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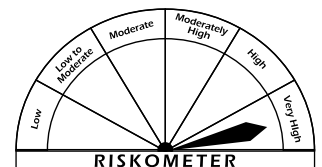
(An open ended equity scheme predominantly investing in mid cap stocks.)

This Product is suitable for investors who are seeking*:

- Long term capital appreciation
- Investment predominantly in mid cap companies

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

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



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

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

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In the world of investing, age may not be everything



Vetri Subramaniam
Chief Investment
Officer

"I am 55 years old. What should be my equity allocation?" This is a question that I frequently encounter during my interactions with investors.

By the way, you could swap the 55-year-old person for a 25-year-old person or for that matter a 70-year-old person and the question remains the same. There is a connection that everybody makes — consciously or unconsciously — between age and equity allocation. I would submit that age is a factor that impacts your allocation, but it is hardly the only one.

I would not expect to encounter this question from any of India's billionaires; think Ambani, Birla or the Octogenarian Ratan Tata. They too need to make an allocation choice, but it is not related to age. At the other end of the spectrum, India's poorest (10% of the population as per World Bank, 2019) who are striving to make a living are not really concerned with an asset allocation decision.

I would agree that your level of net worth, level of income and savings and whether you expect a significant change in income and lifestyle after a point in life, say retirement, would have a material impact on that allocation decision. But what if you have enough wealth to see you through your golden years? What if your thoughts are now more about transfer of your wealth to the next generation because your needs are being met? Age, then, is not the sole determinant of asset allocation.

The last week of August saw the 93rd birthday of Warren Buffett, also known as the Oracle of Omaha. Buffett has his entire wealth almost solely in the shares he holds in Berkshire Hathaway (estimated US \$106bn, Forbes 2023)¹. As the guru of value investing, he combines wisdom and wit as very few can. No wonder he can fill an auditorium with over 40,000 people when he conducts his AGM in Omaha, Nebraska.

Buffett's journey as an investor is a statistician's delight and I wanted to honour his birthday and shine the spotlight on some remarkable facts about his career.

Did you know that he turned into a billionaire (US \$ 1 billion) in 1986 at the age of 56? And that he earned more than 99% of his fortune after he crossed the age of 56! So if you are under 56 and short of your targets, I'd say there is still hope for you. From \$1bn in 1986 to \$106bn in 2023! This is nothing but the effect of Buffett's investing skills and letting the magic of compounding work in his favour. His fortune compounded at 13.4% p.a. over that period.

I suspect many investors who currently look at their three-year return in Indian equities (Nifty 50-CAGR 21.06%, Nifty midcap 100 CAGR +34.2% for the three-year period ended August 2023) might be of the view that they could get there much faster given their recent performance. Skill however lies in patiently navigating 37 years of an ever fluctuating and changing economic landscape and market.

Note: If you would like to set your aspirations lower than the starting point of being a billionaire at 56, the data suggests that Buffett became a millionaire at age 30².

How stellar is his track record versus the benchmark index? From December 1987, a year after Buffett became a billionaire, his Berkshire Hathaway stock has compounded at 15.76% p.a. vs. 10.82% p.a. for the S&P500 (TR). That's an alpha of nearly 5% p.a. over the benchmark for a period of 36 years. Suppose you had invested US\$ 1,000 in shares of Berkshire in December 1987, it would be worth US\$ 1,94,136 now. And, if you had invested the same amount in the S&P500 index in December 1987, it would be worth US\$ 40,388.

The most striking statistic about Buffett's performance can be found in this excerpt in the Barron Magazine, April 29, 2022³:

"Given the enormous gain in Berkshire Hathaway class A shares (ticker: BRK.A), the stock could drop 99% and still be ahead of the S&P 500 index since 1965.

Barron's calculates that Berkshire shares would have returned 10.3% annually since 1965 assuming a class A price of \$4,968, or 1% of the stock's closing level of \$496,800 on Wednesday. That return compares with a 10.2% annualized return for the S&P 500 over the same period."

One may ask whether Warren Buffet ever faced a drought in his performance. Or what a challenging phase looked like for him. Well, the answer may lie in what I wrote a few paragraphs before: the need to patiently navigate 37 years.

The challenge came during the tech boom of the late 90s. During the five-year period ended June 30, 2000, the Berkshire Hathaway stock (BRK/A) delivered 18.05% p.a. versus 23.76% p.a. for the S&P500, underperforming the benchmark by nearly 6% p.a. However, over the next five years ended June 2005, the Berkshire Hathaway stock went on to deliver 9.18% p.a., when the S&P500 delivered a negative 2.4% p.a. return. There is a timelessness to Buffett's investment strategy. It has ridden periods of dramatic and abrupt changes and innovations.

Let's circle back to the topic of age and investment in equity. There is no causation between these two numbers. There is a correlation but there is a wide suite of variables that influence the asset allocation decision and it is not merely based on the investor's age. The goals, contingency plans and needs are far more critical factors. Today many people have the option and choice of a second career, which could be at similar, lower or significantly higher income levels. That can significantly change your risk appetite.

Further, the reality is that your investment horizon is much longer than you think. India's life expectancy in 2022⁴ stood at 70.19 years and it is expected to be 81.96 years in the year 2100. So even if you are 50, you should plan your investments for the next 30 years at the least. If health permits, you should also plan a second career for the next three decades.

Let me conclude by recounting my encounter, in 2022, with a nonagenarian family member. He has lived a good and simple life in Aamchi Mumbai. During our conversation where I explained what I did for a living, he left me with a difficult question. He wanted to know what I planned to do for the next 40 years of my life.

Thinking long-term could well be a good starting point!

¹<https://www.forbes.com/billionaires/>

²<https://finmasters.com/warren-buffett-net-worth/#gref>

³<https://www.barrons.com/articles/warren-buffett-berkshire-hathaway-stock-sp500-51651154636>

⁴<https://www.livemint.com/news/india/indias-life-expectancy-to-hit-82-by-2100-as-per-un-estimates-11665298822775.html>



Anurag Mittal
Deputy Head of
Fixed Income &
Fund Manager

August 2023 was an eventful month for the bond market with market participants looking for cues from multiple events. There were the RBI Monetary Policy Committee (MPC), Jackson Hole symposium, and clarity on progress of monsoon that could have a major impact on outlook of food prices. The market remained range bound with the 10-year government bond benchmark largely trading between 7.16%-7.22% throughout the month.

The RBI MPC voted to keep the policy repo rate unchanged at 6.5% and retained its stance of “withdrawal of accommodation” by a 5-1 majority. The RBI, however, introduced an incremental cash reserve ratio (I-CRR) on all scheduled banks of 10% of their Net Demand and Time Liabilities accrued between May 19 and July 28 as a temporary measure to manage the surplus liquidity. In the post-policy press conference, the RBI officials clarified that the I-CRR will absorb a little more than INR 1trn of liquidity from the system, and requirement for the I-CRR will be reviewed on September 8 or earlier.

The minutes of the RBI MPC meeting held earlier this month released on August 24 and were broadly consistent with the balanced tone of the policy statement. The minutes broadly indicated that while the MPC wanted to keep options open for further rate action if needed, they were willing to look through the first-round impact of food inflation. To sum up, the minutes of the meeting doesn’t alter the expectation of a long pause from the RBI although bar for rate cuts remains high given risks of food inflation and need to maintain external stability given a still restrictive global interest rate cycle. On liquidity, it seemed that the RBI was willing to let liquidity into deficit mode to keep rates closely aligned around repo rate rather than risk it slipping to SDF rate.

Deputy Governor Dr Michael Patra commented that “Withdrawal of excess liquidity should engage primacy in the attention of the RBI going forward as it presents a direct threat to the RBI/MPC resolve to align India’s inflation with the target, besides the potential risks to financial stability”.

India GDP growth for Q1FY24 period was in line with the consensus estimate at 7.8% y/y (although slightly below 8% projected by RBI) and compared well with the average growth of 5.3% in H2FY23. Nominal GDP growth fell to a 10-quarter low of 8%YY as GDP deflator came in at just 0.2% y/y in 1QFY24 (from 4.1% in 4QFY23). Real GVA Services grew by 10.3% y/y in 1QFY24 with Growth in real GVA Financial, Real Estate, Professional Services rising to 7-year high of 12.2% y/y. Real Gross fixed capital formation growth remained healthy at 8% y/y.

Fed Chair Jerome Powell’s speech at the 2023 economic policy symposium at Jackson Hole showed that the FOMC has not yet decided whether additional rate hikes may be needed to bring inflation lower. In both the introduction and conclusion to the speech, Chair Powell said that the Committee would “proceed carefully” at upcoming meetings. Chair Powell also repeatedly emphasized that the policymakers would be focused on possible upside risks, relating to economic growth, labor market tightness, and inflation. These comments highlight the risk that additional rate hikes may be needed depending on how the economic data evolves.

Outlook

While central banks are expected to remain committed to their inflation targets, the ambiguity in the economic environment as we transition into a world of structural shifts, may lead to higher volatility than in the past as market participants and policy makers adjust to the rapidly shifting and uncertain economy. The market is currently pricing in a ‘higher for a longer view’.

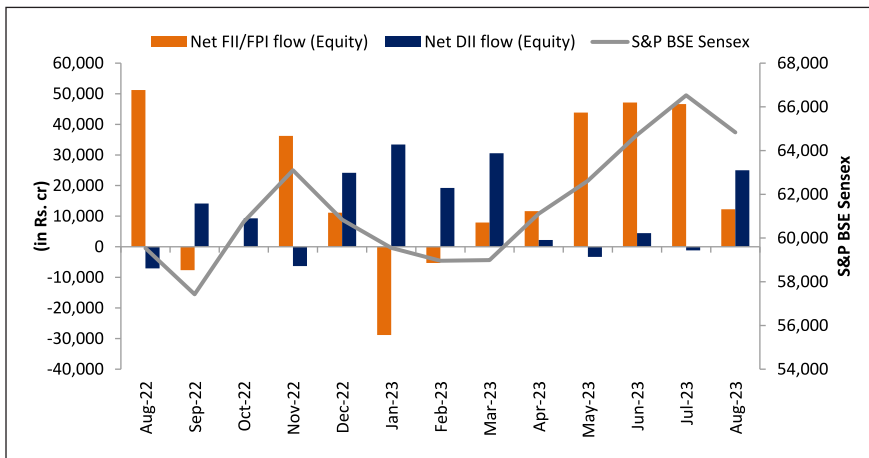
While bond markets in the near term may react to global events, Indian policy rates in the medium term will be more influenced by local factors. Indian real policy rates are more “balanced” than restrictive as the case in with some advanced economies. Barring an economic

shock, the policy easing cycle is likely to be shallower in India compared to advanced economies.

Given the current macro back drop and reasonable valuations, portfolios with moderate duration seem more appropriate as they provide reasonable accrual with an opportunity to participate in the easing cycle.

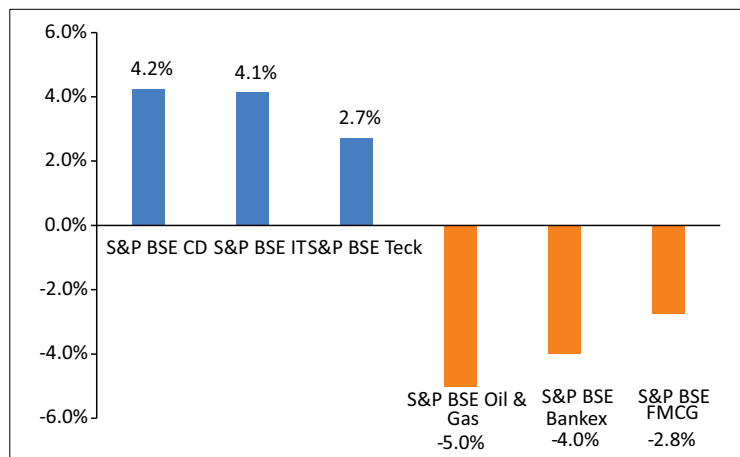
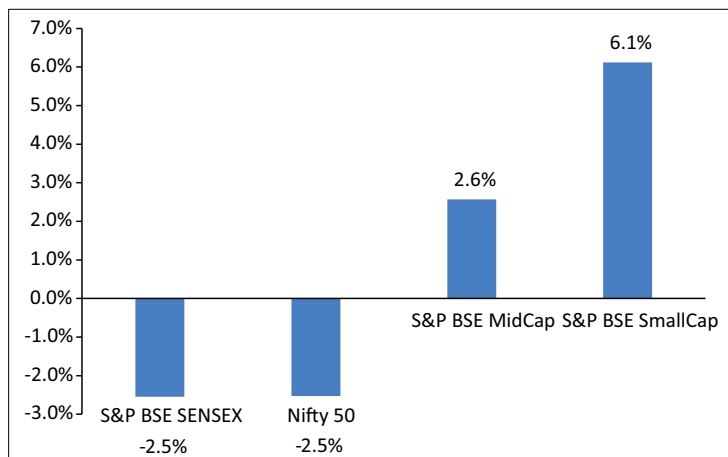
With the steepness opening up on the money market curve, investors with 6-12 months horizon can consider an allocation to low duration/ money market strategies. Investors with more than 12 months investment horizon can consider allocation towards moderate duration (one-to-four year) categories.

Equity Market



The blistering rally in domestic stock markets was snapped in August 2023 owing to weak global cues and sell-off in certain sectors. FIIs remained net buyers (Rs 12,262 crores) as also DIIs (Rs 25,017 crores). Large cap indices - S&P BSE Sensex and Nifty 50 closed lower by 2.6% and 2.5% respectively in August 2023. S&P BSE MidCap and S&P BSE SmallCap surged 2.6% and 6.1% respectively.

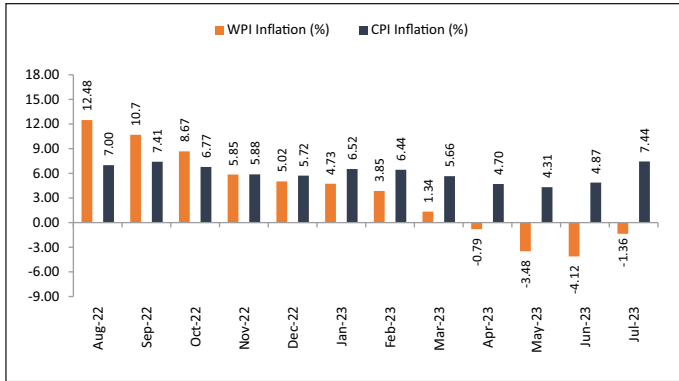
On the S&P BSE sectorial front, the gainers were S&P BSE CD (4.2%), S&P BSE IT (4.1%) and S&P BSE Teck (2.7%). The S&P BSE Oil & Gas (down 5.0%), S&P BSE Bankex (4.0%) and S&P BSE FMCG (2.8%) were the losers.



Sector Indices	Month End Value	% Change (MoM)	% Change (YoY)
S&P BSE Auto	35,513.33	-1.4	17.1
S&P BSE Bankex	49,371.95	-4.0	9.0
S&P BSE CD	44,564.97	4.2	4.3
S&P BSE CG	45,215.72	2.7	40.3
S&P BSE FMCG	18,464.75	-2.7	15.7
S&P BSE HC	27,894.79	0.6	21.2
S&P BSE IT	31,528.24	4.1	9.0
S&P BSE Metal	21,817.72	-1.6	13.8
S&P BSE Oil & Gas	18,446.17	-5.0	-9.1
S&P BSE Power	4,351.96	-0.6	-16.8
S&P BSE PSU	11,436.56	-2.5	25.8
S&P BSE Realty	4,468.16	-1.5	21.1
S&P BSE Teck	14,046.61	2.7	6.0

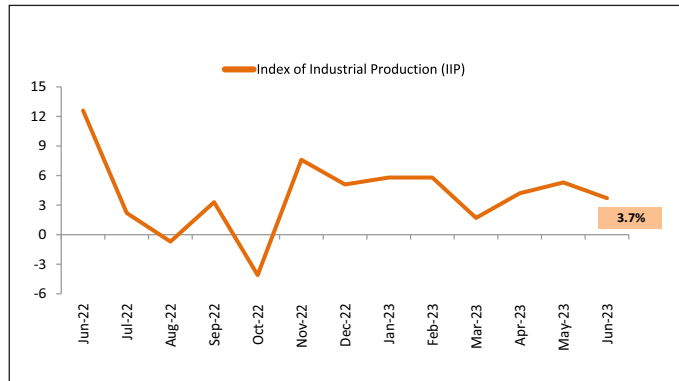
Source for numbers: BSE and NSE and leading business dailies

Debt Market



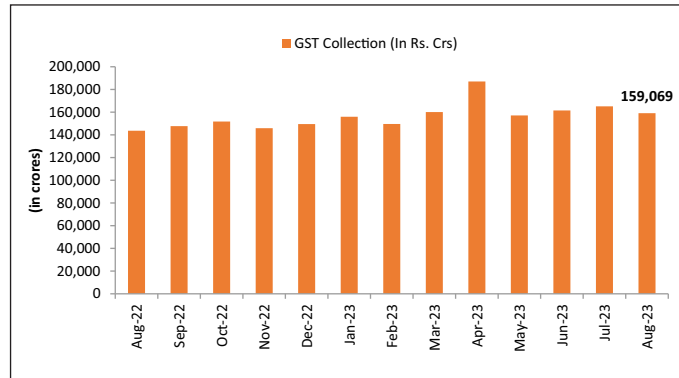
India GDP expanded 7.8% YoY at its quickest pace in a year in the April-June quarter of FY2024 owing to robust services activity and resilient demand. The previous quarter (Jan-March 2023) witnessed 6.1% growth.

