option : ₹ 121.8900
Low Growth Option : ₹ 115.9575

Total Expense Ratio

Regular : 2.67
Direct : 1.39

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW:

Load Structure

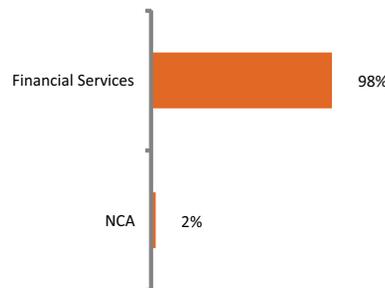
Entry Load : Nil
Exit Load : < 30 days – 1%; ≥ 30 days – Nil

NAV per unit as on 30th August, 2022

Regular Growth Option	₹ 121.2787
Regular IDCW Option	₹ 47.2010
Direct Growth Option	₹ 134.0617
Direct IDCW Option	₹ 52.4693

Portfolio as on 30th August, 2022

Equity	% to NAV	Equity	% to NAV
ICICI Bank Ltd	19.41	Cholamandalam Investment & Finance Company Ltd	1.96
HDFC Bank Ltd.	19.03	Canfin Homes Ltd.	1.60
State Bank Of India	9.25	City Union Bank Ltd	1.57
Axis Bank Ltd.	8.59	DCB Bank Ltd	1.52
HDFC Ltd.	6.39	Federal Bank Ltd.	1.45
Kotak Mahindra Bank Ltd.	4.29	Muthoot Finance Ltd	0.87
SBI Life Insurance Company Ltd.	3.46	Prudent Corporate Advisory Services Ltd	0.84
IndusInd Bank Ltd.	3.12	Computer Age Management Services Ltd	0.64
Bajaj Finserv Ltd.	2.42	PB Fintech Ltd	0.63
Bajaj Finance Ltd.	2.27	ICICI Securities Ltd.	0.00
ICICI Prudential Life Insurance Company Ltd.	2.22	Creditaccess Grameen Ltd	0.00
SBI Cards And Payment Services Pvt Ltd.	2.13	Net Current Assets	2.28
Karur Vysya Bank Ltd.	2.05	TOTAL	100.00
ICICI Lombard General Insurance Company Ltd	2.00		

Sectoral Breakdown**Active Stock positions**

Overweight (Top 5)	%	Underweight (Top 5)	%
IndusInd Bank Ltd.	3.1	HDFC Ltd.	-8.3
State Bank Of India	2.5	Kotak Mahindra Bank Ltd.	-5.1
Karur Vysya Bank Ltd.	2.0	Bajaj Finance Ltd.	-4.2
Axis Bank Ltd.	2.0	HDFC Bank Ltd.	-2.6
Canfin Homes Ltd.	1.6	HDFC Life Insurance Company Ltd.	-1.8

Market Capitalisation (%)

	Large	Mid	Small
Fund	89	2	8
Benchmark	97	3	-

Quantitative Indicators

	Fund	Benchmark
Beta	0.98	1
Standard Deviation (Annual)	29.55%	29.74%
Sharpe Ratio	0.17%	
Portfolio Turnover Ratio (Annual)	0.21	
P/B	3.84	3.95
P/E	26.44	28.32
ROE	15.07	15.14

As on 30th August, 2022**Portfolio Details**

% of Top 10 Stocks	78.23
Median Market Cap (₹ Cr)	4,68,616
Weighted Average Market Cap	4,26,904
Number of Securities	23

All figures given are provisional and unaudited.

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

Period	NAV Growth (%)	Nifty Financial Services TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty Financial Services TRI (₹)	Nifty 50 TRI (₹)
1 Year	3.53	1.81	5.14	10,353	10,181	10,514
3 Years	10.23	14.28	18.63	13,397	14,930	16,703
5 Years	4.88	13.19	13.77	12,692	18,586	19,067
Since inception*	14.52	17.96	14.57	1,21,357	2,09,271	1,22,336

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

The Benchmark Index of UTI - Banking Sector Fund is Changed From S&P CNX Banks to CNX Bank index with effect from 13th May, 2010

* Compounded annualized Growth Rate.

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

Schemes Managed by Mr. Amit Premchandani & Ms. Preethi R.S.

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

SIP Returns as on 30th August, 2022

Period	Investment Amount (₹)	Fund Value (₹)	Nifty Financial Services TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty Financial Services TRI	Yield (%) Nifty 50 TRI
1 Year	1,20,000	1,27,744	1,26,720	1,25,555	12.25	10.60	8.74
3 Years	3,60,000	4,65,466	4,69,561	4,89,950	17.46	18.08	21.13
5 Years	6,00,000	7,69,270	8,69,614	9,04,434	9.89	14.85	16.45
7 Years	8,40,000	11,85,051	14,69,342	14,52,922	9.68	15.70	15.39
10 Years	12,00,000	20,69,165	27,52,195	25,14,309	10.51	15.85	14.16
15 Years	18,00,000	45,00,171	65,38,071	51,62,179	11.34	15.68	12.95
Since inception	21,30,000	70,40,162	1,07,98,144	76,71,861	12.21	16.24	13.02

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 2022 (Since SIP facility was introduced in November 2004. Past performance may or may not be sustained in future.

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

Investment Objective

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

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

Date of inception/allotment

28th June, 1999

Fund Manager

Mr. V Srivatsa - B.Com., ACA, CWA, PGDM (IIM-I)
Managing the scheme since Mar 2017 &
Mr. Kamal Gada B.Com, CA, ICWA, PGDM
Managing the scheme since May 2022

Fund AUM

Fund Size Monthly Average : ₹ 716.16 Crore
Closing AUM : ₹ 713.11 Crore

High/Low NAV in the month

High Growth Option : ₹ 149.2556
Low Growth Option : ₹ 145.7040

Total Expense Ratio

Regular : 2.54
Direct : 1.40

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW:

Load Structure

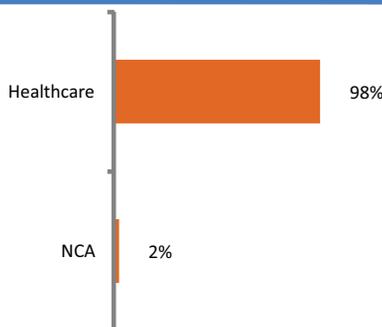
Entry Load : Nil
Exit Load : < 30 days – 1%; ≥ 30 days – Nil

NAV per unit as on 30th August, 2022

Regular Growth Option ₹ 148.2393
Regular IDCW Option ₹ 114.5682
Direct Growth Option ₹ 162.4213
Direct IDCW Option ₹ 125.5409

Portfolio as on 30th August, 2022

Equity	% to NAV	Equity	% to NAV
Sun Pharmaceuticals Industries Ltd.	11.37	Lupin Ltd.	2.07
Dr Reddy's Laboratories Ltd.	8.82	Abbott India Ltd.	1.96
Cipla Ltd.	8.20	Poly Medicure Ltd.	1.92
Apollo Hospitals Enterprise Ltd.	5.47	J.B.Chemicals & Pharmaceuticals Ltd	1.89
Fortis Healthcare Ltd.	5.02	Rainbow Childrens Medicare Ltd	1.73
Aurobindo Pharma Ltd.	4.46	Proctor & Gamble Health Ltd	1.63
Divis Laboratories Ltd.	4.37	Alembic Pharmaceuticals Ltd.	1.47
Ajanta Pharma Ltd.	4.02	Pfizer Ltd.	1.38
ERIS Lifesciences Ltd	3.63	AMI Organics Ltd	1.35
IPCA Laboratories Ltd.	3.57	Metropolis Healthcare Ltd	1.25
Zydus Lifesciences Ltd	3.40	Sequent Scientific Ltd	0.99
Krishna Institute Of Medical Science Ltd	3.10	Indoco Remedies Ltd.	0.67
Torrent Pharmaceuticals Ltd.	2.91	Narayana Hrudayalaya Ltd	0.65
Biocon Ltd.	2.59	Others	0.56
Suven Pharmaceuticals Ltd	2.47	Net Current Assets	2.30
Gland Pharma Ltd	2.41	TOTAL	100.00
Alkem Laboratories Ltd	2.35		

Sectoral Breakdown

Quantitative Indicators	Fund	Benchmark
Beta	0.90	1
Standard Deviation (Annual)	18.63%	20.23%
Sharpe Ratio	0.97%	
Portfolio Turnover Ratio (Annual)	0.35	
P/B	5.56	10.35
P/E	38.05	32.58
ROE	16.78	18.79

As on 30th August, 2022**Active Stock positions**

Overweight (Top 5)	%	Underweight (Top 5)	%
ERIS Lifesciences Ltd	3.3	Max Healthcare Institute Ltd	-4.7
Ajanta Pharma Ltd	3.2	Sun Pharmaceuticals Industries Ltd.	-4.5
Krishna Institute Of Medical Science Ltd	2.8	Laurus Labs Ltd.	-3.7
Fortis Healthcare Ltd.	2.5	Divis Laboratories Ltd.	-3.2
Aurobindo Pharma Ltd.	1.9	Apollo Hospitals Enterprise Ltd.-1.7	

Market Capitalisation (%)

	Large	Mid	Small
Fund	45	27	28
Benchmark	52	30	18

Portfolio Details

% of Top 10 Stocks	58.95
Median Market Cap (₹ Cr)	38,724
Weighted Average Market Cap	59,852
Number of Securities	31

All figures given are provisional and unaudited.

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

Period	NAV Growth (%)	S&P BSE Healthcare TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	S&P BSE Healthcare TRI (₹)	Nifty 50 TRI (₹)
1 Year	-12.68	-12.79	5.14	8,732	8,721	10,514
3 Years	23.42	22.15	18.63	18,811	18,235	16,703
5 Years	13.02	12.62	13.77	18,447	18,122	19,067
Since inception*	13.69	13.97	NA	1,96,020	2,07,527	NA

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

*Compounded annualized Growth Rate.

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 67 in 'Fund Manager Summary'. N.A Not Available. Schemes Managed by Mr. V Srivatsa & Mr. Kamal Gada. As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of Nifty Pharma. PRI values from 28th June 1999 to 3rd April 2006. TRI Value From 4th April 2006. The performance of the benchmark is calculated using total return index variant of the benchmark index.

SIP Returns as on 30th August, 2022

Period	Investment Amount (₹)	Fund Value (₹)	S&P BSE Healthcare TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) S&P BSE Healthcare TRI	Yield (%) Nifty 50 TRI
1 Year	1,20,000	1,13,491	1,14,375	1,25,555	-9.95	-8.62	8.74
3 Years	3,60,000	4,38,701	4,43,907	4,89,950	13.30	14.12	21.13
5 Years	6,00,000	8,58,356	8,50,622	9,04,434	14.32	13.95	16.45
7 Years	8,40,000	12,51,522	12,16,597	14,52,922	11.21	10.41	15.39
10 Years	12,00,000	21,25,043	20,47,239	25,14,309	11.01	10.31	14.16
15 Years	18,00,000	52,97,355	53,41,799	51,62,179	13.25	13.35	12.95
Since inception	21,30,000	77,90,612	80,09,053	76,71,861	13.17	13.43	13.02

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 2022 (Since SIP facility was introduced in November 2004. Past performance may or may not be sustained in future.

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

Investment Objective

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

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

Date of inception/allotment

11th April, 2008

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 1938.20 Crore
Closing AUM : ₹ 1971.88 Crore

High/Low NAV in the month

High Growth Option : ₹ 155.8708
Low Growth Option : ₹ 150.8890

Total Expense Ratio

Regular : 2.38
Direct : 1.01

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW:

Load Structure

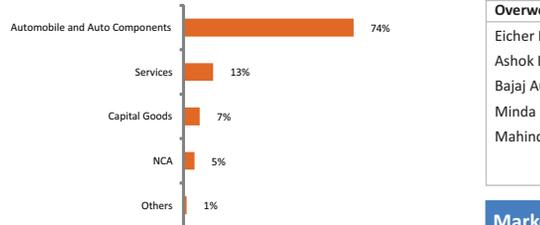
Entry Load : Nil
Exit Load : < 30 days – 1%; ≥ 30 days – Nil

NAV per unit as on 30th August, 2022

Regular Growth Option : ₹ 155.8708
Regular IDCW Option : ₹ 71.8735
Direct Growth Option : ₹ 172.9015
Direct IDCW Option : ₹ 79.9667

Portfolio as on 30th August, 2022

Equity	% to NAV	Equity	% to NAV
Mahindra & Mahindra Ltd.	13.96	Mahindra Logistics Ltd	1.26
Maruti Suzuki India Ltd.	13.94	Mahindra & Mahindra Fin.Ser.Ltd.	1.18
Tata Motors Ltd.	10.50	VRL Logistics Ltd	1.07
Eicher Motors Ltd	9.09	Endurance Technologies Ltd.	0.98
Bajaj Auto Ltd.	7.72	Motherson Sumi Wiring India Ltd	0.96
Adani Ports And Special Economic Zone Ltd	6.54	Samvardhana Motherson International Ltd	0.89
Ashok Leyland Ltd.	5.16	Jamna Auto Industries Ltd.	0.87
Bosch Ltd.	2.38	Subros Ltd.	0.76
Hero Motocorp Ltd.	2.28	Mahindra CIE Automotive Ltd	0.67
Apollo Tyres Ltd.	2.03	MRF Ltd.	0.55
Container Corporation Of India Ltd	1.82	Gujarat Pipavav Port Ltd.	0.39
TVS Motor Company Ltd	1.71	Sandhar Technologies Ltd	0.35
Interglobe Aviation Ltd	1.64	Escorts Kubota Ltd	0.34
Schaeffler India Ltd	1.56	Others	0.46
Bharat Forge Ltd.	1.55	Net Current Assets	4.78
Sundram Fasteners Ltd.	1.36	TOTAL	100.00
Minda Corporation Ltd	1.27		

Sectoral Breakdown**Active Stock positions**

Overweight (Top 5)	%	Underweight (Top 5)	%
Eicher Motors Ltd	3.6	Tube Investments Of India Ltd	-2.7
Ashok Leyland Ltd.	2.6	Indian Railway Catering & Tourism Ltd	-2.2
Bajaj Auto Ltd.	1.5	Hero Motocorp Ltd.	-2.0
Minda Corporation Ltd	1.3	Balkrishna Industries Ltd.	-1.9
Mahindra Logistics Ltd	1.3	MRF Ltd.	-1.5

Market Capitalisation (%)

	Large	Mid	Small
Fund	69	21	10
Benchmark	67	28	5

Quantitative Indicators

Quantitative Indicators	Fund	Benchmark
Beta	1.00	1
Standard Deviation (Annual)	26.09%	25.85%
Sharpe Ratio	0.71%	
Portfolio Turnover Ratio (Annual)	0.12	
P/B	4.99	4.29
P/E	42.86	39.83
ROE	8.19	8.12

As on 30th August, 2022**Portfolio Details**

% of Top 10 Stocks	73.59
Median Market Cap (₹ Cr)	1,43,333
Weighted Average Market Cap	1,24,060
Number of Securities	34

All figures given are provisional and unaudited.

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

Period	NAV Growth (%)	Nifty Transportation & Logistics TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty Transportation & Logistics TRI (₹)	Nifty 50 TRI (₹)
1 Year	29.92	27.27	5.14	12,992	12,727	10,514
3 Years	23.76	27.19	18.63	18,967	20,589	16,703
5 Years	6.78	8.59	13.77	13,884	15,102	19,067
Since inception*	17.96	17.12	10.90	1,07,842	97,298	44,350

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

*Compounded annualized Growth Rate.

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

Schemes Managed by Mr Sachin Trivedi.

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

SIP Returns as on 30th August, 2022

Period	Investment Amount (₹)	Fund Value (₹)	Nifty Transportation & Logistics TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty Transportation & Logistics TRI	Yield (%) Nifty 50 TRI
1 Year	1,20,000	1,41,695	1,43,203	1,25,555	35.35	37.93	8.74
3 Years	3,60,000	5,53,317	5,61,795	4,89,950	30.08	31.23	21.13
5 Years	6,00,000	9,01,406	9,23,272	9,04,434	16.31	17.29	16.45
7 Years	8,40,000	13,00,898	13,33,727	14,52,922	12.29	12.99	15.39
10 Years	12,00,000	25,86,455	22,85,187	25,14,309	14.69	12.38	14.16
15 Years	NA	NA	NA	NA	NA	NA	NA
Since inception	17,20,000	68,13,414	53,53,236	48,38,418	17.51	14.59	13.35

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.

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

Investment Objective

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

Date of inception/allotment

15th December, 1999

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 2956.38 Crore
Closing AUM : ₹ 2997.38 Crore

High/Low NAV in the month

High Growth Option : ₹ 145.1897
Low Growth Option : ₹ 140.0873

Total Expense Ratio

Regular : 2.08
Direct : 1.02

Minimum Investment Amount

Growth: ₹ 500/-
IDCW:

Load Structure

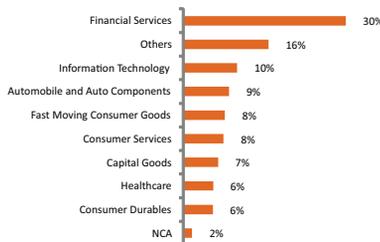
Entry Load : Nil
Exit Load : Nil (Lock-in-Period of 3 years for each investment)

NAV per unit as on 30th August, 2022

Regular Growth Option : ₹ 144.6743
Regular IDCW Option : ₹ 27.6387
Direct Growth Option : ₹ 157.2624
Direct IDCW Option : ₹ 37.0610

Portfolio as on 30th August, 2022

Equity	% to NAV	Equity	% to NAV
ICICI Bank Ltd	8.43	Aditya Birla Fashion & Retail Ltd.	1.73
HDFC Bank Ltd.	7.54	Avenue Supermarts Ltd.	1.72
Infosys Ltd.	6.14	Eicher Motors Ltd	1.72
Axis Bank Ltd.	3.84	Hindalco Industries Ltd.	1.62
Bharti Airtel Ltd.	3.58	CESC Ltd	1.49
State Bank Of India	2.69	Nestle India Ltd.	1.45
Bajaj Finance Ltd.	2.69	Ajanta Pharma Ltd.	1.44
ITC Ltd.	2.23	Tata Motors Ltd.	1.40
Crompton Greaves Consumer Electricals Ltd.	2.08	Metro Brands Ltd	1.39
Maruti Suzuki India Ltd.	2.00	Canfin Homes Ltd.	1.37
Godrej Consumer Products Ltd	1.96	ICICI Lombard General Insurance Company Ltd	1.33
Cholamandalam Investment & Finance Company Ltd	1.92	Carborandum Universal Ltd.	1.30
Phoenix Mills Ltd	1.90	Tube Investments Of India Ltd	1.29
Ultratech Cement Ltd.	1.86	P I Industries Ltd.	1.27
Jubilant Food Works Ltd	1.79	Others	25.38
Larsen & Toubro Infotech Ltd	1.79	Net Current Assets	1.67
		TOTAL	100.00

Sectoral Breakdown**Active Stock positions**

Overweight (Top 5)	%	Underweight (Top 5)	%
ICICI Bank Ltd	3.2	Reliance Industries Ltd.	-7.7
Axis Bank Ltd.	2.2	HDFC Ltd.	-3.7
Bharti Airtel Ltd.	2.1	Tata Consultancy Services Ltd.	-2.8
HDFC Bank Ltd.	2.0	Kotak Mahindra Bank Ltd.	-2.4
Crompton Greaves Consumer Electricals Ltd.	1.9	Hindustan Unilever Ltd.	-2.0

Market Capitalisation (%)

	Large	Mid	Small
Fund	64	20	16
Benchmark	78	15	8

Quantitative Indicators

	Fund	Benchmark
Beta	0.94	1
Standard Deviation (Annual)	20.78%	21.68%
Sharpe Ratio	0.75%	
Portfolio Turnover Ratio (Annual)	0.28	
P/B	8.30	9.87
P/E	36.46	33.07
ROE	17.50	18.44

As on 30th August, 2022**Portfolio Details**

% of Top 10 Stocks	41.22
Median Market Cap (₹ Cr)	97,110
Weighted Average Market Cap	2,56,180

All figures given are provisional and unaudited.

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

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)
1 Year	1.55	6.68	5.14	10,155	10,668	10,514
3 Years	20.85	20.83	18.63	17,659	17,650	16,703
5 Years	12.33	13.31	13.77	17,890	18,685	19,067
Since inception*	14.73	13.99	13.38	2,27,101	1,96,044	1,73,538

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

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

* Compounded annualized Growth Rate. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 67 in 'Fund Manager Summary' - Schemes Managed by Mr. Vishal Chopda.

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

SIP Returns as on 30th August, 2022

Period	Investment Amount (₹)	Fund Value (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty 500 TRI	Yield (%) Nifty 50 TRI
1 Year	1,20,000	1,23,378	1,26,403	1,25,555	5.29	10.10	8.74
3 Years	3,60,000	4,90,989	5,06,437	4,89,950	21.28	23.53	21.13
5 Years	6,00,000	8,99,571	9,22,947	9,04,434	16.23	17.27	16.45
7 Years	8,40,000	14,07,335	14,75,549	14,52,922	14.49	15.82	15.39
10 Years	12,00,000	24,80,295	26,23,420	25,14,309	13.91	14.96	14.16
15 Years	18,00,000	50,55,138	54,41,846	51,62,179	12.70	13.56	12.95
Since inception	21,30,000	70,07,974	79,61,784	76,71,861	12.16	13.38	13.02

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 2022 (Since SIP facility was introduced in November 2004. Past performance may or may not be sustained in future.

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

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

An open ended scheme replicating/ tracking Nifty 50 index.

SEPTEMBER 2022

Investment Objective

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

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

Date of inception/allotment

6th March, 2000

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 8304.14 Crore
Closing AUM : ₹ 8528.57 Crore

High/Low NAV in the month

High Growth Option : ₹ 120.6102
Low Growth Option : ₹ 116.2898

Total Expense Ratio

Regular : 0.30
Direct : 0.20

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW:

Load Structure

Entry Load : Nil
Exit Load : Nil

NAV per unit as on 30th August, 2022

Regular Growth Option ₹ 119.3031
Regular IDCW Option ₹ 60.1048
Direct Growth Option ₹ 120.5704
Direct IDCW Option ₹ 60.7451

Tracking error as on 31st August, 2022

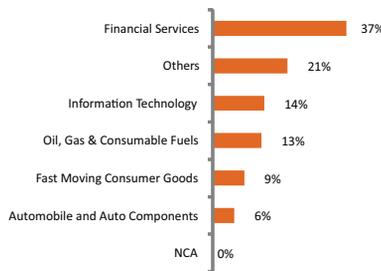
Tracking Error	Non Annualised	Annualised
Over last 1 year	0.0022	0.0346
Over last 3 year	0.0071	0.1125
Over last 5 year	0.0068	0.1068
Since Inception	0.0982	1.5525

Past performance may or may not be sustained in future.

Portfolio as on 30th August, 2022

Equity	% to NAV	Equity	% to NAV
Reliance Industries Ltd.	11.70	Titan Company Ltd.	1.40
HDFC Bank Ltd.	8.38	Bajaj Finserv Ltd.	1.32
ICICI Bank Ltd	7.93	HCL Technologies Ltd.	1.28
Infosys Ltd.	7.02	Sun Pharmaceuticals Industries Ltd.	1.24
HDFC Ltd.	5.70	Tata Steel Ltd.	1.12
Tata Consultancy Services Ltd.	4.27	Tata Motors Ltd.	1.09
Kotak Mahindra Bank Ltd.	3.62	Power Grid Corporation Of India Ltd	1.01
ITC Ltd.	3.60	NTPC Ltd.	1.00
Hindustan Unilever Ltd.	3.05	Ultratech Cement Ltd.	0.99
Larsen & Toubro Ltd.	2.99	IndusInd Bank Ltd.	0.93
State Bank Of India	2.62	Nestle India Ltd.	0.91
Axis Bank Ltd.	2.55	Tech Mahindra Ltd	0.87
Bajaj Finance Ltd.	2.50	JSW Steel Ltd.	0.83
Bharti Airtel Ltd.	2.26	Others	12.79
Asian Paints Ltd.	1.97	Net Current Assets	-0.09
Mahindra & Mahindra Ltd.	1.61	TOTAL	100.00
Maruti Suzuki India Ltd.	1.55		

Sectoral Breakdown



Market Capitalisation (%)

	Large	Mid	Small
Fund	100	-	-

Portfolio Details

% of Top 10 Stocks	58.26
Median Market Cap (₹ Cr)	4,47,517
Weighted Average Market Cap	5,93,690

All figures given are provisional and unaudited.

Quantitative Indicators Fund Benchmark

Indicator	Fund	Benchmark
Beta	1.00	1
Standard Deviation (Annual)	22.62%	22.62%
Sharpe Ratio	0.57%	
Portfolio Turnover Ratio (Annual)	0.05	

As on 30th August, 2022

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

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

Period	NAV Growth (%)	Nifty 50 TRI (%)	S&P BSE Sensex TRI (%)	NAV Growth (₹)	Nifty 50 TRI (₹)	S&P BSE Sensex TRI (₹)
1 Year	4.77	5.14	4.80	10,477	10,514	10,480
3 Years	18.17	18.63	18.16	16,509	16,703	16,505
5 Years	13.37	13.77	14.75	18,734	19,067	19,903
Since inception*	11.65	12.58	12.88	1,19,368	1,43,863	1,52,741

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

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 67 in "Fund Manager Summary".
Schemes Managed by Mr. Sharwan Kumar Goyal & Mr Ayush Jain.
The performance of the benchmark is calculated using total return index variant of the benchmark index.

SIP Returns as on 30th August, 2022

Period	Investment Amount (₹)	Fund Value (₹)	Nifty 50 TRI (₹)	S&P BSE Sensex TRI (₹)	Yield (%) Fund	Yield (%) Nifty 50 TRI	Yield (%) S&P BSE Sensex TRI
1 Year	1,20,000	1,25,315	1,25,555	1,25,491	8.36	8.74	8.64
3 Years	3,60,000	4,87,002	4,89,950	4,85,506	20.69	21.13	20.47
5 Years	6,00,000	8,95,510	9,04,434	9,06,678	16.04	16.45	16.55
7 Years	8,40,000	14,31,865	14,52,922	14,68,934	14.98	15.39	15.70
10 Years	12,00,000	24,54,575	25,14,309	25,42,702	13.72	14.16	14.37
15 Years	18,00,000	48,81,450	51,62,179	52,58,108	12.30	12.95	13.16
Since inception	21,30,000	70,44,298	76,71,861	78,49,497	12.21	13.02	13.24

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

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

UTI NIFTY NEXT 50 INDEX FUND

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

SEPTEMBER 2022

Investment Objective

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

Date of inception/allotment

28th June, 2018

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 1958.79 Crore
Closing AUM : ₹ 2039.69 Crore

High/Low NAV in the month

High Growth Option : ₹ 15.6141
Low Growth Option : ₹ 14.8152

Total Expense Ratio

Regular : 0.79
Direct : 0.33

Minimum Investment Amount

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

Load Structure

Entry Load : Nil
Exit Load : Nil

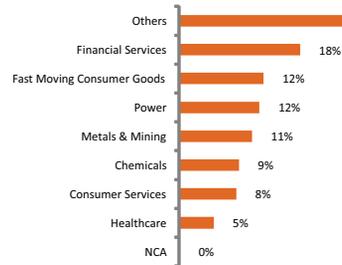
NAV per unit as on 30th August, 2022

Regular Growth Option : ₹ 15.6141
Direct Growth Option : ₹ 15.9748

Portfolio as on 30th August, 2022

Equity	% to NAV	Equity	% to NAV
Adani Enterprises Ltd.	7.27	Indian Oil Corporation Ltd.	2.27
Adani Transmission Ltd.	4.80	Marico Ltd.	2.26
Adani Green Energy Ltd	3.69	Siemens India Ltd.	2.13
Pidilite Industries Ltd.	3.47	GAIL (India) Ltd.	2.06
Tata Power Company Ltd.	3.34	Bank Of Baroda	2.03
SRF Ltd.	3.07	United Spirits Ltd.	2.01
Avenue Supermarts Ltd.	2.94	DLF Ltd.	2.01
Godrej Consumer Products Ltd	2.91	Jubilant Food Works Ltd	1.96
Havells India Ltd.	2.90	SBI Cards And Payment Services Pvt Ltd.	1.95
Dabur India Ltd.	2.84	ICICI Prudential Life Insurance Company Ltd.	1.92
Info-Edge (India) Ltd.	2.80	Colgate Palmolive India Ltd.	1.86
ICICI Lombard General Insurance Company Ltd	2.73	Mindtree Ltd.	1.77
Cholamandalam Investment & Finance Company Ltd	2.59	Larsen & Toubro Infotech Ltd	1.76
Ambuja Cements Ltd.	2.51	ACC Ltd	1.62
Vedanta Ltd	2.51	Others	19.67
P I Industries Ltd.	2.30	Net Current Assets	0.09
		TOTAL	100.00

Sectoral Breakdown



Market Capitalisation (%)

	Large	Mid	Small
Fund	84	16	-

Portfolio Details

% of Top 10 Stocks	37.22
Median Market Cap (₹ Cr)	77,913
Weighted Average Market Cap	1,30,908

All figures given are provisional and unaudited.

Quantitative Indicators

Quantitative Indicators	Fund	Benchmark
Beta	1.00	1
Standard Deviation (Annual)	21.36%	21.39%
Sharpe Ratio	0.61%	
Portfolio Turnover Ratio (Annual)	0.34	

As on 30th August, 2022

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

Period	NAV Growth (%)	Nifty Next 50 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty Next 50 TRI (₹)	Nifty 50 TRI (₹)
1 Year	5.56	6.48	5.14	10,556	10,648	10,514
3 Years	18.39	19.41	18.63	16,601	17,035	16,703
Since inception*	11.25	12.68	14.62	15,612	16,467	17,685

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

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 67 in 'Fund Manager Summary'. Schemes Managed by Mr. Sharwan Kumar Goyal & Mr Ayush Jain.

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

SIP Returns as on 30th August, 2022

Period	Investment Amount (₹)	Fund Value (₹)	Nifty Next 50 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty Next 50 TRI	Yield (%) Nifty 50 TRI
1 Year	1,20,000	1,27,928	1,28,487	1,25,555	12.54	13.45	8.74
3 Years	3,60,000	4,92,003	4,99,548	4,89,950	21.43	22.53	21.13
Since inception	5,00,000	7,13,694	7,28,247	7,22,798	17.26	18.27	17.89

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.