Retail inflation rose to a 15-month high of 7.44% in July 2023 (4.87% in June 2023), due to hardening of prices of vegetables, cereals, pulses, spices, and milk and products. Retail inflation is estimated to average above 6% in the July-Sept 2023 quarter. RBI's upcoming bi-monthly policy meeting will undoubtedly have views on the uptrend in retail inflation.

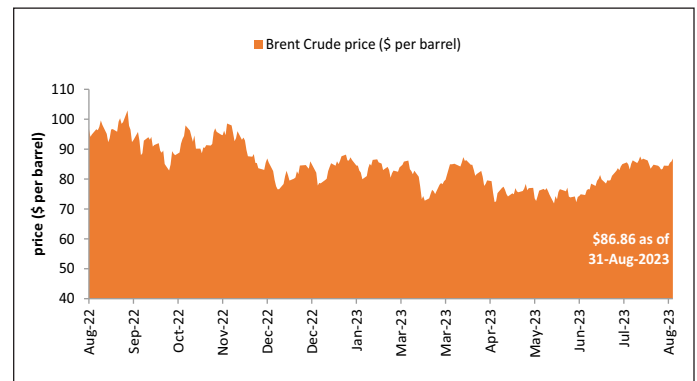


Wholesale inflation (WPI) decreased -1.36% in July 2023 (-4.12 in June 2023). This means WPI is in deflationary territory for the fourth successive month. WPI contracted owing to easing of mineral oils, basic metals, chemical and textiles prices, even as food and vegetable prices surged.

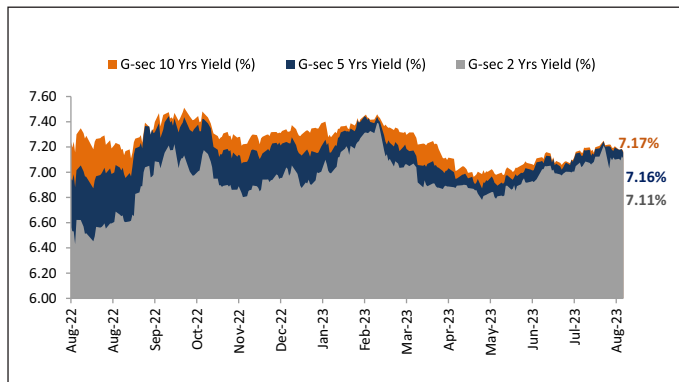
India's factory output, as represented by the index of industrial production (IIP) grew by 3.7% in June 2023 (down from 5.3% in May 2023). Manufacturing growth, at 3.1%, adversely impacted the overall growth rate with 14 of the 23 sectors in manufacturing ending up in negative territory.



The combined index of eight core Industries grew by 8% in July 2023, with growth expansion in all eight key infrastructure industries - coal, crude oil, steel, cement, electricity, fertilisers, refinery products, and natural gas.



The gross GST revenue collections for August 2023 witnessed a 11% YoY rise to over Rs 1.59 lakh crore (Rs 1.65 lakh crore in July 2023). Collections although in decline (month on month), do not take away from the strong undercurrent of economic growth. Going forward however, GST collections could face headwinds from below par monsoon conditions, elevated inflation, and higher interest rates.



The quarterly earnings season concluded with auto, infrastructure, banks, pharma seeing improvement in earnings owing mainly to reduced input costs. FMCG (owing to weak rural demand), IT (weak BFSI demand) and metals and realty posted an indifferent performance. The sectoral trends will likely continue in the foreseeable future. Rising inflation continues to

pose concerns, more so with a weak monsoon forecast. Valuations still appear over-stretched so staggered equity allocations and prudent diversification across equity and debt are the way forward.

Source for numbers: BSE and NSE and leading business dailies

Vetri Subramaniam on the schizophrenic nature of investing

The very first time I met Vetri, he referred to books he was reading that explained the economic climate. And very matter-of-factly commented that I probably have read them. I decided not to tarnish his impression of me by telling him the truth - that neither had I heard of those books nor their authors.

I must confess that I have always been intimidated by Vetri. Extremely intellectual, his conversations possess the virtue of reasoned logic. Warm, but distant. So even though I was excited when he agreed to this interaction, I knew it would be a struggle getting him to talk on a personal level. (I leave you to be the judge of that).

This is part of the series **The Investor's Mind with Larissa Fernand**, where I attempt to understand the behavioural traits and mindset of money managers

You recently stated that in the world of investing, it is futile to attempt to predict the future. Instead, one should look for things that probably won't change in the next 10 years, such as self-sustaining businesses.

Apply that to your mindset and tell me what has changed over the past 10 years, and what hasn't.

If I look at my career over the last 30 years and see how sectors have grown in size and scale, what increasingly becomes visible to me is that it is a function of which company is able to execute well and eventually benefit from that opportunity over time.

The companies which stumbled were those that typically flew too close to the sun, to use an old Greek fable. They took too much risk. They over-emphasized their growth ambitions and possibilities. What they did not

focus on was ensuring that they are earning a healthy return on capital (RoC) and whether the business

was generating cash on its own.

Around 20 years ago, we would talk about the growth in Retailing. Around 30 years ago, we would have looked at Banking. But if we look at the private banks that started that time, most of those banks have fallen by the wayside. Just a few became successful.

There are many great interesting business opportunities in India but what matters is how well you execute, and execution comes down to those 2 parameters: RoC and ability to convert profits into cash. This is what has shaped my investing belief.



Vetri Subramaniam
Chief Investment Officer

You speak about "flying too close to the sun" and "falling by the wayside". Can you mention a time when it happened to you and how you coped with it?

Early in my career, it was possible to get swayed by what companies said or did or how they focused on growth. I remember 20 years ago, my conversations with two companies. Both were pioneering a retail business model in India. One was doing apparel-groceries-provisions, the other was doing only private label apparel. Both were contrasts.

One was conservative and going slow. They wanted to understand the model. They wanted to understand the business. They would scale only when they were sure about

it. They did not want to take too much risk. The second entrepreneur was always bubbling with energy and speaking about the great opportunity, wanted to grow fast, was fine with committing mistakes and course correcting.

The outcome 20 years later: the second company went bankrupt. The first one, the slow and steady approach, has gone on to create significant wealth for shareholders.

One was the Future Group, the other was Trent Ltd (Westside brand).

Is this why you focus on hardcore numbers? To maintain objectivity and not get swayed by the story or narrative of the founder.

Absolutely. Early in my career I would plead guilty to getting carried away by the narrative. I find that it is better to let data tell you the story. I have gravitated away from companies that do not have a 3-year, 5-year, 10-year history that I can see. If I can't see it, I cannot build conviction. This is why I tend to stay away from IPOs. It is too short an interaction with the company and barely any access to data. Studying the 10 years of history allows you to understand the company better. And when you study that in depth, you can question management better.

I tend to stay away from managements and let my team do that. There is value in meeting company management, but I prefer to get my questions from the data. My team meets the management when required and then we bridge the two together.

If I do not have the data, I am happy to give the opportunity a pass.

Ok, you have data. You have interactions with management. Does gut feel come into play?

100%. Gut feel plays a role whether you are playing sport or in the investing world. It would be foolish of me to say there is no gut instinct.



Investing is a combination of science and art. Science is how you look at fundamentals. You can be disciplined about it by using a checklist to ensure that you looked at everything that needs to be looked at. The most important part of a checklist is ensuring that you have not missed anything.

When it comes to pulling the trigger and making that decision, there is obviously some level of gut feel involved. Over time, you hone it and trust your gut instinct more.

You always struck me an intellectual. Does luck play a role in your thought process?

Luck plays a role in everything. I am very grateful for all the luck I have had. We should acknowledge that all the privilege and success that we have had in our life and career is a function of some lucky break we have picked up along the way. A combination of luck, of people who have wished me well at different points of my career, a function of just having been at the right place at the right time and having benefitted from it.

You once said that investors need to manage expectations. How do you manage expectations?

It is a challenge. But fund managers can help shape expectations and do a better job managing expectations going ahead. Convey your investment process and philosophy very clearly. Data related to this must be available to the public. So that they can track if you are executing what you said you would do.

Be clear about where you will invest, and where you will not invest. This clearly shows the boundaries.

Articulate to every stakeholder – board, investor, internal sales team, distribution partners – under what market circumstances and economic conditions your strategy will do well and not do as well. This requires some experience from fund managers as they go through their cycles of performance and underperformance. On getting impacted, they will be able to better articulate it.

Articulation. Articulation. Articulation. It is the simple way to make sure that your stakeholders understand what it is to be invested in your schemes.

As a money manager, what makes you insecure?

What gives me discomfort is when I don't have sufficient history or I am unable to discern any pattern from the history.

I don't have much of a problem in dealing with difficult markets or markets with punishing news, because I find stocks fit into my valuation discipline a lot more. So I find it easy to add when the news is poor but the valuations are giving me comfort.

Where I struggle is when the news flow is exuberant, but the valuations are not giving me comfort. So I am always a bit unsettled when things are going extremely well. I am a lot more at home in a challenging market.

Everyone has their biases. Name me a cognitive bias that you have tackled over the years.

When I started my career, I was a lot more focused on errors of commission. I was worried about buying the wrong business and suffering in a capital drawdown.

Over time, I have come to realise that in equities, the payoff is asymmetric. If you put Rs 100 in a company, you can lose only Rs 100. But the upside can be 3x, 4x, 5x or 10x. So what has really troubled me in my career have been the errors of omission – because a good business did not come into my valuation discipline. That I can still live with. What has pained is when I have let go of a great business way too early. Early in my career I was too worried about valuations. I let go of some of my best investment opportunities too early.

I have had to re-jig my thought process to around “once you identify a good company, how do you ride it”? Mid way through my career I arrived at the thought process of saying that it is important to buy a business at a valuation that gives me comfort but I am happy to own a business if it is doing well, even if the valuations get slightly overextended. However, I cannot ignore risk. So I manage risk by looking at position sizing. I had to build this parallel thought process, which I sometimes think it made me schizophrenic – when you make the investment, you want valuations to be in your comfort. But to get the benefit of those investments, you've got to learn to stay invested even when those valuations give discomfort.

An Intermediate duration of one to four years seems interactive

What is your present evaluation of the Indian economy? Do you believe the Reserve Bank of India's decision to pause rate hikes can be sustained for an extended period or is it premature to reach such a judgment?

India's macroeconomic fundamentals continue to remain stable. The purchasing managers' indices for manufacturing and services indicate expansion. High frequency indicators like passenger traffic, e-way bills, toll collections and fuel consumption are exhibiting buoyancy. While there are near-term risks on account of the recent spike in food prices due to erratic weather patterns, they are likely to be transient and should fade out in the upcoming months. There are also idiosyncratic risks from unforeseen global externalities due to record high global interest rates.

However, our robust FX reserves should prevent any major volatility. We believe that it is important for long-term macro stability for the Reserve Bank of India (RBI) to demonstrate its commitment to inflation targeting. Hence, the RBI may remain in a prolonged pause till it has a strong visibility of inflation falling close to the medium-term target of 4 per cent or it sees a major demand shock requiring it to intervene to protect financial stability.

In June, debt mutual fund schemes experienced a net outflow, breaking a streak of two consecutive months of net inflows. What were the contributing factors behind this change in trend?

Fixed income mutual funds may typically witness outflows during months falling at the quarter end – with the pandemic years of FY21 and FY22 being an exception – as a certain class of investors tend to redeem for variety of reasons such as booking profits on their investments or optimising their banking balances, etc. which gets reversed in the subsequent months. In fact, fixed income MFs have received significant inflows in the month

of July 2023, thus reversing the outflows in June.

Given the various regulatory and taxation changes that have occurred in the debt mutual fund category, do you anticipate a shift of investors towards traditional options such as bank fixed deposits (FDs) or other fixed income instruments?



Anurag Mittal
Deputy Head of Fixed Income & Fund Manager

While the indexation benefit was one of the most marketed feature of fixed income mutual funds and the taxation changes may initially lead investors to consider alternate instruments, fixed income MFs still offer a multitude of added benefits such as better transmission of policy rate changes with the possibility of mark-to-market gain in periods of interest rate cuts or faster re-pricing during periods of rate hikes along with high liquidity in funds without exit load and a diversified portfolio.

The US Federal Reserve has implemented a 25 basis points increase in federal rates, setting a target range of 5.25-5.50 per cent, which stands as the highest level since 2001. In your view, what are the reasons behind this decision, and what potential implications could it have on the actions taken by the RBI?

The Federal Reserve historically has had an inflation target of 2 per cent and inflation had

been largely below their target. However, inflation sharply spiked as the global economy got disrupted during the pandemic due to both supply and demand side shocks touching a high of 9.1 per cent in June 2022, a level last seen in 1981. While it was initially expected that this inflation may be transient and would normalise as the economy would open up, policymakers soon realised that they would have to tighten financial conditions to slowdown aggregate demand.

Since March 2022, the Federal Open Market Committee (FOMC) has been tightening monetary policy as part of their effort to lower the stubbornly high inflation and align it with their 2 per cent goal. The aggressive rate hikes by global central banks do not have a direct or material impact on India as the nature of inflation here is very different, which is largely supply side and can be addressed only in the medium term by keeping a reasonably high real rate. That is something the RBI has been maintaining for a while now.

Can you share some insights on the short term and long term prospects for the debt markets?

We believe that in the near term of the next 12 months, India is possibly going to move from high nominal growth and high inflation to moderate nominal growth and lower inflation regime this fiscal year. While it's difficult to ascertain the timing of policy normalisation, the next major policy move is likely to bring policy rates lower rather than push them higher. Given the current macro backdrop and reasonable valuations such as re-pricing of the yield curve, we believe that an intermediate duration of one to four years seems attractive. Assuming a well-behaved global commodity cycle, the long term prospects for the debt market look constructive as the government is committed to fiscal consolidation and the RBI has also demonstrated regular commitment to its inflation-targeting framework.

3 sectors Sachin Trivedi is bullish on for near term

Yes, I think first on the earning itself the report, the quality of the earnings till date, whatever is reported when we look at this earning profile, obviously the top line is slightly weaker.

"I think corrections are always healthy. This gives the opportunity to some of the investors also to rethink and revisit the hypothesis and maybe time to reinvest," says Sachin Trivedi, UTI AMC.

Just a quick word on the way market seems to have changed direction or gears in the last two days. But at the same time, I would say this appears to be one of the most awaited corrections. For weeks now, we were talking to strategists such as yours and everybody was saying that market may have run up quite a bit. Some pullback will only make it healthier. Do you agree with this hypothesis looking at the structure of the market or would you be a little on the cautious side even after the cut we have seen in last two days?

I think corrections are always healthy. This gives the opportunity to some of the investors also to rethink and revisit the hypothesis and maybe time to reinvest. But yes, I think given the way the valuations have run up, especially in the small-cap sector, I think that we needed some correction. Because I think when we look at it from the longer-term perspective, of course, the valuations are expensive for large cap, midcap. But trajectory for small-cap was significantly higher which is where we need a breather and maybe the correction is a good point for people to revisit.

How are you looking at the quality of earnings, the narrative of some of the management commentary coming in after the numbers or even concalls, looking at GST collection data? If I take a

two to three year kind of a perspective, what would your hypothesis be?

Yes, I think first on the earning itself the report, the quality of the earnings till date, whatever is reported when we look at this earning profile, obviously the top line is slightly weaker.

Some amount of weakness on the top line could also be on account of commodity softening. But when we look at the underlying operating profit metrics, companies have benefited from lower commodity prices.



Sachin Trivedi
Equity Fund Manager &
Head of Research

And that is where you have seen double-digit kind of a growth as far as earnings is concerned in the quarter in many of the companies.

And maybe that is where the sectors like capital goods, auto, and in some cases the refining companies have also done very well.

Now, coming to your point on the longer-term perspective, how should we think about valuations and how should we think about it? So see, from global perspective, India is still a place where the earning growths are expected to be reasonably, if not very high, at least we

can simply say that mid-teen to high-teen kind of a performance on the earning which is also reflected on the consensus, should be more or less achievable taking away some percentage here and there.

If that be the outcome for India, I think we are one place where we will see a lot of inflows also coming in, which will keep the markets on a healthier side. And that is where we should expect that the momentum in the market from a longer-term perspective should continue.

We are looking at cash levels at several mutual funds or industry in general has been slightly edging higher. What in your mind would be the average cash levels across mutual funds, AMCs or even at yours? And how is the inflow? I understand that you are also in the middle of launching another Balanced Advantage. So are investors piling in? Is there a structural flow of funds from domestic investors?

Actually the monthly SIP run rate is as healthy as what we generally see. And maybe it is hard for me to comment on the industry side. At UTI, we do not take a lot of cash calls. But certainly for meeting our redemption or maybe some sort of opportunistic way, we will probably look at keeping some level of cash.

But maybe you are right in assessing that on the mutual fund side, we would have seen some amount of higher cash levels compared to what we have seen which is also natural because as you get inflows but you do not find material high investment opportunities, maybe some of them would be kept asides so that is a natural process in which we will be managing the cash flows.

So yes, that is how I will put it. Because there is this valuation which has run up and which is where some amount of

adjustment, as far as your holdings are concerned, will be done.

Talk to us also about your Balanced Advantage NFO, which you are planning to launch?

Yes, so I think a pertinent question which every time I meet investors or distributors or even an anchor like you, who would have experienced that there is this constant question in mind of investors that what do we do because markets have hit all-time high?

And there is a natural question that what do we do with the money now? Should we be investing or should we be redeeming? But typically what we have seen through one of the investors' study, which has been done by Morningstar which suggest that because investors keep intervening in the market in ups and downs, they mistime the market which is where they incur potential losses.

Now for investors to avoid such potential losses, it is better to actually go, come and get invested in the scheme like the Balanced Advantage Fund, which is basically timing the market based on valuation rather than taking a call on what is the level of the market.

So even in UTI Balanced Advantage Fund, we will be basically increasing or decreasing allocation to net equity based on the valuations which will be guided to us by our model.

And that is our approach and it is a product for an investor who is looking for potentially a reasonable return but at the same time is afraid of these high volatility which are there in the underlying market. So yes that is where this product is suitable for the investors.

But still, a quick word on the market if we analyse it. Which areas of the market are you witnessing maximum risk reward opportunities where earnings are reasonable and valuation are reasonable and which are the ones where you see sparks of froth developing?

Yes, certainly when we look at the composition of market, it is pertinent to talk about the big two part of the market which is probably your IT and banking as a space.

So when you look at the IT which is today in mix of news, news flows which is probably not as good news flow as far as sector is concerned.

This is area where probably the news flows can continue to remain negative but we need to understand that the order book or the order inflow for these companies continue to remain healthy. And the valuations which have also significantly corrected in last one-one and a half year.

So maybe that area where the news flow is going to remain negative but valuations have corrected and it is a healthy cash flow generating space as well.

So maybe IT services as a space selectively can remain positive from our perspective.

Banking as a space continues to remain healthy profitability. Balance sheet of the banks is significantly healthy compared to what it was in past. So I think that space also remains in the positive bucket as far as we are concerned so especially on the private sector bank.

Where we have seen a good amount of order inflow, momentum, healthy

profitability is again auto and capital goods.

They also remain in a positive bucket. Now areas which I think where investors need to urge caution is probably, yes I said capital goods is reporting healthy profitability.

But this element of froth is certainly building in some of the again small cap plus some of the capital goods name so which is where investors need to be significantly urging caution that just reporting some orders may not necessarily result in future profitability so there are pockets in small cap where the froth is building in which is where investors need to revisit the history of these same companies and just make a sensible decision as to what should be the valuation which investors should actually be paying for these companies.

But if you were to revisit so revisit sectors probably where we would look to remain underweight other than these frothy areas of some pockets of small cap.

So that is certainly one area where we are under underweight or maybe will look to remain underweight. Again selectively maybe some stocks in power utility may look good but again this area it is basically a slow growth and it will need a huge capex that is one area where we will again be remaining underweight as far as sector is concerned.

And one area which from our perspective will be probably also look to remain overweight or positive is select pharma companies which is where we have seen on the US generic side that pressure has come off.

EQUITY READY RECKONER SEPTEMBER 2023

Market Cap Based Funds

Fund Name	UTI Mastershare Unit Scheme	UTI Mid Cap Fund	UTI Small Cap Fund	UTI Core Equity Fund
Category	Large Cap Fund	Mid Cap Fund	Small Cap Fund	Large & Mid Cap Fund
Month End AuM (₹ in Crores)	11,314	8,881	3,128	1,926
Benchmark Index	S&P BSE 100 TRI	Nifty Midcap 150 TRI	Nifty Smallcap 250 TRI	Nifty LargeMidcap 250 TRI
	Market Capitalization of Fund vis-à-vis Benchmark Index			
Fund				
	Operating Cash Flow (OCF) Tiers of Fund vis-à-vis Benchmark Index			
Fund				
	Return on Capital Employed (ROCE) Tiers of Fund vis-à-vis Benchmark Index			
Fund				
	Portfolio Characteristics of Fund vis-à-vis Benchmark Index (%)			
Fund				
Benchmark	6.68 7.00	7.84 8.46	6.45 7.52	3.94 7.34
Fund				
Benchmark	31.57 34.43	41.02 47.88	35.08 43.73	25.64 36.26
Fund				
Benchmark	18.75 19.59	17.34 17.99	15.89 16.99	17.21 18.92

Sector	NAV (%)	Active Wt. (%)	NAV (%)	Active Wt. (%)	NAV (%)	Active Wt. (%)	NAV (%)	Active Wt. (%)
AUTOMOBILE & AUTO COMPONENTS	8.42	2.65	10.95	1.90	5.56	0.93	9.80	2.40
CAPITAL GOODS	1.90	0.55	19.11	5.50	18.34	2.16	1.75	-6.05
CHEMICALS	-	-1.32	4.13	-2.46	4.44	-1.33	3.43	-0.65
CONSTRUCTION	2.72	-0.52	0.59	0.59	3.40	-0.61	3.72	2.15
CONSTRUCTION MATERIALS	2.20	-0.13	2.69	1.08	1.08	-0.21	2.23	0.16
CONSUMER DURABLES	5.98	2.52	7.88	2.93	12.18	7.73	-	-4.17
CONSUMER SERVICES	6.34	3.76	2.93	-2.58	5.15	0.06	0.50	-3.18
DIVERSIFIED	0.87	0.87	1.52	0.97	-	-0.38	-	-0.29
FAST MOVING CONSUMER GOODS	3.21	-6.62	2.00	0.64	1.21	-2.74	4.11	-1.46
FINANCIAL SERVICES	32.33	-1.72	18.94	-3.89	15.72	-4.27	31.05	2.70
HEALTHCARE	5.29	1.12	10.85	-0.64	11.33	1.89	10.79	3.03
INFORMATION TECHNOLOGY	15.21	3.16	7.33	1.45	6.63	-0.28	9.33	0.66
MEDIA, ENTMT. & PUBLICATIONS	-	-0.25	-	-1.33	-	-1.71	-	-0.70
METALS & MINING	1.37	-1.92	0.46	-1.14	0.24	-2.93	4.83	2.22
OIL, GAS & CONSUMABLE FUELS	3.96	-6.39	1.01	-1.98	-	-2.30	4.68	-1.93
POWER	2.03	-0.49	0.91	-1.99	-	-0.97	1.43	-1.44
REALTY	-	-0.31	2.32	-1.03	2.07	0.16	3.03	1.13
SERVICES	0.92	0.11	0.58	-1.73	5.81	2.14	2.32	0.65
TELECOMMUNICATION	4.34	2.26	-	-1.47	1.35	-0.42	1.46	-0.40
TEXTILES	0.48	0.24	2.17	1.68	1.32	-0.39	0.67	0.30
Portfolio Composition								
Top 10 Holdings (%)	52	24	20	36				
Stock Count	46	80	80	57				
Active Share (%)	41	63	74	62				
Fund Manager/s	Kartikraj Lakshmanan			Ankit Agarwal			V Sivaitsa	
Managing Since	Sep-22			Aug-19			Dec-21	

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

EQUITY READY RECKONER SEPTEMBER 2023

Fund Name		Market Cap Agnostic Funds	
	UTI Value Opportunities Fund	UTI Long Term Equity Fund (Tax Saving)	UTI Focused Equity Fund
Category	Value Fund	ELSS	Flexi Cap Fund
Month End AUM (₹ in Crores)	7,540	3,141	25,612
Benchmark Index	Nifty 500 TRI	Nifty 500 TRI	Nifty 500 TRI
	Market Capitalization of Fund vis-à-vis Benchmark Index		
Fund	66%	68%	86%
Benchmark	17%	21%	12%
	Operating Cash Flow (OCF) Tiers of Fund vis-à-vis Benchmark Index		
Fund	87%	92%	98%
Benchmark	11%	8%	2%
	Return on Capital Employed (ROCE) Tiers of Fund vis-à-vis Benchmark Index		
Fund	53%	58%	57%
Benchmark	24%	28%	32%
	Portfolio Characteristics of Fund vis-à-vis Benchmark Index (%)		
Fund	5.31	6.92	6.92
Benchmark	31.93	33.18	33.18
Price to Book (P/B)	16.89	19.24	18.34
Price to Earnings (P/E)		7.98	7.59
Return on Equity (RoE)		38.06	42.28

	Sector weights/Active weights of Funds vis-à-vis Benchmark Index (Highlighted +/-2%)		
	NAV (%)	Active Wt. (%)	NAV (%)
Sector	NAV (%)	Active Wt. (%)	Active Wt. (%)
AUTOMOBILE & AUTO COMPONENTS	8.38	2.17	9.76
CAPITAL GOODS	4.16	-0.59	5.55
CHEMICALS	1.30	-1.29	2.61
CONSTRUCTION	1.01	-1.80	1.28
CONSTRUCTION MATERIALS	1.04	-1.18	1.95
CONSUMER DURABLES	5.52	1.85	4.99
CONSUMER SERVICES	4.17	1.55	6.59
DIVERSIFIED	-	-0.13	-
FAST MOVING CONSUMER GOODS	4.50	-3.66	7.36
FINANCIAL SERVICES	31.56	0.40	31.47
HEALTHCARE	9.85	4.37	5.79
INFORMATION TECHNOLOGY	12.38	2.06	9.59
MEDIA, ENTMT. & PUBLICATIONS	-	-0.37	-
METALS & MINING	4.81	1.50	1.89
OIL, GAS & CONSUMABLE FUELS	2.00	-6.57	1.28
POWER	1.14	-1.53	1.06
REALTY	2.54	1.58	3.03
SERVICES	-	-1.43	0.55
TELECOMMUNICATION	3.48	1.38	3.37
TEXTILES	-	-0.41	-
Portfolio Composition			
Top 10 Holdings (%)	42	42	51
Stock Count	56	55	28
Active Share (%)	64	65	71
Fund Manager/s	Vishal Chopda		
Managing Since	Aug-19		
AUM	₹ 1,200 Cr		

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

All data as of August 31, 2023

UTI MASTERSHARE UNIT SCHEME

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

Category
Large Cap Fund

Investment Objective

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

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

Date of inception/allotment

15th October, 1986

Benchmark Index

S&P BSE 100 TRI

Fund Manager

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

Plans/Option (Regular/Direct)

Growth Option
IDCW Option with Payout and Reinvestment

Load Structure

Entry Load: Nil

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

Fund AUM

Fund Size Monthly Average : ₹ 11314.31 Crore
Closing AUM : ₹ 11314.26 Crore

High/Low NAV in the month

High Growth Option : ₹ 212.6158
Low Growth Option : ₹ 208.0857

Total Expense Ratio

Regular : 1.74
Direct : 0.81

Minimum Investment Amount

Growth: ₹ 100/-
IDCW: ₹ 5000/-

NAV per unit as on 31st August, 2023

Regular Growth Option : ₹ 210.3709
Regular IDCW Option : ₹ 44.8514
Direct Growth Option : ₹ 226.9050
Direct IDCW Option : ₹ 51.5886

Portfolio Details

% of Top 10 Stocks	51.53
Median Market Cap (₹ Cr)	309,654
Weighted Average Market Cap	470,538
Number of Securities	47

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	89	9	1
Benchmark	94	5	1

Portfolio as on 31st August, 2023

Equity	% to NAV	Equity	% to NAV
HDFC Bank Ltd.	9.35	Titan Company Ltd.	1.90
ICICI Bank Ltd	8.94	SKF India Ltd.	1.90
Infosys Ltd.	7.99	SUN Pharmaceuticals Industries Ltd.	1.73
Axis Bank Ltd.	4.37	Asian Paints Ltd.	1.72
Bharti Airtel Ltd.	4.34	Godrej Consumer Products Ltd	1.51
Reliance Industries Ltd.	3.96	Tata Motors Ltd.	1.43
Tata Consultancy Services Ltd.	3.46	Havells India Ltd.	1.38
Maruti Suzuki India Ltd.	3.23	Tata Steel Ltd.	1.37
Avenue Supermarts Ltd.	3.02	IndusInd Bank Ltd.	1.36
Bajaj Finance Ltd.	2.88	Samvardhana Motherson International Ltd	1.32
Larsen & Toubro Ltd.	2.72	Balkrishna Industries Ltd.	1.09
Kotak Mahindra Bank Ltd.	2.57	United Breweries Ltd.	1.04
Ultratech Cement Ltd.	2.20	Info-Edge (India) Ltd.	1.03
LTIMindtree Ltd.	2.07	Others	11.72
NTPC Ltd.	2.03	Net Current Assets	2.43
Cipla Ltd.	2.03	TOTAL	100.00
ICICI Lombard General Insurance Company Ltd	1.92		

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Infosys Ltd.	2.9	Reliance Industries Ltd.	-4.3
Avenue Supermarts Ltd.	2.5	ITC Ltd.	-3.8
ICICI Bank Ltd	2.3	Hindustan Unilever Ltd.	-2.2
Bharti Airtel Ltd.	2.3	State Bank Of India	-2.1
Maruti Suzuki India Ltd.	1.9	HDFC Bank Ltd.	-1.9

Quantitative Indicators Fund Benchmark

Quantitative Indicators	Fund	Benchmark
Beta	0.95	1
Standard Deviation (Annual)	14.49%	15.02%
Sharpe Ratio	0.86%	
Portfolio Turnover Ratio (Annual)	0.23	
P/B	7.00	6.68
P/E	34.43	31.57
ROE	18.75	19.59

Fund Performance Vs Benchmark (CAGR) as on 31st August, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	S&P BSE 100 TRI (%)	S&P BSE Sensex TRI (%)	NAV Growth (₹)	S&P BSE 100 TRI (₹)	S&P BSE Sensex TRI (₹)
1 Y	8.00	9.97	10.34	10,800	10,997	11,034
3 Y	19.21	21.49	20.30	16,941	17,932	17,410
5 Y	10.70	11.93	12.24	16,629	17,574	17,819
SI*	15.46	14.23	14.91	2,012,851	1,355,003	1,689,207

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

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

SIP Returns as on 31st August, 2023

Period	Investment Amount (₹)	Fund Value (₹)	S&P BSE 100 TRI (₹)	S&P BSE Sensex TRI (₹)	Yield (%) Fund	Yield (%) S&P BSE 100 TRI	Yield (%) S&P BSE Sensex TRI
1 Y	120,000	128,918	129,743	128,496	14.09	15.42	13.41
3 Y	360,000	428,425	445,707	440,112	11.64	14.38	13.50
5 Y	600,000	858,466	897,555	884,565	14.31	16.12	15.53
7 Y	840,000	1,334,207	1,412,600	1,419,632	12.99	14.59	14.73
10 Y	1,200,000	2,307,928	2,468,627	2,465,411	12.56	13.82	13.79
15 Y	1,800,000	5,046,986	5,394,099	5,355,522	12.68	13.46	13.37
SI	2,250,000	8,199,877	8,804,174	8,789,679	12.39	13.03	13.01

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

Top 5 Sectors

Financial Services	32%
Information Technology	15%
Automobile and Auto Components	8%
Consumer Services	6%
Consumer Durables	6%

Investment Objective

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

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

Date of inception/allotment

7th April, 2004

Benchmark Index

Nifty MidCap 150 TRI

Fund Manager

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

Plans/Option (Regular/Direct)

Growth Option
IDCW Option with Payout and Reinvestment

Load Structure

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

Fund AUM

Fund Size Monthly Average : ₹8653.73 Crore
Closing AUM : ₹8881.37 Crore

High/Low NAV in the month

High Growth Option : ₹225.5643
Low Growth Option : ₹216.9303

Total Expense Ratio

Regular : 1.76
Direct : 0.80

Minimum Investment Amount

Growth: ₹5000/-
IDCW: ₹5000/-

NAV per unit as on 31st August, 2023

Regular Growth Option : ₹225.5643
Regular IDCW Option : ₹106.7391
Direct Growth Option : ₹247.0529
Direct IDCW Option : ₹121.5754

Portfolio Details

% of Top 10 Stocks	23.91
Median Market Cap (₹ Cr)	34,500
Weighted Average Market Cap	39,980
Number of Securities	80

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	13	69	18
Benchmark	8	89	3

Portfolio as on 31st August, 2023

Equity	% to NAV	Equity	% to NAV
Cholamandalam Investment And Fin. Co. Ltd	2.93	Max Financial Services Ltd.	1.65
Shriram Finance Ltd	2.76	Endurance Technologies Ltd.	1.61
APL Apollo Tubes Ltd	2.55	Persistent Systems Ltd.	1.60
Federal Bank Ltd.	2.48	Syngene International Ltd.	1.59
Polycab India Ltd	2.36	Page Industries Ltd	1.57
Bharat Forge Ltd.	2.32	3M India Ltd.	1.52
Coforge Ltd	2.29	Kajaria Ceramics Ltd.	1.51
Tube Investments Of India Ltd	2.14	Motherson Sumi Wiring India Ltd	1.47
Astral Ltd.	2.10	Grindwell Norton Ltd.	1.47
Alkem Laboratories Ltd	1.97	Schaeffler India Ltd	1.43
Bharat Electronics Ltd.	1.96	Mphasis Ltd	1.39
P I Industries Ltd.	1.95	Balkrishna Industries Ltd.	1.39
Jubilant Food Works Ltd	1.93	Dr. Lal Pathlabs Ltd.	1.25
Phoenix Mills Ltd	1.80	Others	40.27
Ashok Leyland Ltd.	1.76	Net Current Assets	3.60
J.K.Cement Ltd.	1.71	TOTAL	100.00
Sundram Fasteners Ltd.	1.67		

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Cholamandalam Investment And Fin. Co. Ltd	2.9	Trent Ltd	-2.1
Bharat Electronics Ltd.	2.0	Max Healthcare Institute Ltd	-2.0
P I Industries Ltd.	2.0	AU Small Finance Bank Ltd	-1.6
Page Industries Ltd	1.6	TVS Motor Company Ltd	-1.5
Endurance Technologies Ltd.	1.3	Indian Hotels Company Ltd.	-1.4

Quantitative Indicators

Quantitative Indicators	Fund	Benchmark
Beta	0.87	1
Standard Deviation (Annual)	15.13%	16.57%
Sharpe Ratio	1.45%	
Portfolio Turnover Ratio (Annual)	0.20	
P/B	8.46	7.84
P/E	47.88	41.02
ROE	17.34	17.99

Fund Performance Vs Benchmark (CAGR) as on 31st August, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty Mid Cap 150 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty Mid Cap 150 TRI (₹)	Nifty 50 TRI (₹)
1 Y	17.89	24.63	9.53	11,789	12,463	10,953
3 Y	28.63	33.31	20.58	21,283	23,691	17,532
5 Y	15.74	16.87	11.83	20,777	21,812	17,495
SI*	17.97	18.06	14.30	247,262	251,000	133,886

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

Past performance may or may not be sustained in future. Different plans shall have a different expense structure. The performance details provided herein are of regular plan (growth Option). Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). Inception of UTI Mid Cap Fund : April 07th, 2004. Date of allotment in the scheme/plan has been considered for inception date. The Scheme is currently managed by Mr. Ankit Agarwal since Aug 2019. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns. When scheme/additional benchmark returns are not available, they have been shown as N/A. Please refer page no. 90 for FPI Performance.