Investment Objective

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

Date of inception/allotment

12th Mar, 2021

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 1849.07 Crore
Closing AUM : ₹ 1939.27 Crore

High/Low NAV in the month

High Growth Option : ₹ 13.1097
Low Growth Option : ₹ 12.3350

Total Expense Ratio

Regular : 0.91
Direct : 0.41

Minimum Investment Amount

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

Load Structure

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

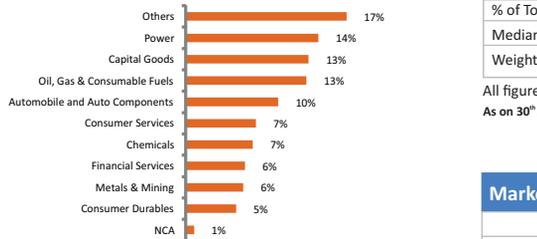
NAV per unit as on 30th August, 2022

Regular Growth Option : ₹ 13.1097
Direct Growth Option : ₹ 13.2090

Portfolio as on 30th August, 2022

Equity	% to NAV	Equity	% to NAV
Adani Enterprises Ltd.	6.12	Indian Hotels Company Ltd.	2.89
Titan Company Ltd.	5.34	Cholamandalam Investment & Finance Company Ltd	2.48
Mahindra & Mahindra Ltd.	5.05	Trent Ltd.	2.45
ITC Ltd.	4.96	AU Small Finance Bank Ltd	2.01
NTPC Ltd.	4.95	Siemens India Ltd.	1.97
Tata Motors Ltd.	4.75	Bank Of Baroda	1.81
SRF Ltd.	4.62	ABB India Ltd.	1.69
Tata Power Company Ltd.	4.59	Cummins India Ltd.	1.50
Power Grid Corporation Of India Ltd	4.54	Indian Railway Catering & Tourism Ltd	1.35
Coal India Ltd.	4.50	Tata Chemicals Ltd.	1.32
Sun Pharmaceuticals Industries Ltd.	4.47	Coromandel International Ltd.	1.19
Bharti Airtel Ltd.	4.44	Polycab India Ltd	0.89
Reliance Industries Ltd.	4.42	Aditya Birla Fashion & Retail Ltd.	0.76
Bharat Electronics Ltd.	3.91	Others	0.00
Oil & Natural Gas Corporation Ltd.	3.88	Net Current Assets	0.89
Page Industries Ltd	3.19	TOTAL	100.00
Hindustan Aeronautics Ltd	3.08		

Sectoral Breakdown



Portfolio Details

% of Top 10 Stocks	49.42
Median Market Cap (₹ Cr)	1,59,793
Weighted Average Market Cap	2,34,002

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

Market Capitalisation (%)

	Large	Mid	Small
Fund	82	18	-

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

Period	NAV Growth (%)	Nifty200 Momentum 30 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty200 Momentum 30 Index TRI (₹)	Nifty 50 TRI (₹)
1 Year	0.50	1.35	5.14	10,050	10,135	10,514
Since inception*	20.12	21.77	12.87	13,109	13,376	11,958

Different plans have a different expense structure. The performance details provided herein are of regular plan. *Compounded annualized Growth Rate. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 67 in 'Fund Manager Summary'. No of Schemes Managed by Mr. Sharwan Kumar Goyal & Mr Ayush Jain.
The performance of the benchmark is calculated using total return index variant of the benchmark index.

SIP Returns as on 30th August, 2022

Period	Investment Amount (₹)	Fund Value (₹)	Nifty200 Momentum 30 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty 200 Momentum 30 TRI	Yield (%) Nifty 50 TRI
1 Year	1,20,000	1,21,430	1,20,741	1,25,555	2.23	1.15	8.74
Since inception	1,70,000	1,78,460	1,77,619	1,84,619	6.69	6.02	11.56

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.

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

Investment Objective

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

Date of inception/allotment

24th Jan, 2022

Fund Manager

Mr. Sharwan Kumar Goyal, B.Com, CFA, MMS
Managing the scheme since Jan-2022

Mr Ayush Jain, Assistant Fund Manager CA, B.Com (Tax)
Managing the scheme since May 2022.

Fund AUM

Fund Size Monthly Average : ₹ 125.81 Crore
Closing AUM : ₹ 126.89 Crore

High/Low NAV in the month

High Growth Option : ₹ 10.5006
Low Growth Option : ₹ 10.0963

Total Expense Ratio

Regular : 0.29
Direct : 0.19

Minimum Investment Amount

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

Load Structure

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

NAV per unit as on 30th August, 2022

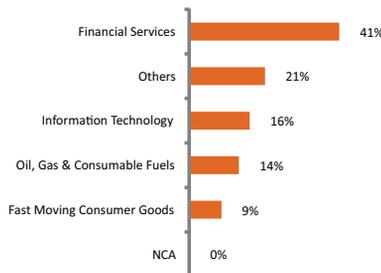
Regular Growth Option ₹ 10.3684
Direct Growth Option ₹ 10.3744

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

Portfolio as on 30th August, 2022

Equity	% to NAV	Equity	% to NAV
Reliance Industries Ltd.	13.53	Maruti Suzuki India Ltd.	1.80
HDFC Bank Ltd.	9.68	Titan Company Ltd.	1.61
ICICI Bank Ltd	9.17	Bajaj Finserv Ltd.	1.52
Infosys Ltd.	8.12	HCL Technologies Ltd.	1.51
HDFC Ltd.	6.59	Sun Pharmaceuticals Industries Ltd.	1.43
Tata Consultancy Services Ltd.	4.89	Tata Steel Ltd.	1.28
ITC Ltd.	4.16	Power Grid Corporation Of India Ltd	1.17
Kotak Mahindra Bank Ltd.	3.73	NTPC Ltd.	1.16
Hindustan Unilever Ltd.	3.53	Ultratech Cement Ltd.	1.14
Larsen & Toubro Ltd.	3.45	Nestle India Ltd.	1.06
Axis Bank Ltd.	3.05	Tech Mahindra Ltd	1.00
State Bank Of India	3.03	IndusInd Bank Ltd.	0.99
Bajaj Finance Ltd.	2.89	Wipro Ltd.	0.91
Bharti Airtel Ltd.	2.61	Dr Reddy's Laboratories Ltd.	0.77
Asian Paints Ltd.	2.27	Net Current Assets	0.10
Mahindra & Mahindra Ltd.	1.86	TOTAL	100.00

Sectoral Breakdown



Portfolio Details

% of Top 10 Stocks	66.84
Median Market Cap (₹ Cr)	5,68,608
Weighted Average Market Cap	6,67,895

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

Market Capitalisation (%)

	Large	Mid	Small
Fund	100	-	-

Investment Objective

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

Date of inception/allotment

11th Apr, 2022

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 114.19 Crore
Closing AUM : ₹ 116.30 Crore

High/Low NAV in the month

High Growth Option : ₹ 10.0848
Low Growth Option : ₹ 9.6434

Total Expense Ratio

Regular : 0.87
Direct : 0.40

Minimum Investment Amount

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

Load Structure

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

NAV per unit as on 30th August, 2022

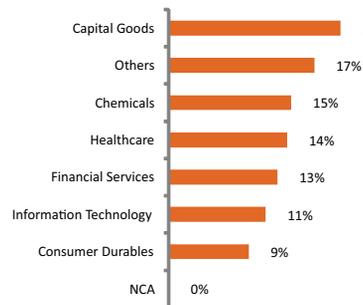
Regular Growth Option ₹ 9.9105
Direct Growth Option ₹ 9.9292

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

Portfolio as on 30th August, 2022

Equity	% to NAV	Equity	% to NAV
Page Industries Ltd	4.61	Grindwell Norton Ltd.	2.08
Tata Elxsi Ltd.	4.34	Balkrishna Industries Ltd.	2.01
Crompton Greaves Consumer Electricals Ltd.	3.44	SKF India Ltd.	1.99
Bharat Electronics Ltd.	3.32	Emami Ltd.	1.99
Indian Energy Exchange Ltd	3.19	Abbott India Ltd.	1.99
ICICI Securities Ltd.	2.92	APL Apollo Tubes Ltd	1.98
Laurus Labs Ltd.	2.85	Mphasis Ltd	1.94
AU Small Finance Bank Ltd	2.73	Dr. Lal Pathlabs Ltd.	1.88
Hindustan Aeronautics Ltd	2.71	Coforge Ltd	1.81
Astral Ltd.	2.68	Navin Fluorine International Ltd.	1.73
Supreme Industries Ltd.	2.49	L&T Technology Services Ltd	1.72
Coromandel International Ltd.	2.30	Alkyl Amines Chemicals Ltd.	1.71
Deepak Nitrite Ltd.	2.21	Honeywell Automation India Ltd.	1.71
Atul Ltd.	2.18	Oracle Financial Services Software Ltd.	1.68
Volta Ltd.	2.17	Others	27.56
IPCA Laboratories Ltd.	2.11	Net Current Assets	-0.02
		TOTAL	100.00

Sectoral Breakdown



Portfolio Details

% of Top 10 Stocks	32.77
Median Market Cap (₹ Cr)	26,316
Weighted Average Market Cap	33,148

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

Market Capitalisation (%)

	Large	Mid	Small
Fund	9	81	10

Investment Objective

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

Date of inception/allotment

03rd Mar, 2022

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 96.39 Crore
Closing AUM : ₹ 98.45 Crore

High/Low NAV in the month

High Growth Option : ₹ 10.9495
Low Growth Option : ₹ 10.7128

Total Expense Ratio

Regular : 0.90
Direct : 0.44

Minimum Investment Amount

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

Load Structure

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

NAV per unit as on 30th August, 2022

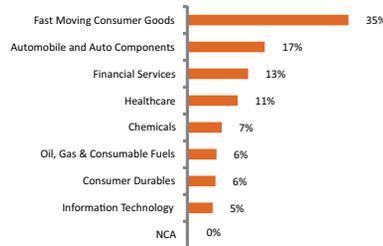
Regular Growth Option ₹ 10.9050
Direct Growth Option ₹ 10.9312

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

Portfolio as on 30th August, 2022

Equity	% to NAV	Equity	% to NAV
Hindustan Unilever Ltd.	4.47	Procter & Gamble Hygiene & Hel Care Ltd.	3.11
Colgate Palmolive India Ltd.	4.45	Kansai Nerolac Paints Ltd.	3.06
Nestle India Ltd.	4.42	Exide Industries Ltd.	3.03
Britannia Industries Ltd.	4.24	Indian Railways Fin Corpn Ltd.	3.02
Dabur India Ltd.	4.01	Dr Reddy's Laboratories Ltd.	3.01
MRF Ltd.	3.93	Marico Ltd.	2.97
Bayer Croscience Ltd.	3.86	Berger Paints India Ltd.	2.97
ITC Ltd.	3.79	Cipla Ltd.	2.91
Hero Motocorp Ltd.	3.60	Castrol India Ltd.	2.89
SBI Life Insurance Company Ltd.	3.57	Tata Consultancy Services Ltd.	2.85
Pidilite Industries Ltd.	3.52	Amarraja Batteries Ltd.	2.61
Bajaj Auto Ltd.	3.50	Infosys Ltd.	2.58
Petronet LNG Ltd.	3.37	Glaxosmithkline Pharmaceuticals Ltd.	2.46
HDFC Life Insurance Company Ltd.	3.31	Alkem Laboratories Ltd	2.43
Tata Consumer Products Ltd	3.20	Net Current Assets	-0.30
HDFC Bank Ltd.	3.16	TOTAL	100.00

Sectoral Breakdown



Portfolio Details

% of Top 10 Stocks	40.34
Median Market Cap (₹ Cr)	73,796
Weighted Average Market Cap	1,76,473

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

Market Capitalisation (%)

	Large	Mid	Small
Fund	62	30	9

HYBRID READY RECKONER SEPTEMBER 2022

Parameters	UTI Hybrid Equity Fund	UTI Equity Savings Fund	UTI Multi Asset Fund	UTI Arbitrage Fund	UTI CCF - Investment Plan	UTI CCF - Savings Plan	UTI Regular Savings Fund	UTI Retirement Benefit Pension Fund	UTI Unit Linked Insurance Plan
Product Category	Hybrid - Aggressive	Hybrid - Equity Savings	Hybrid - Multi Asset	Hybrid - Arbitrage	Solution oriented - Children's Fund	Solution oriented - Children's Fund	Hybrid - Conservative	Solution Oriented - Retirement Fund	Hybrid - Dynamic Asset Allocation
Inception Date	2-Jan-05	30-Aug-18	13-Nov-08	22-Jun-06	30-Jan-08	12-Jul-98	30-Dec-08	28-Dec-94	1-Oct-71
AUM(Month-end) Cr.	4,337	254	868	4,738	644	4,125	1,588	3,624	5,247
Fund Manager	V. Srinivas (Equity) & Sunil Padi (Debt)	V. Srinivas (Equity) & Sunil Padi (Debt)	Sarwan Kumar (Govt. Equity/Gold Portion) & Sunil Padi (Debt)	Sarwan Kumar (Equity) & Sunil Padi (Debt)	Vijal Chopda	* Sunil Padi (Debt) & Vijal Chopda (Equity)	(Anand)deep Chandra (Debt) & *Ami Premchandani (Equity)	* Sunil Padi (Debt) & V. Srinivas (Equity)	* Sunil Padi (Debt) & Ajay Tyagi (Equity)
Ideal Investment Horizon	3 years & above	3 years & above	3 years & above	6 months & above	3 years & above	5 years & above	3 years & above	5 years & above	10 years / 15 years
Benchmark	CRISIL Hybrid 35-65 Aggressive Index*	CRISIL Equity Savings TRI	Customized benchmark: S&P 500, Gold & Cril Composite Bond Fund Index	NIFTY 50 Arbitrage TRI Index	(NIFTY-500 TRI)	CRISIL Short Term Debt Hybrid (60-40 Fund Index)	NIFTY 50 Hybrid Composite Debt 15:85 Index*	CRISIL Short Term Debt Hybrid (60-40) Fund Index	NIFTY 50 Hybrid Composite Debt 50:50 Index*
Investment Purpose	Wealth Creation	Wealth Creation & Income Generation	Wealth Creation	Income Generation	Wealth Creation for Child	Wealth Creation for Child	Income Generation	Retirement Corpus	Insurance, Tax saving & Wealth Creation
Equity (%)	74.51	69.59	66.12	67.69	98.05	39.71	24.94	39.56	39.47
Large Cap (%)	69.70	96.67	47.27	90.27	63.85	63.79	69.09	69.30	66.48
Mid Cap (%)	17.11	0.90	37.11	5.95	20.18	20.19	18.01	17.34	25.57
Small Cap (%)	13.19	2.47	15.61	3.78	15.97	16.02	12.90	13.36	7.95
Outillage/Debt/Dividends (%)	-	29.97	7.64	68.02	-	-	-	-	-
CPICD (%)	3.81	3.81	1.09	5.51	-	-	-	-	-
Corporate Bonds (%)	8.87	2.02	-	-	0.12	19.89	24.79	18.80	17.09
GSEC/SDL/IBills (%)	12.65	7.65	7.32	12.49	0.12	31.05	37.85	29.97	33.23
PTC (%)	-	-	-	-	0.36	0.36	1.47	-	0.75
TREPS/Repo/Cash	3.97	16.93	6.27	14.31	1.83	8.95	10.95	11.67	9.43
Gold EIT	-	-	19.19	-	-	-	-	-	-
Top-5 Sector Holdings - Equity Portfolio									
FINANCIAL SERVICES: 25.86	FINANCIAL SERVICES: 36.46	FINANCIAL SERVICES: 25.86	FINANCIAL SERVICES: 25.86	FINANCIAL SERVICES: 31.05	FINANCIAL SERVICES: 31.05	FINANCIAL SERVICES: 31.05	FINANCIAL SERVICES: 33.41	FINANCIAL SERVICES: 36.44	FINANCIAL SERVICES: 27.17
IT: 24.89	IT: 13.59	CAPITAL GOODS: 9.18	IT: 24.89	IT: 10.28	IT: 10.22	IT: 10.22	HEALTHCARE: 9.81	IT: 12.07	IT: 13.91
METALS & MINING: 9.29	AUTOMOBILE: 12.04	CHEMICALS: 9.02	METALS & MINING: 9.29	AUTOMOBILE: 8.76	AUTOMOBILE: 8.80	AUTOMOBILE: 9.41	IT: 9.46	AUTOMOBILE: 9.41	HEALTHCARE: 12.01
FMCG: 7.26	FMCG: 6.80	CONSUMER DURABLES: 8.77	OIL & GAS: 8.56	FMCG: 7.95	FMCG: 7.91	FMCG: 6.71	AUTOMOBILE: 8.79	FMCG: 6.71	CONSUMER SERVICES: 11.44
HEALTHCARE: 6.83	POWER: 6.01	AUTOMOBILE: 7.93	SERVICES: 8.26	CONSUMER SERVICES: 7.70	CONSUMER SERVICES: 7.72	CONSTRUCTION: 6.52	FMCG: 5.36	CONSTRUCTION: 6.52	CONSUMER DURABLES: 10.01
Key Statistics									
Standard Deviation (Annual %)	16.09	7.67	13.64	1.08	20.83	8.74	6.40	8.61	8.22
Beta	1.10	0.73	0.90	0.36	0.94	0.96	1.16	0.95	0.68
Sharpe Ratio (%)	0.75	0.64	0.35	-1.21	0.73	0.75	0.65	0.85	0.71
Yield to Maturity (%)	7.19	5.81	6.27	5.65	5.45	6.96	7.04	6.87	6.96
Average Maturity (Years)	5.99	1.66	3.88	0.28	0.05	5.93	5.40	5.37	5.35
Modified Duration (years)	3.80	0.83	2.86	0.28	0.05	3.63	3.48	3.48	3.44
Expense Ratio (%)	Regular: 2.00 Direct: 1.35	Regular: 1.50 Direct: 0.69	Regular: 1.88 Direct: 1.09	Regular: 0.92 Direct: 0.36	Regular: 2.76 Direct: 1.60	Regular: 1.75 Direct: 1.53	Regular: 1.80 Direct: 1.20	Regular: 1.75 Direct: 1.07	Regular: 1.70 Direct: 0.96
Data as of August 31, 2022									
Standard Deviation (S.D.) = S.D. of Daily Returns; SDR(250) = (Return - Risk free rate) / (Standard Deviation) - 3 year Beta - Computerized measure of index returns; Index returns divided by volatility of index returns based on daily returns for past three years.									
Gross Equity includes Cash Equities & Arbitrage. UTI Hybrid Equity Fund: Equity exposure includes 0.28% IPIV exposure. GPC & ROCE are calculated on Net Equity Exposure for Hybrid Asset Fund & Equity Savings Fund.									
Average Equity holding in UTI Arbitrage Fund is 67.22% for the past 12 months against the requirement of minimum 65% for equity taxation. Top five allocation (Sector) - rebased values.									

UTI HYBRID EQUITY FUND (Erstwhile UTI Balanced Fund)

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

Investment Objective

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

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

Date of inception/allotment

2nd January, 1995

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 4413.41 Crore
Closing AUM : ₹ 4447.63 Crore

High/Low NAV in the month

High Growth Option : ₹ 258.3604
Low Growth Option : ₹ 251.5001

Total Expense Ratio

Regular : 2.00
Direct : 1.36

Minimum Investment Amount

Growth: ₹ 1000/-
IDCW: ₹ 5000/-

Load Structure

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

NAV per unit as on 30th August, 2022

Regular Growth Option : ₹ 257.4659
Regular IDCW Option : ₹ 33.0009
Direct Growth Option : ₹ 271.9093
Direct IDCW Option : ₹ 35.6275

Portfolio Parameters

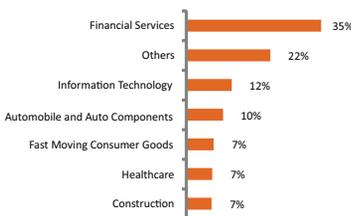
Weighted Average Maturity : 5.99 Yrs
Yield to Maturity : 7.19%
Modified Duration : 3.80 Yrs

Portfolio as on 30th August, 2022

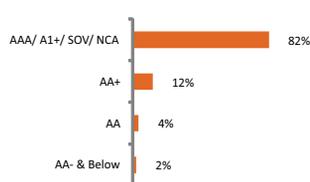
Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Equity			6.45% GSEC MAT - 07/10/2029	1.62	SOV
ICICI Bank Ltd	7.01		7.26% GSEC 14/01/29	1.36	SOV
HDFC Bank Ltd.	5.82		GOI FRB - MAT 22/09/2033	1.23	SOV
ITC Ltd.	4.12		7.19% GJ SDL MAT - 25/01/2027	1.13	SOV
State Bank Of India	3.86		INVIT		
Larsen & Toubro Ltd.	3.55		INVIT - Powergrid Infra Invst Trust	0.73	
Infosys Ltd.	3.40		Long Term Debt		
HDFC Ltd.	2.85		Indian Oil Corporation Ltd.	1.11	CRISIL AAA/A1+
Mahindra & Mahindra Ltd.	2.56		Jamnagar Utilities & Power Pvt Ltd. ^	1.08	CRISIL AAA/A1+
HCL Technologies Ltd.	2.20		Canara Bank	0.90	CRISIL AA+
Axis Bank Ltd.	2.17		Summit Digital Infrastructure Ltd	0.66	CRISIL AAA/A1+
Bajaj Auto Ltd.	1.78		Shriram Transport Finance Co.Ltd.	0.58	IND AA+
Bharti Airtel Ltd.	1.50		Power Finance Corporation Ltd.	0.57	CRISIL AAA/A1+
Reliance Industries Ltd.	1.35		Union Bank Of India	0.56	CRISIL AA+
Power Grid Corporation Of India Ltd	1.25		Cholamandalam Investment & Finance Company Ltd	0.56	ICRA AA+
Hindalco Industries Ltd.	1.19		Citicorp Finance India Ltd.	0.56	CRISIL AAA/A1+
Others	29.14		Indiabulls Housing Finance Ltd.	0.55	CARE AA
Govt Securities			Others	1.75	
Others	3.56		Net Current assets	4.01	
6.54% GSEC MAT - 17/01/2032	3.76	SOV	Total	100.00	

^ Mukesh Ambani promoter Group company

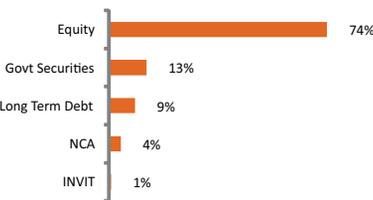
Sectoral Breakdown



Credit Profile of Debt as on 30th August, 2022



Asset Allocation of Debt as on 30th August, 2022



Portfolio Details

Median Market Cap (₹ Cr)	2,40,100
Weighted Average Market Cap	3,13,085
Number of Securities	60

All figures given are provisional and unaudited.

Quantitative Indicators

Quantitative Indicators	Fund	Benchmark
Beta	1.10	1
Standard Deviation (Annual)	16.09%	14.23%
Sharpe Ratio	0.75%	
Portfolio Turnover Ratio (Annual)	0.34	

As on 30th August, 2022

Market Capitalisation (%)

	Large	Mid	Small
Fund	70	17	13

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

Period	NAV Growth (%)	CRISIL Hybrid 35+65 Aggressive Index (%)	Nifty 50 TRI (%)	NAV Growth (₹)	CRISIL Hybrid 35+65 Aggressive Index (₹)	Nifty 50 TRI (₹)
1 Year	6.58	5.64	5.14	10,658	10,564	10,514
3 Years	17.31	16.23	18.63	16,151	15,708	16,703
5 Years	9.76	11.83	13.77	15,934	17,495	19,067
Since inception*	14.58	NA	NA	4,32,616	NA	NA

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

* Compounded annualized Growth Rate.

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

N.A - Not Available. Schemes Managed by Mr. V Srivatsa & Mr. Sunil Madhukar Patil.

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

SIP Returns as on 30th August, 2022

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Hybrid 35+65 Aggressive Index (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) CRISIL Hybrid 35+65 Aggressive Index	Yield (%) Nifty 50 TRI
1 Year	1,20,000	1,25,564	1,25,550	1,25,555	8.76	8.73	8.74
3 Years	3,60,000	4,85,277	4,61,377	4,89,950	20.44	16.83	21.13
5 Years	6,00,000	8,54,767	8,54,443	9,04,434	14.15	14.13	16.45
7 Years	8,40,000	13,07,161	13,51,364	14,52,922	12.42	13.36	15.39
10 Years	12,00,000	22,43,195	23,52,708	25,14,309	12.03	12.92	14.16
15 Years	18,00,000	45,72,760	47,89,971	51,62,179	11.53	12.07	12.95
Since inception	21,30,000	64,50,144	68,85,422	76,71,861	11.37	11.99	13.02

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 2022 (Since SIP facility was introduced in November 2004. Past performance may or may not be sustained in future.

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

Investment Objective

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

Date of inception/allotment

19th November, 2008

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 885.63 Crore
Closing AUM : ₹ 885.57 Crore

High/Low NAV in the month

High Growth Option : ₹ 45.0002
Low Growth Option : ₹ 43.7800

Total Expense Ratio

Regular : 1.89
Direct : 1.07

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW:

Load Structure

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

NAV per unit as on 30th August, 2022

Regular Growth Option : ₹ 44.5022
Regular IDCW Option : ₹ 19.5593
Direct Growth Option : ₹ 48.0007
Direct IDCW Option : ₹ 21.7070

Portfolio Parameters

Weighted Average Maturity : 3.88 Yrs
Yield to Maturity : 6.27%
Modified Duration : 2.86 Yrs

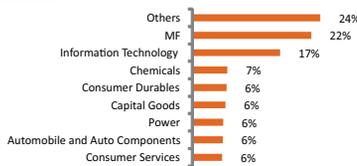
WBINDX4 Returns

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

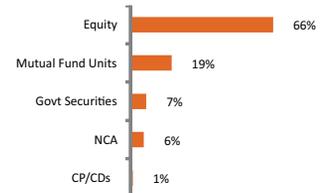
Portfolio as on 30th August, 2022

Portfolio	% to NAV	Rating	Futures	Portfolio	% to NAV	Rating	Futures
Equity				Greenpanel Industries Ltd	0.89		
Bharti Airtel Ltd.	3.46		-0.42	Sheela Foam Ltd.	0.85		
Infosys Ltd.	3.39		-0.42	Fine Organic Ind Ltd	0.79		
Titan Company Ltd.	3.16		-0.40	L&T Technology Services Ltd	0.78		-0.10
Tata Elxsi Ltd.	3.05			Narayana Hrudayalaya Ltd	0.76		
Sun Pharmaceuticals Industries Ltd.	2.82		-0.35	National Aluminium Company Ltd.	0.76		-0.09
Tata Power Company Ltd.	2.53		-0.32	RHI Magnesita India Ltd	0.75		
Schaeffler India Ltd	2.52			Chambal Fertilisers & Chemicals Ltd	0.75		-0.10
Power Grid Corporation Of India Ltd	2.44		-0.30	GHCL Ltd.	0.66		
Tata Motors Ltd.	2.42		-0.30	Brigade Enterprises Ltd.	0.65		
SRF Ltd.	2.41		-0.30	Borosil Renewables Ltd	0.64		
Page Industries Ltd	2.12		-0.27	V.I.P.Industries Ltd.	0.62		
Indian Hotels Company Ltd.	2.01		-0.25	Balrampur Chini Mills Ltd.	0.62		-0.08
Trent Ltd.	1.91		-0.24	CRISIL Ltd	0.59		
Hindalco Industries Ltd.	1.82		-0.22	Eclerx Services Ltd.	0.44		
CG Power And Industrial Solutions Ltd.	1.81			Dcm Shriram Ltd.	0.40		
Tech Mahindra Ltd	1.76		-0.22	Nifty Index			-2.01
Oil & Natural Gas Corporation Ltd.	1.61		-0.20	CP/CDs			
Persistent Systems Ltd.	1.57		-0.20	Canara Bank	1.09	CRISIL AAA/A1+	
Bank Of Baroda	1.52		-0.19	Govt Securities			
KPIT Technologies Ltd	1.45			7.38% GSEC 20/06/2027	2.87	SOV	
United Spirits Ltd.	1.16		-0.14	6.54% GSEC MAT - 17/01/2032	2.70	SOV	
Mindtree Ltd.	1.14		-0.14	6.67% GS MAT - 15/12/2035	1.07	SOV	
Grindwell Norton Ltd.	1.13			5.63% GS MAT - 12/04/26	0.54	SOV	
Solar Industries India Ltd.	1.06			364 D TBILL MAT - 01/06/2023	0.14	SOV	
Thermax Ltd.	1.04			Mutual Fund Units			
Mphasis Ltd	1.03		-0.13	UTI MF- Gold Exchange Traded Fund	19.19		
Canara Bank	1.00		-0.13	Net Current assets	6.28		
K.P.R. Mill Ltd	0.93			Total	100.00		
Aditya Birla Fashion & Retail Ltd.	0.91		-0.12				

Sectoral Breakdown



Asset Allocation of Debt as on 30th August, 2022



Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Tata Elxsi Ltd.	2.8	Reliance Industries Ltd.	-8.6
Schaeffler India Ltd	2.4	HDFC Bank Ltd.	-6.2
Tata Power Company Ltd.	1.8	ICICI Bank Ltd	-5.8
CG Power And Industrial Solutions Ltd.	1.8	HDFC Ltd.	-4.2
SRF Ltd.	1.8	Tata Consultancy Services Ltd.	-3.1

Market Capitalisation (%)

	Large	Mid	Small
Fund	47	37	16
Benchmark	87	13	0

Portfolio Details

% of Top 10 Stocks	25.37
Median Market Cap (₹ Cr)	56,500
Weighted Average Market Cap	1,17,666

All figures given are provisional and unaudited.

Quantitative Indicators

Quantitative Indicators	Fund	Benchmark
Beta	0.90	1
Standard Deviation (Annual)	13.64%	14.48%
Sharpe Ratio	0.35%	
Portfolio Turnover Ratio (Annual)	3.24	

As on 30th August, 2022

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

Period	NAV Growth (%)	Benchmark@ (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Benchmark@ (₹)	Nifty 50 TRI (%)
1 Year	2.12	5.99	5.14	10,212	10,599	10,514
3 Years	10.10	16.22	18.63	13,350	15,704	16,703
5 Years	6.68	12.19	13.77	13,819	17,779	19,067
Since inception*	11.43	14.78	16.25	44,475	66,911	79,745

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

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

*Compounded annualized Growth Rate.

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

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

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

SIP Returns as on 30th August, 2022

Period	Investment Amount (₹)	Fund Value (₹)	Benchmark@ (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Benchmark@	Yield (%) Nifty 50 TRI
1 Year	1,20,000	1,23,229	1,24,548	1,25,555	5.05	7.14	8.74
3 Years	3,60,000	4,19,902	4,58,864	4,89,950	10.28	16.45	21.13
5 Years	6,00,000	7,39,666	8,57,311	9,04,434	8.31	14.27	16.45
7 Years	8,40,000	11,10,890	13,57,891	14,52,922	7.86	13.49	15.39
10 Years	12,00,000	17,66,783	23,43,729	25,14,309	7.51	12.85	14.16
15 Years	NA	NA	NA	NA	NA	NA	NA
Since inception	16,40,000	29,14,912	40,56,827	44,02,168	8.01	12.37	13.44

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

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

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

Investment Objective

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

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

Date of inception/allotment

22nd June, 2006

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 4527.64 Crore
Closing AUM : ₹ 4422.04 Crore

High/Low NAV in the month

High Growth Option : ₹ 28.8281
Low Growth Option : ₹ 28.7181

Total Expense Ratio

Regular : 0.93
Direct : 0.37

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW: ₹ 5000/-

Load Structure

Entry Load : Nil

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

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

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

(B) Redemption / Switch out after 21 days

from the date of allotment - NIL

Any redemption/switchout of units would be

done on First in First out (FIFO) basis

NAV per unit as on 30th August, 2022

Regular Growth Option : ₹ 28.8215
Regular IDCW Option : ₹ 16.2820
Direct Growth Option : ₹ 30.2124
Direct IDCW Option : ₹ 17.6729

Portfolio Parameters

Weighted Average Maturity : 0.28 Yrs
Yield to Maturity : 5.65%
Modified Duration : 0.28 Yrs

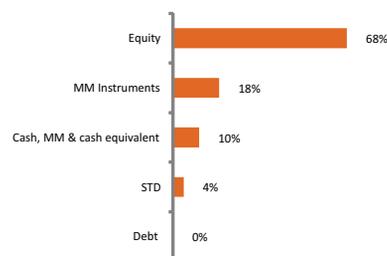
Portfolio as on 30th August, 2022

Portfolio	% to NAV	Hedged	Portfolio	% to NAV	Hedged
Equity	67.72		STD	4.15	
MM Instruments	18.00		Debt	0.00	
Cash, MM & cash equivalent	10.12		Total	100.00	

All figures given are provisional and unaudited.

*Average Equity holding is 67.22% for the past 12 months against the requirement of minimum 65%.
(Annual average of the monthly average opening and closing figures)

Asset Allocation of Debt as on 30th August, 2022



Quantitative Indicators Fund Benchmark

Beta	0.36	1
Standard Deviation (Annual)	1.08%	1.88%
Sharpe Ratio	-1.21%	
Portfolio Turnover Ratio (Annual)	11.02	

As on 30th August, 2022

Portfolio Details

Median Market Cap (₹ Cr)	2,11,021
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All figures given are provisional and unaudited.

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

Period	NAV Growth (%)	Nifty 50 Arbitrage TRI (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	Nifty 50 Arbitrage TRI (₹)	CRISIL 1 Year T-Bill Index (₹)
1 Year	3.21	3.40	3.16	10,321	10,340	10,316
3 Years	4.03	3.52	4.60	11,260	11,095	11,446
5 Years	4.94	4.31	5.58	12,728	12,350	13,121
Since inception*	6.75	6.10	6.10	28,816	26,101	26,101

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

*Compounded annualized Growth Rate.

Benchmark for UTI Arbitrage Fund has been changed from CRISIL Arbitrage Index to Nifty 50 Arbitrage Index. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 67 in 'Fund Manager Summary'. Schemes Managed by Mr. Sharwan Kumar Goyal & Mr. Amit Sharma. The performance of the benchmark is calculated using total return index variant of the benchmark index.

SIP Returns as on 30th August, 2022

Period	Investment Amount (₹)	Fund Value (₹)	Nifty 50 Arbitrage TRI (₹)	CRISIL 1 Year T-Bill Index (₹)	Yield (%) Fund	Yield (%) Nifty 50 Arbitrage TRI	Yield (%) CRISIL 1 Year T-Bill Index
1 Year	1,20,000	1,22,115	1,22,288	1,22,218	3.30	3.57	3.46
3 Years	3,60,000	3,80,863	3,80,052	3,81,637	3.70	3.56	3.84
5 Years	6,00,000	6,69,552	6,63,853	6,78,454	4.34	4.00	4.86
7 Years	8,40,000	9,94,497	9,76,852	10,14,862	4.76	4.25	5.33
10 Years	12,00,000	15,77,153	15,41,485	16,23,480	5.34	4.90	5.89
15 Years	18,00,000	28,86,584	21,00,603	29,17,407	6.02	5.36	6.15
Since inception	19,30,000	32,44,633	21,00,603	32,46,288	6.14	5.36	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.

UTI REGULAR SAVINGS FUND (Erstwhile UTI MIS Advantage Plan)

An open ended hybrid scheme investing predominantly in debt instruments.

SEPTEMBER 2022

Investment Objective

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

Date of inception/allotment

16th December, 2003

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 1599.48 Crore
Closing AUM : ₹ 1611.17 Crore

High/Low NAV in the month

High Growth Option : ₹ 52.7572
Low Growth Option : ₹ 52.0307

Total Expense Ratio

Regular : 1.80
Direct : 1.20

Minimum Investment Amount

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

Load Structure

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

NAV per unit as on 30th August, 2022

Regular Growth Option : ₹ 52.7393
Regular IDCW Option : ₹ 15.8136
Direct Growth Option : ₹ 56.0889
Direct IDCW Option : ₹ 17.2038

Portfolio Parameters

Weighted Average Maturity : 5.40 Yrs
Yield to Maturity : 7.04%
Modified Duration : 3.48 Yrs
Securitized Debt Average Maturity :
First Business Receivable Trust : 0.21 Yrs.

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

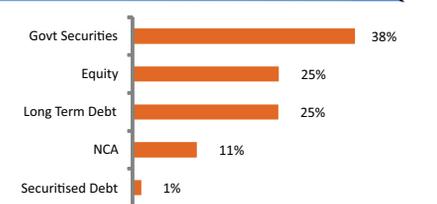
Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Equity			07.75 TN SDL MAT 10/08/2032	0.94	SOV
HDFC Bank Ltd.	2.31		8.21% W B SDL MAT - 24/06/25	0.64	SOV
ICICI Bank Ltd.	1.98		364 D TBILL MAT - 01/06/2023	0.15	SOV
Infosys Ltd.	1.69		7.17% GSEC 08/01/2028	0.05	SOV
Axis Bank Ltd.	1.12		Long Term Debt		
Bharti Airtel Ltd.	0.95		Cholamandalam Investment & Finance Company Ltd	3.76	ICRA AA+
State Bank Of India	0.89		Jamnagar Utilities & Power Pvt Ltd. ^	3.04	CRISIL AAA/A1+
ITC Ltd.	0.66		Summit Digital Infrastructure Ltd	1.83	CRISIL AAA/A1+
Aditya Birla Fashion & Retail Ltd.	0.62		Yes Bank Ltd.	1.67	CARE BBB+
Bajaj Auto Ltd.	0.61		Shriram Transport Finance Co.Ltd.	1.59	IND AA+
Maruti Suzuki India Ltd.	0.54		HDFC Ltd.	1.57	ICRA AAA/A1+
Others	13.54		Union Bank Of India	1.55	CRISIL AA+
Govt Securities			Tata Motors Finance Ltd.	1.53	ICRA AA+
6.54% GSEC MAT - 17/01/2032	8.90	SOV	Canfin Homes Ltd.	1.52	ICRA AA+
6.45% GSEC MAT - 07/10/2029	5.97	SOV	India Grid Trust	1.51	CRISIL AAA/A1+
7.26% GSEC 14/01/29	5.00	SOV	Power Finance Corporation Ltd.	1.50	CRISIL AAA/A1+
GOI FRB - MAT 22/09/2033	4.62	SOV	Piramal Capital & Housing Finance Ltd	1.22	ICRA AA
7.19% GJ SDL MAT - 25/01/2027	3.11	SOV	REC Ltd.	0.96	CRISIL AAA/A1+
5.63% GS MAT - 12/04/26	2.98	SOV	L&T Finance Ltd.	0.94	CRISIL AAA/A1+
7.38% GSEC 20/06/2027	1.58	SOV	Canara Bank	0.62	CRISIL AA+
5.22% GS 15/06/2025	1.49	SOV	Securitized Debt		
6.67% GS MAT - 15/12/2035	1.47	SOV	First Business Receivable Trust\$	1.47	IND AAA/A1+
7.82% GJ SDL 2032 - 29/06/2032	0.95	SOV	Net Current assets	10.98	
			Total	100.00	

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

Sectoral Breakdown (%)



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



Market Capitalisation (%)

Fund	Large	Mid	Small
	69	18	13

Segregated AUM & NAV

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

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

Period	NAV Growth (%)	NIFTY 50 Hybrid Composite Debt 15:85 TRI (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	NIFTY 50 Hybrid Composite Debt 15:85 TRI (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	6.15	3.04	-0.35	10,615	10,304	9,965
3 Years	9.27	8.65	3.60	13,050	12,829	11,120
5 Years	6.69	8.03	4.53	13,826	14,717	12,481
Since inception*	9.29	8.43	5.48	52,753	45,500	27,149

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

* Compounded annualized Growth Rate.

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

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 67 in 'Fund Manager Summary'. Schemes Managed by Mr. Amandeep S. Chopra & Mr. Amit Premchandani. *The Scheme returns are inclusive of the impact of segregation of the portfolio Debt instruments of Vodafone Idea Ltd. have been segregated from the Main Portfolio on 17th Feb, 2020.

SIP Returns as on 30th August, 2022

Period	Investment Amount (₹)	Fund Value (₹)	NIFTY 50 Hybrid Composite Debt 15:85 TRI (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) NIFTY 50 Hybrid Composite Debt 15:85 TRI	Yield (%) CRISIL 10 Year Gilt Index
1 Year	1,20,000	1,23,082	1,22,624	1,20,984	4.83	4.11	1.53
3 Years	3,60,000	4,20,463	4,02,432	3,71,127	10.38	7.39	1.99
5 Years	6,00,000	7,37,836	7,41,681	6,71,448	8.22	8.42	4.45
7 Years	8,40,000	11,09,887	11,36,000	10,01,016	7.84	8.49	4.94
10 Years	12,00,000	18,47,087	18,88,082	16,18,567	8.36	8.78	5.84
15 Years	18,00,000	36,02,645	36,39,583	29,05,672	8.70	8.83	6.10
Since inception	21,30,000	49,86,947	49,62,176	38,03,215	8.87	8.82	6.16

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

Portfolio Details

Median Market Cap (₹ Cr)	1,00,862
Weighted Average Market Cap	2,64,582
Number of Securities	62

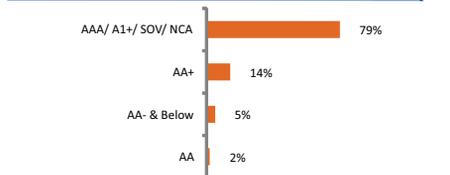
All figures given are provisional and unaudited.

Quantitative Indicators Fund Benchmark

Beta	1.16	1
Standard Deviation (Annual)	6.10%	4.41%
Sharpe Ratio	0.65%	
Portfolio Turnover Ratio (Annual)	0.95	

As on 30th August, 2022

Credit Profile of Debt as on 30th August, 2022



Excluding Net Current Assets

Portfolio	% of NAV	Rating
UTI Regular Savings Fund (Segregated - 17022020) Segregated Portfolio as on 30 th August, 2022		
Vodafone Idea Ltd	0*	CARE-B-
Net Current Assets	0*	

* Percentage to NAV Less Than 0.01

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

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

UTI UNIT LINKED INSURANCE PLAN*

An open ended tax saving cum insurance scheme.

SEPTEMBER 2022

Investment Objective

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

Date of inception/allotment

1st October, 1971

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 5305.19 Crore
Closing AUM : ₹ 5333.11 Crore

High/Low NAV in the month

High Growth Option : ₹ 32.8983
Low Growth Option : ₹ 32.3760

Total Expense Ratio

Existing : 1.68
Direct : 0.95

Minimum Investment Amount

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

Load Structure

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

NAV per unit as on 30th August, 2022

Existing Growth Option : ₹ 32.8422
Direct Growth Option : ₹ 34.8159

Portfolio Parameters

Weighted Average Maturity : 5.35 Yrs
Yield to Maturity : 6.96%
Modified Duration : 3.44 Yrs
Securitized Debt Average Maturity : 1.35 Yrs.
First Business Receivable Trust : 1.35 Yrs.

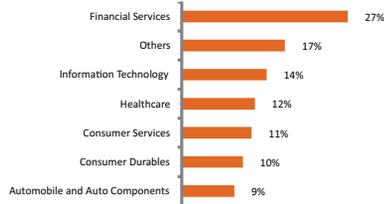
*Temporary discontinuation of fresh subscription (w.e.f July 01, 2022)

Portfolio as on 30th August, 2022

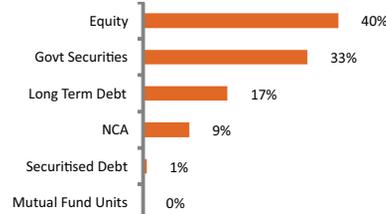
Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Equity			5.63% GS MAT - 12/04/26	2.70	SOV
Bajaj Finance Ltd.	2.42		GOI FRB - MAT 22/09/2033	2.70	SOV
ICICI Bank Ltd	2.23		7.26% GSEC 22/08/2032	1.89	SOV
HDFC Bank Ltd.	1.81		Long Term Debt		
Infosys Ltd.	1.71		National Housing Bank	2.16	CRISIL AAA/A1+
Avenue Supermarts Ltd.	1.66		State Bank Of India	1.91	CRISIL AA+
Kotak Mahindra Bank Ltd.	1.65		HDFC Ltd.	1.88	CRISIL AAA/A1+
Larsen & Toubro Infotech Ltd	1.59		Jamnagar Utilities & Power Pvt Ltd. ^	1.35	CRISIL AAA/A1+
Info-Edge (India) Ltd.	1.28		REC Ltd	1.22	CRISIL AAA/A1+
HDFC Ltd.	1.23		Shriram Transport Finance Co.Ltd.	0.96	IND AA+
Astral Ltd.	1.17		L&T Finance Ltd.	0.94	CRISIL AAA/A1+
Mindtree Ltd.	1.11		National Bank For Agriculture & Rural Development	0.94	CRISIL AAA/A1+
Coforge Ltd	1.08		Citicorp Finance India Ltd.	0.93	CRISIL AAA/A1+
Titan Company Ltd.	0.93		Tata Motors Finance Ltd.	0.92	CRISIL AA-
Maruti Suzuki India Ltd.	0.90		Others	3.86	
AU Small Finance Bank Ltd	0.79		Mutual Fund Units		
Others	17.95		UTI Bank Exchange Traded Fund	0.03	
Govt Securities			Securitized Debt		
Others	13.73		First Business Receivable Trust\$	0.75	IND AAA/A1+
6.54% GSEC MAT - 17/01/2032	7.62	SOV	Net Current assets	9.38	
6.45% GSEC MAT - 07/10/2029	4.60	SOV	Total	100.00	

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

Sectoral Breakdown (%)



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



Market Capitalisation (%)

	Large	Mid	Small
Fund	66	26	8

Portfolio Details

Median Market Cap (₹ Cr)	83,489
Weighted Average Market Cap	2,22,285
Number of Securities	73

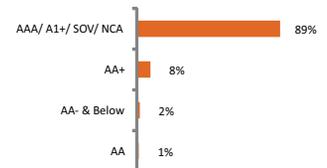
All figures given are provisional and unaudited.

Quantitative Indicators Fund Benchmark

Beta	0.68	1
Standard Deviation (Annual)	8.22%	11.19%
Sharpe Ratio	0.71%	
Portfolio Turnover Ratio (Annual)	0.31	

As on 30th August, 2022

Credit Profile of Debt as on 30th August, 2022



Excluding Net Current Assets

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

Period	NAV Growth (%)	NIFTY 50 Hybrid Composite Debt 50:50 Index (%)	Nifty 50 (%)	NAV Growth (₹)	NIFTY 50 Hybrid Composite Debt 50:50 Index (₹)	Nifty 50 (₹)
1 Year	2.28	4.05	5.14	10,228	10,405	10,514
3 Years	11.17	13.28	18.63	13,743	14,541	16,703
5 Years	6.79	10.80	13.77	13,891	16,704	19,067
Since inception*	10.51	NA	NA	16,26,825	NA	NA

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

*Compounded annualized Growth Rate.

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

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 67 in 'Fund Manager Summary'.
N.A - Not Available. Schemes Managed by Mr. Sunil Madhukar Patil & Mr. Ajay Tyagi.

SIP Returns as on 30th August, 2022

Period	Investment Amount (₹)	Fund Value (₹)	NIFTY 50 Hybrid Composite Debt 50:50 Index (₹)	Nifty 50 (₹)	Yield (%) Fund	Yield (%) NIFTY 50 Hybrid Composite Debt 50:50 Index	Yield (%) Nifty 50
1 Year	1,20,000	1,21,785	1,23,944	1,25,555	2.78	6.18	8.74
3 Years	3,60,000	4,21,686	4,37,656	4,89,950	10.57	13.14	21.13
5 Years	6,00,000	7,38,315	8,12,970	9,04,434	8.24	12.12	16.45
7 Years	8,40,000	11,14,451	12,74,521	14,52,922	7.95	11.72	15.39
10 Years	12,00,000	18,49,832	21,62,505	25,14,309	8.39	11.34	14.16
15 Years	18,00,000	36,75,069	43,20,070	51,62,179	8.94	10.86	12.95
Since inception	21,30,000	52,05,511	61,64,188	76,71,861	9.29	10.93	13.02

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

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

Investment Objective

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

Date of inception/allotment

30th August, 2018

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 256.56 Crore
Closing AUM : ₹ 257.75 Crore

High/Low NAV in the month

High Growth Option : ₹ 13.5764
Low Growth Option : ₹ 13.3896

Total Expense Ratio

Regular : 1.50
Direct : 0.69

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW: ₹ 5000/-

Load Structure

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

NAV per unit as on 30th August, 2022

Regular Growth Option : ₹ 13.5564
Regular IDCW Option : ₹ 13.5565
Direct Growth Option : ₹ 14.0578
Direct IDCW Option : ₹ 14.0586

Portfolio Parameters

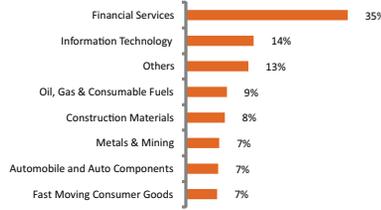
Weighted Average Maturity : 1.66 Yrs
Yield to Maturity : 5.81%
Modified Duration : 0.83 Yrs
Portfolio Turnover Ratio (Annual) : 3.95

Portfolio as on 30th August, 2022

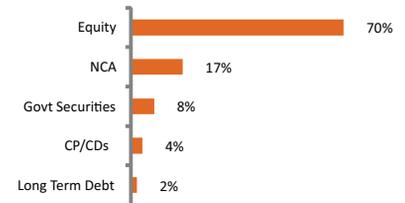
Portfolio	% to NAV	Rating	Futures	Portfolio	% to NAV	Rating	Futures
Equity				Bajaj Auto Ltd.	1.12		
Infosys Ltd.	7.17		-4.69	Cipla Ltd.	1.09		
HDFC Ltd.	6.79		-4.97	Maruti Suzuki India Ltd.	0.99		
Grasim Industries Ltd.	5.79		-4.97	Tata Motors Ltd.	0.82		
Reliance Industries Ltd.	4.80		-3.77	Wipro Ltd.	0.77		
Axis Bank Ltd.	3.84		-2.04	GAIL (India) Ltd.	0.74		
ICICI Bank Ltd	3.66			Indus Towers Ltd.	0.69		
HDFC Bank Ltd.	3.44			Oil & Natural Gas Corporation Ltd.	0.55		-0.37
ITC Ltd.	2.70			Tata Steel Ltd.	0.48		
JSW Steel Ltd.	2.55		-2.56	Dr Reddy's Laboratories Ltd.	0.42		
SBI Life Insurance Company Ltd.	2.55		-2.56	Tech Mahindra Ltd	0.38		
State Bank Of India	2.51			Dabur India Ltd.	0.25		-0.26
Larsen & Toubro Ltd.	2.13			CP/CDs			
Hindalco Industries Ltd.	1.94		-1.23	EXIM Bank	1.93	CRISIL AAA/A1+	
Mahindra & Mahindra Ltd.	1.84			Canara Bank	1.88	CRISIL AAA/A1+	
HCL Technologies Ltd.	1.75			Govt Securities			
Hindustan Unilever Ltd.	1.67		-1.68	5.63% GS MAT - 12/04/26	5.59	SOV	
Bharti Airtel Ltd.	1.31			GOI FRB - MAT 22/09/2033	1.93	SOV	
NTPC Ltd.	1.25			364 D TBILL MAT - 01/06/2023	0.13	SOV	
IndusInd Bank Ltd.	1.23			Long Term Debt			
Aurobindo Pharma Ltd.	1.23		-0.87	NTPC Ltd.	2.02	CRISIL AAA/A1+	
Power Grid Corporation Of India Ltd	1.14			Net Current assets	16.92		
				Total	100.00		

^ Mukesh Ambani promoter Group company

Sectoral Breakdown



Asset Allocation of Debt as on 30th August, 2022



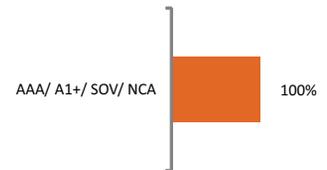
Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
ICICI Bank Ltd	3.7	JSW Steel Ltd.	0.0
HDFC Bank Ltd.	3.4	SBI Life Insurance Company Ltd.	0.0
ITC Ltd.	2.7	Hindustan Unilever Ltd.	0.0
State Bank Of India	2.5	Dabur India Ltd.	0.0
Infosys Ltd.	2.5	Oil & Natural Gas Corporation Ltd.	0.2

Market Capitalisation (%)

Fund	Large	Mid	Small
As on 30 th August, 2022	97	1	2

Credit Profile of Debt as on 30th August, 2022



Excluding Net Current Assets

Portfolio Details

% of Top 10 Stocks	24.12
Median Market Cap (₹ Cr)	2,74,253
Weighted Average Market Cap	3,87,538
Number of Securities	34

All figures given are provisional and unaudited.

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

Period	NAV Growth (%)	CRISIL Equity Savings Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Equity Savings Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	5.72	5.04	-0.35	10,572	10,504	9,965
3 Years	10.27	11.37	3.60	13,412	13,818	11,120
Since inception*	7.89	9.48	6.62	13,555	14,373	12,927

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

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

*Compounded annualized Growth Rate.

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

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

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

SIP Returns as on 30th August, 2022

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Equity Savings Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Equity Savings Index	Yield (%) CRISIL 10 Year Gilt Index
1 Year	1,20,000	1,24,271	1,24,564	1,20,936	6.70	24.99	1.46
3 Years	3,60,000	4,26,767	4,26,415	3,70,986	11.39	13.02	1.97
Since inception	4,80,000	5,88,877	5,97,037	5,16,774	10.22	11.80	3.65

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

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

UTI CHILDREN'S CAREER FUND - SAVINGS PLAN

SEPTEMBER 2022

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

Investment Objective

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

Date of inception/allotment

12th July, 1993

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 4177.89 Crore
Closing AUM : ₹ 4206.47 Crore

High/Low NAV in the month

High Growth Option : ₹ 31.0189
Low Growth Option : ₹ 30.4730

Total Expense Ratio

Regular : 1.75
Direct : 1.53

Minimum Investment Amount

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

Load Structure

Entry Load : Nil
Exit Load : Nil

Lock In Period

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

NAV per unit as on 30th August, 2022

Regular Growth Option : ₹ 31.0046
Direct Growth Option : ₹ 31.5123

Portfolio Parameters

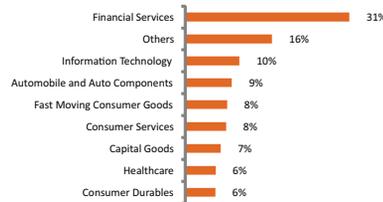
Weighted Average Maturity : 5.93 Yrs
Yield to Maturity : 6.96%
Modified Duration : 3.63 Yrs
Securitized Debt Average Maturity : 2.34 Yrs
First Business Receivable Trust : 2.34 Yrs.

Portfolio as on 30th August, 2022

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Equity			GOI FRB - MAT 22/09/2033	4.01	SOV
ICICI Bank Ltd	3.42		7.89% GJ SDL MAT - 15/05/2025	2.43	SOV
HDFC Bank Ltd.	3.03		5.22% GS 15/06/2025	1.71	SOV
Infosys Ltd.	2.46		Long Term Debt		
Axis Bank Ltd.	1.56		HDFC Ltd.	3.52	CRISIL AAA/A1+
Bharti Airtel Ltd.	1.44		State Bank Of India	2.43	CRISIL AA+
State Bank Of India	1.09		REC Ltd	2.13	CRISIL AAA/A1+
Bajaj Finance Ltd.	1.09		Power Finance Corporation Ltd.	2.05	CRISIL AAA/A1+
ITC Ltd.	0.90		Shriram Transport Finance Co.Ltd.	1.22	IND AA+
Crompton Greaves Consumer Electricals Ltd.	0.84		National Bank For Agriculture & Rural Development	1.20	CRISIL AAA/A1+
Maruti Suzuki India Ltd.	0.81		NTPC Ltd.	1.19	CRISIL AAA/A1+
Godrej Consumer Products Ltd	0.78		Citicorp Finance India Ltd.	1.17	CRISIL AAA/A1+
Cholamandalam Investment & Finance Company Ltd	0.76		Indian Oil Corporation Ltd.	1.17	CRISIL AAA/A1+
Phoenix Mills Ltd	0.76		Jamnagar Utilities & Power Pvt Ltd. ^	1.14	CRISIL AAA/A1+
Ultratech Cement Ltd.	0.75		Others	2.68	
Jubilant Food Works Ltd	0.73		Mutual Fund Units		
Others	19.27		UTI Bank Exchange Traded Fund	0.04	
Govt Securities			Securitized Debt		
Others	7.51	SOV	First Business Receivable Trust\$	0.36	IND AAA/A1+
6.54% GSEC MAT - 17/01/2032	9.66	SOV	Net Current assets	8.96	
6.45% GSEC MAT - 07/10/2029	5.72	SOV	Total	100.00	

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

Sectoral Breakdown (%)



Portfolio Details

Median Market Cap (₹ Cr)	97,000
Weighted Average Market Cap	2,55,839

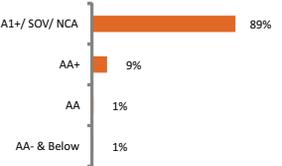
All figures given are provisional and unaudited.

Quantitative Indicators

Indicator	Fund	Benchmark
Beta	0.96	1
Standard Deviation (Annual)	8.74%	8.76%
Sharpe Ratio	0.75%	
Portfolio Turnover Ratio (Annual)	0.45	

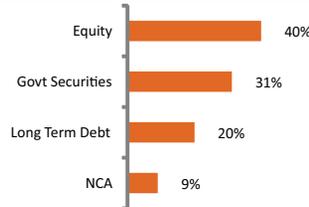
As on 30th August, 2022

Credit Profile of Debt as on 30th August, 2022



Excluding Net Current Assets

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



Market Capitalisation (%)

	Large	Mid	Small
Fund	64	20	16

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

Period	NAV Growth (%)	CRISIL Short Term Debt Hybrid 60+40 Fund Index (%)	Nifty 50 TRI (%)	NAV Growth (₹)	CRISIL Short Term Debt Hybrid 60+40 Fund Index (₹)	Nifty 50 TRI (₹)
1 Year	5.66	4.89	5.14	10,566	10,489	10,514
3 Years	11.87	12.71	18.63	14,005	14,323	16,703
5 Years	7.16	10.13	13.77	14,133	16,205	19,067
Since inception*	10.95	NA	NA	2,06,891	NA	NA

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

* Compounded annualized Growth Rate.

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

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 67 in 'Fund Manager Summary'. N.A - Not Available. Schemes Managed by Mr. Sunil Madhukar Patil & Mr Vishal Chopda

SIP Returns as on 30th August, 2022

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Short Term Debt Hybrid 60+40 Fund Index (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) CRISIL Short Term Debt Hybrid 60+40 Fund Index	Yield (%) Nifty 50 TRI
1 Year	1,20,000	1,24,197	1,24,395	1,25,555	6.58	6.90	8.74
3 Years	3,60,000	4,32,652	4,33,062	4,89,950	12.34	12.40	21.13
5 Years	6,00,000	7,60,381	7,97,416	9,04,434	9.42	11.34	16.45
7 Years	8,40,000	11,45,525	12,42,233	14,52,922	8.72	11.00	15.39
10 Years	12,00,000	19,54,543	21,12,613	25,14,309	9.43	10.90	14.16
15 Years	18,00,000	39,68,267	42,02,258	51,62,179	9.86	10.54	12.95
Since inception	21,30,000	55,10,288	59,20,099	76,71,861	9.84	10.54	13.02

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

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

Investment Objective

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

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

Date of inception/allotment

26th December, 1994

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 3668.18 Crore
Closing AUM : ₹ 3692.88 Crore

High/Low NAV in the month

High Growth Option : ₹ 35.4202
Low Growth Option : ₹ 34.8218

Total Expense Ratio

Regular : 1.76
Direct : 1.06

Minimum Investment Amount

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

Load Structure

Entry Load : Nil
Exit Load : Nil

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

NAV per unit as on 30th August, 2022

Regular Growth Option : ₹ 35.3750
Direct Growth Option : ₹ 37.4711

Portfolio Parameters

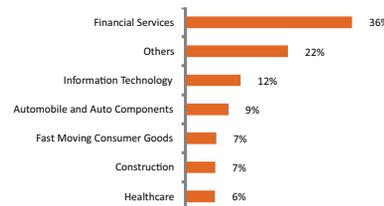
Weighted Average Maturity : 5.37 Yrs
Yield to Maturity : 6.87%
Modified Duration : 3.48 Yrs

Portfolio as on 30th August, 2022

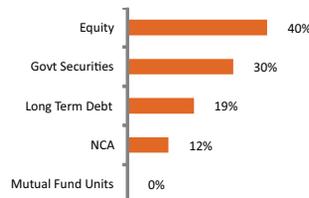
Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Equity			6.45% GSEC MAT - 07/10/2029	5.86	SOV
ICICI Bank Ltd	3.77		5.22% GS 15/06/2025	2.60	SOV
HDFC Bank Ltd.	3.47		GOI FRB - MAT 22/09/2033	2.56	SOV
ITC Ltd.	2.00		8.25% MH SDL- 13/05/2025	2.09	SOV
State Bank Of India	1.92		Long Term Debt		
Larsen & Toubro Ltd.	1.84		Power Finance Corporation Ltd.	2.69	CRISIL AAA/A1+
Infosys Ltd.	1.73		HDFC Ltd.	2.64	CRISIL AAA/A1+
HDFC Ltd.	1.71		EXIM Bank	2.31	CRISIL AAA/A1+
Mahindra & Mahindra Ltd.	1.37		Union Bank Of India	1.35	CRISIL AA+
Axis Bank Ltd.	1.32		State Bank Of India	1.35	CRISIL AA+
HCL Technologies Ltd.	1.26		Indian Oil Corporation Ltd.	1.33	CRISIL AAA/A1+
Bharti Airtel Ltd.	1.10		Jamnagar Utilities & Power Pvt Ltd. ^	1.30	CRISIL AAA/A1+
Bajaj Auto Ltd.	0.75		L&T Finance Ltd.	0.95	CRISIL AAA/A1+
Reliance Industries Ltd.	0.75		Tata Motors Finance Ltd.	0.80	CRISIL AA-
Power Grid Corporation Of India Ltd	0.70		Power Grid Corporation Of India Ltd	0.69	CRISIL AAA/A1+
Tata Motors Ltd.	0.61		Others	3.39	
Others	15.27		Mutual Fund Units		
Govt Securities			UTI Bank Exchange Traded Fund	0.002	
Others	9.74		Net Current assets	11.65	
6.54% GSEC MAT - 17/01/2032	7.12	SOV	Total	100.00	

^ Mukesh Ambani promoter Group company

Sectoral Breakdown (%)



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



Market Capitalisation (%)

	Large	Mid	Small
Fund	69	17	13

Excluding Net Current Assets

Portfolio Details

Median Market Cap (₹ Cr)	2,49,537
Weighted Average Market Cap	3,20,737
Number of Securities	60

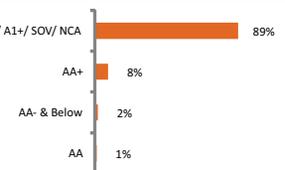
All figures given are provisional and unaudited.

Quantitative Indicators Fund Benchmark

Beta	0.95	1
Standard Deviation (Annual)	8.61%	8.76%
Sharpe Ratio	0.85%	
Portfolio Turnover Ratio (Annual)	0.47	

As on 30th August, 2022

Credit Profile of Debt as on 30th August, 2022



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

Period	NAV Growth (%)	CRISIL Short Term Debt Hybrid 60+40 Fund Index (%)	Nifty 50 TRI (%)	NAV Growth (₹)	CRISIL Short Term Debt Hybrid 60+40 Fund Index (₹)	Nifty 50 TRI (₹)
1 Year	6.55	4.89	5.14	10,655	10,489	10,514
3 Years	12.61	12.71	18.63	14,285	14,323	16,703
5 Years	7.22	10.13	13.77	14,173	16,205	19,067
Since inception*	10.47	NA	NA	1,57,691	NA	NA

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

* Compounded annualized Growth Rate.