SIP Returns as on 31st August, 2023

Period	Investment Amount (₹)	Fund Value (₹)	Nifty Mid Cap 150 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty Mid Cap 150 TRI	Yield (%) Nifty 50 TRI
1 Y	120,000	140,289	145,834	128,540	32.84	42.29	13.48
3 Y	360,000	489,680	527,798	439,512	21.05	26.52	13.41
5 Y	600,000	1,056,582	1,140,562	882,930	22.83	26.02	15.45
7 Y	840,000	1,593,996	1,760,475	1,398,757	17.98	20.77	14.32
10 Y	1,200,000	2,955,955	3,379,183	2,426,956	17.17	19.65	13.5
15 Y	1,800,000	8,292,236	8,487,547	5,223,008	18.39	18.65	13.08
SI	2,250,000	13,520,239	13,044,906	8,531,437	16.79	16.96	12.75

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

Top 5 Sectors

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

UTI SMALL CAP FUND

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

Category
Small Cap Fund

Investment Objective

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

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

Date of inception/allotment

22nd December, 2020

Benchmark Index

Nifty SmallCap 250 TRI

Fund Manager

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

Plans/Option (Regular/Direct)

Growth Option
IDCW Option with Payout and Reinvestment

Load Structure

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

Fund AUM

Fund Size Monthly Average : ₹ 3000.33 Crore
Closing AUM : ₹ 3127.70 Crore

High/Low NAV in the month

High Growth Option : ₹ 18.8679
Low Growth Option : ₹ 17.9654

Total Expense Ratio

Regular : 1.87
Direct : 0.42

Minimum Investment Amount

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

NAV per unit as on 31st August, 2023

Regular Growth Option : ₹ 18.8679
Regular IDCW Option : ₹ 18.8677
Direct Growth Option : ₹ 19.8042
Direct IDCW Option : ₹ 19.8042

Portfolio Details

% of Top 10 Stocks	20.05
Median Market Cap (₹ Cr)	12,909
Weighted Average Market Cap	15,636
Number of Securities	80

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	1	21	78
Benchmark	0	7	93

Portfolio as on 31st August, 2023

Equity	% to NAV	Equity	% to NAV
Cera Sanitaryware Ltd.	2.25	Praj Industries Ltd.	1.52
Carborandum Universal Ltd.	2.15	CIE Automotive India Ltd	1.52
Chalet Hotels Ltd	2.10	Techno Electric & Engineering Co Ltd.	1.44
Brigade Enterprises Ltd.	2.07	Greenpanel Industries Ltd	1.43
Cholamandalam Financial Holdings Ltd	2.01	J.B.Chemicals & Pharmaceuticals Ltd	1.41
Timken India Ltd.	1.91	City Union Bank Ltd	1.39
Indiamart Intermesh Ltd	1.90	Suven Pharmaceuticals Ltd	1.37
Creditaccess Grameen Ltd	1.90	Equitas Small Finance Bank Ltd	1.35
Karur Vysya Bank Ltd.	1.88	Route Mobile Ltd	1.35
APL Apollo Tubes Ltd	1.86	Persistent Systems Ltd.	1.33
Krishna Institute Of Medical Science Ltd	1.85	TD Power Systems Ltd.	1.32
MTAR Technologies Ltd	1.80	Vardhman Textiles Ltd.	1.31
Canfin Homes Ltd.	1.75	Narayana Hrudayalaya Ltd	1.31
360 One WAM Ltd.	1.67	Others	45.85
KPIT Technologies Ltd	1.64	Net Current Assets	4.17
Coforge Ltd	1.63	TOTAL	100.00
Firstsource Solutions Ltd.	1.56		

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Timken India Ltd.	1.9	IDFC Ltd.	-1.4
APL Apollo Tubes Ltd	1.9	Jindal Stainless Ltd.	-1.3
Chalet Hotels Ltd	1.8	KEI Industries Ltd.	-1.3
Cera Sanitaryware Ltd.	1.8	BSE Ltd	-1.2
Coforge Ltd	1.6	RBL Bank Ltd.	-1.2

Fund Performance Vs Benchmark (CAGR) as on 31st August, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty Small Cap 250 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty Small Cap 250 TRI (₹)	Nifty 50 TRI (₹)
1 Y	22.14	29.44	9.53	12,214	12,944	10,953
SI*	26.61	32.61	15.65	18,866	21,369	14,787

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

Different plans shall have a different expense structure. The performance details provided herein are of existing plan and growth Option. CAGR - Compounded Annualized Growth Rate. The Scheme is currently managed by Mr. Ankit Agarwal since inception. **Past performance may or may not be sustained in future.** Inception of UTI Small Cap Fund : December 22, 2020. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns. Please refer page no. 90 for FPI Performance.

SIP Returns as on 31st August, 2023

Period	Investment Amount (₹)	Fund Value (₹)	Nifty Small Cap 250 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty Small Cap 250 TRI	Yield (%) Nifty 50 TRI
1 Y	120,000	142,034	149,962	128,540	35.80	49.44	13.48
SI	320,000	425,838	441,331	372,360	22.1	25.04	11.4

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

Top 5 Sectors

Capital Goods	18%
Financial Services	16%
Consumer Durables	12%
Healthcare	11%
Information Technology	7%

UTI CORE EQUITY FUND

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

Category
Large & Mid Cap Fund

Investment Objective

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

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

Date of inception/allotment

20th May, 2009

Benchmark Index

Nifty Large Mid cap 250 TRI

Fund Manager

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

Plans/Option (Regular/Direct)

Growth Option
IDCW Option with Payout and Reinvestment

Load Structure

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

Fund AUM

Fund Size Monthly Average : ₹ 1888.23 Crore
Closing AUM : ₹ 1925.89 Crore

High/Low NAV in the month

High Growth Option : ₹ 120.6486
Low Growth Option : ₹ 117.7420

Total Expense Ratio

Regular : 2.12
Direct : 1.31

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW: ₹ 5000/-

NAV per unit as on 31st August, 2023

Regular Growth Option : ₹ 120.6486
Regular IDCW Option : ₹ 58.7745
Direct Growth Option : ₹ 127.1400
Direct IDCW Option : ₹ 62.4777

Portfolio Details

% of Top 10 Stocks	36.39
Median Market Cap (₹ Cr)	62,771
Weighted Average Market Cap	300,413
Number of Securities	58

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	51	41	8
Benchmark	51	47	2

Portfolio as on 31st August, 2023

Equity	% to NAV	Equity	% to NAV
HDFC Bank Ltd.	8.45	Tata Motors Ltd.	1.93
ICICI Bank Ltd	3.97	Aurobindo Pharma Ltd.	1.86
Infosys Ltd.	3.70	Gland Pharma Ltd	1.69
Federal Bank Ltd.	3.54	Phoenix Mills Ltd	1.64
Reliance Industries Ltd.	3.25	Interglobe Aviation Ltd	1.64
Max Financial Services Ltd.	2.74	Shriram Finance Ltd	1.60
Mahindra & Mahindra Ltd.	2.73	Hindalco Industries Ltd.	1.58
Larsen & Toubro Ltd.	2.71	Indian Bank	1.53
ITC Ltd.	2.65	Axis Bank Ltd.	1.51
Coromandel International Ltd.	2.64	Bharti Airtel Ltd.	1.46
Fortis Healthcare Ltd.	2.53	Emami Ltd.	1.46
HCL Technologies Ltd.	2.29	GAIL (India) Ltd.	1.43
Dalmia Bharat Ltd	2.23	NHPC Ltd.	1.43
IndusInd Bank Ltd.	2.15	Prestige Estates Projects Ltd	1.39
Oracle Financial Services Software Ltd.	2.05	Others	22.99
NMDC Ltd.	1.99	Net Current Assets	5.24
		TOTAL	100.00

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
HDFC Bank Ltd.	2.8	Tata Consultancy Services Ltd.	-1.7
Federal Bank Ltd.	2.7	Kotak Mahindra Bank Ltd.	-1.2
Coromandel International Ltd.	2.3	Hindustan Unilever Ltd.	-1.1
Max Financial Services Ltd.	2.2	Trent Ltd.	-1.1
Fortis Healthcare Ltd.	2.1	Max Healthcare Institute Ltd.	-1.0

Quantitative Indicators Fund Benchmark

Quantitative Indicators	Fund	Benchmark
Beta	0.96	1
Standard Deviation (Annual)	15.00%	15.14%
Sharpe Ratio	1.38%	
Portfolio Turnover Ratio (Annual)	0.46	
P/B	3.94	7.34
P/E	25.64	36.26
ROE	17.21	18.92

Fund Performance Vs Benchmark (CAGR) as on 31st August, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty Large Mid cap 250 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty Large Mid cap 250 TRI (₹)	Nifty 50 TRI (₹)
1 Y	19.30	15.73	9.53	11,930	11,573	10,953
3 Y	27.33	26.64	20.58	20,644	20,310	17,532
5 Y	12.93	14.06	11.83	18,373	19,312	17,495
SI*	12.79	15.49	12.48	55,843	78,304	53,689

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

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

SIP Returns as on 31st August, 2023

Period	Investment Amount (₹)	Fund Value (₹)	Nifty Large Mid cap 250 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty Large Mid cap 250 TRI	Yield (%) Nifty 50 TRI
1 Y	120,000	138,710	136,791	128,540	30.19	26.99	13.48
3 Y	360,000	488,284	479,526	439,512	20.85	19.55	13.41
5 Y	600,000	992,385	998,004	882,930	20.24	20.47	15.45
7 Y	840,000	1,488,229	1,556,711	1,398,757	16.05	17.32	14.32
10 Y	1,200,000	2,520,320	2,857,345	2,426,956	14.2	16.54	13.5
SI	1,710,000	4,744,352	5,725,157	4,568,018	13.26	15.57	12.79

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

Top 5 Sectors

Financial Services	31%
Healthcare	11%
Automobile and Auto Components	10%
Information Technology	9%
Metals & Mining	5%

UTI VALUE OPPORTUNITIES FUND

An open ended equity scheme following a value investment strategy.

Category
Value Fund

Investment Objective

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

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

Date of inception/allotment

20th August, 2005

Benchmark Index

Nifty 500 TRI

Fund Manager

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

Plans/Option (Regular/Direct)

Growth Option

IDCW Option with Payout and Reinvestment

Load Structure

Entry Load: Nil

Exit Load : (A) Redemption / Switch out within 1 year from the date of allotment –

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

(ii) beyond 10% of the allotted Units - 1.00%

(B) Redemption / Switch out after 1 year from the date of allotment – NIL

Fund AUM

Fund Size Monthly Average : ₹ 7489.66 Crore

Closing AUM : ₹ 7539.87 Crore

High/Low NAV in the month

High Growth Option : ₹ 115.7068

Low Growth Option : ₹ 113.2134

Total Expense Ratio

Regular : 1.84

Direct : 1.11

Minimum Investment Amount

Growth: ₹ 5000/-

IDCW: ₹ 5000/-

NAV per unit as on 31st August, 2023

Regular Growth Option ₹ 115.4891

Regular IDCW Option ₹ 33.6566

Direct Growth Option ₹ 124.7592

Direct IDCW Option ₹ 40.6885

Portfolio Details

% of Top 10 Stocks	42.19
Median Market Cap (₹ Cr)	103,955
Weighted Average Market Cap	288,417
Number of Securities	57

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	66	17	17
Benchmark	74	17	9

Portfolio as on 31st August, 2023

Equity	% to NAV	Equity	% to NAV
HDFC Bank Ltd.	9.38	Bajaj Auto Ltd.	1.56
Infosys Ltd.	6.23	Ajanta Pharma Ltd.	1.52
ICICI Bank Ltd	6.04	LTIMindtree Ltd.	1.52
Axis Bank Ltd.	4.52	Sun Pharmaceuticals Industries Ltd.	1.47
Bharti Airtel Ltd.	3.48	ICICI Lombard General Insurance	
State Bank Of India	2.98	Company Ltd	1.44
Mphasis Ltd	2.56	ICICI Prudential Life Insurance	
Tata Steel Ltd.	2.49	Company Ltd.	1.42
Hindalco Industries Ltd.	2.32	Marico Ltd.	1.38
IndusInd Bank Ltd.	2.19	Tata Motors Ltd.	1.36
Cipla Ltd.	2.17	Brigade Enterprises Ltd.	1.35
Tech Mahindra Ltd	2.07	Coromandel International Ltd.	1.30
Samvardhana Motherson International Ltd	1.91	Fortis Healthcare Ltd.	1.28
Maruti Suzuki India Ltd.	1.89	Eris Lifesciences Ltd	1.24
Aditya Birla Fashion & Retail Ltd.	1.75	Others	24.10
Crompton Greaves Consumer Electricals Ltd.	1.71	Net Current Assets	2.16
Eicher Motors Ltd	1.66	TOTAL	100.00
Jubilant Food Works Ltd	1.56		

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Axis Bank Ltd.	2.5	Reliance Industries Ltd.	-6.1
Mphasis Ltd	2.4	ITC Ltd.	-2.9
Infosys Ltd.	2.4	Tata Consultancy	
Bharti Airtel Ltd.	1.9	Services Ltd.	-2.6
Hindalco Industries Ltd.	1.8	Larsen & Toubro Ltd.	-2.5
		Kotak Mahindra Bank Ltd.	-1.9

Quantitative Indicators Fund Benchmark

Quantitative Indicators	Fund	Benchmark
Beta	0.93	1
Standard Deviation (Annual)	14.31%	14.87%
Sharpe Ratio	1.11%	
Portfolio Turnover Ratio (Annual)	0.23	
P/B	5.31	6.92
P/E	31.93	33.18
ROE	16.89	19.24

Fund Performance Vs Benchmark (CAGR) as on 31st August, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)
1 Y	12.89	11.42	9.53	11,289	11,142	10,953
3 Y	22.57	23.10	20.58	18,414	18,654	17,532
5 Y	12.39	12.33	11.83	17,938	17,890	17,495
SI*	14.45	13.90	14.00	115,470	105,815	107,512

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

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

SIP Returns as on 31st August, 2023

Period	Investment Amount (₹)	Fund Value (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty 500 TRI	Yield (%) Nifty 50 TRI
1 Y	120,000	132,720	132,388	128,540	20.27	19.72	13.48
3 Y	360,000	453,632	455,037	439,512	15.62	15.83	13.41
5 Y	600,000	925,637	925,645	882,930	17.38	17.38	15.45
7 Y	840,000	1,435,154	1,442,690	1,398,757	15.04	15.18	14.32
10 Y	1,200,000	2,424,538	2,551,249	2,426,956	13.48	14.43	13.5
15 Y	1,800,000	5,459,443	5,602,162	5,223,008	13.59	13.89	13.08
SI	2,170,000	8,377,997	8,053,807	7,589,039	13.41	13.05	12.49

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

Top 5 Sectors

Financial Services	32%
Information Technology	12%
Healthcare	10%
Automobile and Auto Components	8%
Consumer Durables	6%

UTI LONG TERM EQUITY FUND (TAX SAVING)

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

Category
ELSS

Investment Objective

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

Date of inception/allotment

15th December, 1999

Benchmark Index

Nifty 500 TRI

Fund Manager

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

Plans/Option (Regular/Direct)

Growth Option
IDCW Option with Payout and Reinvestment

Load Structure

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

Fund AUM

Fund Size Monthly Average : ₹ 3119.46 Crore
Closing AUM : ₹ 3141.20 Crore

High/Low NAV in the month

High Growth Option : ₹ 156.7317
Low Growth Option : ₹ 153.4312

Total Expense Ratio

Regular : 1.90
Direct : 0.85

Minimum Investment Amount

Growth: ₹ 500/-
IDCW: ₹ 500/-

NAV per unit as on 31st August, 2023

Regular Growth Option : ₹ 156.6672
Regular IDCW Option : ₹ 29.9298
Direct Growth Option : ₹ 172.0572
Direct IDCW Option : ₹ 40.5476

Portfolio Details

% of Top 10 Stocks	42.23
Median Market Cap (₹ Cr)	106,178
Weighted Average Market Cap	288,788

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	68	21	11
Benchmark	74	17	9

Portfolio as on 31st August, 2023

Equity	% to NAV	Equity	% to NAV
HDFC Bank Ltd.	8.11	ICICI Lombard General Insurance Company Ltd	1.82
ICICI Bank Ltd	7.81	Nestle India Ltd.	1.74
Infosys Ltd.	6.01	Cipla Ltd.	1.72
Axis Bank Ltd.	4.26	Bharat Forge Ltd.	1.65
Bharti Airtel Ltd.	3.37	MTAR Technologies Ltd	1.63
Maruti Suzuki India Ltd.	2.74	Ajanta Pharma Ltd	1.62
Bajaj Finance Ltd.	2.68	Metro Brands Ltd	1.56
IndusInd Bank Ltd.	2.49	Jubilant Food Works Ltd	1.48
Avenue Supermarts Ltd.	2.42	Coromandel International Ltd.	1.44
Cholamandalam Investment And Fin. Co. Ltd	2.36	United Breweries Ltd.	1.37
Godrej Consumer Products Ltd	2.21	Eicher Motors Ltd	1.33
Tata Motors Ltd.	2.11	Endurance Technologies Ltd.	1.29
Ultratech Cement Ltd.	1.95	Isgec Heavy Engineering Ltd	1.28
Phoenix Mills Ltd	1.93	Others	22.11
Crompton Greaves Consumer Electricals Ltd.	1.92	Net Current Assets	1.88
Hindalco Industries Ltd.	1.89	TOTAL	100.00
LTIMindtree Ltd.	1.83		

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
ICICI Bank Ltd	2.8	Reliance Industries Ltd.	-6.1
Axis Bank Ltd.	2.3	ITC Ltd.	-2.9
Infosys Ltd.	2.2	Tata Consultancy Services Ltd.	-2.6
Cholamandalam Investment And Fin. Co. Ltd	2.0	Larsen & Toubro Ltd.	-2.5
Avenue Supermarts Ltd.	2.0	Kotak Mahindra Bank Ltd.	-1.9

Quantitative Indicators

Indicator	Fund	Benchmark
Beta	0.94	1
Standard Deviation (Annual)	14.45%	14.87%
Sharpe Ratio	0.95%	
Portfolio Turnover Ratio (Annual)	0.20	
P/B	7.98	6.92
P/E	38.06	33.18
ROE	18.81	19.24

Fund Performance Vs Benchmark (CAGR) as on 31st August, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)
1 Y	8.30	11.42	9.53	10,830	11,142	10,953
3 Y	20.46	23.10	20.58	17,479	18,654	17,532
5 Y	11.57	12.33	11.83	17,293	17,890	17,495
SI*	14.46	13.88	13.21	246,388	218,410	189,876

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

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

SIP Returns as on 31st August, 2023

Period	Investment Amount (₹)	Fund Value (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty 500 TRI	Yield (%) Nifty 50 TRI
1 Y	120,000	130,965	132,388	128,540	17.40	19.72	13.48
3 Y	360,000	435,199	455,037	439,512	12.72	15.83	13.41
5 Y	600,000	884,720	925,645	882,930	15.53	17.38	15.45
7 Y	840,000	1,360,038	1,442,690	1,398,757	13.53	15.18	14.32
10 Y	1,200,000	2,356,873	2,551,249	2,426,956	12.95	14.43	13.5
15 Y	1,800,000	5,094,746	5,602,162	5,223,008	12.79	13.89	13.08
SI	2,250,000	7,719,871	9,003,492	8,531,437	11.85	13.22	12.75

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

Top 5 Sectors

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

UTI FOCUSED EQUITY FUND

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

Category
Focused Fund

Investment Objective

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

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

Date of inception/allotment

26th Aug, 2021

Benchmark Index

Nifty 500 TRI

Fund Manager

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

Plans/Option (Regular/Direct)

Growth Option
IDCW Option with Payout and Reinvestment

Load Structure

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

Exit Load : Less than one year 1%

Greater than or equal to one year Nil

Fund AUM

Fund Size Monthly Average : ₹ 2298.08 Crore

Closing AUM : ₹ 2291.86 Crore

High/Low NAV in the month

High Growth Option : ₹ 11.6174

Low Growth Option : ₹ 11.4059

Total Expense Ratio

Regular : 1.95

Direct : 0.52

Minimum Investment Amount

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

NAV per unit as on 31st August, 2023

Regular Growth Option : ₹ 11.5946

Regular IDCW Option : ₹ 11.5946

Direct Growth Option : ₹ 12.0030

Direct IDCW Option : ₹ 12.0027

Portfolio Details

% of Top 10 Stocks	51.45
Median Market Cap (₹ Cr)	151,825
Weighted Average Market Cap	362,084
Number of Securities	28

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	85	12	2
Benchmark	74	17	9

Portfolio as on 31st August, 2023

Equity	% to NAV	Equity	% to NAV
HDFC Bank Ltd.	9.14	Cholamandalam Investment And Fin. Co. Ltd	2.82
ICICI Bank Ltd	8.42	Trent Ltd.	2.82
Tata Consultancy Services Ltd.	6.47	Jubilant Food Works Ltd	2.61
IndusInd Bank Ltd.	4.31	Ultratech Cement Ltd.	2.61
Tata Motors Ltd.	4.28	United Breweries Ltd.	2.57
Bajaj Finance Ltd.	3.91	Cipla Ltd.	2.56
Maruti Suzuki India Ltd.	3.84	Hindalco Industries Ltd.	2.41
LTIMindtree Ltd.	3.81	P I Industries Ltd.	2.37
Bharat Forge Ltd.	3.74	Dabur India Ltd.	2.36
ICICI Lombard General Insurance Company Ltd	3.54	Tube Investments Of India Ltd	2.33
Godrej Consumer Products Ltd	3.38	Ajanta Pharma Ltd	2.15
Bharti Airtel Ltd.	3.36	Divis Laboratories Ltd.	1.57
Phoenix Mills Ltd	3.14	Bharat Electronics Ltd.	1.53
Avenue Supermarts Ltd.	2.92	Net Current Assets	2.14
Havells India Ltd.	2.90	TOTAL	100.00

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Tata Consultancy Services Ltd.	3.9	Reliance Industries Ltd.	-6.1
IndusInd Bank Ltd.	3.6	Infosys Ltd.	-3.8
Bharat Forge Ltd.	3.5	ITC Ltd.	-2.9
LTIMindtree Ltd.	3.5	Larsen & Toubro Ltd.	-2.5
ICICI Bank Ltd	3.4	Axis Bank Ltd.	-2.0

Fund Performance Vs Benchmark (CAGR) as on 31st August, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)
1 Y	10.70	11.42	9.53	11,070	11,142	10,953
SI*	7.61	10.71	8.83	11,594	12,277	11,860

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

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

SIP Returns as on 31st August, 2023

Period	Investment Amount (₹)	Fund Value (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty 500 TRI	Yield (%) Nifty 50 TRI
1 Y	120,000	132,762	132,388	128,540	20.34	19.72	13.48
SI	240,000	273,283	273,228	266,059	13.04	13.02	10.26

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

Top 5 Sectors

Financial Services	32%
Automobile and Auto Components	10%
Information Technology	10%
Consumer Services	8%
Fast Moving Consumer Goods	8%

UTI FLEXI CAP FUND

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

Category
Flexi Cap Fund

Investment Objective

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

Date of inception/allotment

18th May, 1992

Benchmark Index

Nifty 500 TRI

Fund Manager

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

Plans/Option (Regular/Direct)

Growth Option
IDCW Option with Payout and Reinvestment

Load Structure

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

Fund AUM

Fund Size Monthly Average : ₹ 25579.96 Crore
Closing AUM : ₹ 25611.66 Crore

High/Low NAV in the month

High Growth Option : ₹ 255.3941
Low Growth Option : ₹ 249.6092

Total Expense Ratio

Regular : 1.63
Direct : 0.85

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW: ₹ 5000/-

NAV per unit as on 31st August, 2023

Regular Growth Option : ₹ 254.7183
Regular IDCW Option : ₹ 168.4035
Direct Growth Option : ₹ 269.6567
Direct IDCW Option : ₹ 179.4522

Portfolio Details

% of Top 10 Stocks	44.74
Median Market Cap (₹ Cr)	94,641
Weighted Average Market Cap	258,446
Number of Securities	55

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	62	26	12
Benchmark	74	17	9

Portfolio as on 31st August, 2023

Equity	% to NAV	Equity	% to NAV
HDFC Bank Ltd.	6.56	Shree Cement Ltd.	1.45
LTIMindtree Ltd.	6.34	P I Industries Ltd.	1.42
ICICI Bank Ltd	5.86	Havells India Ltd.	1.42
Bajaj Finance Ltd.	5.63	Indiamart Intermesh Ltd	1.40
Infosys Ltd.	3.94	Jubilant Food Works Ltd	1.38
Avenue Supermarts Ltd.	3.62	Endurance Technologies Ltd.	1.36
Kotak Mahindra Bank Ltd.	3.55	Dr. Lal Pathlabs Ltd.	1.35
Coforge Ltd	3.18	Grindwell Norton Ltd.	1.34
Info-Edge (India) Ltd.	3.15	Schaeffler India Ltd	1.33
Titan Company Ltd.	2.91	Poly Medicare Ltd.	1.30
Astral Ltd.	2.91	Marico Ltd.	1.30
Maruti Suzuki India Ltd.	2.12	Motherson Sumi Wiring India Ltd	1.23
AU Small Finance Bank Ltd	1.79	Divis Laboratories Ltd.	1.18
Asian Paints Ltd.	1.72	Nestle India Ltd.	1.17
Ajanta Pharma Ltd.	1.58	Others	20.43
Berger Paints India Ltd.	1.49	Net Current Assets	4.59
		TOTAL	100.00

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
LTIMindtree Ltd.	6.0	Reliance Industries Ltd.	-6.1
Bajaj Finance Ltd.	4.2	ITC Ltd.	-2.9
Avenue Supermarts Ltd.	3.2	Tata Consultancy Services Ltd.	-2.6
Coforge Ltd	3.0	Larsen & Toubro Ltd.	-2.5
Info-Edge (India) Ltd.	2.9	HDFC Bank Ltd.	-2.3

Quantitative Indicators Fund Benchmark

Quantitative Indicators	Fund	Benchmark
Beta	0.91	1
Standard Deviation (Annual)	14.56%	14.87%
Sharpe Ratio	0.81%	
Portfolio Turnover Ratio (Annual)	0.04	
P/B	10.77	6.92
P/E	43.85	33.18
ROE	20.51	19.24

Fund Performance Vs Benchmark (CAGR) as on 31st August, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)
1 Y	3.91	11.42	9.53	10,391	11,142	10,953
3 Y	18.55	23.10	20.58	16,661	18,654	17,532
5 Y	10.95	12.33	11.83	16,817	17,890	17,495
SI*	12.40	11.87	NA	388,446	334,637	NA

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

Past performance may or may not be sustained in future. Different plans shall have a different expense structure. The performance details provided herein are of regular plan (growth Option). Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). Inception of UTI Flexi Cap Fund: May 18, 1992. Date of allotment in the scheme/plan has been considered for inception date. The Scheme is currently managed by Mr. Ajay Tyagi since Jan-2016. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns. When scheme/additional benchmark returns are not available, they have been shown as N/A. *Assuming all IDCWs were reinvested at the immediate ex-IDCW Option NAV. NAVs of IDCW Option for the period where growth Option was not available and NAVs of growth Option thereafter is considered. As TRI values are not available since inception of the scheme, benchmark performance is calculated using composite CAGR of Nifty 500 TRI values from 18-05-1992 to 01-08-2006 and TRI values thereafter. Please refer page no. 90 for FPI Performance.

SIP Returns as on 31st August, 2023

Period	Investment Amount (₹)	Fund Value (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty 500 TRI	Yield (%) Nifty 50 TRI
1 Y	120,000	129,211	132,388	128,540	14.56	19.72	13.48
3 Y	360,000	408,996	455,037	439,512	8.47	15.83	13.41
5 Y	600,000	849,741	925,645	882,930	13.90	17.38	15.45
7 Y	840,000	1,355,699	1,442,690	1,398,757	13.44	15.18	14.32
10 Y	1,200,000	2,408,608	2,551,249	2,426,956	13.36	14.43	13.5
15 Y	1,800,000	5,728,734	5,602,162	5,223,008	14.15	13.89	13.08
SI	2,250,000	9,769,977	9,003,492	8,531,437	13.95	13.22	12.75

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

Top 5 Sectors

Financial Services	25%
Information Technology	14%
Consumer Services	12%
Healthcare	11%
Consumer Durables	10%

SECTORAL & THEMATIC EQUITY FUNDS

READY RECKONER SEPTEMBER 2023

Parameters	UTI Dividend Yield Fund	UTI MNC Fund	UTI India Consumer Fund	UTI Infrastructure Fund																																				
Category	Dividend Yield	Thematic Fund	Thematic Fund	Thematic Fund																																				
Month End AuM	₹ 3,109 Cr	₹ 2,610 Cr	₹ 510 Cr	₹ 1,648 Cr																																				
Benchmark	Nifty 500 TRI Nifty Dividend Opportunities 50 TRI	Nifty MNC TRI	Nifty India Consumption TRI	Nifty Infrastructure TRI																																				
<p>Market Capitalization of Fund vis-à-vis Benchmark Index</p> <table border="1"> <thead> <tr> <th>Category</th> <th>Fund</th> <th>Benchmark</th> </tr> </thead> <tbody> <tr> <td>Large Cap</td> <td>74%</td> <td>62%</td> </tr> <tr> <td>Mid Cap</td> <td>17%</td> <td>37%</td> </tr> <tr> <td>Small Cap</td> <td>9%</td> <td>1%</td> </tr> </tbody> </table>					Category	Fund	Benchmark	Large Cap	74%	62%	Mid Cap	17%	37%	Small Cap	9%	1%																								
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<p>Operating Cash Flow (OCF) Tiers of Fund vis-à-vis Benchmark Index</p> <table border="1"> <thead> <tr> <th>Category</th> <th>Fund</th> <th>Benchmark</th> </tr> </thead> <tbody> <tr> <td>C1</td> <td>83%</td> <td>96%</td> </tr> <tr> <td>C2</td> <td>14%</td> <td>4%</td> </tr> <tr> <td>C3</td> <td>3%</td> <td>0%</td> </tr> </tbody> </table>					Category	Fund	Benchmark	C1	83%	96%	C2	14%	4%	C3	3%	0%																								
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<p>Key Portfolio Quantitative Indicators</p> <table border="1"> <thead> <tr> <th>Indicator</th> <th>Fund</th> <th>BM</th> </tr> </thead> <tbody> <tr> <td>Standard Deviation (%)[^]</td> <td>13.87</td> <td>12.11</td> </tr> <tr> <td>Beta[^]</td> <td>0.84</td> <td>0.87</td> </tr> <tr> <td>Sharpe Ratio (%)[^]</td> <td>1.09</td> <td>0.74</td> </tr> <tr> <td>Portfolio Turnover Ratio[^]</td> <td>0.25</td> <td>0.12</td> </tr> </tbody> </table>					Indicator	Fund	BM	Standard Deviation (%) [^]	13.87	12.11	Beta [^]	0.84	0.87	Sharpe Ratio (%) [^]	1.09	0.74	Portfolio Turnover Ratio [^]	0.25	0.12																					
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Data as of Aug 31, 2023. %AW - % Active Weight
[^]Computed on 3 years monthly rolling period. Risk free rate - 6.69% (FBIIL Overnight Mibor). Portfolio Characteristics are calculated based on full market cap using weighted average methodology at aggregation.
 Operating Cash Flow Tiers (C) - 3 Tiers based on the number of years in which they have generated positive operating cash flows in the previous 5 years (for manufacturing companies).
 RoCE/Implied RoE Tiers (R) - 3 Tiers based on the previous 5 year average return on capital (for manufacturing companies & non-lending non banking finance companies (NBFCs)) & based on the previous 5 year average return on asset for banks & NBFCs (including housing finance companies).
 For detailed portfolio, please visit www.utiinf.com