The current fund manager is managing the scheme since Dec 2006

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 67 in 'Fund Manager Summary'.
N.A - Not Available. Schemes Managed by Mr. Sunil Madhukar Patil & Mr V. Srivatsa

SIP Returns as on 30th August, 2022

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Short Term Debt Hybrid 60+40 Fund Index (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) CRISIL Short Term Debt Hybrid 60+40 Fund Index	Yield (%) Nifty 50 TRI
1 Year	1,20,000	1,24,541	1,24,395	1,25,555	7.13	6.90	8.74
3 Years	3,60,000	4,41,258	4,33,062	4,89,950	13.71	12.40	21.13
5 Years	6,00,000	7,69,872	7,97,416	9,04,434	9.92	11.34	16.45
7 Years	8,40,000	11,59,582	12,42,233	14,52,922	9.07	11.00	15.39
10 Years	12,00,000	19,30,422	21,12,613	25,14,309	9.20	10.90	14.16
15 Years	18,00,000	37,43,089	42,02,258	51,62,179	9.16	10.54	12.95
Since inception	21,30,000	51,44,176	59,20,099	76,71,861	9.17	10.54	13.02

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

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

UTI CHILDREN'S CAREER FUND - INVESTMENT PLAN

SEPTEMBER 2022

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

Investment Objective

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

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

Date of inception/allotment

30th January, 2008

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 668.67 Crore
Closing AUM : ₹ 682.97 Crore

High/Low NAV in the month

High Growth Option : ₹ 60.3125
Low Growth Option : ₹ 58.2191

Total Expense Ratio

Regular : 2.74
Direct : 1.58

Minimum Investment Amount

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

Load Structure

Entry Load : Nil
Exit Load : Nil

Lock In Period

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

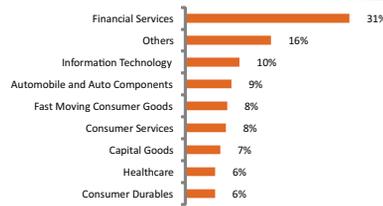
NAV per unit as on 30th August, 2022

Regular Growth Option : ₹ 60.0860
Regular IDCW Option : ₹ 60.0895
Direct Growth Option : ₹ 64.7059
Direct IDCW Option : ₹ 64.8165

Portfolio as on 30th August, 2022

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Equity			Phoenix Mills Ltd	1.88	
ICICI Bank Ltd	8.41		Ultratech Cement Ltd.	1.86	
HDFC Bank Ltd.	7.54		Jubilant Food Works Ltd	1.79	
Infosys Ltd.	6.14		Larsen & Toubro Infotech Ltd	1.78	
Axis Bank Ltd.	3.83		Aditya Birla Fashion & Retail Ltd.	1.73	
Bharti Airtel Ltd.	3.58		Eicher Motors Ltd	1.72	
State Bank Of India	2.69		Avenue Supermarts Ltd.	1.71	
Bajaj Finance Ltd.	2.69		Hindalco Industries Ltd.	1.60	
ITC Ltd.	2.21		Others	38.97	
Crompton Greaves Consumer Electricals Ltd.	2.07		Govt Securities		
Maruti Suzuki India Ltd.	1.99		364 D TBILL MAT - 01/06/2023	0.12	SOV
Godrej Consumer Products Ltd	1.95		Net Current assets	1.83	
Cholamandalam Investment & Finance Company Ltd	1.92		Total	100.00	

Sectoral Breakdown (%)



Portfolio Details

Median Market Cap (₹ Cr)	97,116
Weighted Average Market Cap	2,56,417

All figures given are provisional and unaudited.

Quantitative Indicators

Quantitative Indicators	Fund	Benchmark
Beta	0.94	1
Standard Deviation (Annual)	20.83%	21.68%
Sharpe Ratio	0.73%	
Portfolio Turnover Ratio (Annual)	0.28	

As on 30th August, 2022

Market Capitalisation (%)

	Large	Mid	Small
Fund	64	20	16
Benchmark	78	15	8

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

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)
1 Year	1.05	6.68	5.14	10,105	10,668	10,514
3 Years	20.43	20.83	18.63	17,475	17,650	16,703
5 Years	11.21	13.31	13.77	17,015	18,685	19,067
Since inception*	11.78	10.24	10.16	50,798	41,488	41,050

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

The current fund manager is managing the scheme since Aug-2019

*Compounded annualized Growth Rate.

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

Schemes Managed by Mr. Vishal Chopda:

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

SIP Returns as on 30th August, 2022

Period	Investment Amount (₹)	Fund Value (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty 500 TRI	Yield (%) Nifty 50 TRI
1 Year	1,20,000	1,23,031	1,26,403	1,25,555	4.74	10.10	8.74
3 Years	3,60,000	4,87,469	5,06,437	4,89,950	20.76	23.53	21.13
5 Years	6,00,000	8,79,655	9,22,947	9,04,434	15.31	17.27	16.45
7 Years	8,40,000	13,94,499	14,75,549	14,52,922	14.24	15.82	15.39
10 Years	12,00,000	24,78,221	26,23,420	25,14,309	13.89	14.96	14.16
15 Years	NA	NA	NA	NA	NA	NA	NA
Since inception	17,50,000	48,90,195	52,41,278	49,65,780	13.03	13.86	13.21

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

FIXED INCOME PRODUCTS SEPTEMBER 2022

Fund Name	AUM (RS Cr)	Portfolio Parameters				Asset Allocation					Credit Rating Profile				TER	Exit Load			
		YTM	Average Maturity	Modified Duration	Weighted Duration	CP	CD	T Bills	SSFC/SDL	Corp Bonds	TREPS/REPO/Cash	NBFC (%)	HFC (%)	AAA+			AA	Below AA	Direct
UTI Overnight Fund	5,905	5.37%	2 days	-	-	-	2.89%	-	-	97.11%	-	-	100.00%	-	-	-	0.07%	0.12%	Nil
UTI Liquid Cash Plan	32,857	5.66%	28 days	28 days	28 days	40.59%	11.82%	17.90%	0.57%	12.90%	16.22%	14.89%	100.00%	-	-	-	0.14%	0.23%	\$\$\$
UTI Money Market Fund	8,164	6.13%	124 days	123 days	123 days	40.39%	27.31%	19.55%	3.19%	-	9.56%	14.75%	100.00%	-	-	-	0.19%	0.26%	Nil
UTI Ultra Short Term Fund	2,287	6.23%	134 days	129 days	133 days	16.71%	27.63%	4.29%	0.87%	36.81%	13.69%	14.22%	85.39%	10.05%	3.07%	1.48%	0.42%	0.94%	Nil
UTI Treasury Advantage Fund	2,856	6.33%	0.84 yrs	0.70 yrs	0.73 yrs	12.26%	23.11%	19.38%	8.38%	26.11%	10.76%	17.04%	90.27%	9.73%	-	-	0.32%	0.43%	Nil
UTI Banking & PSU Debt Fund	465	7.13%	4.35 yrs	3.52 yrs	3.72 yrs	-	-	1.04%	27.05%	68.19%	3.72%	-	100.00%	-	-	-	0.23%	0.56%	Nil
UTI Short Term Income Fund	2,174	6.89%	4.13 yrs	2.34 yrs	2.47 yrs	-	2.16%	1.15%	27.61%	63.68%	5.40%	17.33%	81.89%	11.17%	4.22%	2.72%	0.33%	0.94%	Nil
UTI Corporate Bond Fund	3,159	6.71%	2.01 yrs	1.65 yrs	1.73 yrs	-	9.12%	0.44%	11.91%	56.23%	12.30%	5.78%	100.00%	-	-	-	0.27%	0.57%	Nil
UTI Floater Fund	2,018	6.31%	1.65 yrs	0.95 yrs	0.99 yrs	-	25.58%	12.58%	12.58%	41.63%	7.63%	14.61%	100.00%	-	-	-	0.35%	0.85%	Nil
UTI Dynamic Bond Fund	418	6.79%	8.93 yrs	4.94 yrs	5.12 yrs	-	-	2.39%	78.49%	9.03%	10.09%	1.18%	92.98%	4.68%	2.34%	-	0.89%	1.56%	Nil
UTI Bond Fund	299	6.71%	7.08 yrs	3.92 yrs	4.08 yrs	-	-	11.59%	65.21%	8.97%	14.23%	-	96.73%	-	3.27%	-	1.30%	1.63%	Nil
UTI Gift Fund	529	6.51%	10.02 yrs	5.21 yrs	5.39 yrs	-	-	4.71%	85.76%	-	9.53%	-	100.00%	-	-	-	0.66%	0.93%	Nil
UTI Credit Risk Fund	491	7.74%	2.65 yrs	1.87 yrs	1.96 yrs	-	-	10.07%	8.70%	73.74%	7.49%	10.30%	39.48%	3.07%	39.85%	17.59%	0.83%	1.62%	\$
UTI Medium Term Fund	61	7.43%	3.70 yrs	2.86 yrs	2.97 yrs	-	-	-	45.14%	44.95%	9.01%	4.95%	72.45%	9.78%	9.62%	8.15%	1.10%	1.61%	\$
UTI Gift Fund with 10 Year Constant Duration	89	7.12%	9.80 yrs	6.78 yrs	7.02 yrs	-	-	-	94.60%	-	5.40%	-	100.00%	-	-	-	0.20%	0.70%	Nil

\$ Exit load is applicable if investor exits: (A) Within 12 months from the date of allotment: 1 day - 0.0070%, 2 days - 0.0065%, 3 days - 0.0060%, 4 days - 0.0055%, 5 days - 0.0050%, 6 days - 0.0045%, Nil thereafter. (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 - 0.0065%, 3 days - 0.0060%, 4 days - 0.0055%, 5 days - 0.0050%, 6 days - 0.0045%, Nil thereafter.

Investment Objective

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

Date of inception/allotment

24th November, 2003

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 9203.21 Crore
Closing AUM : ₹ 6909.40 Crore

High/Low NAV in the month

High Growth Option : ₹ 2936.1533
Low Growth Option : ₹ 2924.0857

Total Expense Ratio

Regular : 0.12
Direct : 0.07

Minimum Investment Amount

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

Load Structure

Entry Load : Nil
Exit Load : Nil

NAV per unit as on 31st August, 2022

Regular Growth Option : ₹ 2936.1533
Regular IDCW Option : ₹ 1370.8617
Direct Growth Option : ₹ 2963.8057
Direct IDCW Option : ₹ 1371.6621

Portfolio Parameters

Weighted Average Maturity : 2 days
Yield to Maturity : 5.37%
Modified Duration :-
Macaulay Duration :-

Portfolio as on 30th August, 2022

Portfolio	% of Nav	Rating
NCA	100.00	
Total	100.00	

Asset Allocation as on 30th August, 2022**Fund Performance Vs Benchmark (CAGR) as on 30th August, 2022 Growth of ₹ 10000**

Period	NAV Growth (%)	CRISIL Overnight Fund A-I Index (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	CRISIL Overnight Fund A-I Index (₹)	CRISIL 1 Year T-Bill Index (₹)
1 Year	3.76	3.88	3.16	10,376	10,388	10,316
3 Years	3.60	3.71	4.60	11,120	11,156	11,446
5 Years	4.35	4.66	5.58	12,374	12,559	13,121
Since inception*	5.90	5.84	5.85	29,347	29,036	29,088

Different plans have a different expense structure. The performance details provided herein are of regular plan. The current fund manager is managing the scheme since Dec 2006 & Co-Fund Manager managing w.e.f March 2018.
*Compounded annualized Growth Rate.
For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 67 in 'Fund Manager Summary'. N.A - Not Available. Schemes Managed by Mr. Amit Sharma.

SIP Returns as on 30th August, 2022

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Overnight Fund A-I Index (₹)	CRISIL 1 Year T-Bill Index (₹)	Yield (%) Fund	Yield (%) CRISIL Overnight Fund A-I Index	Yield (%) CRISIL 1 Year T-Bill Index
1 Year	1,20,000	1,22,626	1,22,698	1,22,218	4.08	4.19	3.44
3 Years	3,60,000	3,79,954	3,80,639	3,81,637	3.53	3.65	3.83
5 Years	6,00,000	6,63,319	6,65,628	6,78,444	3.96	4.10	4.86
7 Years	8,40,000	9,83,516	9,86,703	10,14,825	4.44	4.53	5.32
10 Years	12,00,000	15,70,433	15,65,916	16,23,431	5.25	5.20	5.89
15 Years	18,00,000	28,55,085	28,33,918	29,17,288	5.88	5.79	6.14
Since inception	21,30,000	37,29,277	36,90,816	37,86,904	5.96	5.86	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.

Investment Objective

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

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

Date of inception/allotment

23rd June, 2003

Fund Manager

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

Managing the scheme since Jul 2015

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

Managing the scheme since Jul 2017

Fund AUM

Fund Size Monthly Average : ₹ 32621.49 Crore
Closing AUM : ₹ 32857.36 Crore

High/Low NAV in the month

High Growth Option : ₹ 3530.8350
Low Growth Option : ₹ 3515.3205

Total Expense Ratio

Regular : 0.23
Direct : 0.14

Minimum Investment Amount

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

Load Structure

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

NAV per unit as on 31st August, 2022

Regular Growth Option : ₹ 3530.8350
Regular IDCW Option : ₹ 1047.3882
Direct Growth Option : ₹ 3553.9329
Direct IDCW Option : ₹ 1058.4374

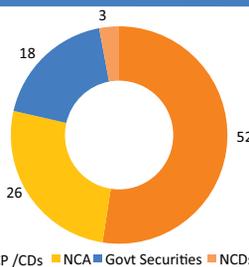
Portfolio Parameters

Weighted Average Maturity : 28 days
Yield to Maturity : 5.66%
Modified Duration : 28 days
Macaulay Duration : 28 days

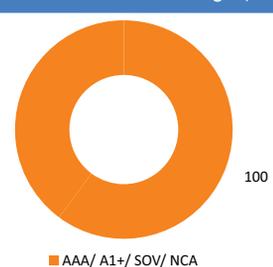
Portfolio as on 30th August, 2022

Portfolio	% of NAV	Rating
CP/CDs		
Indian Oil Corporation Ltd.	4.00	ICRA AAA/A1+
Indian Bank	3.78	CRISIL AAA/A1+
Reliance Retail Ventures Ltd.	3.76	CRISIL AAA/A1+
HDFC Bank Ltd.	2.97	CARE AAA/A1+
Tata Power Company Ltd.	2.57	CRISIL AAA/A1+
Reliance Jio Infocomm Ltd	2.56	CRISIL AAA/A1+
Hindustan Petroleum Corporation Ltd.	2.42	CRISIL AAA/A1+
Larsen & Toubro Ltd.	1.82	CRISIL AAA/A1+
Canara Bank	1.82	CRISIL AAA/A1+
National Bank For Agriculture & Rural Development	1.81	ICRA AAA/A1+
Bajaj Finance Ltd.	1.80	CRISIL AAA/A1+
ICICI Securities Ltd.	1.73	CRISIL AAA/A1+
EXIM Bank	1.52	CRISIL AAA/A1+
Godrej & Boyce Manufacture Ltd.	1.52	ICRA AAA/A1+
Tata Steel Ltd.	1.21	ICRA AAA/A1+
Punjab & Sind Bank Ltd.	1.21	ICRA AAA/A1+
Chambal Fertilisers & Chemicals Ltd	0.91	CRISIL AAA/A1+
HDFC Securities Ltd	0.91	CRISIL AAA/A1+
HDFC Credila Financial Services Ltd	0.91	CRISIL AAA/A1+
Cholamandalam Investment & Finance Company Ltd	0.91	CRISIL AAA/A1+
Tata Power Renewable Energy Ltd	0.76	CRISIL AAA/A1+
Barclays Investments & Loans (India) Pvt Ltd.	0.64	CRISIL AAA/A1+
Julius Baer Capital (India) Pvt Ltd	0.61	CRISIL AAA/A1+
Sikka Ports & Terminals Ltd.	0.61	CRISIL AAA/A1+
ICICI Home Finance	0.61	ICRA AAA/A1+
Kotak Securities Ltd.	0.61	CRISIL AAA/A1+
Standard Chartered Capital Ltd.	0.60	CRISIL AAA/A1+
Piramal Enterprises Ltd.	0.60	CRISIL AAA/A1+
Birla Group Holdings Private Ltd.	0.60	CRISIL AAA/A1+
IDFC First Bank Ltd	0.53	CRISIL AAA/A1+
Godrej Industries Ltd.	0.46	CRISIL AAA/A1+
Tata Capital Financial Services Ltd	0.45	CRISIL AAA/A1+
Godrej Agrovet Ltd	0.45	CRISIL AAA/A1+
TVS Credit Services Ltd.	0.45	CRISIL AAA/A1+
Aditya Birla Finance Ltd.	0.45	ICRA AAA/A1+
Ramco Cements Ltd.	0.45	CRISIL AAA/A1+
Kotak Mahindra Prime Ltd.	0.38	CRISIL AAA/A1+
Network 18 Media & Investments Ltd.	0.38	CARE AAA/A1+
Shree Cement Ltd.	0.30	CARE AAA/A1+
Bharti Airtel Ltd.	0.30	CRISIL AAA/A1+
HDFC Ltd.	0.30	CRISIL AAA/A1+
KEC International Ltd.	0.30	CRISIL AAA/A1+
Axis Securities Ltd	0.30	CARE AAA/A1+
Small Indst. Dev. Bank Of India	0.30	CRISIL AAA/A1+
Mahindra & Mahindra Fin.Ser.Ltd.	0.23	CRISIL AAA/A1+
HSBC Investdirect Financial Services (I) Ltd.	0.18	CRISIL AAA/A1+
Fedbank Financial Services Ltd.	0.15	CRISIL AAA/A1+
Astec Lifesciences Ltd	0.15	ICRA AAA/A1+
Blue Star Ltd.	0.15	CRISIL AAA/A1+
NCDs		
Bajaj Finance Ltd.	2.40	CRISIL AAA/A1+
Power Finance Corporation Ltd.	0.30	CRISIL AAA/A1+
HDFC Ltd.	0.23	CRISIL AAA/A1+
REC Ltd	0.02	CRISIL AAA/A1+
Govt Securities		
91 D TBILL MAT - 22/09/2022	3.90	SOV
91 D TBILL MAT 29/09/2022	3.12	SOV
91 D TBILL MAT 27/10/2022	3.02	SOV
91 D TBILL MAT 03/11/2022	2.56	SOV
91 D TBILL MAT 20/10/2022	1.96	SOV
91 D TBILL MAT - 01/09/2022	1.52	SOV
91 D TBILL MAT-15/09/2022	1.52	SOV
182 D TBILL MAT - 08/09/2022	0.30	SOV
8.93% UP SDL - 05/09/2022	0.27	SOV
8.91% RJ SDL -05/09/2022	0.15	SOV
8.95% AS SDL MAT - 05/09/2022	0.09	SOV
8.92% TN SDL - 05/09/2022	0.04	SOV
8.91% MH SDL -05/09/2022	0.02	SOV
Net Current assets	26.12	
Total	100.00	

Asset Allocation as on 30th August, 2022



Credit Profile of Debt as on 30th August, 2022



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

Period	NAV Growth (%)	CRISIL Liquid Fund AI Index (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	CRISIL Liquid Fund AI Index (₹)	CRISIL 1 Year T-Bill Index (₹)
1 Year	3.87	4.07	3.16	10,387	10,407	10,316
3 Years	4.02	4.15	4.60	11,256	11,299	11,446
5 Years	5.28	5.25	5.58	12,936	12,917	13,121
Since inception*	6.96	6.51	5.85	35,279	32,600	29,016

Different plans have a different expense structure. The performance details provided herein are of regular plan. The current fund manager is managing the scheme since Oct 2014 & Co-Fund Manager managing w.e.f 17th July, 2017.

*Compounded annualized Growth Rate.

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

UTI MONEY MARKET FUND

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

Investment Objective

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

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

Date of inception/allotment

23rd April, 1997

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 7972.95 Crore
Closing AUM : ₹ 8163.61 Crore

High/Low NAV in the month

High Growth Option : ₹ 2510.2375
Low Growth Option : ₹ 2498.9757

Total Expense Ratio

Regular : 0.26
Direct : 0.19

Minimum Investment Amount

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

Load Structure

Entry Load : Nil
Exit Load : Nil

NAV per unit as on 30th August, 2022

Regular Growth Option : ₹ 2509.8387
Regular IDCW Option : ₹ 1041.4663
Direct Growth Option : ₹ 2534.4922
Direct IDCW Option : ₹ 1240.6351

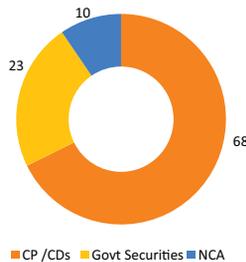
Portfolio Parameters

Weighted Average Maturity : 124 days
Yield to Maturity : 6.13%
Modified Duration : 123 days
Macaulay Duration : 123 days

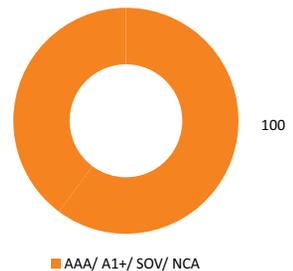
Portfolio as on 30th August, 2022

Portfolio	% of NAV	Rating
CP/CDs		
Canara Bank	8.19	CRISIL AAA/A1+
Larsen & Toubro Ltd.	7.26	CRISIL AAA/A1+
HDFC Ltd.	6.33	CRISIL AAA/A1+
HDFC Bank Ltd.	5.34	CARE AAA/A1+
IDFC First Bank Ltd	5.34	CRISIL AAA/A1+
Tata Motors Finance Ltd.	3.55	ICRA AAA/A1+
Piramal Enterprises Ltd.	3.00	CARE AAA/A1+
Kotak Mahindra Bank Ltd.	2.92	CRISIL AAA/A1+
National Bank For Agriculture & Rural Development	2.68	CRISIL AAA/A1+
Hero Fincorp Ltd.	2.36	CRISIL AAA/A1+
Reliance Retail Ventures Ltd.	1.81	CRISIL AAA/A1+
Tata Steel Ltd.	1.80	ICRA AAA/A1+
Bharti Airtel Ltd.	1.78	CRISIL AAA/A1+
Small Indst. Dev. Bank Of India	1.78	CRISIL AAA/A1+
EXIM Bank	1.66	CRISIL AAA/A1+
Network 18 Media & Investments Ltd.	1.53	CARE AAA/A1+
Axis Securities Ltd	1.22	ICRA AAA/A1+
Motilal Oswal Finvest Ltd	1.20	CRISIL AAA/A1+
Motilal Oswal Financial Services Ltd.	1.20	ICRA AAA/A1+
Bajaj Housing Finance Ltd	1.19	CRISIL AAA/A1+
AU Small Finance Bank Ltd	1.19	IND AAA/A1+
Tata Capital Financial Services Ltd	1.18	CRISIL AAA/A1+
Canfin Homes Ltd.	0.91	ICRA AAA/A1+
IIFL Wealth Management Ltd	0.73	ICRA AAA/A1+
Credit Suisse Finance (India) Pvt Ltd	0.61	CRISIL AAA/A1+
Fedbank Financial Services Ltd.	0.59	CRISIL AAA/A1+
HSBC Investdirect Financial Services (I) Ltd.	0.31	CRISIL AAA/A1+
Crompton Greaves Consumer Electricals Ltd.	0.06	CRISIL AAA/A1+
Govt Securities		
182D T BILL MAT 29/12/2022	6.01	SOV
182 D TBILL MAT- 24/11/2022	2.42	SOV
182 D TBILL MAT - 22/12/2022	2.41	SOV
GS - C STRIP MAT- 15/12/2022	2.23	SOV
182 D TBILL MAT - 01/12/2022	1.81	SOV
7.97 KARNATAKA SDL 2019-05/12/2022	1.54	SOV
182D T BILL MAT 15/09/2022	1.53	SOV
182 D TBILL MAT - 22/09/2022	1.22	SOV
182D T BILL MAT 10/11/2022	1.21	SOV
8.90% TN SDL 20/09/2022	0.61	SOV
7.02% MH SDL-27/09/2022	0.61	SOV
364 D TBILL MAT - 08/06/2023	0.58	SOV
8.62 MH SDL 2023	0.43	SOV
182 D TBILL MAT - 29/09/2022	0.12	SOV
182 D TBILL MAT - 01/09/2022	0.01	SOV
Net Current assets	9.53	
Total	100.00	

Asset Allocation as on 30th August, 2022



Credit Profile of Debt as on 30th August, 2022



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

Period	NAV Growth (%)	CRISIL Money Market Fund A-I Index (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	CRISIL Money Market Fund A-I Index (₹)	CRISIL 1 Year T-Bill Index (₹)
1 Year	4.02	4.13	3.16	10,402	10,413	10,316
3 Years	4.92	4.62	4.60	11,551	11,452	11,446
5 Years	6.10	5.76	5.58	13,448	13,233	13,121
Since inception*	7.25	7.02	6.05	25,104	24,405	21,651

Different plans have a different expense structure. The performance details provided herein are of regular plan. The current fund manager is managing the scheme since Oct 2013 & Co-Fund Manager managing w.e.f. 17th July, 2017.

*Compounded annualized Growth Rate.

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 67 in 'Fund Manager Summary'. No of Schemes Managed by Mr. Anurag Mittal & Mr. Amit Sharma. **The Institution plan (Growth Option) launch on 10th July 2009.

SIP Returns as on 30th August, 2022

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Money Market Fund A-I Index (₹)	CRISIL 1 Year T-Bill Index (₹)	Yield (%) Fund	Yield (%) CRISIL Money Market Fund A-I Index	Yield (%) CRISIL 1 Year T-Bill Index
1 Year	1,20,000	1,22,736	1,22,844	1,22,210	4.28	4.45	3.46
3 Years	3,60,000	3,84,666	3,83,986	3,81,622	4.36	4.25	3.84
5 Years	6,00,000	6,86,257	6,81,476	6,78,433	5.32	5.04	4.86
7 Years	8,40,000	10,33,011	10,23,126	10,14,841	5.82	5.55	5.33
10 Years	12,00,000	16,71,529	16,52,976	16,23,459	6.45	6.24	5.89
15 Years	NA	NA	NA	NA	NA	NA	NA
Since inception	15,70,000	25,20,272	24,85,333	23,85,036	6.94	6.74	6.15

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

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

SEPTEMBER 2022

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

Investment Objective

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

Date of inception/allotment

29th August, 2003

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 2135.37 Crore
Closing AUM : ₹ 2287.29 Crore

High/Low NAV in the month

High Growth Option : ₹ 3512.3045
Low Growth Option : ₹ 3497.9696

Total Expense Ratio

Regular : 0.94
Direct : 0.42

Minimum Investment Amount

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

Load Structure

Entry Load : Nil
Exit Load : Nil

NAV per unit as on 30th August, 2022

Regular Growth Option : ₹ 3511.8074
Regular IDCW Option : ₹ 1027.8892
Direct Growth Option : ₹ 3708.4885
Direct IDCW Option : ₹ 1099.7150

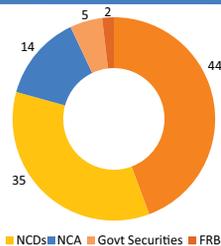
Portfolio Parameters

Weighted Average Maturity : 134 days
Yield to Maturity : 6.23%
Modified Duration : 129 days
Macaulay Duration : 133 days

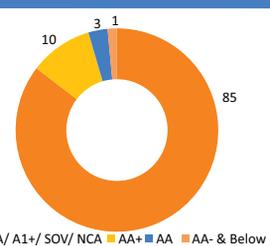
Portfolio as on 30th August, 2022

Portfolio	% of NAV	Rating
CP/CDs		
HDFC Bank Ltd.	8.50	CARE AAA/A1+
Canara Bank	7.41	CRISIL AAA/A1+
Indian Bank	5.42	CRISIL AAA/A1+
Larsen & Toubro Ltd.	4.30	CRISIL AAA/A1+
IDFC First Bank Ltd	3.12	CRISIL AAA/A1+
HDFC Ltd.	2.15	CRISIL AAA/A1+
Motilal Oswal Finvest Ltd	2.15	CRISIL AAA/A1+
Motilal Oswal Financial Services Ltd.	2.15	ICRA AAA/A1+
Tata Steel Ltd.	2.14	ICRA AAA/A1+
National Bank For Agriculture & Rural Development	2.13	IND AAA/A1+
Bharti Airtel Ltd.	2.12	CRISIL AAA/A1+
KEC International Ltd.	1.08	CRISIL AAA/A1+
Kotak Mahindra Bank Ltd.	1.04	CRISIL AAA/A1+
Crompton Greaves Consumer Electricals Ltd.	0.63	CRISIL AAA/A1+
FRBs		
Shriram Transport Finance Co.Ltd.	1.86	CRISIL AA+
Govt Securities		
182D TBILL MAT 15/12/2022	2.15	SOV
182 D TBILL MAT - 22/12/2022	1.07	SOV
182D T BILL MAT 29/12/2022	1.07	SOV
8.91% MH SDL -05/09/2022	0.87	SOV
NCDs		
Cholamandalam Investment & Finance Company Ltd	4.42	ICRA AA+
REC Ltd	3.10	CRISIL AAA/A1+
Tata Power Company Ltd.	3.07	CARE AA
Power Finance Corporation Ltd.	2.85	CRISIL AAA/A1+
Bajaj Finance Ltd.	2.79	CRISIL AAA/A1+
Indian Railways Fin Corpn Ltd.	2.18	CRISIL AAA/A1+
LIC Housing Finance Ltd.	2.17	CARE AAA/A1+
Sundaram Home Finance Ltd.	1.97	ICRA AAA/A1+
HDFC Ltd.	1.74	CRISIL AAA/A1+
TMF Holdings Ltd	1.48	ICRA AA-
Mahindra & Mahindra Fin.Ser.Ltd.	1.29	IND AAA/A1+
Reliance Industries Ltd.	1.09	CRISIL AAA/A1+
Hindustan Petroleum Corporation Ltd.	1.09	CRISIL AAA/A1+
National Bank For Agriculture & Rural Development	1.09	CRISIL AAA/A1+
Mahindra Rural Housing Finance Ltd	1.09	IND AA+
Telesonic Networks Ltd	1.08	CRISIL AA+
Godrej Properties Ltd.	0.83	ICRA AA+
EXIM Bank	0.62	CRISIL AAA/A1+
Canfin Homes Ltd.	0.56	ICRA AA+
Power Grid Corporation Of India Ltd	0.22	CRISIL AAA/A1+
Muthoot Finance Ltd	0.22	CRISIL AA+
Net Current assets	13.69	
Total	100.00	

Asset Allocation as on 30th August, 2022



Credit Profile of Debt as on 30th August, 2022



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

Period	NAV Growth (%)	CRISIL Ultra Short Duration Fund B-I Index (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	CRISIL Ultra Short Duration Fund B-I Index (₹)	CRISIL 1 Year T-Bill Index (₹)
1 Year	6.24	4.43	3.16	10,624	10,443	10,316
3 Years	5.49	5.23	4.60	11,741	11,654	11,446
5 Years	5.16	6.20	5.58	12,862	13,511	13,121
Since inception*	6.83	7.24	5.84	35,134	37,789	29,432

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

*Compounded annualized Growth Rate.

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

SIP Returns as on 30th August, 2022

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Ultra Short Duration Fund B-I Index (₹)	CRISIL 1 Year T-Bill Index (₹)	Yield (%) Fund	Yield (%) CRISIL Ultra Short Duration Fund B-I Index	Yield (%) CRISIL 1 Year T-Bill Index
1 Year	1,20,000	1,22,637	1,23,041	1,22,210	4.13	4.76	3.46
3 Years	3,60,000	3,88,979	3,86,712	3,81,622	5.11	4.72	3.84
5 Years	6,00,000	6,80,619	6,90,038	6,78,423	4.99	5.54	4.86
7 Years	8,40,000	10,14,855	10,39,436	10,14,804	5.33	6.00	5.33
10 Years	12,00,000	16,35,225	16,85,900	16,23,411	6.03	6.62	5.89
15 Years	18,00,000	30,54,580	31,82,840	29,17,295	6.71	7.21	6.15
Since inception	21,30,000	40,67,882	42,71,169	37,87,016	6.84	7.33	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.