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

SECTORAL & THEMATIC EQUITY FUNDS READY RECKONER SEPTEMBER 2023

Parameters	UTI Banking and Financial Services Fund	UTI Healthcare Fund	UTI Transportation and Logistics Fund																																				
Category	Sectoral Fund	Sectoral Fund	Sectoral Fund																																				
Month End AuM	₹ 912 Cr	₹ 776 Cr	₹ 2,348 Cr																																				
Benchmark	Nifty Financial Services TRI	S&P BSE Healthcare TRI	Nifty Transportation and Logistics TRI																																				
Tier I	-	-	-																																				
Tier II	-	-	-																																				
Large Cap	71%	43%	48%																																				
Mid Cap	14%	25%	19%																																				
Small Cap	15%	0%	22%																																				
C1	-	90%	94%																																				
C2	-	10%	5%																																				
C3	-	0%	1%																																				
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R3	25%	16%	20%																																				
Price to Book (P/B)	3.81	3.67	5.98																																				
Price to Earnings (P/E)	26.21	21.75	41.50																																				
Return on Equity (RoE)	15.67	17.48	15.82																																				
Top-5 Equity Holdings (%)	<table border="1"> <thead> <tr> <th>Company</th> <th>%NAV</th> <th>%AW</th> <th>Company</th> <th>%NAV</th> <th>%AW</th> </tr> </thead> <tbody> <tr> <td>HDFC BANK LTD</td> <td>19.27</td> <td>-12.43</td> <td>SUN PHARMA</td> <td>12.60</td> <td>-3.06</td> </tr> <tr> <td>ICICI BANK LTD</td> <td>17.03</td> <td>-4.44</td> <td>CIPLA LTD</td> <td>8.91</td> <td>0.05</td> </tr> <tr> <td>AXIS BANK LTD</td> <td>8.12</td> <td>-0.66</td> <td>DR REDDYS LABORATORIES LTD</td> <td>7.13</td> <td>-1.77</td> </tr> <tr> <td>STATE BANK OF INDIA</td> <td>3.99</td> <td>-3.10</td> <td>APOLLO HOSPITALS</td> <td>5.89</td> <td>-0.43</td> </tr> <tr> <td>SBI LIFE INSURANCE</td> <td>3.91</td> <td>1.99</td> <td>AJANTA PHARMA LTD</td> <td>5.34</td> <td>4.52</td> </tr> </tbody> </table>			Company	%NAV	%AW	Company	%NAV	%AW	HDFC BANK LTD	19.27	-12.43	SUN PHARMA	12.60	-3.06	ICICI BANK LTD	17.03	-4.44	CIPLA LTD	8.91	0.05	AXIS BANK LTD	8.12	-0.66	DR REDDYS LABORATORIES LTD	7.13	-1.77	STATE BANK OF INDIA	3.99	-3.10	APOLLO HOSPITALS	5.89	-0.43	SBI LIFE INSURANCE	3.91	1.99	AJANTA PHARMA LTD	5.34	4.52
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Standard Deviation (%)^A	19.38	14.00	19.12																																				
Beta^A	0.96	0.89	1.00																																				
Sharpe Ratio (%)^A	0.80	0.57	1.05																																				
Portfolio Turnover Ratio^A	0.30	0.19	0.13																																				
Top 10 Holdings (%)	70	59	67																																				
Stock Count	27	33	33																																				
Active Share (%)	37	35	25																																				
Fund Manager/s	Preeti RS	Kamal G	Sachin Trivedi																																				
Managing Since	May-22	May-22	Sep-16																																				
Key Portfolio Quantitative Indicators	<table border="1"> <thead> <tr> <th>Fund</th> <th>BM</th> <th>%NAV</th> <th>%AW</th> </tr> </thead> <tbody> <tr> <td>UTI Banking and Financial Services Fund</td> <td>3.81</td> <td>3.67</td> <td>5.98</td> </tr> <tr> <td>UTI Healthcare Fund</td> <td>26.21</td> <td>21.75</td> <td>41.50</td> </tr> <tr> <td>UTI Transportation and Logistics Fund</td> <td>15.67</td> <td>17.48</td> <td>15.82</td> </tr> </tbody> </table>			Fund	BM	%NAV	%AW	UTI Banking and Financial Services Fund	3.81	3.67	5.98	UTI Healthcare Fund	26.21	21.75	41.50	UTI Transportation and Logistics Fund	15.67	17.48	15.82																				
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Top-5 Securities weights/ Active weights of Funds vis-à-vis Benchmark Index	<table border="1"> <thead> <tr> <th>Company</th> <th>%NAV</th> <th>%AW</th> </tr> </thead> <tbody> <tr> <td>HDFC BANK LTD</td> <td>19.27</td> <td>-12.43</td> </tr> <tr> <td>ICICI BANK LTD</td> <td>17.03</td> <td>-4.44</td> </tr> <tr> <td>AXIS BANK LTD</td> <td>8.12</td> <td>-0.66</td> </tr> <tr> <td>STATE BANK OF INDIA</td> <td>3.99</td> <td>-3.10</td> </tr> <tr> <td>SBI LIFE INSURANCE</td> <td>3.91</td> <td>1.99</td> </tr> </tbody> </table>			Company	%NAV	%AW	HDFC BANK LTD	19.27	-12.43	ICICI BANK LTD	17.03	-4.44	AXIS BANK LTD	8.12	-0.66	STATE BANK OF INDIA	3.99	-3.10	SBI LIFE INSURANCE	3.91	1.99																		
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Data as of Aug 31, 2023. %AW - % Active Weight
^AComputed on 3 years monthly rolling period. Risk free rate - 6.69% (BIL Overnight Mibor). Portfolio Characteristics are calculated based on full market cap using weighted average methodology at aggregation.
 Operating Cash Flow Tiers (C) - 3 Tiers based on the number of years in which they have generated positive operating cash flows in the previous 5 years (for manufacturing companies).
 ROCE/Implied ROE Tiers (R) - 3 Tiers based on the previous 3 year average return on capital (for manufacturing companies & non-lending non banking finance companies (NBFCs)) & based on the previous 5 year average return on asset (for banks & NBFCs (including housing finance companies)).
 For detailed portfolio, please visit www.uti.mf.com

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

UTI DIVIDEND YIELD FUND

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

Category
Dividend Yield Fund

Investment Objective

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

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

Date of inception/allotment

3rd May, 2005

Benchmark Index

Nifty 500 TRI

Fund Manager

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

Plans/Option (Regular/Direct)

Growth Option
IDCW Option with Payout and Reinvestment

Load Structure

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

Fund AUM

Fund Size Monthly Average : ₹ 3107.66 Crore
Closing AUM : ₹ 3108.90 Crore

High/Low NAV in the month

High Growth Option : ₹ 120.4741
Low Growth Option : ₹ 118.2061

Total Expense Ratio

Regular : 2.04
Direct : 1.44

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW: ₹ 5000/-

NAV per unit as on 31st August, 2023

Regular Growth Option : ₹ 119.7164
Regular IDCW Option : ₹ 24.2500
Direct Growth Option : ₹ 127.7673
Direct IDCW Option : ₹ 28.5232

Portfolio Details

% of Top 10 Stocks	40.39
Median Market Cap (₹ Cr)	104,661
Weighted Average Market Cap	267,053
Number of Securities	48

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	65	17	18
Benchmark	74	17	9

Portfolio as on 31st August, 2023

Equity	% to NAV	Equity	% to NAV
Infosys Ltd.	6.81	Coromandel International Ltd.	1.96
HDFC Bank Ltd.	5.07	Great Eastern Shipping Co. Ltd.	1.92
Tata Steel Ltd.	4.07	Torrent Pharmaceuticals Ltd.	1.90
Tech Mahindra Ltd	4.06	Mahindra & Mahindra Ltd.	1.77
Mphasis Ltd	3.91	State Bank Of India	1.63
Marico Ltd.	3.58	Procter & Gamble Hygiene & Hel Care Ltd.	1.62
NTPC Ltd.	3.54	ICICI Securities Ltd.	1.61
ITC Ltd.	3.39	Computer Age Management Services Ltd	1.47
Tata Consultancy Services Ltd.	3.13	Samvardhana Motherson International Ltd	1.46
Hindustan Unilever Ltd.	2.82	Sanofi India Ltd.	1.46
ICICI Bank Ltd	2.78	ICICI Prudential Life Insurance Company Ltd.	1.45
Bharat Electronics Ltd.	2.70	Crompton Greaves Consumer Electricals Ltd.	1.45
LTIMindtree Ltd.	2.34	Jyothy Labs Ltd.	1.43
Bharat Petroleum Corporation Ltd.	2.19	Others	18.30
GAIL (India) Ltd.	2.15	Net Current Assets	3.95
Bajaj Auto Ltd.	2.08	TOTAL	100.00
Oil & Natural Gas Corporation Ltd.	2.03		

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Mphasis Ltd	3.8	Reliance Industries Ltd.	-6.1
Tech Mahindra Ltd	3.5	HDFC Bank Ltd.	-3.7
Marico Ltd.	3.4	Larsen & Toubro Ltd.	-2.5
Tata Steel Ltd.	3.3	ICICI Bank Ltd	-2.3
Infosys Ltd.	3.0	Axis Bank Ltd.	-2.0

Quantitative Indicators Fund Benchmark

Beta	0.84	1
Standard Deviation (Annual)	13.87%	14.87%
Sharpe Ratio	1.09%	
Portfolio Turnover Ratio (Annual)	0.25	
P/B	6.68	6.92
P/E	27.57	33.18
ROE	22.93	19.24

Fund Performance Vs Benchmark (CAGR) as on 31st July, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty Dividend Opportunities 50 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty Dividend Opportunities 50 TRI (₹)	Nifty 50 TRI (₹)
1 Y	16.07	11.42	20.43	9.53	11,607	11,142	12,043	10,953
3 Y	21.82	23.10	24.94	20.58	18,078	18,654	19,503	17,532
5 Y	11.85	12.33	12.22	11.83	17,511	17,890	17,803	17,495
SI*	14.50	14.76	16.96	14.83	119,805	124,894	176,923	126,302

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

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

SIP Returns as on 31st August, 2023

Period	Investment Amount (₹)	Fund Value (₹)	Nifty 500 TRI (₹)	Nifty Dividend Opportunities 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty 500 TRI	Yield (%) Nifty Dividend Opportunities 50 TRI
1 Y	120,000	135,866	132,388	135,604	25.45	19.72	25.02
3 Y	360,000	455,412	455,037	481,797	15.89	15.83	19.89
5 Y	600,000	914,596	925,645	955,164	16.89	17.38	18.67
7 Y	840,000	1,413,073	1,442,690	1,468,883	14.60	15.18	15.69
10 Y	1,200,000	2,426,225	2,551,249	2,536,310	13.49	14.43	14.32
15 Y	1,800,000	5,161,386	5,602,162	5,659,830	12.94	13.89	14.01
SI	2,190,000	8,213,607	8,279,401	9,332,795	13.02	13.09	14.18

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

Top 5 Sectors

Information Technology	20%
Financial Services	17%
Fast Moving Consumer Goods	15%
Oil, Gas & Consumable Fuels	11%
Healthcare	7%

UTI MNC FUND

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

Category
Thematic

Investment Objective

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

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

Date of inception/allotment

29th May, 1998

Benchmark Index

Nifty MNCTRI

Fund Manager

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

Plans/Option (Regular/Direct)

Growth Option
IDCW Option with Payout and Reinvestment

Load Structure

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

Fund AUM

Fund Size Monthly Average : ₹ 2584.91 Crore
Closing AUM : ₹ 2610.32 Crore

High/Low NAV in the month

High Growth Option : ₹ 308.9435
Low Growth Option : ₹ 301.8917

Total Expense Ratio

Regular : 2.03
Direct : 1.16

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW: ₹ 5000/-

NAV per unit as on 31st August, 2023

Regular Growth Option : ₹ 308.7198
Regular IDCW Option : ₹ 159.1712
Direct Growth Option : ₹ 338.4044
Direct IDCW Option : ₹ 175.5415

Portfolio Details

% of Top 10 Stocks	50.61
Median Market Cap (₹ Cr)	48,675
Weighted Average Market Cap	116,940
Number of Securities	38

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	41	52	7
Benchmark	62	37	1

Portfolio as on 31st August, 2023

Equity	% to NAV	Equity	% to NAV
Maruti Suzuki India Ltd.	9.12	Schaeffler India Ltd	2.23
Nestle India Ltd.	7.83	Oracle Financial Services Software Ltd.	2.18
Hindustan Unilever Ltd.	5.95	Coforge Ltd	2.09
United Spirits Ltd.	5.94	Sanofi India Ltd.	2.09
Britannia Industries Ltd.	4.31	Gland Pharma Ltd	2.06
United Breweries Ltd.	3.88	Cummins India Ltd.	2.03
Grindwell Norton Ltd.	3.69	Bayer Cropsience Ltd.	1.99
Procter & Gamble Hygiene & Hel Care Ltd.	3.51	Biocon Ltd.	1.99
Abbott India Ltd.	3.20	HDFC Asset Management Company Ltd	1.55
Mphasis Ltd	3.16	Honeywell Automation India Ltd.	1.29
Whirlpool Of India Ltd.	3.01	Procter & Gamble Health Ltd	1.15
SKF India Ltd.	3.00	ICICI Prudential Life Insurance Company Ltd.	1.12
Siemens India Ltd.	2.59	Pfizer Ltd.	1.02
3M India Ltd.	2.56	Others	4.88
Bosch Ltd.	2.56	Net Current Assets	3.22
CRISIL Ltd	2.46	TOTAL	100.00
Timken India Ltd.	2.31		

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Whirlpool Of India Ltd.	3.0	Ambuja Cements Ltd.	-4.8
Timken India Ltd.	2.3	Vedanta Ltd	-4.2
United Breweries Ltd.	2.2	Ashok Leyland Ltd.	-4.0
Coforge Ltd	2.1	Colgate Palmolive India Ltd.	-3.9
Grindwell Norton Ltd.	2.1	Britannia Industries Ltd.	-3.7

Quantitative Indicators Fund Benchmark

Quantitative Indicators	Fund	Benchmark
Beta	0.87	1
Standard Deviation (Annual)	12.11%	13.09%
Sharpe Ratio	0.74%	
Portfolio Turnover Ratio (Annual)	0.12	
P/B	18.41	20.16
P/E	54.45	52.26
ROE	32.74	36.91

Fund Performance Vs Benchmark (CAGR) as on 31st August, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty MNC TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty MNC TRI (₹)	Nifty 50 TRI (₹)
1 Y	8.89	11.99	9.53	10,889	11,199	10,953
3 Y	15.70	18.12	20.58	15,488	16,481	17,532
5 Y	7.63	9.23	11.83	14,446	15,553	17,495
SI*	15.73	13.44	NA	401,359	242,193	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 91 in 'Fund Manager Summary'. N.A Not Available. Schemes Managed by Mr. Karthikraj Lakshmanan.

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

SIP Returns as on 31st August, 2023

Period	Investment Amount (₹)	Fund Value (₹)	Nifty MNC TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty MNC TRI	Yield (%) Nifty 50 TRI
1 Y	120,000	132,908	131,775	128,540	20.57	18.72	13.48
3 Y	360,000	437,450	449,216	439,512	13.08	14.93	13.41
5 Y	600,000	825,809	872,748	882,930	12.74	14.98	15.45
7 Y	840,000	1,247,625	1,341,308	1,398,757	11.11	13.14	14.32
10 Y	1,200,000	2,209,841	2,449,887	2,426,956	11.74	13.67	13.5
15 Y	1,800,000	5,963,178	6,099,196	5,223,008	14.61	14.87	13.08
SI	2,250,000	10,542,200	10,603,032	8,531,437	14.62	14.67	12.75

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

Past performance may or may not be sustained in future.

Top 5 Sectors

Fast Moving Consumer Goods	32%
Capital Goods	16%
Automobile and Auto Components	15%
Healthcare	12%
Information Technology	7%

UTI INDIA CONSUMER FUND

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

Category
Thematic

Investment Objective

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

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

Date of inception/allotment

30th August, 2007

Benchmark Index

Nifty India Consumption TRI

Fund Manager

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

Plans/Option (Regular/Direct)

Growth Option
IDCW Option with Payout and Reinvestment

Load Structure

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

Fund AUM

Fund Size Monthly Average : ₹ 506.87 Crore
Closing AUM : ₹ 509.59 Crore

High/Low NAV in the month

High Growth Option : ₹ 42.7137
Low Growth Option : ₹ 42.0349

Total Expense Ratio

Regular : 2.51
Direct : 1.60

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW: ₹ 5000/-

NAV per unit as on 31st August, 2023

Regular Growth Option : ₹ 42.5867
Regular IDCW Option : ₹ 37.2266
Direct Growth Option : ₹ 45.2909
Direct IDCW Option : ₹ 39.7603

Portfolio Details

% of Top 10 Stocks	50.83
Median Market Cap (₹ Cr)	215,998
Weighted Average Market Cap	233,969
Number of Securities	35

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	75	21	4
Benchmark	93	7	-

Portfolio as on 31st August, 2023

Equity	% to NAV	Equity	% to NAV
Maruti Suzuki India Ltd.	8.34	United Spirits Ltd.	2.23
Bharti Airtel Ltd.	6.45	Jubilant Food Works Ltd	2.21
Titan Company Ltd.	5.48	Crompton Greaves Consumer Electricals Ltd.	2.20
Asian Paints Ltd.	5.11	Page Industries Ltd	2.17
Avenue Supermarts Ltd.	5.11	Marico Ltd.	1.98
Nestle India Ltd.	4.96	Bajaj Finance Ltd.	1.97
Godrej Consumer Products Ltd	4.44	ICICI Bank Ltd	1.94
ITC Ltd.	3.80	HDFC Bank Ltd.	1.91
Hindustan Unilever Ltd.	3.64	Astral Ltd.	1.73
Trent Ltd.	3.50	ICICI Lombard General Insurance	
Tata Motors Ltd.	3.30	Company Ltd	1.70
Eicher Motors Ltd	3.27	Info-Edge (India) Ltd.	1.70
Metro Brands Ltd	2.93	Whirlpool Of India Ltd.	1.35
United Breweries Ltd.	2.47	Emami Ltd.	1.29
Havells India Ltd.	2.39	Others	4.85
Dabur India Ltd.	2.34	Net Current Assets	0.97
Phoenix Mills Ltd	2.26	TOTAL	100.00

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Tata Motors Ltd.	3.3	Mahindra & Mahindra Ltd.	-7.1
Metro Brands Ltd	2.9	ITC Ltd.	-5.9
Godrej Consumer Products Ltd	2.5	Hindustan Unilever Ltd.	-5.7
United Breweries Ltd.	2.5	Bharti Airtel Ltd.	-3.4
Avenue Supermarts Ltd.	2.4	Britannia Industries Ltd.	-2.6

Quantitative Indicators

Indicator	Fund	Benchmark
Beta	0.90	1
Standard Deviation (Annual)	13.46%	14.24%
Sharpe Ratio	0.79%	
Portfolio Turnover Ratio (Annual)	0.20	
P/B	15.68	14.41
P/E	57.67	52.44
ROE	23.23	25.64

Fund Performance Vs Benchmark (CAGR) as on 31st August, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty India Consumption TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty India Consumption TRI (₹)	Nifty 50 TRI (₹)
1 Y	4.44	5.29	9.53	10,444	10,529	10,953
3 Y	17.31	19.40	20.58	16,144	17,022	17,532
5 Y	8.35	10.32	11.83	14,936	16,345	17,495
SI*	9.42	12.94	10.85	42,599	70,921	52,503