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

Potential Risk Class Matrix Refer page no.76

UTI TREASURY ADVANTAGE FUND

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

Investment Objective

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

Date of inception/allotment

12th July, 1999

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 2728.34 Crore
Closing AUM : ₹ 2856.15 Crore

High/Low NAV in the month

High Growth Option : ₹ 2902.2910
Low Growth Option : ₹ 2889.0564

Total Expense Ratio

Regular : 0.43
Direct : 0.32

Minimum Investment Amount

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

Load Structure

Entry Load : Nil
Exit Load : Nil

NAV per unit as on 30th August, 2022

Regular Growth Option : ₹ 2901.8375
Regular IDCW Option : ₹ 1140.8251
Direct Growth Option : ₹ 2939.9863
Direct IDCW Option : ₹ 1147.8538

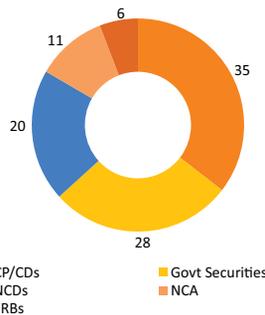
Portfolio Parameters

Weighted Average Maturity : 0.84 yrs
Yield to Maturity : 6.33%
Modified Duration : 0.70 yrs
Macaulay Duration : 0.73 yrs
Securitized Debt
Shining Metal Trust II : 0.55 Years

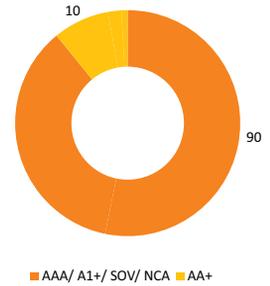
Portfolio as on 30th August, 2022

Portfolio	% of NAV	Rating
CP/CDs		
Canara Bank	8.49	CRISIL AAA/A1+
HDFC Bank Ltd.	7.68	CARE AAA/A1+
Kotak Mahindra Bank Ltd.	4.44	CRISIL AAA/A1+
Canfin Homes Ltd.	3.45	ICRA AAA/A1+
Larsen & Toubro Ltd.	3.45	CRISIL AAA/A1+
Motilal Oswal Financial Services Ltd.	2.58	ICRA AAA/A1+
Tata Steel Ltd.	1.73	ICRA AAA/A1+
EXIM Bank	1.69	ICRA AAA/A1+
IIFL Wealth Management Ltd	1.05	ICRA AAA/A1+
IDFC First Bank Ltd	0.82	CRISIL AAA/A1+
FRBs		
Axis Finance Ltd	4.04	CRISIL AAA/A1+
Shriram Transport Finance Co.Ltd.	1.79	IND AA+
Govt Securities		
182 D TBILL MAT - 08/09/2022	8.74	SOV
182D TBILL MAT 15/12/2022	5.17	SOV
7.02% MH SDL-27/09/2022	3.51	SOV
7.38% GSEC 20/06/2022	3.02	SOV
182 D TBILL MAT - 29/09/2022	2.62	SOV
5.63% GS MAT - 12/04/26	1.85	SOV
182 D TBILL MAT - 22/12/2022	1.72	SOV
GS - C STRIP MAT- 16/06/2025	0.72	SOV
GS-C - STRIP MAT-16/12/2025	0.28	SOV
GS - C STRIP MAT- 16/06/2027	0.13	SOV
NCDs		
Cholamandalam Investment & Finance Company Ltd	3.49	ICRA AA+
Mahindra Rural Housing Finance Ltd	2.74	CRISIL AA+
REC Ltd	2.63	CRISIL AAA/A1+
Tata Capital Ltd.	2.08	CRISIL AAA/A1+
National Housing Bank	1.76	CRISIL AAA/A1+
L&T Finance Ltd.	1.76	CRISIL AAA/A1+
Small Indst. Dev. Bank Of India	1.76	ICRA AAA/A1+
Canfin Homes Ltd.	1.71	ICRA AA+
Housing And Urban Development Corpn	0.88	ICRA AAA/A1+
Indian Oil Corporation Ltd.	0.87	CRISIL AAA/A1+
LIC Housing Finance Ltd.	0.35	CRISIL AAA/A1+
Securitized Debt		
Shining Metal Trust II	0.25	CRISIL AAA/A1+
Net Current assets	10.77	
Total	100.00	

Asset Allocation as on 30th August, 2022



Credit Profile of Debt as on 30th August, 2022



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

Period	NAV Growth (%)	CRISIL Low Duration Fund A-I Index (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	CRISIL Low Duration Fund A-I Index (₹)	CRISIL 1 Year T-Bill Index (₹)
1 Year	8.70	3.69	3.16	10,870	10,369	10,316
3 Years	7.07	5.27	4.60	12,277	11,667	11,446
5 Years	4.67	6.24	5.58	12,565	13,537	13,121
Since inception*	7.18	7.36	6.15	29,019	29,777	25,018

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

*Compounded annualized Growth Rate.

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

SIP Returns as on 30th August, 2022

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Low Duration Fund A-I Index (₹)	CRISIL 1 Year T-Bill Index (₹)	Yield (%) Fund	Yield (%) CRISIL Low Duration Fund A-I Index	Yield (%) CRISIL 1 Year T-Bill Index
1 Year	1,20,000	1,23,104	1,22,585	1,22,210	4.86	4.04	3.46
3 Years	3,60,000	3,99,158	3,85,334	3,81,622	6.84	4.48	3.84
5 Years	6,00,000	6,85,267	6,90,581	6,78,423	5.26	5.57	4.86
7 Years	8,40,000	10,12,601	10,43,374	10,14,804	5.26	6.11	5.33
10 Years	12,00,000	16,23,142	17,03,847	16,23,411	5.89	6.82	5.89
15 Years	18,00,000	30,40,983	31,83,894	29,17,267	6.65	7.21	6.15
Since inception	18,40,000	31,55,589	33,00,522	30,16,384	6.68	7.22	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.

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

Potential Risk Class Matrix Refer page no.76

Investment Objective

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

Date of inception/allotment

30th October, 2018

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 2174.03 Crore
Closing AUM : ₹ 2017.54 Crore

High/Low NAV in the month

High Growth Option : ₹ 1237.9239
Low Growth Option : ₹ 1231.7052

Total Expense Ratio

Regular : 0.85
Direct : 0.35

Minimum Investment Amount

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

Load Structure

Entry Load : Nil
Exit Load : Nil

NAV per unit as on 30th August, 2022

Regular Growth Option : ₹ 1237.7416
Regular IDCW Option : ₹ 1131.5158
Direct Growth Option : ₹ 1278.0155
Direct IDCW Option : ₹ 1203.9896

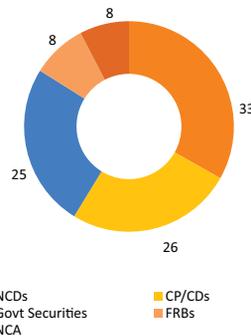
Portfolio Parameters

Weighted Average Maturity : 1.65 yrs
Yield to Maturity : 6.31%
Modified Duration : 0.95 yrs
Macaulay Duration : 0.99 yrs

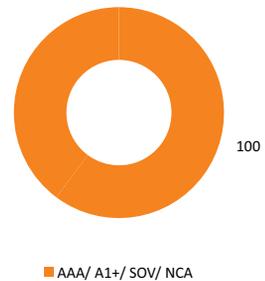
Portfolio as on 30th August, 2022

Portfolio	% of NAV	Rating
CP/CDs		
Canara Bank	9.53	CRISIL AAA/A1+
EXIM Bank	7.67	CRISIL AAA/A1+
Kotak Mahindra Bank Ltd.	4.78	CRISIL AAA/A1+
HDFC Bank Ltd.	3.60	CARE AAA/A1+
FRBs		
Axis Finance Ltd	5.47	CRISIL AAA/A1+
Tata Cleantech Capital Ltd.	3.00	CRISIL AAA/A1+
Govt Securities		
182D T BILL MAT 03/11/2022	7.12	SOV
364 D TBILL MAT - 22/06/2023	4.72	SOV
6.84% G S MAT - 19/12/2022	3.73	SOV
7.26% GSEC 22/08/2032	3.24	SOV
FRB GOI 07.12.31	2.45	SOV
6.54% GSEC MAT - 17/01/2032	1.42	SOV
7.54% G-sec 23/05/2036	1.01	SOV
182 D TBILL MAT - 29/09/2022	0.74	SOV
5.39% GUJARAT SDL MAT - 31/03/2024	0.73	SOV
NCDs		
REC Ltd	7.47	CRISIL AAA/A1+
National Bank For Agriculture & Rural Development	5.46	CRISIL AAA/A1+
Citicorp Finance India Ltd.	3.67	CRISIL AAA/A1+
Power Finance Corporation Ltd.	2.48	CRISIL AAA/A1+
HDFC Ltd.	2.48	CRISIL AAA/A1+
Indian Oil Corporation Ltd.	2.47	CRISIL AAA/A1+
India Grid Trust	2.46	CRISIL AAA/A1+
Small Indst. Dev. Bank Of India	1.74	ICRA AAA/A1+
National Housing Bank	1.49	CRISIL AAA/A1+
Tata Capital Ltd.	1.47	CRISIL AAA/A1+
Sikka Ports & Terminals Ltd.	1.00	CRISIL AAA/A1+
L&T Finance Ltd.	1.00	CRISIL AAA/A1+
Net Current assets	7.63	
Total	100.00	

Asset Allocation as on 30th August, 2022



Credit Profile of Debt as on 30th August, 2022



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

Period	NAV Growth (%)	CRISIL Low Duration Debt Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Low Duration Debt Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	2.70	4.05	-0.35	10,270	10,405	9,965
3 Years	4.84	5.64	3.60	11,525	11,791	11,120
Since inception*	5.72	6.48	6.38	12,380	12,725	12,679

Different plans have a different expense structure. The performance details provided herein are of regular plan. The current fund manager is managing the scheme since October 2018.

*Compounded annualized Growth Rate.

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 67 in 'Fund Manager Summary'. Schemes Managed by Mr. Sudhir Agrawal. The above scheme is in existence for less than 5 years.

SIP Returns as on 30th August, 2022

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Low Duration Debt Index (%)	CRISIL 10 Year Gilt Index (%)	Yield (%) Fund	Yield (%) CRISIL Low Duration Debt Index	Yield (%) CRISIL 10 Year Gilt Index
1 Year	1,20,000	1,22,012	1,22,809	1,22,210	3.14	4.40	3.46
3 Years	3,60,000	3,82,146	3,87,611	3,81,622	3.93	4.87	3.84
Since inception	4,60,000	5,02,408	5,10,486	5,00,237	4.55	5.39	4.33

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

UTI SHORT TERM INCOME FUND

SEPTEMBER 2022

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

Investment Objective

The investment objective of the scheme is to generate reasonable income, with low risk and high level of liquidity from a portfolio of debt & money market instruments. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.

Date of inception/allotment

23rd June, 2003

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 2223.97 Crore
Closing AUM : ₹ 2174.43 Crore

High/Low NAV in the month

High Growth Option : ₹ 25.9043
Low Growth Option : ₹ 25.7166

Total Expense Ratio

Regular : 0.96
Direct : 0.33

Minimum Investment Amount

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

Load Structure

Entry Load : Nil
Exit Load : Nil

NAV per unit as on 30th August, 2022

Regular Growth Option : ₹ 36.7329
Regular IDCW Option : ₹ 11.6686
Direct Growth Option : ₹ 27.1414
Direct IDCW Option : ₹ 10.5197

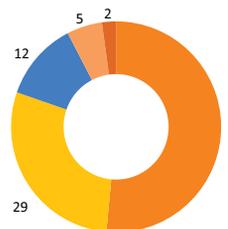
Portfolio Parameters

Weighted Average Maturity : 4.13 yrs
Yield to Maturity : 6.89%
Modified Duration : 2.34 yrs
Macaulay Duration : 2.47 yrs
Securitized Debt
Shining Metal Trust II : 0.55 Years

Portfolio as on 30th August, 2022

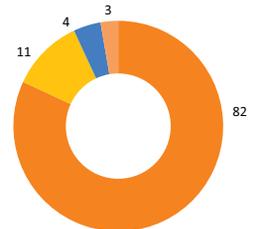
Portfolio	% of NAV	Rating
CP/CDs		
Canara Bank	2.16	CRISIL AAA/A1+
FRBs		
Axis Finance Ltd	7.39	CRISIL AAA/A1+
Shriram Transport Finance Co.Ltd.	2.35	IND AA+
REC Ltd	2.31	CRISIL AAA/A1+
Govt Securities		
7.54% G-sec 23/05/2036	7.01	SOV
7.26% GSEC 22/08/2032	6.71	SOV
6.54% GSEC MAT - 17/01/2032	5.50	SOV
7.68% G S 15/12/23	2.34	SOV
GOI FRB - MAT 22/09/2033	2.28	SOV
7.68% M P SPL SDL - 22/03/2023	1.39	SOV
182 D TBILL MAT - 29/09/2022	1.15	SOV
GOI FRB - MAT 04/10/2028	1.13	SOV
5.39% GUJARAT SDL MAT - 31/03/2024	1.13	SOV
05.15 GS 09/11/2025	0.12	SOV
8.19% RAJASTHAN SPL SDL - 23/06/2026	0.00	SOV
NCDs		
National Bank For Agriculture & Rural Development	7.39	CRISIL AAA/A1+
REC Ltd	4.33	CRISIL AAA/A1+
Small Indst. Dev. Bank Of India	4.15	ICRA AAA/A1+
HDFC Ltd.	3.49	ICRA AAA/A1+
Power Finance Corporation Ltd.	3.45	CRISIL AAA/A1+
India Grid Trust	3.42	CRISIL AAA/A1+
Mahindra Rural Housing Finance Ltd	3.15	CRISIL AA+
Canfin Homes Ltd.	2.92	ICRA AA+
Sikka Ports & Terminals Ltd.	2.79	CRISIL AAA/A1+
Cholamandalam Investment & Finance Company Ltd	2.75	ICRA AA+
Tata Motors Finance Ltd.	2.72	CRISIL AA-
Kirloskar Ferrous Industries Ltd.	2.26	ICRA AA
Piramal Capital & Housing Finance Ltd	1.96	ICRA AA
Tata Capital Ltd.	1.82	CRISIL AAA/A1+
EXIM Bank	1.66	CRISIL AAA/A1+
National Housing Bank	1.13	CRISIL AAA/A1+
Summit Digital Infrastructure Ltd	1.13	CRISIL AAA/A1+
L&T Metro Rail(Hyderabad)Ltd.	0.80	CRISIL AAA/A1+
Securitized Debt		
Shining Metal Trust II	0.30	CRISIL AAA/A1+
Net Current assets	5.42	
Total	100.00	

Asset Allocation as on 30th August, 2022



■ NCDs
■ FRBs
■ CP/CDs
■ Govt Securities
■ NCA

Credit Profile of Debt as on 30th August, 2022



■ AAA/ A1+/ SOV/ NCA ■ AA+ ■ AA ■ AA- & Below

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

Period	NAV Growth (%)	CRISIL Short Duration Fund A-II Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Short Duration Fund A-II Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	7.72	2.77	-0.35	10,772	10,277	9,965
3 Years	7.83	5.88	3.60	12,540	11,872	11,120
5 Years	4.67	6.49	4.53	12,565	13,697	12,481
Since inception*	7.43	7.44	5.64	25,912	25,944	20,728

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

* Compounded annualized Growth Rate.

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

SIP Returns as on 30th August, 2022

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Short Duration Fund A-II Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Short Duration Fund A-II Index	Yield (%) CRISIL 10 Year Gilt Index
1 Year	1,20,000	1,22,645	1,21,967	1,22,210	4.14	3.07	3.46
3 Years	3,60,000	3,99,526	3,85,598	3,81,622	6.90	4.52	3.84
5 Years	6,00,000	6,90,380	6,97,635	6,78,423	5.56	5.98	4.86
7 Years	8,40,000	10,20,014	10,56,493	10,14,804	5.47	6.46	5.33
10 Years	12,00,000	16,39,675	17,29,790	16,23,411	6.09	7.11	5.89
Since inception	16,50,000	26,93,272	28,40,935	25,72,934	6.76	7.47	6.15

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

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

Potential Risk Class Matrix Refer page no.76

UTI BANKING AND PSU DEBT FUND*

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

SEPTEMBER 2022

Investment Objective

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

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

Date of inception/allotment

27th January, 2014

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 431.47 Crore
Closing AUM : ₹ 464.82 Crore

High/Low NAV in the month

High Growth Option : ₹ 18.0671
Low Growth Option : ₹ 17.9133

Total Expense Ratio

Regular : 0.56
Direct : 0.23

Minimum Investment Amount

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

Load Structure

Entry Load : Nil
Exit Load : Nil

NAV per unit as on 30th August, 2022

Regular Growth Option : ₹ 18.0610
Regular IDCW Option : ₹ 12.4690
Direct Growth Option : ₹ 18.2230
Direct IDCW Option : ₹ 12.5571

Portfolio Parameters

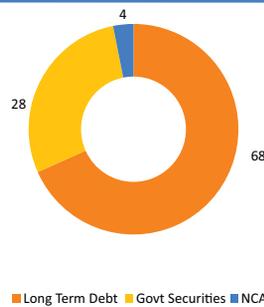
Weighted Average Maturity : 4.35 yrs
Yield to Maturity : 7.13%
Modified Duration : 3.52 yrs
Macaulay Duration : 3.72 yrs

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

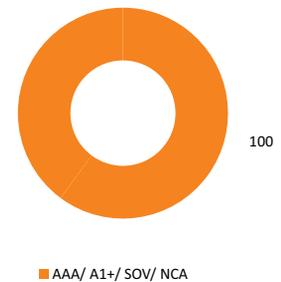
Portfolio as on 30th August, 2022

Portfolio	% of NAV	Rating
Govt Securities		
7.38% GSEC 20/06/2027	14.20	SOV
6.79% NI GSEC MAT 15/05/2027	9.59	SOV
7.17% GSEC 08/01/2028	2.16	SOV
7.85% TN SDL MAT - 15/03/2027	1.10	SOV
GS - C STRIP MAT- 15/12/2027	1.04	SOV
Long Term Debt		
Small Indst. Dev. Bank Of India	9.70	ICRA AAA/A1+
National Bank For Agriculture & Rural Development	8.75	CRISIL AAA/A1+
Power Finance Corporation Ltd.	7.65	CRISIL AAA/A1+
ICICI Bank Ltd	7.33	ICRA AAA/A1+
National Housing Bank	6.50	CRISIL AAA/A1+
EXIM Bank	5.49	CRISIL AAA/A1+
Indian Railways Fin Corpn Ltd.	5.46	CRISIL AAA/A1+
REC Ltd	5.36	CRISIL AAA/A1+
HDFC Bank Ltd.	4.40	CARE AAA/A1+
Axis Bank Ltd.	4.34	CRISIL AAA/A1+
NHPC Ltd.	3.22	IND AAA/A1+
Net Current assets	3.70	
Total	100.00	

Asset Allocation as on 30th August, 2022



Credit Profile of Debt as on 30th August, 2022



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

Period	NAV Growth (%)	CRISIL Banking and PSU Debt Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Banking and PSU Debt Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	9.94	2.50	-0.35	10,994	10,250	9,965
3 Years	7.11	6.07	3.60	12,291	11,936	11,120
5 Years	5.52	6.76	4.53	13,084	13,871	12,481
Since inception*	7.14	8.20	7.03	18,069	19,661	17,910

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

*Compounded annualized Growth Rate.

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

SIP Returns as on 30th August, 2022

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Banking and PSU Debt Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Banking and PSU Debt Index	Yield (%) CRISIL 10 Year Gilt Index
1 Year	1,20,000	1,28,654	1,21,646	1,22,210	13.73	2.57	3.46
3 Years	3,60,000	4,07,219	3,85,504	3,81,622	8.19	4.51	3.84
5 Years	6,00,000	7,09,266	7,01,062	6,78,423	6.64	6.17	4.86
7 Years	8,40,000	10,54,523	10,66,102	10,14,804	6.40	6.71	5.33
Since inception	10,20,000	13,57,603	13,89,028	13,03,006	6.59	7.11	5.65

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

UTI CORPORATE BOND FUND

SEPTEMBER 2022

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

Investment Objective

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

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

Date of inception/allotment

8th August, 2018

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 3040.88 Crore
Closing AUM : ₹ 3159.49 Crore

High/Low NAV in the month

High Growth Option : ₹ 13.3759
Low Growth Option : ₹ 13.2995

Total Expense Ratio

Regular : 0.57
Direct : 0.27

Minimum Investment Amount

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

Load Structure

Entry Load : Nil
Exit Load : Nil

NAV per unit as on 30th August, 2022

Regular Growth Option : ₹ 13.3738
Regular IDCW Option : ₹ 11.7763
Direct Growth Option : ₹ 13.5473
Direct IDCW Option : ₹ 11.9404

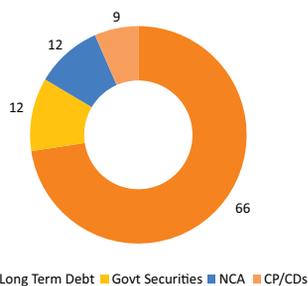
Portfolio Parameters

Weighted Average Maturity : 2.01 yrs
Yield to Maturity : 6.71%
Modified Duration : 1.65 yrs
Macaulay Duration : 1.73 yrs

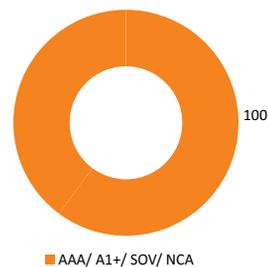
Portfolio as on 30th August, 2022

Portfolio	% of NAV	Rating
CP/CDs		
EXIM Bank	4.50	CRISIL AAA/A1+
Canara Bank	3.10	CRISIL AAA/A1+
HDFC Bank Ltd.	1.52	CARE AAA/A1+
Govt Securities		
7.38% GSEC 20/06/2027	6.59	SOV
5.74% GS 2026-MAT-15/11/2026	2.73	SOV
8.24% G-SEC 15/02/2027	1.66	SOV
5.22% GS 15/06/2025	0.61	SOV
5.63% GS MAT - 12/04/26	0.30	SOV
GS - C STRIP MAT- 15/06/2027	0.24	SOV
GS - C STRIP MAT- 15/12/2027	0.20	SOV
GOI FRB - MAT 22/09/2033	0.02	SOV
Long Term Debt		
REC Ltd	8.08	CRISIL AAA/A1+
HDFC Ltd.	6.33	CRISIL AAA/A1+
National Bank For Agriculture & Rural Development	6.17	ICRA AAA/A1+
National Housing Bank	5.94	CRISIL AAA/A1+
Summit Digital Infrastructure Ltd	4.71	CRISIL AAA/A1+
Small Indst. Dev. Bank Of India	4.67	CARE AAA/A1+
Reliance Industries Ltd.	3.96	CRISIL AAA/A1+
EXIM Bank	3.72	CRISIL AAA/A1+
NTPC Ltd.	3.53	CRISIL AAA/A1+
HDFC Bank Ltd.	3.24	CARE AAA/A1+
Kotak Mahindra Prime Ltd.	3.11	CRISIL AAA/A1+
LIC Housing Finance Ltd.	2.34	CARE AAA/A1+
India Grid Trust	2.32	CRISIL AAA/A1+
Power Finance Corporation Ltd.	2.06	CRISIL AAA/A1+
Tata Capital Financial Services Ltd	1.58	ICRA AAA/A1+
Indian Railways Fin Corpn Ltd.	1.58	CRISIL AAA/A1+
Axis Finance Ltd	1.08	CRISIL AAA/A1+
ICICI Bank Ltd	0.96	ICRA AAA/A1+
NHPC Ltd.	0.35	ICRA AAA/A1+
Larsen & Toubro Ltd.	0.32	CRISIL AAA/A1+
Axis Bank Ltd.	0.16	CRISIL AAA/A1+
Net Current assets	12.33	
Total	100.00	

Asset Allocation as on 30th August, 2022



Credit Profile of Debt as on 30th August, 2022



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

Period	NAV Growth (%)	CRISIL Corporate Bond Fund B-II Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Corporate Bond Fund B-II Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	2.66	3.72	-0.35	10,266	10,372	9,965
3 Years	6.44	7.05	3.60	12,061	12,270	11,120
Since inception*	7.42	7.65	6.38	13,378	13,495	12,859

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

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

* Compounded annualized Growth Rate.

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 67 in 'Fund Manager Summary'. Schemes Managed by Mr. Anurag Mittal. The above scheme is in existence for less than 5 years.

SIP Returns as on 30th August, 2022

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Corporate Bond Fund B-II Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Corporate Bond Fund B-II Index	Yield (%) CRISIL 10 Year Gilt Index
1 Year	1,20,000	1,21,960	1,22,628	1,20,984	3.06	4.11	1.53
3 Years	3,60,000	3,86,464	3,92,029	3,71,127	4.67	5.63	1.99
Since inception	4,70,000	5,27,474	5,34,048	5,03,879	5.84	6.48	3.51

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

UTI CREDIT RISK FUND (Erstwhile UTI Income Opportunities Fund)

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

Investment Objective

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

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

Date of inception/allotment

19th November, 2012

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 492.62 Crore
Closing AUM : ₹ 491.12 Crore

High/Low NAV in the month

High Growth Option : ₹ 13.9943
Low Growth Option : ₹ 13.9003

Total Expense Ratio

Regular : 1.62
Direct : 0.83

Minimum Investment Amount

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

Load Structure

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

NAV per unit as on 30th August, 2022

Regular Growth Option : ₹ 13.9921
Regular IDCW Option : ₹ 8.4024
Direct Growth Option : ₹ 15.4890
Direct IDCW Option : ₹ 9.2451

Portfolio Parameters

Weighted Average Maturity : 2.65 yrs
Yield to Maturity : 7.74%
Modified Duration : 1.87 yrs
Macaulay Duration : 1.96 yrs

Portfolio as on 30th August, 2022

Portfolio	% of NAV	Rating
Govt Securities		
182 D TBILL MAT - 29/09/2022	5.07	SOV
182 D TBILL MAT - 22/12/2022	5.00	SOV
6.54% GSEC MAT - 17/01/2032	3.12	SOV
7.59% Nil GS - 20/03/2029	2.61	SOV
7.38% GSEC 20/06/2027	2.36	SOV
7.26% GSEC 22/08/2032	0.61	SOV
Long Term Debt		
Piramal Capital & Housing Finance Ltd	7.63	ICRA AA
Tata Power Company Ltd.	6.15	CARE AA
Dilip Buildcon Ltd	5.05	CRISIL A
Summit Digital Infrastructure Ltd	5.00	CRISIL AAA/A1+
Kirloskar Ferrous Industries Ltd.	4.60	ICRA AA
Godrej Industries Ltd.	4.41	CRISIL AA
Tata Motors Ltd.	4.25	ICRA AA-
Steel Authority Of India Ltd.	4.18	CARE AA-
India Grid Trust	4.16	CRISIL AAA/A1+
Aadhar Housing Finance Ltd.	3.99	CARE AA
Tata Projects Ltd	3.97	IND AA
Aditya Birla Fashion & Retail Ltd.	3.94	CRISIL AA
TMF Holdings Ltd	3.17	CRISIL AA-
Manappuram Finance Ltd.	3.07	CRISIL AA
Avanse Financial Services Ltd.	3.03	CARE A+
Axis Bank Ltd.	2.05	CRISIL AAA/A1+
Godrej Properties Ltd.	2.04	ICRA AA+
Power Finance Corporation Ltd.	2.01	CRISIL AAA/A1+
Shriram Transport Finance Co.Ltd.	1.03	CRISIL AA+
Net Current assets	7.51	
Total	100.00	

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

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

Impact on NAV is negative on account of segregation of portfolio. Partial amount (Rs. 12.20 lakhs) recovered and accordingly distributed to investors

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

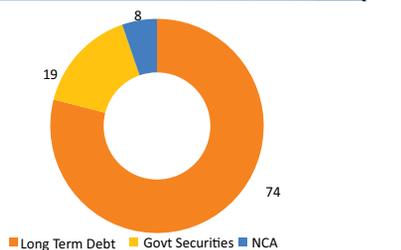
Impact on NAV is negative on account of segregation of portfolio. (Zee Learn Ltd.) Full amount (Rs. 40.8 Crores) recovered and accordingly distributed to investors

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

UTI Credit Risk Fund (Segregated - 17022020) Segregated Portfolio as on 30 th August, 2022		
Portfolio	% of NAV	Rating
Vodafone Idea Ltd	0*	CARE-B-
Vodafone Idea Ltd	0*	CARE-B-
Net Current Assets	0*	

* Percentage to NAV Less Than 0.01

Asset Allocation as on 30th August, 2022



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

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

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

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

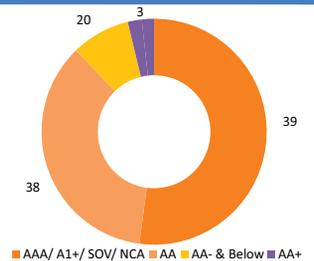
Segregated AUM & NAV

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

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

* Percentage to NAV Less Than 0.01

Credit Profile of Debt as on 30th August, 2022



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

Period	NAV Growth (%)	CRISIL Credit Risk Fund C-II Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Credit Risk Fund C-II Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	19.93	6.27	-0.35	11,993	10,627	9,965
3 Years	-5.14	8.71	3.60	8,535	12,850	11,120
5 Years	-1.85	8.62	4.53	9,108	15,123	12,481
Since inception*	3.49	9.31	6.41	13,989	23,897	18,368

Different plans have a different expense structure. The performance details provided herein are of regular plan.
* Compounded annualized Growth Rate. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 67 in 'Fund Manager Summary'. Schemes Managed by Mr. Ritesh Nambiar. *The Scheme returns are inclusive of the impact of segregation of the portfolio Debt instruments of Altico Capital India Ltd, Vodafone Idea Ltd, Yes Bank Ltd and Zee Learn Ltd. have been segregated from the Main Portfolio on 13th Sep, 2019 17th Feb, 2020 6th March, 2020 and 07th July, 2020 Respectively

SIP Returns as on 30th August, 2022

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Credit Risk Fund C-II Index (₹)	CRISIL 10 Year Yield (%) Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Credit Risk Fund C-II Index	Yield (%) CRISIL 10 Year Gilt Index
1 Year	1,20,000	1,23,809	1,24,135	1,22,210	5.98	6.49	3.46
3 Years	3,60,000	3,97,550	4,04,556	3,81,622	6.57	7.75	3.84
5 Years	6,00,000	6,06,679	7,43,317	6,78,423	0.44	8.51	4.86
7 Years	8,40,000	8,46,286	11,38,674	10,14,804	0.21	8.56	5.33
Since inception	11,70,000	12,57,237	18,33,734	15,67,795	1.46	8.93	5.86

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

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

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

Investment Objective

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

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

Date of inception/allotment

25th March, 2015

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 61.01 Crore
Closing AUM : ₹ 61.25 Crore

High/Low NAV in the month

High Growth Option : ₹ 15.0873
Low Growth Option : ₹ 14.9837

Total Expense Ratio

Regular : 1.61
Direct : 1.10

Minimum Investment Amount

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

Load Structure

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

NAV per unit as on 30th August, 2022

Regular Growth Option	₹ 15.0849
Regular IDCW Option	₹ 10.8787
Direct Growth Option	₹ 15.8846
Direct IDCW Option	₹ 10.4089

Portfolio Parameters

Weighted Average Maturity : 3.70 yrs
Yield to Maturity : 7.43%
Modified Duration : 2.86 yrs
Macaulay Duration : 2.97 yrs

Portfolio as on 30th August, 2022

Portfolio	% of NAV	Rating
Govt Securities		
05.15 GS 09/11/2025	15.55	SOV
7.59% NI GS - 20/03/2029	12.54	SOV
5.79% GS MAT -11/05/2030	7.53	SOV
6.54% GSEC MAT -17/01/2032	6.24	SOV
7.26% GSEC 22/08/2032	3.28	SOV
Long Term Debt		
Reliance Industries Ltd.	8.18	CRISIL AAA/A1+
Dilip Buildcon Ltd	8.15	CRISIL A
India Grid Trust	6.35	CRISIL AAA/A1+
Shriram Transport Finance Co.Ltd.	4.95	CRISIL AA+
Godrej Industries Ltd.	4.82	CRISIL AA
Kirloskar Ferrous Industries Ltd.	3.20	ICRA AA
Canfin Homes Ltd.	3.19	ICRA AA+
Power Finance Corporation Ltd.	1.69	ICRA AAA/A1+
Godrej Properties Ltd.	1.64	ICRA AA+
Piramal Capital & Housing Finance Ltd	1.60	ICRA AA
HDFC Ltd.	0.67	CRISIL AAA/A1+
EXIM Bank	0.51	CRISIL AAA/A1+
Net Current assets	9.91	
Total	100.00	

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

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

UTI Medium Term Fund (Segregated - 17022020) Segregated Portfolio as on 30 th August, 2022		
Portfolio	% of NAV	Rating
Vodafone Idea Ltd	0*	CARE-B-
Net Current Assets	0*	

* Percentage to NAV Less Than 0.01

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

* Percentage to NAV Less Than 0.01

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

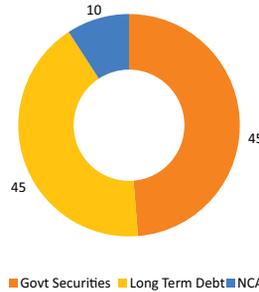
Zee Learn Ltd. NAV per unit (Regular Plan - Growth Option)		
Date	Main Portfolio	Segregated Portfolio
06/07/2020	14.0932	NA
06/07/2020	13.6592	0.2211
Reduction in NAV(%)	-3.08%	

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

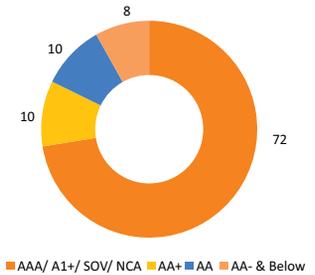
Segregated AUM & NAV

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

Asset Allocation as on 30th August, 2022



Credit Profile of Debt as on 30th August, 2022



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

Period	NAV Growth (%)	CRISIL Medium Duration Fund B-III Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Medium Duration Fund B-III Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	5.06	3.20	-0.35	10,506	10,320	9,965
3 Years	2.92	7.95	3.60	10,903	12,582	11,120
5 Years	3.98	7.26	4.53	12,156	14,199	12,481
Since inception*	5.70	8.16	6.07	15,092	17,903	15,489

Different plans have a different expense structure. The performance details provided herein are of regular plan. The current fund manager is managing the scheme since Jun 2015 & Co-Fund Manager managing w.e.f Jun 2015. *Compounded annualized Growth Rate. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 67 in 'Fund Manager Summary'. Schemes Managed by Mr. Ritesh Nambiar. *The Scheme returns are inclusive of the impact of segregation of the portfolio Debt instruments of Vodafone Idea Ltd, Yes Bank Ltd and Zee Learn Ltd. have been segregated from the Main Portfolio on 17th Feb, 2020 6th March, 2020 and 07th July, 2020 Respectively

SIP Returns as on 30th August, 2022

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Medium Duration Fund B-III Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Medium Duration Fund B-III Index	Yield (%) CRISIL 10 Year Gilt Index
1 Year	1,20,000	1,21,745	1,22,368	1,22,210	2.72	3.70	3.46
3 Years	3,60,000	3,80,969	3,95,636	3,81,622	3.72	6.24	3.84
5 Years	6,00,000	6,59,575	7,23,588	6,78,423	3.74	7.44	4.86
7 Years	8,40,000	9,80,815	11,01,751	10,14,804	4.37	7.63	5.33
Since inception	8,80,000	10,40,286	11,72,149	10,75,809	4.50	7.69	5.40

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

UTI DYNAMIC BOND FUND

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

SEPTEMBER 2022

Investment Objective

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

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

Date of inception/allotment

16th June, 2010

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 402.41 Crore
Closing AUM : ₹ 418.39 Crore

High/Low NAV in the month

High Growth Option : ₹ 25.4318
Low Growth Option : ₹ 25.1931

Total Expense Ratio

Regular : 1.56
Direct : 0.89

Minimum Investment Amount

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

Load Structure

Entry Load : Nil
Exit Load : Nil

NAV per unit as on 30th August, 2022

Regular Growth Option : ₹ 25.4281
Regular IDCW Option : ₹ 13.4780
Direct Growth Option : ₹ 27.0012
Direct IDCW Option : ₹ 13.5500

Portfolio Parameters

Weighted Average Maturity : 8.93 yrs
Yield to Maturity : 6.79%
Modified Duration : 4.94 yrs
Macaulay Duration : 5.12 yrs

Portfolio as on 30th August, 2022

Portfolio	% of NAV	Rating
Govt Securities		
7.54% G-sec 23/05/2036	24.27	SOV
6.54% GSEC MAT - 17/01/2032	20.57	SOV
7.26% GSEC 22/08/2032	20.43	SOV
7.38% GSEC 20/06/2027	7.28	SOV
GOI FRB - MAT 22/09/2033	5.94	SOV
182D T BILL MAT 15/09/2022	2.39	SOV
NCDs		
Punjab National Bank	2.35	CRISIL AA+
Piramal Capital & Housing Finance Ltd	2.34	ICRA AA
Canfin Homes Ltd.	2.33	ICRA AA+
Tata Capital Ltd.	1.18	CRISIL AAA/A1+
L&T Metro Rail(Hyderabad)Ltd.	0.83	CRISIL AAA/A1+
Net Current assets	10.07	
Total	100.00	

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

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

* Percentage to NAV Less Than 0.01

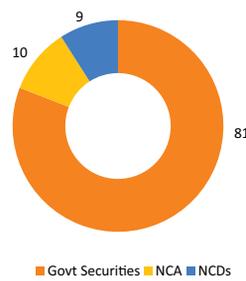
NAV Per Unit (Regular Plan - Growth Option) Segregated - 17022020

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

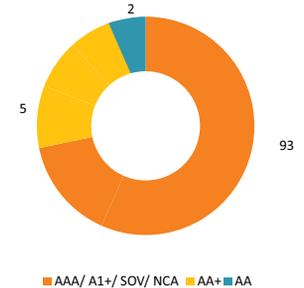
Segregated AUM & NAV

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

Asset Allocation as on 30th August, 2022



Credit Profile of Debt as on 30th August, 2022



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

Period	NAV Growth (%)	CRISIL Dynamic Bond Fund A-III Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Dynamic Bond Fund A-III Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	19.14	1.81	-0.35	11,914	10,181	9,965
3 Years	8.50	6.33	3.60	12,776	12,024	11,120
5 Years	4.95	6.53	4.53	12,734	13,723	12,481
Since inception*	7.94	8.02	6.16	25,431	25,663	20,756

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

*Compounded annualized Growth Rate.

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 67 in 'Fund Manager Summary'. Schemes Managed by Mr. Sudhir Agarwal.*The Scheme returns are inclusive of the impact of segregation of the portfolio Debt instruments of Vodafone Idea Ltd. have been segregated from the Main Portfolio on 17th Feb, 2020.

SIP Returns as on 30th August, 2022

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Dynamic Bond Fund A-III Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Dynamic Bond Fund A-III Index	Yield (%) CRISIL 10 Year Gilt Index
1 Year	1,20,000	1,29,419	1,21,511	1,20,984	14.97	2.36	1.53
3 Years	3,60,000	4,26,854	3,84,736	3,71,127	11.41	4.38	1.99
5 Years	6,00,000	7,30,656	7,06,538	6,71,448	7.82	6.48	4.45
7 Years	8,40,000	10,73,516	10,71,716	10,01,016	6.90	6.86	4.94
10 Years	12,00,000	17,35,862	17,73,781	16,18,567	7.18	7.59	5.84
Since inception	14,60,000	23,46,946	24,05,050	21,41,023	7.50	7.87	6.08

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

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

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

Investment Objective

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

Date of inception/allotment

4th May, 1998

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 297.14 Crore
Closing AUM : ₹ 299.39 Crore

High/Low NAV in the month

High Growth Option : ₹ 60.1162
Low Growth Option : ₹ 59.3888

Total Expense Ratio

Regular : 1.63
Direct : 1.30

Minimum Investment Amount

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

Load Structure

Entry Load : Nil
Exit Load : Nil

NAV per unit as on 30th August, 2022

Regular Growth Option : ₹ 60.1072
Regular IDCW Option : ₹ 15.4377
Direct Growth Option : ₹ 64.7925
Direct IDCW Option : ₹ 20.4475

Portfolio Parameters

Weighted Average Maturity : 7.08 yrs
Yield to Maturity : 6.71%
Modified Duration : 3.92 yrs
Macaulay Duration : 4.08 yrs

Portfolio as on 30th August, 2022

Portfolio	% of NAV	Rating
Govt Securities		
6.54% GSEC MAT - 17/01/2032	22.36	SOV
GOI FRB - MAT 22/09/2033	11.61	SOV
5.22% GS 15/06/2025	11.23	SOV
7.54% G-sec 23/05/2036	10.18	SOV
182D T BILL MAT 10/11/2022	8.26	SOV
6.67% GS MAT - 15/12/2035	4.75	SOV
7.26% GSEC 22/08/2032	3.36	SOV
182 D TBILL MAT - 29/09/2022	3.33	SOV
8.0% ARUNACHAL PR SDL 08/04/2030	1.72	SOV
Long Term Debt		
Food Corporation Of India	4.92	CRISIL AAA/A1+
Piramal Capital & Housing Finance Ltd	3.27	ICRA AA
L&T Metro Rail(Hyderabad)Ltd.	0.78	CRISIL AAA/A1+
Net Current assets	14.23	
Total	100.00	

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

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

* Percentage to NAV Less Than 0.01

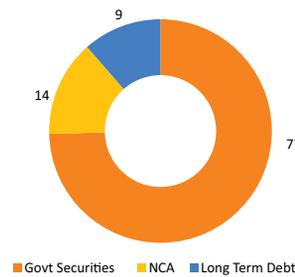
NAV Per Unit (Regular Plan - Growth Option) Segregated - 17022020

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

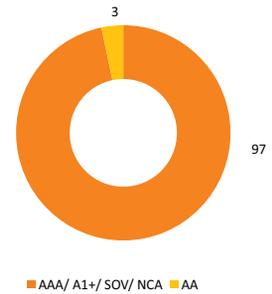
Segregated AUM & NAV

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

Asset Allocation as on 30th August, 2022



Credit Profile of Debt as on 30th August, 2022



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

Period	NAV Growth (%)	CRISIL Medium to Long Duration Fund A-III Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Medium to Long Duration Fund A-III Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	17.06	1.72	-0.35	11,706	10,172	9,965
3 Years	5.91	6.37	3.60	11,882	12,037	11,120
5 Years	2.94	6.63	4.53	11,560	13,787	12,481
Since inception*	7.65	9.51	NA	60,159	91,286	NA

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

*Compounded annualized Growth Rate.

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 67 in 'Fund Manager Summary'. N.A - Not Available. Schemes Managed by Mr. Amandeep S. Chopra.

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

SIP Returns as on 30th August, 2022

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Medium to Long Duration Fund A-III Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Medium to Long Duration Fund A-III Index	Yield (%) CRISIL 10 Year Gilt Index
1 Year	1,20,000	1,29,179	1,21,502	1,20,984	14.58	2.35	1.53
3 Years	3,60,000	4,18,939	3,84,882	3,71,127	10.13	4.40	1.99
5 Years	6,00,000	6,97,327	7,07,733	6,71,448	5.96	6.55	4.45
7 Years	8,40,000	10,06,554	10,74,943	10,01,016	5.10	6.94	4.94
10 Years	12,00,000	15,92,103	17,79,007	16,18,567	5.52	7.65	5.84
15 Years	18,00,000	29,51,382	33,83,225	29,05,428	6.29	7.95	6.10
Since inception	21,30,000	39,15,132	45,50,508	38,03,168	6.46	7.96	6.16

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

UTI GILT FUND

(Erstwhile UTI Gilt Advantage Fund LTP)

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

SEPTEMBER 2022

Investment Objective

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

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

Date of inception/allotment

21st January, 2002

Fund Manager

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

Fund AUM

Fund Size Monthly Average : ₹ 524.15 Crore
Closing AUM : ₹ 529.08 Crore

High/Low NAV in the month

High Growth Option : ₹ 51.1323
Low Growth Option : ₹ 50.5039

Total Expense Ratio

Regular : 0.93
Direct : 0.66

Minimum Investment Amount

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

Load Structure

Entry Load : Nil
Exit Load : Nil

NAV per unit as on 30th August, 2022

Regular Growth Option : ₹ 51.1238
Regular IDCW Option : ₹ 31.7121
Direct Growth Option : ₹ 52.5345
Direct IDCW Option : ₹ 25.6356

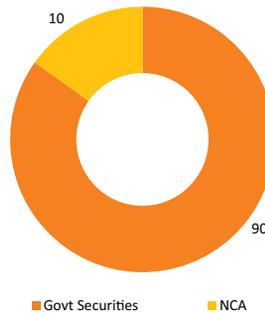
Portfolio Parameters

Weighted Average Maturity : 10.02 yrs
Yield to Maturity : 6.51%
Modified Duration : 5.21 yrs
Macaulay Duration : 5.39 yrs

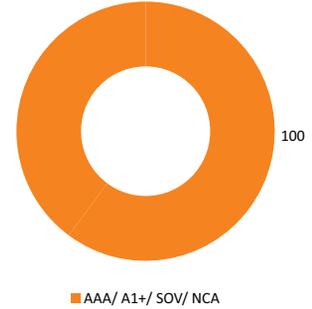
Portfolio as on 30th August, 2022

Portfolio	% of NAV	Rating
Govt Securities		
7.54% G-sec 23/05/2036	23.99	SOV
7.26% GSEC 22/08/2032	21.86	SOV
6.54% GSEC MAT - 17/01/2032	21.69	SOV
GOI FRB - MAT 22/09/2033	9.39	SOV
7.94% HR SDL 2034 - 29/06/2034	4.85	SOV
182 D TBILL MAT - 29/09/2022	4.71	SOV
8.13% GSEC 22.06.45	3.05	SOV
GOI FRB - MAT 04/10/2028	0.93	SOV
Net Current assets	9.54	
Total	100.00	

Asset Allocation as on 30th August, 2022



Credit Profile of Debt as on 30th August, 2022



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

Period	NAV Growth (%)	CRISIL Dynamic Gilt Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Dynamic Gilt Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Year	1.81	1.71	-0.35	10,181	10,171	9,965
3 Years	4.85	5.53	3.60	11,528	11,754	11,120
5 Years	5.84	6.08	4.53	13,284	13,435	12,481
Since inception*	8.23	7.55	6.45	51,087	44,861	36,291

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

*Compounded annualized Growth Rate.

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

SIP Returns as on 30th August, 2022

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Dynamic Gilt Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Dynamic Gilt Index	Yield (%) CRISIL 10 Year Gilt Index
1 Year	1,20,000	1,21,779	1,21,682	1,20,984	2.78	2.63	1.53
3 Years	3,60,000	3,79,941	3,94,328	3,71,127	3.54	6.02	1.99
5 Years	6,00,000	6,92,763	7,10,403	6,71,448	5.70	6.70	4.45
7 Years	8,40,000	10,54,585	10,65,931	10,01,016	6.41	6.71	4.94
10 Years	12,00,000	17,61,749	17,47,040	16,18,514	7.46	7.30	5.84
15 Years	18,00,000	33,84,604	32,71,211	29,05,375	7.95	7.54	6.10
Since inception	21,30,000	45,45,218	43,55,243	38,03,115	7.95	7.53	6.16

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

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 S	26.00%	2.6	31.5608	10	10-10-2019	17-10-2019
2020	16.00%	1.6	31.2494	10	29-10-2020	05-11-2020
2021	27.00%	2.7	46.7047	10	25-10-2021	01-11-2021

Pursuant to payment of IDCW/bonus-right, the NAV of the IDCW Option (Existing Plan-Direct Plan) of the scheme would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. Face Value per unit is Rs 10.00. # IDCW declared every year since 1987 till 2021.

*Not Available

NAV at the time of Div. Declaration

\$ IDCW % is in regular plan

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 Opportunities Fund (Formerly known as UTI Opportunities) - IDCW Declared						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2007	17.00%	1.7	13.74	10	29-06-2007	06-07-2007
2008	18%	1.8	11.54	10	01-07-2008	08-07-2008
2009	10.00%	1	11.95	10	10-07-2009	17-07-2009
2010	15.00%	1.5	14.05	10	22-01-2010	29-01-2010
2011	8.00%	0.8	14.97	10	24-04-2011	01-05-2011
2012	9%	0.9	14.39	10	12-04-2012	19-04-2012
2013	10.00%	1	15.2	10	07-05-2013	14-05-2013
2014	12.50%	1.25	16.0517	10	15-04-2014	22-04-2014
2015	15%	1.5	20.5752	10	16-04-2015	17-04-2015
2016	10.00%	1	18.6083	10	28-04-2016	05-05-2016
2017	13.00%	1.3	18.6765	10	08-05-2017	15-05-2017
2018	12.00%	1.2	19.5009	10	02-07-2018	09-07-2018
2019	11%	1.1	18.8335	10	17-07-2019	24-07-2019

UTI Healthcare Fund (Formerly known as UTI Pharma & Healthcare Fund) IDCW Declared						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2006	25%	2.50	21.34	10.00	10-01-2006	17-01-2006
2008	15%	1.50	20.91	10.00	26-08-2008	02-09-2008
2010	17%	1.70	32.65	10.00	28-10-2010	04-11-2010

UTI Banking and Financial Fund (Formerly known as UTI Banking Sector Fund) IDCW Declared						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2005	25%	2.50	15.62	10.00	22-09-2005	29-09-2005
2007	35%	3.50	19.02	10.00	23-05-2007	30-05-2007
2009	22%	2.20	19.04	10.00	04-09-2009	11-09-2009
2010	10%	1.00	22.78	10.00	24-06-2010	01-07-2010
2011	25%	2.50	24.20	10.00	27-01-2011	03-02-2011
2011	25%	2.50	21.82	10.00		

DIVIDEND/BONUS HISTORY

UTI Retirement Benefit Pension Fund - Bonus Declared						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2007	1.10		19.3365	10.00	30-03-2007	05-04-2007
2009	1.10		21.1539	10.00	19-05-2009	26-05-2009
2010	1.05		22.1851	10.00	31-03-2010	07-04-2010
2011	1.10		19.8899	10.00	25-04-2011	02-05-2011
2012	1.10		18.0822	10.00	13-06-2012	20-06-2012
2013	1.10		18.4373	10.00	23-05-2013	30-05-2013
2014	1.10		19.9371	10.00	25-08-2014	01-09-2014

UTI Regular Saving Fund (Formerly known as UTI MIS Advantage Plan) - IDCW - Regular Plan declared - Last 10 Months IDCW (Recent IDCWs)						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2021	0.80%	0.080	16.2622	10.00	23-09-21	01-10-21
2021	0.80%	0.080	16.3527	10.00	25-10-21	01-11-21
2021	0.80%	0.080	16.2792	10.00	24-11-21	01-12-21
2021	0.80%	0.080	16.1092	10.00	27-12-21	03-01-22
2022	0.80%	0.080	16.0356	10.00	24-01-22	01-02-22
2022	0.80%	0.080	15.9497	10.00	23-02-22	02-03-22
2022	0.80%	0.080	15.9006	10.00	28-03-22	04-04-22
2022	0.80%	0.080	15.7325	10.00	25-04-22	02-05-22
2022	0.80%	0.080	15.3382	10.00	25-05-22	01-06-22
2022	0.80%	0.080	15.1732	10.00	23-06-22	01-07-22
2022	0.80%	0.080	15.5388	10.00	25-07-22	01-08-22
2022	0.80%	0.080	15.7457	10.00	25-08-22	01-09-22

@ @ NAV of Monthly IDCW Option - Regular Plan
The scheme IDCW details under regular plan.

UTI Short Term Income Fund - IDCW Declared - Last 10 Quarterly IDCW						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2017	1.50%	0.150	12.3826	10.00	19-12-2017	26-12-2017
2018	1.50%	0.150	12.3556	10.00	19-03-2018	26-03-2018
2018	0.30%	0.030	12.3207	10.00	19-06-2018	26-06-2018
2018	1.00%	0.100	12.4819	10.00	18-09-2018	25-09-2018
2018	1.20%	0.120	12.6444	10.00	19-12-2018	26-12-2018
2019	2.00%	0.200	12.7240	10.00	18-03-2019	25-03-2019
2020	1.50%	0.150	12.5178	10.00	17-06-2020	24-06-2020
2020	1.50%	0.150	12.6397	10.00	16-09-2020	23-09-2020
2020	1.50%	0.150	12.7588	10.00	14-12-2020	21-12-2020
2021	0.75%	0.075	12.6723	10.00	16-06-2021	23-06-2021
2021	1.25%	0.125	12.7771	10.00	15-09-2021	22-09-2021
2021	1.00%	0.100	13.3287	10.00	16-12-2021	23-12-2021
2022	1.00%	0.100	13.3034	10.00	15-03-2022	22-03-2022

UTI Bond Fund - IDCW Declared - Last 10 Quarterly IDCW						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2018	0.30%	0.030	14.3788	10.00	19-06-2018	26-06-2018
2018	0.25%	0.025	14.4843	10.00	18-09-2018	25-09-2018
2018	1.00%	0.100	14.8155	10.00	19-12-2018	26-12-2018
2019	0.25%	0.025	14.4932	10.00	18-03-2019	25-03-2019
2020	1.00%	0.100	13.5121	10.00	17-06-2020	24-06-2020
2020	1.00%	0.100	16.9457	10.00	16-09-2020	23-09-2020
2020	1.00%	0.100	13.6925	10.00	14-12-2020	21-12-2020
2021	0.75%	0.075	13.4995	10.00	16-06-2021	23-06-2021
2021	0.75%	0.075	13.5782	10.00	15-09-2021	22-09-2021
2021	0.75%	0.075	14.5804	10.00	16-12-2021	23-12-2021
2022	1.75%	0.175	14.3915	10.00	15-03-2022	22-03-2022
2022	0.50%	0.050	15.1073	10.00	15-06-2022	22-06-2022

UTI Gift Fund (Formerly known as UTI Gift Arbitrage Fund ITP) - IDCW Declared for Regular Plan						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2012	3.50%	0.350	12.7174	10.00	28-03-2012	04-04-2012
2012	0.30%	0.300	12.8605	10.00	20-09-2012	26-09-2012
2013	2.00%	0.200	15.1318	10.00	18-03-2013	25-03-2013
2014	1.00%	0.100	13.1639	10.00	19-03-2014	26-03-2014
2014	0.60%	0.600	14.1032	10.00	18-09-2014	25-09-2014
2015	0.60%	0.600	15.2249	10.00	19-03-2015	26-03-2015
2016	1.50%	0.150	17.9258	10.00	21-03-2016	28-03-2016
2016	1.25%	0.125	18.1950	10.00	20-06-2016	27-06-2016
2016	1.25%	0.125	29.2992	10.00	19-09-2016	26-09-2016
2016	1.25%	0.125	20.2216	10.00	19-12-2016	26-12-2016
2017	3.25%	0.325	20.2695	10.00	15-03-2017	22-03-2017
2017	1.50%	0.150	17.7435	10.00	21-06-2017	28-06-2017
2017	1.50%	0.150	20.9520	10.00	18-09-2017	25-09-2017
2017	1.00%	0.100	17.2889	10.00	19-12-2017	26-12-2017
2018	0.0300%	0.030	20.5256	10.00	19-06-2018	26-06-2018
2018	0.30%	0.030	17.3736	10.00	18-09-2018	25-09-2018
2018	1.40%	0.140	18.1480	10.00	19-12-2018	26-12-2018
2019	2.00%	0.200	18.0782	10.00	18-03-2019	25-03-2019
2019	1.50%	0.150	19.0489	10.00	20-06-2019	27-06-2019
2019	2.00%	0.200	19.4702	10.00	18-09-2019	25-09-2019
2019	2.00%	0.200	19.2848	10.00	19-12-2019	26-12-2019
2020	2.00%	0.200	19.5270	10.00	19-03-2020	26-03-2020
2020	1.50%	0.150	20.4645	10.00	16-09-2020	23-09-2020
2020	1.00%	0.100	20.6317	10.00	14-12-2020	21-12-2020

UTI Overnight Fund (Formerly known as UTI UTI G-SEC STP) - IDCW Declaration						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2007	2.50%	0.250	10.7471	10.00	3-30-2007	4-6-2007
2007	2.75%	0.275	10.8159	10.00	9-28-2007	10-5-2007
2008	2.25%	0.225	10.8738	10.00	9-30-2008	10-7-2008
2009	3.00%	0.300	11.2318	10.00	3-30-2009	4-6-2009
2009	0.05%	0.050	10.9160	10.00	9-30-2009	10-7-2009
2012	6.00%	0.600	11.9718	10.00	3-28-2012	4-4-2012
2013	3.00%	0.300	12.0232	10.00	3-18-2013	3-25-2013
2013	2.00%	0.200	12.2042	10.00	9-19-2013	9-26-2013
2014	2.00%	0.200	12.5067	10.00	3-19-2014	3-26-2014
2015	4.00%	0.400	13.0042	10.00	3-19-2015	3-26-2015
2016	6.00%	0.600	13.7856	10.00	21-03-2016	28-03-2016
2017	7.00%	0.700	13.9920	10.00	15-03-2017	22-03-2017
2018	4.00%	0.400	14.0709	10.00	19-03-2018	26-03-2018
2019	4.00%	0.400	1448.7274	1000.00	18-03-2019	25-03-2019
2020	4.00%	0.400	1483.9871	1000.00	19-03-2020	26-03-2020
2022	3.00%	0.300	1513.2932	1000.00	15-03-2022	22-03-2022

UTI Dynamic Bond Fund - IDCW Declared - Last 10 Months IDCWs (Recent IDCWs)						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2018	0.30%	0.030	12.0737	10.00	19-06-2018	26-06-2018
2018	0.45%	0.045	12.1749	10.00	18-09-2018	25-09-2018
2018	1.25%	0.125	12.4714	10.00	19-12-2018	26-12-2018
2019	0.25%	0.025	12.1756	10.00	18-03-2019	25-03-2019
2020	1.50%	0.150	12.1334	10.00	17-06-2020	24-06-2020
2020	1.50%	0.150	12.1629	10.00	16-09-2020	23-09-2020
2020	1.50%	0.150	12.1621	10.00	14-12-2020	21-12-2020
2021	0.50%	0.050	12.0364	10.00	16-06-2021	23-06-2021
2021	0.50%	0.050	12.1056	10.00	15-09-2021	22-09-2021
2021	1.00%	0.100	13.2050	10.00	16-12-2021	23-12-2021
2022	3.00%	0.300	13.0243	10.00	15-03-2022	22-03-2022
2022	0.50%	0.050	13.6903	10.00	15-06-2022	22-06-2022

UTI Treasury Advantage Fund - IDCW Declared - Last 10 Months IDCWs (Recent IDCWs)						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2018	1.00%	0.100	1143.3918	1000.00	19-06-2018	26-06-2018
2018	1.00%	0.100	1154.0068	1000.00	18-09-2018	25-09-2018
2018	1.00%	0.100	1167.9430	1000.00	19-12-2018	26-12-2018
2019	2.00%	0.200	1179.7755	1000.00	18-03-2019	25-03-2019
2020	1.00%	0.100	1135.9063	1000.00	17-06-2020	24-06-2020
2020	1.00%	0.100	1144.9093	1000.00	16-09-2020	23-09-2020
2020	1.00%	0.100	1149.8879	1000.00	14-12-2020	21-12-2020
2021	0.50%	0.050	1141.3700	1000.00	16-06-2021	23-06-2021
2021	1.00%	0.100	1151.2855	1000.00	15-09-2021	22-09-2021
2021	1.00%	0.100	1205.2561	1000.00	16-12-2021	23-12-2021
2022	0.50%	0.050	1205.8885	1000.00	15-03-2022	22-03-2022
2022	0.25%	0.250	1208.2190	1000.00	15-06-2022	22-06-2022

UTI Unit Linked Insurance Plan - Bonus declared						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2006	2.15		17.1209	10.00	30-03-2006	06-04-2006
2007	1.10		15.4634	10.00	30-03-2007	06-04-2007
2008	1.10		15.3404	10.00	30-09-2008	07-10-2008
2010	1.10		18.2637	10.00	23-02-2010	02-03-2010
2011	1.10		18.8819	10.00	25-04-2011	02-05-2011
2012	1.10		17.6937	10.00	13-06-2012	20-06-2012
2013	1.10		18.1324	10.00	23-05-2013	30-05-2013
2014	1.10		19.2033	10.00	25-08-2014	01-09-2014

UTI Banking & PSU Debt Fund - IDCW Declared						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2017	2.50%	0.250	10.9018	10.00	15-03-2017	22-03-2017
2017	1.50%	0.150	10.9302	10.00	21-06-2017	28-06-2017
2017	1.50%	0.150	10.9452	10.00	18-09-2017	25-09-2017
2017	1.50%	0.150	10.9373	10.00	19-12-2017	26-12-2017
2018	1.50%	0.150	10.9148	10.00	19-03-2018	26-03-2018
2018	0.30%	0.030	10.8702	10.00	19-06-2018	26-06-2018
2018	1.00%	0.100	11.0165	10.00	18-09-2018	25-09-2018
2018	1.20%	0.120	11.2040	10.00	19-12-2018	26-12-2018
2019	1.50%	0.150	11.0510	10.00	18-03-2019	25-03-2019
2020	1.00%	0.100	11.3820	10.00	17-06-2020	2

DIVIDEND/BONUS HISTORY



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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	32%	1.20	13.96	10.00	21-06-2011	27-06-2011
2016	30%	3.00	39.1639	10.00	08-02-2016	15-02-2016

UTI Nifty Index Fund						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2017	3.50%	0.350	33.4502	10.00	13-11-2017	20-11-2017

UTI Corporate Bond Fund						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2020	0.50%	0.050	10.8026	10.00	19-03-2019	26-03-2020
2020	1.00%	0.100	11.3735	10.00	17-06-2020	24-06-2020
2020	1.00%	0.100	11.5203	10.00	16-09-2020	23-09-2020
2020	1.00%	0.100	11.6996	10.00	14-12-2020	21-12-2020
2021	0.75%	0.075	11.4847	10.00	16-06-2021	23-06-2021
2021	1.50%	0.150	11.5750	10.00	15-09-2021	22-09-2021
2021	0.75%	0.075	11.4923	10.00	16-12-2021	23-12-2021
2022	2.50%	0.250	11.4110	10.00	15-03-2022	22-03-2022

UTI Credit Risk Fund (Formerly known as UTI Income Opportunities Fund) - IDCW Declared						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2014	1.50%	0.150	10.9267	10.00	22-12-2014	29-12-2014
2015	2.00%	0.200	11.0319	10.00	19-03-2015	26-03-2015
2015	1.25%	0.125	11.0580	10.00	18-06-2015	25-06-2015
2015	1.25%	0.125	11.1633	10.00	21-09-2015	28-09-2015
2015	1.25%	0.125	11.2764	10.00	21-12-2015	28-12-2015
2016	3.25%	0.325	11.3754	10.00	21-03-2016	28-03-2016
2016	1.50%	0.150	11.6493	10.00	20-06-2016	27-06-2016
2016	1.50%	0.150	11.5104	10.00	19-09-2016	26-09-2016
2016	1.50%	0.150	11.6442	10.00	19-12-2016	26-12-2016
2017	2.50%	0.250	11.6698	10.00	15-03-2017	22-03-2017
2017	1.50%	0.150	12.3492	10.00	21-06-2017	28-06-2017
2017	1.50%	0.150	11.7604	10.00	18-09-2017	25-09-2017
2017	1.50%	0.150	11.7444	10.00	19-12-2017	26-12-2017
2018	1.50%	0.150	11.7434	10.00	19-03-2018	26-03-2018
2018	0.30%	0.030	11.6753	10.00	19-06-2018	26-06-2018
2018	0.45%	0.045	11.7932	10.00	18-09-2018	25-09-2018
2018	1.25%	0.125	11.9678	10.00	19-12-2018	26-12-2018
2019	2.00%	0.200	12.0368	10.00	18-03-2019	25-03-2019

UTI Ultra Short Term Fund (Formerly known as UTI Floating Rate Fund STP) - IDCW Declared						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2018	1.00%	10.00	1054.7430	1000.00	19-06-2018	26-06-2018
2018	2.00%	20.00	1061.4925	1000.00	18-09-2018	25-09-2018
2018	1.00%	10.00	1072.5000	1000.00	19-12-2018	26-12-2018
2019	2.00%	20.00	1081.7755	1000.00	18-03-2019	25-03-2019
2019	1.00%	10.00	1078.2792	1000.00	19-12-2019	26-12-2019
2020	0.50%	5.00	1074.4063	1000.00	19-03-2020	26-03-2020
2020	0.75%	7.50	1093.4088	1000.00	17-06-2020	24-06-2020
2020	1.00%	10.00	1098.5559	1000.00	16-09-2020	23-09-2020
2020	0.75%	7.50	1101.2983	1000.00	14-12-2020	21-12-2020
2021	0.25%	2.50	1097.2161	1000.00	16-06-2021	23-06-2021
2021	0.75%	7.50	1104.1735	1000.00	15-09-2021	22-09-2021
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

UTI Multi Asset Fund (Formerly known as UTI Wealth Builder Fund) - IDCW Declared						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2019	0.85%	0.85	17.5130	10.00	18-11-2019	25-11-2019
2019	0.85%	0.85	17.4292	10.00	16-12-2019	23-12-2019
2020	0.85%	0.85	17.6850	10.00	15-01-2020	22-01-2020
2020	0.85%	0.85	17.6864	10.00	17-02-2020	24-02-2020
2020	0.85%	0.85	15.3095	10.00	16-03-2020	23-03-2020
2020	0.85%	0.085	15.9355	10.00	15-06-2020	22-06-2020
2020	0.85%	0.085	16.8188	10.00	15-07-2020	22-07-2020
2020	0.80%	0.080	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

UTI India Consumer Fund (Formerly known as UTI India Lifestyle Fund)						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2015	12.00%	1.20	19.1601	10.00	16-09-2015	24-09-2015
2021	20.00%	2.00	29.4591	10.00	01-03-2021	08-03-2021

UTI Medium Term Fund						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2018	0.30%	0.030	10.7072	10.00	19-06-2018	26-06-2018
2018	0.45%	0.045	10.8140	10.00	18-09-2018	25-09-2018
2018	1.25%	0.125	10.9814	10.00	19-12-2018	26-12-2018
2019	2.00%	0.200	11.0308	10.00	18-03-2019	25-03-2019
2019	2.00%	0.200	11.2024	10.00	18-09-2019	25-09-2019
2019	1.50%	0.150	11.0929	10.00	19-12-2019	26-12-2019
2020	1.00%	0.100	10.8977	10.00	17-06-2020	24-06-2020
2020	0.50%	0.050	10.8456	10.00	14-12-2020	21-12-2020
2021	0.75%	0.075	11.4600	10.00	16-06-2021	23-06-2021
2021	2.00%	0.200	11.2677	10.00	15-09-2021	22-09-2021
2021	1.00%	0.100	11.9368	10.00	16-12-2021	23-12-2021
2022	4.00%	0.400	11.5102	10.00	15-03-2022	22-03-2022

UTI Long Term Advantage Fund Series - II						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2016	15.00%	1.500	19.9212	10.00	25-02-2016	3-03-2016

UTI Floater Fund						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2020	1.00%	10	1105.1390	1000.00	16-09-2020	23-09-2020
2020	1.00%	10	1110.3125	1000.00	14-12-2020	21-12-2020
2021	0.50%	5	1096.8314	1000.00	16-06-2021	23-06-2021
2021	1.00%	10	1106.1437	1000.00	15-09-2021	22-09-2021
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

UTI Hybrid Equity Fund (Formerly known as UTI Balanced Fund) - IDCW History* (Recent IDCW)						
Year	IDCW	NAV	Face Value	NAV	Face Value	Record Date
2017	2.70%	30.99	10	30.99	10	16-10-2017
2017	2.70%	31.47	10	31.47	10	20-11-2017
2017	3%	31.55	10	31.55	10	18-12-2017
2018	2.70%	32.43	10	32.43	10	17-01-2018
2018	4.00%	30.46	10	30.46	10	26-02-2018
2018	2.70%	32.01	10	32.01	10	07-02-2018
2018	3%	29.98	10	29.98	10	21-03-2018
2018	2.70%	29.85	10	29.85	10	19-04-2018
2018	2.70%	29.64	10	29.64	10	21-05-2018
2018	2.70%	29.29	10	29.29	10	21-06-2018
2018	2.30%	29.13	10	29.13	10	23-08-2018
2018	2.30%	28.96	10	28.96	10	25-09-2018
2018	2.30%	27.20	10	27.20	10	23-10-2018
2018	2.30%	27.02	10	27.02	10	22-11-2018
2018	1.10%	27.25	10	27.25	10	26-12-2018
2019	1.10%	27.16	10	27.16	10	22-01-2019
2019	1.10%	25.87	10	25.87	10	21-02-2019
2019	1.10%	27.29	10	27.29	10	25-03-2019
2019	2.10%	27.65	10	27.65	10	22-04-2019
2019	2.10%	26.13	10	26.13	10	22-05-2019
2019	2.10%	26.46	10	26.46	10	24-06-2019
2019	2.10%	26.71	10	26.71	10	24-07-2019
2019	2.10%	25.01	10	25.01	10	27-08-2019
2019	2.10%	24.82	10	24.82	10	25-09-2019
2019	1.70%	24.66	10	24.66	10	22-10-2019
2019	1.70%	25.27	10	25.27	10	25-11-2019
2019	1.70%	25.28	10	25.28	10	23-12-2019
2020	1.70%	26.05	10	26.05	10	22-01-2020
2020	1.70%	25.13	10	25.13	10	24-02-2020
2020	3.90%	24.11</				

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

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

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

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

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

UTI Value Opportunities Fund

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

UTI Mastershare Unit Scheme

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

UTI India Consumer Fund

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

UTI Core Equity Fund

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

UTI Infrastructure Fund

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

UTI Mid Cap Fund

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

UTI MNC Fund

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

UTI Dividend Yield Fund

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

UTI Healthcare Fund

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

UTI Transportation & Logistics Fund

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

UTI Banking and Financial Services Fund

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

UTI Nifty 50 Index Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Securities covered by the Nifty 50 Index	95	100	Medium to high
Money Market instruments	0	5	Low to medium

UTI Overnight Fund

Securities/ Instruments	Indicative Allocation (% of total assets)	Risk Profile
Overnight securities (including Triparty Repo on Government Securities or treasury bill & Repo)	100	Low

UTI Money Market Fund

Securities/ Instruments	Indicative Allocation (% of total assets)	Risk Profile
Money market instruments (including Triparty Repo on Government Securities or treasury bill & Repo)	100	Low

UTI Liquid Cash Plan

Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Money market instruments (including Triparty Repo on Government Securities or treasury bill & Repo)	0	100	Low
Debt Securities (including securitised debt)*	0	100	Low to Medium

UTI Ultra Short Term Fund

Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Money market instruments (including Triparty Repo on Government Securities or treasury bill & Repo)	0	100	Low
Debt Securities (including securitised debt)*	0	100	Low to Medium

UTI Treasury Advantage Fund

Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Money market instruments (including Triparty Repo on Government Securities or treasury bill & Repo)	0	100	Low
Debt Securities (including securitised debt)*	0	100	Low to Medium

UTI Short Term Income Fund

Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Debt Securities (including securitised debt)*	0	100	Low to Medium
Money Market Instruments (Including Triparty Repo on Government Securities or treasury bill & Repo)	0	100	Low

UTI Medium Term Fund

Asset allocation under normal circumstances : The Portfolio Macaulay duration would be between 3 year to 4 years

Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Debt Instruments (including securitised debt)*	50	100	Low to Medium
Money market Instruments (including Triparty Repo on Government Securities or treasury bill & Repo)	0	50	Low
Units issued by REITs & InvITs	0	10	Medium to High

Asset allocation in light of anticipated adverse situation :
The Portfolio Macaulay duration under anticipated adverse situation is 1 year to 4 years

Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Debt Instruments (including securitised debt)*	50	100	Low to Medium
Money market Instruments (including Triparty Repo on Government Securities or treasury bill & Repo)	0	50	Low
Units issued by REITs & InvITs	0	10	Medium to High

UTI Bond Fund

Asset allocation under normal circumstances : The Portfolio Macaulay duration would be between 4 year to 7 years

Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Debt Instruments (including securitised debt)*	50	100	Low to Medium
Money Market Instruments (including Triparty Repo on Government Securities or treasury bill & Repo)	0	50	Low

Asset allocation in light of anticipated adverse situation :
The Portfolio Macaulay duration under anticipated adverse situation is 1 year to 7 years

Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Debt Instruments (including securitised debt)*	50	100	Low to Medium
Money Market Instruments (including Triparty Repo on Government Securities or treasury bill & Repo)	0	50	Low

UTI Dynamic Bond Fund

Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Money Market Instruments, Debentures and Securitised Debt	0	100	Low to Medium
Debt Instruments including Securitised Debt*	0	100	Medium
Units issued by REITs & InvITs	0	10	Medium to High

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

UTI Bond Fund

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

UTI Treasury Advantage Fund

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

UTI Gilt Fund

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

UTI Multi Asset Fund

Minimum initial investment is ₹ 5,000/-.

UTI Liquid Cash Plan (UTI LCP)

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

UTI - Money Market Fund

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

UTI Short Term Income Fund

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

UTI Ultra Short Term Fund

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

UTI Medium Term Fund

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

UTI Banking & PSU Debt Fund

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

UTI Retirement Benefit Pension Fund

(a) Minimum amount for purchase:

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

Benchmark Index

UTI Multi Asset Fund

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

Load Structure

UTI Hybrid Equity Fund

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

UTI Credit Risk Fund

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

UTI Regular Savings Fund

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

UTI Mastershare Unit Scheme

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

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

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

UTI Value Opportunities Fund

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

UTI Liquid Cash Plan

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

UTI Multi Asset Fund

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

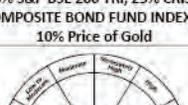
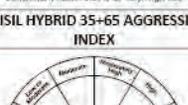
For performance details of other Schemes managed by the Fund Manager Summary

Sr. No	Name of the Fund Manager and Overall Experiences in number of year	Funds Managed	Performance data refer page no.
1	Ms. Preethi R S 10	UTI Banking and Financial Services Fund (Along with Mr. Amit Premchandani)	22
2	Mrs. Swati Kulkarni, 34	UTI Mastershare Unit Scheme (Along with Mr. Karthikraj Lakshmanan) UTI MNC Fund UTI Dividend Yield Fund	11 17 18
3	Mr. Ajay Tyagi, 18	UTI Unit Linked Insurance Plan (Equity Portion) UTI Flexi Cap Fund (Earlier Known as UTI EQUITY FUND)	37 13
4	Mr. V Srivatsa, 19	UTI Core Equity Fund UTI Healthcare Fund (Along with Mr. Kamal Gada) UTI Hybrid Equity Fund (Along with Mr. Sunil Madhukar Patil) UTI Equity Savings Fund (Equity Portfolio) UTI Retirement Benefit Pension Fund (Equity Portion)	12 23 33 38 40
5	Mr Sachin Trivedi, 20	UTI Transportation & Logistic Fund UTI Infrastructure Fund	24 21
6	Mr. Amit Premchandani, 15	UTI Banking and Financial Services Fund (Along with Ms. Preethi RS) UTI Value Opportunities Fund UTI Regular Savings Fund (Equity Portion)	22 14 36
7	Mr. Vishal Chopda, 12	UTI India Consumer Fund UTI Children's Career Fund-Savings Plan (Equity Portion) UTI Children's Career Fund - Investment Plan UTI Long Term Equity Fund (tax Saving) UTI Focused Equity Fund	20 39 41 25 17
8	Mr. Amandeep Chopra, 28	UTI Regular Savings Fund (Debt Portion) UTI Bond Fund UTI Liquid Cash Plan (along with Mr. Amit Sharma)	36 55 44
9	Mr. Sudhir Agrawal, 21	UTI Short Term Income Fund UTI Floater Fund UTI Dynamic Bond Fund UTI Gilt Fund	49 48 54 56
10	Mr. Ritesh Nambiar, 13	UTI Credit Risk Fund UTI Ultra Short Term Fund UTI Medium Term Fund	52 46 53
11	Mr. Sunil Madhukar Patil, 31	UTI Fixed Maturity Plan, UTI Fixed Term Income Funds, UTI Fixed Income Interval Fund & UTI Fixed Income Interval Fund Series II, UTI Equity Savings Fund (Debt Portion), UTI Hybrid Equity Fund (Debt Portion), UTI Multi Asset Fund (Debt Portion) UTI Children's Career Fund - Savings Plan (Debt Portion) UTI Retirement Benefit Pension Fund (Debt Portion) UTI Unit Linked Insurance Plan (Debt Portion)	38 33 34 39 40 37
12	Mr. Amit Sharma, 10	UTI Money Market Fund (along with Mr. Anurag Mittal) UTI Arbitrage Fund (along with Mr Sharwan Kumar Goyal) UTI Liquid Cash Plan (along with Mr.Amandeep Chopra) UTI Overnight Fund	45 35 44 43
13	Mr Sharwan Kumar Goyal, 12	UTI Arbitrage Fund (along with Mr. Amit Sharma) UTI Nifty 50 ETF (UTI-Nifty ETF)* UTI S&P BSE SENSEX ETF (UTI-Sensex ETF)* UTI Nifty Next 50 ETF* UTI S&P BSE Sensex Next 50 ETF* UTI Nifty 50 Index Fund* UTI Nifty Next 50 Index Fund* UTI Nifty Bank ETF* UTI Nifty200 Momentum 30 Index Fund* UTI Multi Asset Fund (Equity/Gold Portion) UTI S&P BSE Sensex Index Fund* UTI Nifty Midcap 150 Quality 50 Index Fund* UTI S&P BSE Low Volatility Index Fund*	35 26 27 28 34 29 30 31
14	Mr Ankit Agarwal	UTI Mid Cap Fund UTI Small Cap Fund	15 16
15	Mr. Anurag Mittal	UTI Money Market Fund (Along with Mr. Amit Sharma) UTI Treasury Advantage Fund UTI Banking & PSU Debt Fund UTI Corporate Bond Fund UTI Gilt Fund with 10 year Constant Duration (along with Mr Jaydeep Bhowal)	45 47 50 51
16	Mr. Kamal Gada	UTI Healthcare Fund (Along with Mr. V. Srivatsa)	23
17	Mr. Karthikraj Lakshmanan	UTI Mastershare Unit Scheme (Along with Mrs. Swati Kulkarni) UTI Master Equity Plan Unit Scheme (UTI MEPUS)	11

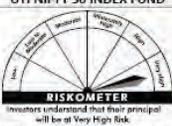
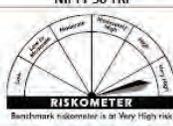
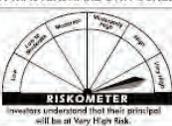
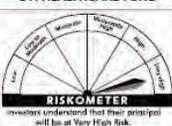
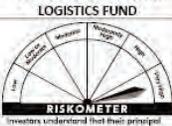
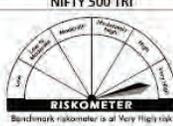
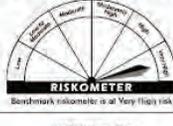
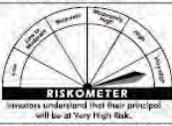
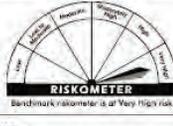
*Assistant Fund Manager is Mr. Ayush Jain

Scheme name	This product is suitable for investors who are seeking*	Riskometer	Benchmark Riskometer
UTI ARBITRAGE FUND Refer Page no 35	<ul style="list-style-type: none"> Capital appreciation over medium to long term Takes advantage of arbitrage opportunities in cash and derivative market without taking any directional/unhedged position in either equity or derivative instruments 	UTI ARBITRAGE FUND  <p>RISKOMETER Investors understand that their principal will be at Low Risk.</p>	NIFTY 50 ARBITRAGE INDEX  <p>RISKOMETER Benchmark's riskometer is at Low Risk.</p>
UTI OVERNIGHT FUND Refer Page no 43	<ul style="list-style-type: none"> Reasonable income over one day with capital preservation. Investment in overnight securities. 	UTI OVERNIGHT FUND  <p>RISKOMETER Investors understand that their principal will be at Low Risk.</p>	CRISIL OVERNIGHT FUND AI INDEX  <p>RISKOMETER Benchmark's riskometer is at Low Risk.</p>
UTI FLOATER FUND Refer Page no 48	<ul style="list-style-type: none"> To generate reasonable returns. To invest predominantly in floating rate instruments (including fixed rate instruments converted to floating rate exposures using swaps/ derivatives). 	UTI FLOATER FUND  <p>RISKOMETER Investors understand that their principal will be at Moderate Risk.</p>	CRISIL LOW DURATION DEBT INDEX  <p>RISKOMETER Benchmark's riskometer is at Moderate Risk.</p>
UTI TREASURY ADVANTAGE FUND Refer Page no 47	<ul style="list-style-type: none"> Reasonable income consistent with high liquidity over short term. Investment in Debt & Money Market instruments. 	UTI TREASURY ADVANTAGE FUND  <p>RISKOMETER Investors understand that their principal will be at Moderate Risk.</p>	CRISIL LOW DURATION FUND AI INDEX  <p>RISKOMETER Benchmark's riskometer is at Low to Moderate Risk.</p>
UTI CORPORATE BOND FUND Refer Page no 51	<ul style="list-style-type: none"> Optimal returns over the medium to long term. To invest predominantly in AA+ and above rated corporate debt. 	UTI CORPORATE BOND FUND  <p>RISKOMETER Investors understand that their principal will be at Moderate Risk.</p>	CRISIL CORPORATE BOND FUND BII INDEX  <p>RISKOMETER Benchmark's riskometer is at Low to Moderate Risk.</p>
UTI LIQUID CASH PLAN Refer Page no 44	<ul style="list-style-type: none"> Steady and reasonable Income over short-term with capital preservation. Investment in money market securities & high quality debt. 	UTI LIQUID CASH PLAN  <p>RISKOMETER Investors understand that their principal will be at Low to Moderate Risk.</p>	CRISIL LIQUID FUND AI INDEX  <p>RISKOMETER Benchmark's riskometer is at Low to Moderate Risk.</p>
UTI DYNAMIC BOND FUND Refer Page no 54	<ul style="list-style-type: none"> Optimal returns with adequate liquidity over medium to long term Investment in Debt & Money Market instruments 	UTI DYNAMIC BOND FUND  <p>RISKOMETER Investors understand that their principal will be at Moderate Risk.</p>	CRISIL DYNAMIC BOND FUND AIII INDEX  <p>RISKOMETER Benchmark's riskometer is at Moderate Risk.</p>
UTI GILT FUND Refer Page no 56	<ul style="list-style-type: none"> Credit risk free return over the medium to long term Investment in sovereign securities issued by the Central Government and / or a State Government and / or any security unconditionally guaranteed by the Central Government and / or a State Government. 	UTI GILT FUND  <p>RISKOMETER Investors understand that their principal will be at Low to Moderate Risk.</p>	CRISIL DYNAMIC GILT INDEX  <p>RISKOMETER Benchmark's riskometer is at Moderate Risk.</p>
UTI SHORT TERM INCOME FUND Refer Page no 49	<ul style="list-style-type: none"> Reasonable Income with low risk and high level of liquidity over short-term. Investment in Debt & Money Market instruments. 	UTI SHORT TERM INCOME FUND  <p>RISKOMETER Investors understand that their principal will be at Moderate Risk.</p>	CRISIL SHORT DURATION FUND AII INDEX  <p>RISKOMETER Benchmark's riskometer is at Moderate Risk.</p>
UTI MONEY MARKET FUND Refer Page no 45	<ul style="list-style-type: none"> Reasonable Income with high level of liquidity over short-term. Investment in money market securities. 	UTI MONEY MARKET FUND  <p>RISKOMETER Investors understand that their principal will be at Moderate Risk.</p>	CRISIL MONEY MARKET FUND AI INDEX  <p>RISKOMETER Benchmark's riskometer is at Low to Moderate Risk.</p>
UTI ULTRA SHORT TERM FUND Refer Page no 46	<ul style="list-style-type: none"> Reasonable Income with low volatility over short term. Investment in debt & money market instruments. 	UTI ULTRA SHORT TERM FUND  <p>RISKOMETER Investors understand that their principal will be at Moderate Risk.</p>	CRISIL ULTRA SHORT DURATION FUND BI INDEX  <p>RISKOMETER Benchmark's riskometer is at Moderate Risk.</p>
UTI BANKING AND PSU DEBT FUND Refer Page no 50	<ul style="list-style-type: none"> Reasonable income, with low risk and high level of liquidity over short to medium term. Investment predominantly in Debt & Money Market Securities issued by Bank, Public Sector Undertaking (PSUs), Public Financial Institutions (PFIs) and Municipal Bonds. 	UTI BANKING AND PSU DEBT FUND  <p>RISKOMETER Investors understand that their principal will be at Moderate Risk.</p>	CRISIL BANKING AND PSU DEBT INDEX  <p>RISKOMETER Benchmark's riskometer is at Moderate Risk.</p>

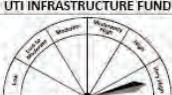
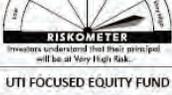
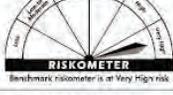
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Scheme name	This product is suitable for investors who are seeking*	Riskometer	Benchmark Riskometer
UTI MEDIUM TERM FUND Refer Page no 53	<ul style="list-style-type: none"> Reasonable income over the medium to long term. Investment in Debt and Money Market instruments. 	UTI MEDIUM TERM FUND  Investors understand that their principal will be of Moderate Risk.	CRISIL MEDIUM DURATION FUND BII INDEX  Benchmark riskometer is at Moderately High Risk.
UTI BOND FUND Refer Page no 55	<ul style="list-style-type: none"> Optimal returns with adequate liquidity over medium to long term Investment in Debt & money market instruments 	UTI BOND FUND  Investors understand that their principal will be of Moderate Risk.	CRISIL MEDIUM TO LONG DURATION FUND AIII INDEX  Benchmark riskometer is at Moderately High Risk.
UTI EQUITY SAVINGS FUND Refer Page no 38	<ul style="list-style-type: none"> Long-term capital appreciation and income Investment in equity & equity related instruments, arbitrage opportunities, and investments in debt money market opportunities. 	UTI EQUITY SAVINGS FUND  Investors understand that their principal will be of Moderately High Risk.	CRISIL EQUITY SAVINGS INDEX  Benchmark riskometer is at Moderately High Risk.
UTI CREDIT RISK FUND Refer Page no 52	<ul style="list-style-type: none"> Reasonable income and capital appreciation over medium to long term Investment in Debt and Money Market instruments 	UTI CREDIT RISK FUND  Investors understand that their principal will be of Moderately High Risk.	CRISIL CREDIT RISK FUND CII INDEX  Benchmark riskometer is at High Risk.
UTI REGULAR SAVINGS FUND Refer Page no 36	<ul style="list-style-type: none"> Long-term capital appreciation and regular income over medium-term Investment in equity instruments (maximum 25%) and fixed income securities (debt and money market securities) 	UTI REGULAR SAVINGS FUND  Investors understand that their principal will be of Moderately High Risk.	NIFTY 50 HYBRID COMPOSITE DEBT 15:85 INDEX  Benchmark riskometer is at Moderately High Risk.
UTI UNIT LINKED INSURANCE PLAN SAVINGS PLAN Refer Page no 37	<ul style="list-style-type: none"> Long Term Capital Appreciation Investment in equity instruments (maximum-40%) and debt Instruments. 	UTI UNIT LINKED INSURANCE PLAN  Investors understand that their principal will be at High Risk.	NIFTY 50 HYBRID COMPOSITE DEBT 50:50 INDEX  Benchmark riskometer is at High Risk.
UTI RETIREMENT BENEFIT PENSION FUND Refer Page no 40	<ul style="list-style-type: none"> Long Term Capital Appreciation Investment in equity instruments (maximum-40%) and debt/ Money market instruments 	UTI RETIREMENT BENEFIT PENSION FUND  Investors understand that their principal will be at High Risk.	CRISIL SHORT TERM DEBT HYBRID 60+40 FUND INDEX  Benchmark riskometer is at High Risk.
UTI CHILDREN'S CAREER FUND - SAVINGS PLAN Refer Page no 39	<ul style="list-style-type: none"> Long Term Capital Appreciation Investment in equity instruments (maximum-40%) and debt Instruments. 	UTI CHILDREN'S CAREER FUND - SAVINGS PLAN  Investors understand that their principal will be at High Risk.	CRISIL SHORT TERM DEBT HYBRID 60+40 FUND INDEX  Benchmark riskometer is at High Risk.
UTI MULTI ASSET FUND Refer Page no 34	<ul style="list-style-type: none"> Long-term capital appreciation Investment in equity, debt and Gold ETFs with a minimum allocation of 10% in each asset class 	UTI MULTI ASSET FUND  Investors understand that their principal will be at Very High Risk.	65% S&P BSE 200 TRI, 25% CRISIL COMPOSITE BOND FUND INDEX & 10% Price of Gold  Benchmark riskometer is at Very High risk.
UTI HYBRID EQUITY FUND Refer Page no 33	<ul style="list-style-type: none"> Long term capital appreciation Investment in equity instruments (maximum-80%) and fixed income securities (debt and money market securities) 	UTI HYBRID EQUITY FUND  Investors understand that their principal will be at Very High Risk.	CRISIL HYBRID 35+65 AGGRESSIVE INDEX  Benchmark riskometer is at Very High risk.

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Scheme name	This product is suitable for investors who are seeking*	Riskometer	Benchmark Riskometer
UTI NIFTY 50 INDEX FUND Refer Page no 26	<ul style="list-style-type: none"> Capital growth in tune with index returns Passive investment in equity instruments comprised in Nifty 50 index 	UTI NIFTY 50 INDEX FUND  Investors understand that their principal will be at Very High Risk.	NIFTY 50 TRI  Benchmark riskometer is at Very High risk
UTI NIFTY NEXT 50 INDEX FUND Refer Page no 27	<ul style="list-style-type: none"> Capital growth in tune with index returns Passive investment in equity instruments comprised in Nifty Next 50 index 	UTI NIFTY NEXT 50 INDEX FUND  Investors understand that their principal will be at Very High Risk.	NIFTY NEXT 50 TRI  Benchmark riskometer is at Very High risk
UTI BANKING AND FINANCIAL SERVICES FUND Refer Page no 22	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in equity and equity related securities of companies engaged in banking and financial services activities. 	UTI BANKING AND FINANCIAL SERVICES FUND  Investors understand that their principal will be at Very High Risk.	NIFTY FINANCIAL SERVICES TRI  Benchmark riskometer is at Very High risk
UTI MASTERSHARE UNIT SCHEME Refer Page no 11	<ul style="list-style-type: none"> Long term capital appreciation. Investment predominantly in equity instruments of large cap companies. 	UTI MASTERSHARE UNIT SCHEME  Investors understand that their principal will be at Very High Risk.	S&P BSE 100 TRI  Benchmark riskometer is at Very High risk
UTI HEALTHCARE FUND Refer Page no 23	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in equity and equity related securities in the Healthcare Service sector. 	UTI HEALTHCARE FUND  Investors understand that their principal will be at Very High Risk.	S&P BSE HEALTHCARE TRI  Benchmark riskometer is at Very High risk
UTI TRANSPORTATION & LOGISTICS FUND Refer Page no 24	<ul style="list-style-type: none"> Long term capital appreciation. Investment predominantly in equity and equity related securities of the companies engaged in the transportation and logistics sector. 	UTI TRANSPORTATION & LOGISTICS FUND  Investors understand that their principal will be at Very High Risk.	NIFTY TRANSPORTATION & LOGISTICS TRI  Benchmark riskometer is at Very High risk
UTI FLEXI CAP FUND Refer Page no 13	<ul style="list-style-type: none"> Long term capital appreciation Investment in equity instruments of companies with good growth prospects across the market capitalization spectrum. 	UTI FLEXI CAP FUND  Investors understand that their principal will be at Very High Risk.	NIFTY 500 TRI  Benchmark riskometer is at Very High risk
UTI VALUE OPPORTUNITIES FUND Refer Page no 14	<ul style="list-style-type: none"> Long term capital appreciation Investment in equity instruments following a value investment strategy across the market capitalization spectrum. 	UTI VALUE OPPORTUNITIES FUND  Investors understand that their principal will be at Very High Risk.	NIFTY 500 TRI  Benchmark riskometer is at Very High risk
UTI INDIA CONSUMER FUND Refer Page no 20	<ul style="list-style-type: none"> Long term capital growth Investment in equity instruments of companies that are expected to benefit from the changing consumer aspirations, changing lifestyle and growth of consumption 	UTI INDIA CONSUMER FUND  Investors understand that their principal will be at Very High Risk.	NIFTY INDIA CONSUMPTION TRI  Benchmark riskometer is at Very High risk
UTI CHILDREN'S CAREER FUND – INVESTMENT PLAN Refer Page no 41	<ul style="list-style-type: none"> Long term capital appreciation Investment in equity instruments (above 70%) and debt instruments. 	UTI CHILDREN'S CAREER FUND – INVESTMENT PLAN  Investors understand that their principal will be at Very High Risk.	NIFTY 500 TRI  Benchmark riskometer is at Very High risk
UTI LONG TERM EQUITY FUND (TAX SAVING) Refer Page no 25	<ul style="list-style-type: none"> Long term capital appreciation Investment in equity instruments of companies that are believed to have growth potential. 	UTI LONG TERM EQUITY FUND  Investors understand that their principal will be at Very High Risk.	NIFTY 500 TRI  Benchmark riskometer is at Very High risk

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Scheme name	This product is suitable for investors who are seeking*	Riskometer	Benchmark Riskometer
UTI DIVIDEND YIELD FUND Refer Page no 18	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in Dividend Yielding equity and equity related securities 	UTI DIVIDEND YIELD FUND  RISKOMETER Investors understand that their principal will be at Very High Risk.	NIFTY 500 TRI  RISKOMETER Benchmark riskometer is at Very High risk
UTI CORE EQUITY FUND Refer Page no 12	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in equity instruments of both large cap and mid cap companies 	UTI CORE EQUITY FUND  RISKOMETER Investors understand that their principal will be at Very High Risk.	NIFTY LARGEMIDCAP 250 TRI  RISKOMETER Benchmark riskometer is at Very High risk
UTI INFRASTRUCTURE FUND Refer Page no 21	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in equity and equity related securities of companies forming part of the infrastructure sector. 	UTI INFRASTRUCTURE FUND  RISKOMETER Investors understand that their principal will be at Very High Risk.	NIFTY INFRASTRUCTURE TRI  RISKOMETER Benchmark riskometer is at Very High risk
UTI MNC FUND Refer Page no 19	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in equity and equity related securities of Multi-National companies 	UTI MNC FUND  RISKOMETER Investors understand that their principal will be at Very High Risk.	Nifty MNC TRI  RISKOMETER Benchmark riskometer is at Very High risk
UTI MID CAP FUND Refer Page no 15	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in mid cap companies 	UTI MID CAP FUND  RISKOMETER Investors understand that their principal will be at Very High Risk.	NIFTY MIDCAP 150 TRI  RISKOMETER Benchmark riskometer is at Very High risk
UTI SMALLCAP FUND Refer Page no 16	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly equity and equity related securities of small cap companies 	UTI SMALLCAP FUND  RISKOMETER Investors understand that their principal will be at Very High Risk.	NIFTY SMALLCAP 250 TRI  RISKOMETER Benchmark riskometer is at Very High risk
UTI NIFTY200 MOMENTUM 30 INDEX FUND Refer Page no 28	<ul style="list-style-type: none"> Capital growth in tune with the index returns Passive investment in equity instruments comprised in Nifty200 Momentum 30 Index 	UTI NIFTY200 MOMENTUM 30 INDEX FUND  RISKOMETER Investors understand that their principal will be at Very High Risk.	NIFTY 200 MOMENTUM 30 TRI  RISKOMETER Benchmark riskometer is at Very High risk
UTI FOCUSED EQUITY FUND Refer Page no 17	<ul style="list-style-type: none"> Long term capital Growth Investment in equity & equity related securities across market capitalization in maximum 30 stocks 	UTI FOCUSED EQUITY FUND  RISKOMETER Investors understand that their principal will be at Very High Risk.	NIFTY 500 TRI  RISKOMETER Benchmark riskometer is at Very High risk
UTI S&P BSE SENSEX INDEX FUND Refer Page no 29	<ul style="list-style-type: none"> Capital growth in tune with the index returns Passive investment in equity instruments comprised in S&P BSE Sensex Index 	UTI S&P BSE SENSEX INDEX FUND  RISKOMETER Investors understand that their principal will be at Very High Risk.	S&P BSE SENSEX TRI  RISKOMETER Benchmark riskometer is at Very High risk
UTI NIFTY MIDCAP 150 QUALITY 50 INDEX FUND Refer Page no 30	<ul style="list-style-type: none"> Capital growth in tune with the index returns Passive investment in equity instruments comprised in Nifty Midcap 150 Quality 50 Index 	UTI NIFTY MIDCAP 150 QUALITY 50 INDEX FUND  RISKOMETER Investors understand that their principal will be at Very High Risk.	NIFTY MIDCAP 150 QUALITY 50 TRI  RISKOMETER Benchmark riskometer is at Very High risk
UTI S&P BSE LOW VOLATILITY INDEX FUND Refer Page no 31	<ul style="list-style-type: none"> Capital growth in tune with the index returns Passive investment in equity instruments comprised in S&P BSE Low Volatility Index 	UTI S&P BSE LOW VOLATILITY INDEX FUND  RISKOMETER Investors understand that their principal will be at Very High Risk.	S&P BSE LOW VOLATILITY TRI  RISKOMETER Benchmark riskometer is at Very High risk

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Ser.No.	SCHEMEDESC	PLANDESC	ISIN
1	UTI Treasury Advantage Fund - Institutional Plan	Direct Annual IDCW Plan	INF789F01XF9
2	UTI Treasury Advantage Fund - Institutional Plan	Direct Annual IDCW Plan	INF789F01XG7
3	UTI Treasury Advantage Fund - Institutional Plan	Direct Monthly IDCW Plan	INF789F01XJ1
4	UTI Treasury Advantage Fund - Institutional Plan	Direct Monthly IDCW Plan	INF789F01XK9
5	UTI Treasury Advantage Fund - Institutional Plan	Direct Quarterly IDCW Plan	INF789F01XL7
6	UTI Treasury Advantage Fund - Institutional Plan	Direct Quarterly IDCW Plan	INF789F01XM5
7	UTI Banking & Financial Services Fund	Direct IDCW Plan	INF789F01SL7
8	UTI Banking & Financial Services Fund	Direct IDCW Plan	INF789F01SM5
9	UTI Bond Fund	Direct Quarterly IDCW Plan	INF789F01SO1
10	UTI Bond Fund	Direct Quarterly IDCW Plan	INF789F01SP8
11	UTI Bond Fund	Direct Annual IDCW Plan	INF789FA1T80
12	UTI Bond Fund	Direct Annual IDCW Plan	INF789FA1T98
13	UTI Banking & PSU Debt Fund	Direct Quarterly IDCW Plan	INF789F01624
14	UTI Banking & PSU Debt Fund	Direct Quarterly IDCW Plan	INF789F01722
15	UTI Banking & PSU Debt Fund	Direct Annual IDCW Plan	INF789FA1V03
16	UTI Banking & PSU Debt Fund	Direct Annual IDCW Plan	INF789FA1V11
17	UTI Contra Fund	Direct IDCW Plan	INF789F01SR4
18	UTI Contra Fund	Direct IDCW Plan	INF789F01SS2
19	UTI Credit Risk Fund	Direct Quarterly IDCW Plan	INF789F01YC4
20	UTI Credit Risk Fund	Direct Quarterly IDCW Plan	INF789F01YD2
21	UTI Credit Risk Fund	Direct Annual IDCW Plan	INF789FB1U28
22	UTI Credit Risk Fund	Direct Annual IDCW Plan	INF789FB1U36
23	UTI Credit Risk Fund	Direct Monthly IDCW Plan	INF789FB1U02
24	UTI Credit Risk Fund	Direct Monthly IDCW Plan	INF789FB1U10
25	UTI Liquid Cash Plan- Institutional	Direct Monthly IDCW Plan	INF789F01XR4
26	UTI Liquid Cash Plan- Institutional	Direct Monthly IDCW Plan	INF789F01XS2
27	UTI Liquid Cash Plan- Institutional	Direct Quarterly IDCW Plan	INF789FA1K22
28	UTI Liquid Cash Plan- Institutional	Direct Quarterly IDCW Plan	INF789FA1K30
29	UTI Liquid Cash Plan- Institutional	Direct Annual IDCW Plan	INF789FA1K63
30	UTI Liquid Cash Plan- Institutional	Direct Annual IDCW Plan	INF789FA1K71
31	UTI Dynamic Bond Fund	Direct Quarterly IDCW Plan	INF789F01XB8
32	UTI Dynamic Bond Fund	Direct Quarterly IDCW Plan	INF789F01XC6
33	UTI Dynamic Bond Fund	Direct Annual IDCW Plan	INF789FA1S65
34	UTI Dynamic Bond Fund	Direct Annual IDCW Plan	INF789FA1S73
35	UTI DIVIDEND YIELD FUND	Direct IDCW Option	INF789F01SU8
36	UTI DIVIDEND YIELD FUND	Direct IDCW Option	INF789F01SV6
37	UTI Energy Fund	Direct IDCW Plan	INF789F01SX2
38	UTI Energy Fund	Direct IDCW Plan	INF789F01SY0
39	UTI Flexi Cap Fund (Earlier Known as UTI EQUITY FUND)	Direct IDCW Plan	INF789F01TA8
40	UTI Flexi Cap Fund (Earlier Known as UTI EQUITY FUND)	Direct IDCW Plan	INF789F01TB6
41	UTI Long Term Equity Fund (Tax Saving)	Direct IDCW Plan	INF789F01TD2
42	UTI ULTRA SHORT TERM FUND	DIRECT MONTHLY IDCW PLAN	INF789FA1P84
43	UTI ULTRA SHORT TERM FUND	DIRECT MONTHLY IDCW PLAN	INF789FA1P92
44	UTI ULTRA SHORT TERM FUND	DIRECT QUARTERLY IDCW PLAN	INF789FA1Q00
45	UTI ULTRA SHORT TERM FUND	DIRECT QUARTERLY IDCW PLAN	INF789FA1Q18
46	UTI ULTRA SHORT TERM FUND	DIRECT ANNUAL IDCW PLAN	INF789FA1Q42
47	UTI ULTRA SHORT TERM FUND	DIRECT ANNUAL IDCW PLAN	INF789FA1Q59
48	UTI GILT FUND	Direct IDCW PLAN	INF789F01TJ9
49	UTI GILT FUND	Direct IDCW PLAN	INF789F01TK7
50	UTI HEALTHCARE FUND	Direct IDCW PLAN	INF789F01TM3
51	UTI HEALTHCARE FUND	Direct IDCW PLAN	INF789F01TN1
52	UTI-Services Industries Fund	Direct IDCW PLAN	INF789F01TP6
53	UTI-Services Industries Fund	Direct IDCW PLAN	INF789F01TQ4
54	UTI-Infrastructure Fund	Direct IDCW PLAN	INF789F01TS0
55	UTI-Infrastructure Fund	Direct IDCW PLAN	INF789F01TT8
56	UTI - LONG TERM ADVANTAGE FUND - SERIES III	DIRECT PLAN - IDCW	INF789FB18M3
57	UTI LONG TERM ADVANTAGE FUND - SERIES IV	DIRECT PLAN - IDCW	INF789FC1FD7
58	UTI LONG TERM ADVANTAGE FUND - SERIES V	DIRECT PLAN - IDCW	INF789FC1HS1
59	UTI LONG TERM ADVANTAGE FUND - SERIES VI	DIRECT PLAN - IDCW	INF789FC1V74
60	UTI LONG TERM ADVANTAGE FUND - SERIES VII	DIRECT PLAN - IDCW	INF789FC17D4
61	UTI-BLUECHIP FLEXICAP FUND	Direct IDCW PLAN	INF789F01TV4
62	UTI-BLUECHIP FLEXICAP FUND	Direct IDCW PLAN	INF789F01TW2
63	UTI-India Lifestyle Fund	Direct IDCW PLAN	INF789F01VG1
64	UTI-India Lifestyle Fund	Direct IDCW PLAN	INF789F01VH9
65	UTI-Mid Cap Fund	Direct IDCW PLAN	INF789F01TY8
66	UTI-MID CAP FUND	Direct IDCW PLAN	INF789F01TZ5
67	UTI-MNC Fund	Direct IDCW PLAN	INF789F01UB4
68	UTI-MNC Fund	Direct IDCW PLAN	INF789F01UC2
69	UTI CORE EQUITY FUND	Direct IDCW PLAN	INF789F01UE8
70	UTI CORE EQUITY FUND	Direct IDCW PLAN	INF789F01UF5
71	UTI REGULAR SAVINGS FUND	Direct Monthly IDCW PLAN	INF789F01UK5
72	UTI REGULAR SAVINGS FUND	Direct Monthly IDCW PLAN	INF789F01UL3
73	UTI REGULAR SAVINGS FUND	Direct PLAN	INF789F01UM1
74	UTI-Money Market Fund -Institutional Plan	Direct Monthly IDCW PLAN	INF789FA1M46
75	UTI-Money Market Fund -Institutional Plan	Direct Monthly IDCW PLAN	INF789FA1M53
76	UTI-Money Market Fund -Institutional Plan	Direct Quarterly IDCW PLAN	INF789FA1M61
77	UTI-Money Market Fund -Institutional Plan	Direct Quarterly IDCW PLAN	INF789FA1M79
78	UTI-Money Market Fund -Institutional Plan	Direct Annual IDCW PLAN	INF789FA1N03
79	UTI-Money Market Fund -Institutional Plan	Direct Annual IDCW PLAN	INF789FA1N11
80	UTI-Mastershare Unit Scheme	Direct IDCW PLAN	INF789F01UQ2
81	UTI-Mastershare Unit Scheme	Direct IDCW PLAN	INF789F01UR0
82	UTI MEDIUM TERM FUND	Direct Annual IDCW PLAN	INF789FB1KL1
83	UTI MEDIUM TERM FUND	Direct Annual IDCW PLAN	INF789FB1KM9
84	UTI MEDIUM TERM FUND	Direct Monthly IDCW PLAN	INF789FB1KF3
85	UTI MEDIUM TERM FUND	Direct Monthly IDCW PLAN	INF789FB1KG1
86	UTI MEDIUM TERM FUND	Direct Quarterly IDCW PLAN	INF789FB1KH9
87	UTI MEDIUM TERM FUND	Direct Quarterly IDCW PLAN	INF789FB1KI7
88	UTI Nifty 50 Index Fund	Direct IDCW PLAN	INF789F01WY2
89	UTI Nifty 50 Index Fund	Direct IDCW PLAN	INF789F01WZ9
90	UTI VALUE OPPORTUNITIES FUND	Direct IDCW PLAN	INF789F01UZ3
91	UTI VALUE OPPORTUNITIES FUND	Direct IDCW PLAN	INF789F01VA4
92	UTI-Rajiv Gandhi Equity Saving Scheme	Direct IDCW PLAN	INF789F01YS0
93	UTI ARBITRAGE FUND	Direct IDCW PLAN	INF789FB1RE1
94	UTI ARBITRAGE FUND	Direct IDCW PLAN	INF789FB1RF8
95	UTI-Short Term Income Fund- Institutional Option	Direct Quarterly IDCW PLAN	INF789FA1R66
96	UTI-Short Term Income Fund- Institutional Option	Direct Quarterly IDCW PLAN	INF789FA1R74
97	UTI-Short Term Income Fund- Institutional Option	Direct Monthly IDCW PLAN	INF789F01XZ7
98	UTI-Short Term Income Fund- Institutional Option	Direct Monthly IDCW PLAN	INF789F01YA8
99	UTI-Short Term Income Fund- Institutional Option	Direct Annual IDCW PLAN	INF789FA1R33
100	UTI-Short Term Income Fund- Institutional Option	Direct Annual IDCW PLAN	INF789FA1R41
101	UTI Multi Asset Fund	Direct IDCW Plan	INF789F01VC0
102	UTI Multi Asset Fund	Direct IDCW Plan	INF789F01VD8
103	UTI CORPORATE BOND FUND	Direct Plan	INF789F1A546
104	UTI CORPORATE BOND FUND	Direct Plan	INF789F1A553

105	UTI CORPORATE BOND FUND	Direct Plan	INF789F1A561
106	UTI CORPORATE BOND FUND	Direct Plan	INF789F1A579
107	UTI CORPORATE BOND FUND	Direct Plan	INF789F1A587
108	UTI CORPORATE BOND FUND	Direct Plan	INF789F1A595
109	UTI CORPORATE BOND FUND	Direct Plan	INF789F1A603
110	UTI CORPORATE BOND FUND	Direct Plan	INF789F1A611
111	UTI EQUITY SAVINGS FUND	Direct Plan	INF789F1A751
112	UTI EQUITY SAVINGS FUND	Direct Plan	INF789F1A769
113	UTI EQUITY SAVINGS FUND	Direct Plan	INF789F1A801
114	UTI EQUITY SAVINGS FUND	Direct Plan	INF789F1A819
115	UTI EQUITY SAVINGS FUND	Direct Plan	INF789F1A843
116	UTI EQUITY SAVINGS FUND	Direct Plan	INF789F1A850
117	UTI - FLOATER FUND	DIRECT PLAN	INF789F1AC33
118	UTI - FLOATER FUND	DIRECT PLAN	INF789F1AC20
119	UTI - FLOATER FUND	DIRECT PLAN	INF789F1A0A1
120	UTI - FLOATER FUND	DIRECT PLAN	INF789F1A0B9
121	UTI - FLOATER FUND	DIRECT PLAN	INF789F1A0C7
122	UTI - FLOATER FUND	DIRECT PLAN	INF789F1A0D5
123	UTI - FLOATER FUND	DIRECT PLAN	INF789F1A0E3
124	UTI - FLOATER FUND	DIRECT PLAN	INF789F1A0F0

Ser. No.	SCHEMEDESC	PLANDESC	ISIN
1	UTI Transportation & Logistics Fund	Regular IDCW Plan	INF789F01281
2	UTI Hybrid Equity Fund	Regular IDCW Plan	INF789F01315
3	UTI Banking & Financial Services Fund	Regular IDCW Plan	INF789F01356
4	UTI Banking & Financial Services Fund	Regular IDCW Plan	INF789F01364
5	UTI Bond Fund	Regular Quarterly IDCW Plan	INF789F01380
6	UTI Bond Fund	Regular Quarterly IDCW Plan	INF789F01398
7	UTI Banking & PSU Debt Fund	Regular Quarterly IDCW Plan	INF789F01223
8	UTI Banking & PSU Debt Fund	Regular Quarterly IDCW Plan	INF789F01321
9	UTI Contra Fund	Regular IDCW Plan	INF789F01414
10	UTI Contra Fund	Regular IDCW Plan	INF789F01422
11	UTI Credit Risk Fund	Regular Quarterly IDCW Plan	INF789F01RA2
12	UTI Credit Risk Fund	Regular Quarterly IDCW Plan	INF789F01R80
13	UTI Dynamic Bond Fund	Regular Quarterly IDCW Plan	INF789F01000
14	UTI Dynamic Bond Fund	Regular Quarterly IDCW Plan	INF789F01P7
15	UTI DIVIDEND YIELD FUND	Regular IDCW Plan	INF789F01448
16	UTI DIVIDEND YIELD FUND	Regular IDCW Plan	INF789F01455
17	UTI Energy Fund	Regular IDCW Plan	INF789F01471
18	UTI Energy Fund	Regular IDCW Plan	INF789F01489
19	UTI FLEXI CAP FUND	Regular IDCW Plan	INF189A01053
20	UTI FLEXI CAP FUND	Regular IDCW Plan	INF789F01505
21	UTI Long Term Equity Fund (Tax Saving)	Regular IDCW Plan	INF789F01521
22	UTI ULTRA SHORT TERM FUND	REGULAR - DAILY IDCW PLAN	INF789F01554
23	UTI - GSEC-INVESTMENT PLAN	IDCW PLAN	INF789F01612
24	UTI - GSEC-INVESTMENT PLAN	IDCW PLAN	INF789F01620
25	UTI GIIT FUND	REGULAR IDCW PLAN	INF789F01646
26	UTI GIIT FUND	REGULAR IDCW PLAN	INF789F01653
27	UTI HEALTHCARE FUND	REGULAR IDCW PLAN	INF789F01679
28	UTI HEALTHCARE FUND	REGULAR IDCW PLAN	INF789F01687
29	UTI-Services Industries Fund	IDCW PLAN	INF789F01703
30	UTI-Services Industries Fund	IDCW PLAN	INF789F01711
31	UTI-Infrastructure Fund	IDCW PLAN	INF789F01737
32	UTI-Infrastructure Fund	IDCW PLAN	INF789F01745
33	UTI - LONG TERM ADVANTAGE FUND - SERIES III	REGULAR PLAN - IDCW	INF789F01B67
34	UTI LONG TERM ADVANTAGE FUND - SERIES IV	REGULAR PLAN - IDCW	INF789F01F1B
35	UTI LONG TERM ADVANTAGE FUND - SERIES V	REGULAR PLAN - IDCW	INF789F01H05
36	UTI LONG TERM ADVANTAGE FUND - SERIES VI	REGULAR PLAN - IDCW	INF789F01V58
37	UTI LONG TERM ADVANTAGE FUND - SERIES VII	REGULAR PLAN - IDCW	INF789F015D8
38	UTI-BLUECHIP FLEXICAP FUND	IDCW PLAN	INF789F01760
39	UTI-BLUECHIP FLEXICAP FUND	IDCW PLAN	INF789F01778
40	UTI-India Lifestyle Fund	IDCW PLAN	INF789F01CF3
41	UTI-India Lifestyle Fund	IDCW PLAN	INF789F01CG1
42	UTI-Mid Cap Fund	IDCW	INF789F01794
43	UTI-Mid Cap Fund	IDCW	INF789F01802
44	UTI-MNC Fund	IDCW PLAN	INF789F01828
45	UTI-MNC Fund	IDCW PLAN	INF789F01836
46	UTI CORE EQUITY FUND	REGULAR IDCW PLAN	INF189A01046
47	UTI CORE EQUITY FUND	REGULAR IDCW PLAN	INF789F01851
48	UTI-Mastershare Unit Scheme	IDCW PLAN	INF189A01038
49	UTI-Mastershare Unit Scheme	IDCW PLAN	INF789F01950
50	UTI-Nifty Index Fund	IDCW PLAN	INF789F01JL6
51	UTI-Nifty Index Fund	IDCW PLAN	INF789F01JM4
52	UTI VALUE OPPORTUNITIES FUND	REGULAR IDCW PLAN	INF789F01AE0
53	UTI VALUE OPPORTUNITIES FUND	REGULAR IDCW PLAN	INF789F01AF7
54	UTI-Rajiv Gandhi Equity Saving Scheme	RETAIL IDCW PLAN	INF789F01VQ4
55	UTI ARBITRAGE FUND	REGULAR IDCW PLAN	INF789F01RH4
56	UTI ARBITRAGE FUND	REGULAR IDCW PLAN	INF789F01R12
57	UTI Multi Asset Fund	Regular IDCW Plan	INF789F01AN1
58	UTI Multi Asset Fund	Regular IDCW Plan	INF789F01A09
59	UTI CORPORATE BOND FUND	Regular Plan	INF789F1A447
60	UTI CORPORATE BOND FUND	Regular Plan -	INF789F1A454
61	UTI CORPORATE BOND FUND	Regular Plan	INF789F1A462
62	UTI CORPORATE BOND FUND	Regular Plan	INF789F1A470
63	UTI CORPORATE BOND FUND	Regular Plan	INF789F1A488
64	UTI CORPORATE BOND FUND	Regular Plan	INF789F1A496
65	UTI CORPORATE BOND FUND	Regular Plan	INF789F1A504
66	UTI CORPORATE BOND FUND	Regular Plan	INF789F1A512
67	UTI EQUITY SAVINGS FUND	Regular Plan	INF789F1A728
68	UTI EQUITY SAVINGS FUND	Regular Plan	INF789F1A736
69	UTI EQUITY SAVINGS FUND	Regular Plan	INF789F1A785
70	UTI EQUITY SAVINGS FUND	Regular Plan	INF789F1A793
71	UTI EQUITY SAVINGS FUND	Regular Plan	INF789F1A827
72	UTI EQUITY SAVINGS FUND	Regular Plan	INF789F1A835
73	UTI - FLOATER FUND	REGULAR PLAN	INF789F1ACP1
74	UTI - FLOATER FUND	REGULAR PLAN	INF789F1ACQ9
75	UTI - FLOATER FUND	REGULAR PLAN	INF789F1ACR7
76	UTI - FLOATER FUND	REGULAR PLAN	INF789F1ACS5
77	UTI - FLOATER FUND	REGULAR PLAN	INF789F1ACT3
78	UTI - FLOATER FUND	REGULAR PLAN	INF789F1ACU1
79	UTI - FLOATER FUND	REGULAR PLAN	INF789F1ACV9
80	UTI - FLOATER FUND	REGULAR PLAN	INF789F1ACW7

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

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

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

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ATTENTION

UTI SCUP Outstanding Unit holding Accounts

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

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

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

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

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

Minimum Additional Amount : This is the minimum investment amount for an existing investor in a mutual fund scheme.

Yield to Maturity : The Yield to Maturity or the YTM is the rate of return anticipated on a bond if held until maturity. YTM is expressed as an annual rate. The YTM factors in the bond's current market price, par value, coupon interest rate and time to maturity.

SIP : SIP or systematic investment plan works on the principle of making periodic investments of a fixed sum. It works similar to a recurring bank deposit. For instance, an investor may opt for an SIP that invests ₹ 500 every 15th of the month in an equity fund for a period of three years.

NAV : The NAV or the net asset value is the total asset value per unit of the mutual fund after deducting all related and permissible expenses. The NAV is calculated at the end of every business day. It is the value at which the investor enters or exits the mutual fund.

Benchmark : A group of securities, usually a market index, whose performance is used as a standard or benchmark to measure investment performance of mutual funds, among other investments. Some typical benchmarks include the Nifty, Sensex, BSE200, BSE500, 10-Year Gsec.

Entry Load : A mutual fund may have a sales charge or load at the time of entry and/or exit to compensate the distributor/agent.

Entry load is charged at the time an investor purchases the units of a mutual fund. The entry load is added to the prevailing NAV at the time of investment. For instance, if the NAV is ₹ 100 and the entry load is 1%, the investor will enter the fund at ₹ 101.

Note: SEBI, vide circular dated June 30, 2009 has abolished entry load

Exit Load : Exit load is charged at the time an investor redeems the units of a mutual fund. The exit load is reduced from the prevailing NAV at the time of redemption. The investor will receive redemption proceed at net value of NAV less Exit load. For instance if the NAV is ₹ 100 and the exit load is 1%, the investor will receive ₹ 99.

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

Standard Deviation : Standard deviation is a statistical measure of the range of an investment's performance. When a mutual fund has a high standard deviation, it means its range of performance is wide, implying greater volatility.

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

Beta : Beta is a measure of an investment's volatility vis-à-vis the market. Beta of less than 1 means that the security will be less volatile than the market. A beta of greater than 1 implies that the security's price will be more volatile than the market.

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

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

Nature of Scheme : The investment objective and underlying investments determine the nature of the mutual fund scheme. For instance, a mutual fund that aims at generating capital appreciation by investing in stock markets is an equity fund or growth fund. Likewise, a mutual fund that aims at capital preservation by investing in debt markets is a debt fund or income fund. Each of these categories may have sub-categories.

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

The Potential Risk class position of the debt schemes of UTI Mutual Fund are as under:

Serial No.	Scheme Name	Potential Risk Class Matrix																								
1	UTI Overnight Fund	<table border="1"> <thead> <tr> <th colspan="4">Potential Risk Class</th> </tr> <tr> <th>Credit Risk →</th> <th>Relatively Low (Class A)</th> <th>Moderate(Class B)</th> <th>Relatively High (Class C)</th> </tr> </thead> <tbody> <tr> <td>Interest Rate Risk ↓</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Relatively Low (Class I)</td> <td>A-I</td> <td></td> <td></td> </tr> <tr> <td>Moderate (Class II)</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Relatively High (Class III)</td> <td></td> <td></td> <td></td> </tr> </tbody> </table> <p>Relatively Low interest rate risk and Relatively Low Credit Risk</p>	Potential Risk Class				Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)	Interest Rate Risk ↓				Relatively Low (Class I)	A-I			Moderate (Class II)				Relatively High (Class III)			
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3	UTI Corporate Bond Fund	<table border="1"> <thead> <tr> <th colspan="4">Potential Risk Class</th> </tr> <tr> <th>Credit Risk →</th> <th>Relatively Low (Class A)</th> <th>Moderate(Class B)</th> <th>Relatively High (Class C)</th> </tr> </thead> <tbody> <tr> <td>Interest Rate Risk ↓</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Relatively Low (Class I)</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Moderate (Class II)</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Relatively High (Class III)</td> <td></td> <td></td> <td></td> </tr> </tbody> </table> <p>Relatively Low interest rate risk and Moderate Credit Risk.</p>	Potential Risk Class				Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)	Interest Rate Risk ↓				Relatively Low (Class I)				Moderate (Class II)				Relatively High (Class III)			
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Enclosed debt exposure for identifying Perpetual Bonds/AT1 Bonds/Tier II Bonds

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

UTI TRUSTEE CO. (P) LTD.

Directors

1. Mr. Suhail Nathani
2. Mr. Shiva Kumar
3. Ms. Mukeeta Pramit Jhaveri

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. Edward Cage Bernard
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.

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GLOSSARY

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

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

Minimum Addition Amount: This is the minimum investment amount for an existing investor in a mutual fund scheme.

Yield to Maturity: The Yield to maturity or the YTM is the rate of return anticipated on a bond if held until maturity. YTM is expressed as an annual rate and time to maturity.

SIP: SIP or systematic investment plan works on the principle of making periodic investments of a fixed sum. It works similar to a recurring bank deposit. For instance and investor may opt for a SIP that invests Rs. 500 every 15th of the month in an equity fund for a period of three years.

NAV: The NAV or the net asset value is the total assets value per unit of the mutual fund after deducting all related and permissible expenses. The NAV is calculated at the end of every business day. It is the value at which the investor enters or exits the mutual fund

Benchmark: A group of securities, usually a market index, whose performance is used as a standard or benchmark to measure investment performance of mutual funds, among other investments. Some typical benchmarks include the Nifty, Sensex, BSE200, BSE500, 10-Year Gsec.

Entry Load: A mutual fund may have a sales charge or load at the time of entry and/or exit to compensate the distributor/agent.

Entry load is charged at the time an investor purchases the units of a mutual fund. The entry load is added to the prevailing NAV at the time of investment. For instance, if the NAV is Rs. 100 and the entry load is 1% the investor will enter the fund at Rs. 101

Exit Load: Exit load is charged at the time an investor redeems the units of a mutual fund. The exit load is reduced from the prevailing NAV at the time of redemption. The investor will receive redemption proceed at net value of NAV less Exit Load. For instance if the NAV is Rs. 100 and the exit load is 1%, the investor will receive Rs.99.

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

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

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

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

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

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

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

Nature of Scheme: The investment objective and underlying investments determine the nature of the mutual fund scheme. For instance, a mutual fund that aims at generating capital appreciation by investing in debt markets is a debt fund or income fund. Each of these categories may have subcategories.

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

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

Macaulay Duration: The Macaulay duration is the weighted average term to maturity of the cash flows from a bond. The weight of each cash flow is determined by dividing the present value of the cash flow by the price. The Macaulay duration calculates the weighted average time before a bondholder would receive the bond's cash flows. The Macaulay duration of the portfolio is essentially an average of the duration of bonds within the portfolio, accounting for what percentage of the total portfolio each bond represents. The Macaulay duration of a zero-coupon bond would be equal to the bond's maturity.

Market Capitalizations: As per the SEBI circular SEBI/HO/MD/D3/CIR/P/2017/114 of Oct 06 2017 a definition has been provided of large cap, mid cap and small cap as follows.

a) Large Cap: 1st - 100th company in terms of full market capitalization
 b) Mid Cap: 101st - 250th company in terms of full market capitalization
 c) Small Cap: 251st company onwards in terms of full market capitalization.

Median Market Cap vs Weighted Average Market Cap
 Median is a denoting the market capitalization value at the mid-point of cumulative weight.

P/B: Price to Book | **P/E:** Price to Earnings | **RoE:** Return on Equity

Equity & Debt Commentary data source credits:

Equity write-up

Source for numbers: BSE and NSE and leading business dailies

Debt write-up

Source for numbers: Leading business dailies

REGISTRAR & TRANSFER AGENCY

M/s. KFin Technologies Limited

UTIMF Unit | KFin Technologies Private Limited, 7th Floor, Karvy Selenium Tower | Plot Nos. 31 & 32 | Survey No. 116/22, 115/24 & 115/25
 Financial District, Nanakramguda, Selingampally Mandal, Hyderabad - 500032
 Tel: +91 40 6716 1801, Email: uti@kfinetech.com

Designation of MF Central as Official Point of Acceptance for Schemes of UTI Mutual Fund (UTIMF)

Registrar and Transfer Agents, Kfin Technologies Private Limited (Kfintech) and Computer Age Management Services Limited (CAMS) have jointly developed a digital platform for Mutual Fund investors named "MFCentral".

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

UTI SHORT TERM INCOME FUND

A Core Fund for your Debt Portfolio

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

Fund Features:

- Aims to invest predominantly in high quality debt and money market instruments.
- Benefit from active duration management at the short end of the yield curve.
- Reasonable income with moderate risk and high level of liquidity over short-term.

SMS "UTISTIF" to 5676756 | www.utimf.com

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. A Relatively high interest rate risk and moderate credit risk. (Please refer to page no.16 of SID on which the concept of Macaulay duration has been explained.)

UTI SHORT TERM INCOME FUND

This product is suitable for investors who are seeking:*

- Reasonable Income with low risk and high level of liquidity over short-term
- Investment in Debt & Money Market instruments

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

Risk-meter for the fund is based on the portfolio ending August 31st, 2022. The Risk-meter of the fund/s is/are evaluated on monthly basis and any changes to Risk-meter are disclosed vide addendum on monthly basis, to view the latest addendum on Risk-meter, please visit addenda section on <https://utimf.com/forms-and-downloads/>

FUND:
UTI SHORT TERM INCOME FUND



Investors understand that their principal will be at Moderate Risk

BENCHMARK:
CRISIL SHORT DURATION FUND All INDEX



Benchmark Riskometer is at Moderate Risk.

	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.