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

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

SIP Returns as on 31st August, 2023

Period	Investment Amount (₹)	Fund Value (₹)	Nifty India Consumption TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty India Consumption TRI	Yield (%) Nifty 50 TRI
1 Y	120,000	129,054	129,571	128,540	14.31	15.14	13.48
3 Y	360,000	430,332	453,289	439,512	11.95	15.56	13.41
5 Y	600,000	836,191	890,472	882,930	13.24	15.80	15.45
7 Y	840,000	1,270,300	1,379,296	1,398,757	11.62	13.92	14.32
10 Y	1,200,000	2,132,950	2,438,231	2,426,956	11.08	13.59	13.5
15 Y	1,800,000	4,650,222	5,958,826	5,223,008	11.73	14.61	13.08
SI	1,920,000	5,187,530	6,746,451	5,782,612	11.44	14.28	12.62

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

Top 5 Sectors

Fast Moving Consumer Goods	27%
Consumer Durables	19%
Automobile and Auto Components	15%
Consumer Services	14%
Financial Services	9%

Investment Objective

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

Date of inception/allotment

7th April, 2004

Benchmark Index

Nifty Infrastructure TRI

Fund Manager

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

Plans/Option (Regular/Direct)

Growth Option
IDCW Option with Payout and Reinvestment

Load Structure

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

Fund AUM

Fund Size Monthly Average : ₹ 1637.86 Crore
Closing AUM : ₹ 1647.83 Crore

High/Low NAV in the month

High Growth Option : ₹ 97.0785
Low Growth Option : ₹ 94.9209

Total Expense Ratio

Regular : 2.25
Direct : 1.94

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW: ₹ 5000/-

NAV per unit as on 31st August, 2023

Regular Growth Option : ₹ 96.7680
Regular IDCW Option : ₹ 50.5752
Direct Growth Option : ₹ 101.0045
Direct IDCW Option : ₹ 52.8560

Portfolio Details

% of Top 10 Stocks	53.32
Median Market Cap (₹ Cr)	151,645
Weighted Average Market Cap	259,966
Number of Securities	44

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	63	22	15
Benchmark	88	10	2

Portfolio as on 31st August, 2023

Equity	% to NAV	Equity	% to NAV
Larsen & Toubro Ltd.	11.18	Adani Ports And Special Economic Zone Ltd	1.88
Bharti Airtel Ltd.	9.43	3M India Ltd.	1.69
NTPC Ltd.	6.76	Crompton Greaves Consumer Electricals Ltd.	1.63
Ultratech Cement Ltd.	5.94	J. Kumar Infraprojects Ltd.	1.60
Reliance Industries Ltd.	4.38	Mahindra Logistics Ltd	1.50
ICICI Bank Ltd	3.92	H G Infra Engineering Ltd.	1.46
Axis Bank Ltd.	3.44	PNC Infratech Ltd	1.34
Bharat Electronics Ltd.	3.19	AIA Engineering Ltd.	1.33
Bharat Forge Ltd.	2.66	KNR Constructions Ltd	1.30
Siemens India Ltd.	2.41	Cummins India Ltd.	1.30
Shree Cement Ltd.	2.38	Indraprastha Gas Ltd	1.23
Container Corporation Of India Ltd	2.38	Blue Star Ltd.	1.20
Interglobe Aviation Ltd	2.20	Suzlon Energy Ltd.	1.20
Gujarat Gas Ltd	2.12	Others	8.97
SKF India Ltd.	2.10	Net Current Assets	3.96
Torrent Power Ltd.	2.00	TOTAL	100.00
Brigade Enterprises Ltd.	1.93		

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
ICICI Bank Ltd	3.9	Reliance Industries Ltd.	-13.8
Axis Bank Ltd.	3.4	Larsen & Toubro Ltd.	-5.3
Bharat Electronics Ltd.	3.2	Power Grid Corporation	
Bharat Forge Ltd.	2.7	Of India Ltd	-4.2
Gujarat Gas Ltd	2.1	Oil & Natural Gas Corporation Ltd.	-3.4
		Grasim Industries Ltd.	-3.3

Quantitative Indicators

Quantitative Indicators	Fund	Benchmark
Beta	0.88	1
Standard Deviation (Annual)	15.89%	16.43%
Sharpe Ratio	1.35%	
Portfolio Turnover Ratio (Annual)	0.17	
P/B	5.47	4.72
P/E	36.94	31.62
ROE	13.80	14.20

Fund Performance Vs Benchmark (CAGR) as on 31st August, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty Infrastructure TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty Infrastructure TRI (₹)	Nifty 50 TRI (₹)
1 Y	18.67	16.69	9.53	11,867	11,669	10,953
3 Y	28.08	25.08	20.58	21,011	19,569	17,532
5 Y	12.16	14.36	11.83	17,755	19,567	17,495
SI*	12.93	10.11	14.30	105,945	64,848	133,886

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

The performance of the benchmark is calculated using total return index variant of the benchmark index. Please refer page no. 90 for FPI Performance.

SIP Returns as on 31st August, 2023

Period	Investment Amount (₹)	Fund Value (₹)	Nifty Infrastructure TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty Infrastructure TRI	Yield (%) Nifty 50 TRI
1 Y	120,000	136,220	135,235	128,540	26.04	24.40	13.48
3 Y	360,000	490,172	478,289	439,512	21.12	19.36	13.41
5 Y	600,000	966,140	974,705	882,930	19.14	19.50	15.45
7 Y	840,000	1,420,875	1,468,185	1,398,757	14.76	15.67	14.32
10 Y	1,200,000	2,401,928	2,344,120	2,426,956	13.3	12.85	13.5
15 Y	1,800,000	4,424,302	3,862,764	5,223,008	11.14	9.53	13.08
SI	2,250,000	6,482,999	5,244,088	8,531,437	10.28	8.33	12.75

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

Top 5 Sectors

Capital Goods	18%
Construction	17%
Oil, Gas & Consumable Fuels	11%
Telecommunication	9%
Power	9%

UTI BANKING & FINANCIAL SERVICES FUND

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

Category
Sectoral

Investment Objective

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

Date of inception/allotment

7th April, 2004

Benchmark Index

Nifty Financial Services TRI

Fund Manager

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

Plans/Option (Regular/Direct)

Growth Option
IDCW Option with Payout and Reinvestment

Load Structure

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

Fund AUM

Fund Size Monthly Average : ₹ 910.04 Crore
Closing AUM : ₹ 911.68 Crore

High/Low NAV in the month

High Growth Option : ₹ 138.8699
Low Growth Option : ₹ 134.4305

Total Expense Ratio

Regular : 2.28
Direct : 1.18

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW: ₹ 5000/-

NAV per unit as on 31st August, 2023

Regular Growth Option : ₹ 136.7512
Regular IDCW Option : ₹ 53.2229
Direct Growth Option : ₹ 152.8068
Direct IDCW Option : ₹ 59.8059

Portfolio Details

% of Top 10 Stocks	70.08
Median Market Cap (₹ Cr)	339,759
Weighted Average Market Cap	447,478
Number of Securities	27

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	71	14	15
Benchmark	95	5	0

Portfolio as on 31st August, 2023

Equity	% to NAV	Equity	% to NAV
HDFC Bank Ltd.	19.27	Indian Bank	1.97
ICICI Bank Ltd	17.03	Canfin Homes Ltd.	1.90
Axis Bank Ltd.	8.12	ICICI Lombard General Insurance Company Ltd	1.80
State Bank Of India	3.99	Kfin Technologies Ltd	1.34
SBI Life Insurance Company Ltd.	3.91	Nippon Life India Asset Management Ltd	1.34
IndusInd Bank Ltd.	3.81	Creditaccess Grameen Ltd	1.32
Bajaj Finance Ltd.	3.74	Bajaj Finserv Ltd.	1.17
Max Financial Services Ltd.	3.62	SBI Cards And Payment Services Pvt Ltd.	0.68
Kotak Mahindra Bank Ltd.	3.47	Federal Bank Ltd.	0.53
Karur Vysya Bank Ltd.	3.13	DCB Bank Ltd	0.51
Cholamandalam Investment And Fin. Co. Ltd	2.92	HDFC Asset Management Company Ltd	0.00
Mahindra & Mahindra Fin.Ser.Ltd.	2.68	ICICI Securities Ltd.	0.00
Equitas Small Finance Bank Ltd	2.62	Prudent Corporate Advisory Services Ltd	0.00
Aavas Financiers Ltd	2.16	Net Current Assets	2.76
Star Health And Allied Insurance Company Ltd	2.16	TOTAL	100.00
PB Fintech Ltd	2.05		

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
IndusInd Bank Ltd.	3.8	HDFC Bank Ltd.	-12.4
Max Financial Services Ltd.	3.6	Kotak Mahindra Bank Ltd.	-4.8
Karur Vysya Bank Ltd.	3.1	ICICI Bank Ltd	-4.4
Mahindra & Mahindra Fin.Ser.Ltd.	2.7	State Bank Of India	-3.1
Equitas Small Finance Bank Ltd.	2.6	Bajaj Finance Ltd.	-2.5

Quantitative Indicators

Quantitative Indicators	Fund	Benchmark
Beta	0.96	1
Standard Deviation (Annual)	19.38%	19.79%
Sharpe Ratio	0.80%	
Portfolio Turnover Ratio (Annual)	0.30	
P/B	3.81	3.67
P/E	26.21	21.75
ROE	15.67	17.48

Fund Performance Vs Benchmark (CAGR) as on 31st August, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty Financial Services TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty Financial Services TRI (₹)	Nifty 50 TRI (₹)
1 Y	12.77	8.47	9.53	11,277	10,847	10,953
3 Y	22.17	20.76	20.58	18,234	17,610	17,532
5 Y	5.73	11.53	11.83	13,215	17,262	17,495
SI*	14.42	17.46	14.30	136,641	227,318	133,886

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

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

SIP Returns as on 31st August, 2023

Period	Investment Amount (₹)	Fund Value (₹)	Nifty Financial Services TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty Financial Services TRI	Yield (%) Nifty 50 TRI
1 Y	120,000	129,948	126,181	128,540	15.75	9.71	13.48
3 Y	360,000	447,424	429,986	439,512	14.65	11.89	13.41
5 Y	600,000	827,598	839,122	882,930	12.83	13.39	15.45
7 Y	840,000	1,201,455	1,359,209	1,398,757	10.06	13.51	14.32
10 Y	1,200,000	2,093,249	2,576,260	2,426,956	10.72	14.61	13.5
15 Y	1,800,000	4,584,436	6,357,465	5,223,008	11.56	15.35	13.08
SI	2,250,000	8,068,280	11,839,376	8,531,437	12.25	15.63	12.75

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

Top Sectors

Financial Services	97%
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Investment Objective

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

Date of inception/allotment

28th June, 1999

Benchmark Index

S&P BSE Healthcare TRI

Fund Manager

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

Plans/Option (Regular/Direct)

Growth Option
IDCW Option with Payout and Reinvestment

Load Structure

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

Fund AUM

Fund Size Monthly Average : ₹ 790.58 Crore
Closing AUM : ₹ 776.06 Crore

High/Low NAV in the month

High Growth Option : ₹ 184.2925
Low Growth Option : ₹ 177.4616

Total Expense Ratio

Regular : 2.38
Direct : 1.39

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW: ₹ 5000/-

NAV per unit as on 31st August, 2023

Regular Growth Option : ₹ 180.6470
Regular IDCW Option : ₹ 139.6148
Direct Growth Option : ₹ 199.9369
Direct IDCW Option : ₹ 154.5380

Portfolio Details

% of Top 10 Stocks	59.37
Median Market Cap (₹ Cr)	48,809
Weighted Average Market Cap	73,993
Number of Securities	33

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	43	25	32
Benchmark	50	28	22

Portfolio as on 31st August, 2023

Equity	% to NAV	Equity	% to NAV
Sun Pharmaceuticals Industries Ltd.	12.60	Alkem Laboratories Ltd	2.02
Cipla Ltd.	8.91	Concord Biotech Ltd	1.94
Dr Reddy's Laboratories Ltd.	7.13	Ami Organics Ltd	1.70
Apollo Hospitals Enterprise Ltd.	5.89	Poly Medicure Ltd.	1.60
Ajanta Pharma Ltd.	5.34	Syngene International Ltd.	1.47
Fortis Healthcare Ltd.	4.34	Biocon Ltd.	1.43
Aurobindo Pharma Ltd.	4.31	Mankind Pharma Ltd	1.29
Krishna Institute Of Medical Science Ltd	4.12	Alembic Pharmaceuticals Ltd.	1.20
Divis Laboratories Ltd.	3.52	Abbott India Ltd.	1.19
Eris Lifesciences Ltd.	3.21	Indoco Remedies Ltd.	1.12
Suven Pharmaceuticals Ltd	3.20	Rainbow Childrens Medicare Ltd	1.09
Torrent Pharmaceuticals Ltd.	3.09	Windlas Biotec Ltd	1.04
IPCA Laboratories Ltd.	2.93	Pfizer Ltd	1.01
Zydus Lifesciences Ltd	2.74	Others	1.84
Gland Pharma Ltd	2.69	Net Current Assets	1.84
Proctor & Gamble Health Ltd	2.14	TOTAL	100.00
Metropolis Healthcare Ltd	2.07		

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Ajanta Pharma Ltd.	4.5	Max Healthcare Institute Ltd.	-5.7
Krishna Institute Of Medical Science Ltd	3.2	Lupin Ltd.	-3.4
Eris Lifesciences Ltd	2.9	Sun Pharmaceuticals Industries Ltd.	-3.1
Suven Pharmaceuticals Ltd.	2.5	Divis Laboratories Ltd.	-2.4
Fortis Healthcare Ltd.	2.1	Laurus Labs Ltd.	-2.0

Quantitative Indicators Fund Benchmark

Quantitative Indicators	Fund	Benchmark
Beta	0.89	1
Standard Deviation (Annual)	14.00%	15.20%
Sharpe Ratio	0.57%	
Portfolio Turnover Ratio (Annual)	0.19	
P/B	5.98	5.95
P/E	41.50	41.64
ROE	15.82	14.75

Fund Performance Vs Benchmark (CAGR) as on 31st August, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	S&P BSE Healthcare TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	S&P BSE Healthcare TRI (₹)	Nifty 50 TRI (₹)
1 Y	21.87	22.09	9.53	12,187	12,209	10,953
3 Y	14.71	15.67	20.58	15,094	15,476	17,532
5 Y	13.67	12.62	11.83	18,984	18,122	17,495
SI*	14.02	14.30	NA	239,042	253,655	NA

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

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

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

SIP Returns as on 31st August, 2023

Period	Investment Amount (₹)	Fund Value (₹)	S&P BSE Healthcare TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) S&P BSE Healthcare TRI	Yield (%) Nifty 50 TRI
1 Y	120,000	142,477	142,900	128,540	36.55	37.27	13.48
3 Y	360,000	433,818	439,431	439,512	12.50	13.40	13.41
5 Y	600,000	933,191	930,978	882,930	17.71	17.61	15.45
7 Y	840,000	1,433,822	1,412,695	1,398,757	15.01	14.59	14.32
10 Y	1,200,000	2,275,505	2,203,451	2,426,956	12.29	11.69	13.5
15 Y	1,800,000	5,631,229	5,721,058	5,223,008	13.95	14.14	13.08
SI	2,250,000	9,636,253	9,921,374	8,531,437	13.83	14.08	12.75

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

Top Sectors

Healthcare	98%
Financial Services	1%

Investment Objective

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

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

Date of inception/allotment

11th April, 2008

Benchmark Index

Nifty Transportation & Logistics TRI

Fund Manager

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

Plans/Option (Regular/Direct)

Growth Option

IDCW Option with Payout and Reinvestment

Load Structure

Entry Load: Nil

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

Fund AUM

Fund Size Monthly Average : ₹2320.84 Crore
Closing AUM : ₹2348.16 Crore

High/Low NAV in the month

High Growth Option : ₹179.7126
Low Growth Option : ₹176.1241

Total Expense Ratio

Regular : 2.00
Direct : 0.83

Minimum Investment Amount

Growth: ₹5000/-
IDCW: ₹5000/-

NAV per unit as on 31st August, 2023

Regular Growth Option : ₹179.1291
Regular IDCW Option : ₹82.5981
Direct Growth Option : ₹201.0112
Direct IDCW Option : ₹92.9673

Portfolio Details

% of Top 10 Stocks	67.44
Median Market Cap (₹ Cr)	120,095
Weighted Average Market Cap	134,210
Number of Securities	33

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	73	19	8
Benchmark	76	23	1

Portfolio as on 31st August, 2023

Equity	% to NAV	Equity	% to NAV
Mahindra & Mahindra Ltd.	13.34	Bosch Ltd.	1.48
Maruti Suzuki India Ltd.	12.18	Mahindra & Mahindra Fin.Ser.Ltd.	1.48
Tata Motors Ltd.	11.06	Container Corporation Of India Ltd	1.47
Eicher Motors Ltd	8.64	Mahindra Logistics Ltd	1.35
Bajaj Auto Ltd.	6.19	Schaeffler India Ltd	1.31
Hero Motocorp Ltd.	3.95	Subros Ltd.	1.23
Interglobe Aviation Ltd	3.54	CIE Automotive India Ltd	1.22
Ashok Leyland Ltd.	3.10	VRL Logistics Ltd	1.02
Adani Ports And Special Economic Zone Ltd	2.81	Sandhar Technologies Ltd	0.86
TVS Motor Company Ltd	2.65	Jamna Auto Industries Ltd.	0.75
Apollo Tyres Ltd.	2.23	Escorts Kubota Ltd	0.72
Bharat Forge Ltd.	2.22	Gujarat Pipavav Port Ltd.	0.37
Samvardhana Motherson International Ltd	2.14	Radiant Cash Management Services Ltd	0.26
Sundram Fasteners Ltd.	1.82	Zomato Ltd	0.19
Endurance Technologies Ltd.	1.62	Others	0.40
Motherson Sumi Wiring India Ltd	1.56	Net Current Assets	6.85
		TOTAL	100.00

Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
Eicher Motors Ltd	4.3	Zomato Ltd	-3.8
Endurance Technologies Ltd.	1.6	Adani Ports And Special Economic Zone Ltd	-3.5
Motherson Sumi Wiring India Ltd	1.6	Tube Investments Of India Ltd	-2.9
Mahindra & Mahindra Fin.Ser.Ltd.	1.5	Sona BLW Precision Forging Ltd	-2.2
Mahindra Logistics Ltd	1.3	MRF Ltd.	-2.0

Quantitative Indicators Fund Benchmark

Quantitative Indicators	Fund	Benchmark
Beta	1.00	1
Standard Deviation (Annual)	19.12%	18.86%
Sharpe Ratio	1.05%	
Portfolio Turnover Ratio (Annual)	0.13	
P/B	5.28	4.42
P/E	41.36	41.09
ROE	14.84	14.15

Fund Performance Vs Benchmark (CAGR) as on 31st August, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty Transportation & Logistics TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty Transportation & Logistics TRI (₹)	Nifty 50 TRI (₹)
1 Y	14.93	19.52	9.53	11,493	11,952	10,953
3 Y	26.81	30.17	20.58	20,392	22,056	17,532
5 Y	8.44	11.62	11.83	14,998	17,332	17,495
SI*	17.76	17.27	10.81	123,929	116,223	48,573

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

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

SIP Returns as on 31st August, 2023

Period	Investment Amount (₹)	Fund Value (₹)	Nifty Transportation & Logistics TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty Transportation & Logistics TRI	Yield (%) Nifty 50 TRI
1 Y	120,000	138,091	142,231	128,540	29.15	36.13	13.48
3 Y	360,000	501,945	522,645	439,512	22.84	25.79	13.41
5 Y	600,000	995,168	1,075,934	882,930	20.35	23.58	15.45
7 Y	840,000	1,383,588	1,520,447	1,398,757	14.01	16.65	14.32
10 Y	1,200,000	2,410,886	2,615,529	2,426,956	13.37	14.9	13.5
15 Y	1,800,000	7,439,156	7,524,265	5,223,008	17.15	17.28	13.08
SI	1,840,000	7,968,170	8,020,260	5,428,001	17.27	17.34	12.97

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

Top Sectors

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

UTI NIFTY 50 INDEX FUND

An open ended scheme replicating/ tracking Nifty 50 index.

Category
Index Fund

Investment Objective

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

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

Date of inception/allotment

6th March, 2000

Benchmark Index

NIFTY 50 TRI

Fund Manager

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

Plans/Option (Regular/Direct)

Growth Option
IDCW Option with Payout and Reinvestment

Load Structure

Entry Load: Nil
Exit Load : Nil

Fund AUM

Fund Size Monthly Average : ₹ 12054.49 Crore
Closing AUM : ₹ 12092.49 Crore

High/Low NAV in the month

High Growth Option : ₹ 133.2454
Low Growth Option : ₹ 130.2800

Total Expense Ratio

Regular : 0.31
Direct : 0.21

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW: ₹ 5000/-

NAV per unit as on 31st August, 2023

Regular Growth Option : ₹ 130.2800
Regular IDCW Option : ₹ 65.6349
Direct Growth Option : ₹ 131.7959
Direct IDCW Option : ₹ 66.4007

Portfolio Details

% of Top 10 Stocks	58.45
Median Market Cap (₹ Cr)	518,937
Weighted Average Market Cap	632,433

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	100	-	-

Tracking error as on 31st August, 2023

Tracking Error	Non Annualised	Annualised
Over last 1 year	0.0031	0.0493
Over last 3 year	0.0024	0.0375
Over last 5 year	0.0058	0.0921
Since Inception	0.0961	1.5187

Past performance may or may not be sustained in future.

September 2023 | For Product Label, Refer Page no. 92-97.

Portfolio as on 31st August, 2023

Equity	% to NAV	Equity	% to NAV
HDFC Bank Ltd.	13.77	HCL Technologies Ltd.	1.46
Reliance Industries Ltd.	9.56	Sun Pharmaceuticals Industries Ltd.	1.41
ICICI Bank Ltd	7.88	Tata Motors Ltd.	1.24
Infosys Ltd.	6.02	NTPC Ltd.	1.23
ITC Ltd.	4.56	Tata Steel Ltd.	1.16
Tata Consultancy Services Ltd.	4.04	Ultratech Cement Ltd.	1.13
Larsen & Toubro Ltd.	3.84	IndusInd Bank Ltd.	1.05
Axis Bank Ltd.	3.13	Power Grid Corporation Of India Ltd	0.98
Kotak Mahindra Bank Ltd.	3.04	Bajaj Finserv Ltd.	0.95
Hindustan Unilever Ltd.	2.63	Jio Financial Services Ltd	0.92
State Bank Of India	2.53	Nestle India Ltd.	0.92
Bharti Airtel Ltd.	2.53	Tech Mahindra Ltd	0.88
Bajaj Finance Ltd.	2.24	Adani Enterprises Ltd.	0.87
Asian Paints Ltd.	1.72	Others	13.61
Mahindra & Mahindra Ltd.	1.66	Net Current Assets	-0.02
Maruti Suzuki India Ltd.	1.56	TOTAL	100.00
Titan Company Ltd.	1.52		

Quantitative Indicators Fund Benchmark

Quantitative Indicators	Fund	Benchmark
Beta	1.00	1
Standard Deviation (Annual)	15.08%	15.10%
Sharpe Ratio	0.90%	
Portfolio Turnover Ratio (Annual)	0.05	

Fund Performance Vs Benchmark (CAGR) as on 31st August, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 50 TRI (%)	S&P BSE Sensex TRI (%)	NAV Growth (₹)	Nifty 50 TRI (₹)	S&P BSE Sensex TRI (₹)
1 Y	9.20	9.53	10.34	10,920	10,953	11,034
3 Y	20.21	20.58	20.30	17,371	17,532	17,410
5 Y	11.46	11.83	12.24	17,208	17,495	17,819
SI*	11.54	12.45	12.77	130,223	157,623	168,509

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

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

SIP Returns as on 31st August, 2023

Period	Investment Amount (₹)	Fund Value (₹)	Nifty 50 TRI (₹)	S&P BSE Sensex TRI (₹)	Yield (%) Fund	Yield (%) Nifty 50 TRI	Yield (%) S&P BSE Sensex TRI
1 Y	120,000	128,342	128,540	128,496	13.16	13.48	13.41
3 Y	360,000	437,220	439,512	440,112	13.05	13.41	13.5
5 Y	600,000	874,492	882,930	884,565	15.06	15.45	15.53
7 Y	840,000	1,379,520	1,398,757	1,419,632	13.93	14.32	14.73
10 Y	1,200,000	2,374,993	2,426,956	2,465,411	13.09	13.5	13.79
15 Y	1,800,000	4,963,205	5,223,008	5,355,522	12.49	13.08	13.37
SI	2,250,000	7,820,776	8,531,437	8,789,679	11.97	12.75	13.01

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

As per the Gazette Notification CG-DL-E-13032020-218653 dated 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"

Top 5 Sectors

Financial Services	37%
Information Technology	14%
Oil, Gas & Consumable Fuels	11%
Fast Moving Consumer Goods	9%
Automobile and Auto Components	6%

UTI NIFTY NEXT 50 INDEX FUND

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

Category
Index Fund

Investment Objective

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

Date of inception/allotment

28th June, 2018

Benchmark Index

Nifty Next 50 TRI

Fund Manager

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

Plans/Option (Regular/Direct)

Growth Option

Load Structure

Entry Load: Nil
Exit Load : Nil

Fund AUM

Fund Size Monthly Average : ₹ 2446.28 Crore
Closing AUM : ₹ 2454.84 Crore

High/Low NAV in the month

High Growth Option : ₹ 16.1236
Low Growth Option : ₹ 15.5645

Total Expense Ratio

Regular : 0.79
Direct : 0.34

Minimum Investment Amount

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

NAV per unit as on 31st August, 2023

Regular Growth Option : ₹ 15.8252
Direct Growth Option : ₹ 16.2651

Portfolio Details

% of Top 10 Stocks	30.77
Median Market Cap (₹ Cr)	85,226
Weighted Average Market Cap	89,066

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	87	13	-

Portfolio as on 31st August, 2023

Equity	% to NAV	Equity	% to NAV
Bharat Electronics Ltd.	3.88	GAIL (India) Ltd.	2.52
Cholamandalam Investment And Fin. Co. Ltd	3.60	Interglobe Aviation Ltd	2.44
Pidilite Industries Ltd.	3.12	Marico Ltd.	2.40
Godrej Consumer Products Ltd	3.09	United Spirits Ltd.	2.38
Hindustan Aeronautics Ltd	2.97	P I Industries Ltd.	2.37
Tata Power Company Ltd.	2.86	Vedanta Ltd	2.24
Siemens India Ltd.	2.84	Colgate Palmolive India Ltd.	2.10
Bank Of Baroda	2.83	Jindal Steel & Power Ltd.	2.04
Havells India Ltd.	2.82	Page Industries Ltd	1.96
SRF Ltd.	2.78	SBI Cards And Payment Services Pvt Ltd.	1.95
Info-Edge (India) Ltd.	2.73	ABB India Ltd.	1.89
ICICI Lombard General Insurance Company Ltd	2.73	Avenue Supermarts Ltd.	1.87
Indian Oil Corporation Ltd.	2.66	Samvardhana Motherson International Ltd	1.85
Dabur India Ltd.	2.63	Others	22.67
Shree Cement Ltd.	2.58	Net Current Assets	0.13
Ambuja Cements Ltd.	2.56	TOTAL	100.00
DLF Ltd.	2.53		

Quantitative Indicators Fund Benchmark

	Fund	Benchmark
Beta	1.00	1
Standard Deviation (Annual)	16.48%	16.51%
Sharpe Ratio	0.70%	
Portfolio Turnover Ratio (Annual)	0.39	

Fund Performance Vs Benchmark (CAGR) as on 31st August, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty Next 50 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty Next 50 TRI (₹)	Nifty 50 TRI (₹)
1 Y	1.35	2.19	9.53	10,135	10,219	10,953
3 Y	18.20	19.29	20.58	16,514	16,975	17,532
5 Y	7.34	8.28	11.83	14,253	14,888	17,495
SI*	9.27	10.57	13.62	15,826	16,825	19,371

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

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

SIP Returns as on 31st August, 2023

Period	Investment Amount (₹)	Fund Value (₹)	Nifty Next 50 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty Next 50 TRI	Yield (%) Nifty 50 TRI
1 Y	120,000	128,441	128,978	128,540	13.32	14.19	13.48
3 Y	360,000	421,364	427,230	439,512	10.50	11.45	13.41
5 Y	600,000	820,915	840,890	882,930	12.50	13.47	15.45
SI	620,000	851,784	873,199	920,212	12.24	13.21	15.26

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

Top 5 Sectors

Financial Services	19%
Fast Moving Consumer Goods	15%
Capital Goods	12%
Consumer Services	8%
Chemicals	8%

UTI NIFTY200 MOMENTUM 30 INDEX FUND

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

Category
Index Fund

Investment Objective

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

Date of inception/allotment

10th Mar, 2021

Benchmark Index

Nifty 200 Momentum 30 TRI

Fund Manager

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

Plans/Option (Regular/Direct)

Growth Option

Load Structure

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

Fund AUM

Fund Size Monthly Average : ₹ 2367.17 Crore
Closing AUM : ₹ 2419.41 Crore

High/Low NAV in the month

High Growth Option : ₹ 15.0984
Low Growth Option : ₹ 14.6545

Total Expense Ratio

Regular : 0.92
Direct : 0.45

Minimum Investment Amount

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

NAV per unit as on 31st August, 2023

Regular Growth Option : ₹ 14.9960
Direct Growth Option : ₹ 15.1864

Portfolio Details

% of Top 10 Stocks	47.04
Median Market Cap (₹ Cr)	76,842
Weighted Average Market Cap	111,069

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	59	41	0

Portfolio as on 31st August, 2023

Equity	% to NAV	Equity	% to NAV
TVS Motor Company Ltd	5.08	Polycab India Ltd	3.18
Indian Hotels Company Ltd.	4.94	Interglobe Aviation Ltd	3.11
Cholamandalam Investment And Fin. Co. Ltd	4.84	Aurobindo Pharma Ltd.	2.74
Bajaj Auto Ltd.	4.81	Astral Ltd.	2.59
Axis Bank Ltd.	4.72	Mahindra & Mahindra Fin.Ser.Ltd.	2.04
Siemens India Ltd.	4.71	Zydus Lifesciences Ltd	1.83
ITC Ltd.	4.59	Torrent Pharmaceuticals Ltd.	1.78
Power Finance Corporation Ltd.	4.58	Apollo Tyres Ltd.	1.76
Godrej Consumer Products Ltd	4.48	Dalmia Bharat Ltd	1.75
REC Ltd	4.31	Punjab National Bank	1.51
IDFC First Bank Ltd	4.23	Syngene International Ltd.	1.39
Bharat Electronics Ltd.	3.99	Ramco Cements Ltd.	1.28
Hindustan Aeronautics Ltd	3.96	Aditya Birla Capital Ltd	1.11
Bank Of Baroda	3.90	Others	0.00
ABB India Ltd.	3.71	Net Current Assets	-0.03
Cummins India Ltd.	3.57	TOTAL	100.00
Trent Ltd.	3.53		

Fund Performance Vs Benchmark (CAGR) as on 31st August, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 200 Momentum 30 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 200 Momentum 30 TRI (₹)	Nifty 50 TRI (₹)
1 Y	14.39	15.13	9.53	11,439	11,513	10,953
SI*	17.77	19.04	11.51	14,994	15,398	13,097

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

SIP Returns as on 31st August, 2023

Period	Investment Amount (₹)	Fund Value (₹)	Nifty 200 Momentum 30 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty 200 Momentum 30 TRI	Yield (%) Nifty 50 TRI
1 Y	120,000	135,923	135,829	128,540	25.54	25.39	13.48
SI	290,000	340,061	339,132	330,751	13.27	13.04	10.89

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.**

Top 5 Sectors

Financial Services	31%
Capital Goods	26%
Automobile and Auto Components	12%
Fast Moving Consumer Goods	9%
Consumer Services	8%

UTI S&P BSE SENSEX INDEX FUND

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

Category
Index Fund

Investment Objective

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

Date of inception/allotment

31st Jan, 2022

Benchmark Index

S&P BSE Sensex TRI

Fund Manager

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

Plans/Option (Regular/Direct)

Growth Option

Load Structure

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

Fund AUM

Fund Size Monthly Average : ₹ 155.59 Crore
Closing AUM : ₹ 155.21 Crore

High/Low NAV in the month

High Growth Option : ₹ 11.6562
Low Growth Option : ₹ 11.3955

Total Expense Ratio

Regular : 0.30
Direct : 0.20

Minimum Investment Amount

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

NAV per unit as on 31st August, 2023

Regular Growth Option : ₹ 11.3955
Direct Growth Option : ₹ 11.4135

Portfolio Details

% of Top 10 Stocks	67.51
Median Market Cap (₹ Cr)	590,313
Weighted Average Market Cap	711,525

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	100	-	-

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

Portfolio as on 31st August, 2023

Equity	% to NAV	Equity	% to NAV
HDFC Bank Ltd.	15.45	Titan Company Ltd.	1.77
Reliance Industries Ltd.	11.31	HCL Technologies Ltd.	1.69
ICICI Bank Ltd	9.12	Sun Pharmaceuticals Industries Ltd.	1.64
Infosys Ltd.	7.05	Tata Motors Ltd.	1.44
ITC Ltd.	5.28	NTPC Ltd.	1.42
Tata Consultancy Services Ltd.	4.69	Tata Steel Ltd.	1.35
Larsen & Toubro Ltd.	4.46	Ultratech Cement Ltd.	1.31
Axis Bank Ltd.	3.68	Bajaj Finserv Ltd.	1.26
Kotak Mahindra Bank Ltd.	3.43	IndusInd Bank Ltd.	1.22
Hindustan Unilever Ltd.	3.05	Power Grid Corporation Of India Ltd	1.14
State Bank Of India	2.87	Nestle India Ltd.	1.07
Bharti Airtel Ltd.	2.86	Tech Mahindra Ltd	1.04
Bajaj Finance Ltd.	2.60	JSW Steel Ltd.	1.00
Mahindra & Mahindra Ltd.	2.06	Wipro Ltd.	0.82
Asian Paints Ltd.	2.00	Net Current Assets	0.13
Maruti Suzuki India Ltd.	1.81	TOTAL	100.00

Fund Performance Vs Benchmark (CAGR) as on 31st August, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	S&P BSE Sensex TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	S&P BSE Sensex TRI (₹)	Nifty 50 TRI (₹)
1 Y	9.91	10.34	9.53	10,991	11,034	10,953
SI*	8.61	8.92	8.31	11,395	11,446	11,345

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

SIP Returns as on 31st August, 2023

Period	Investment Amount (₹)	Fund Value (₹)	S&P BSE Sensex TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) S&P BSE Sensex TRI	Yield (%) Nifty 50 TRI
1 Y	120,000	128,237	128,496	128,540	13.00	13.41	13.48
SI	190,000	209,626	210,248	209,642	12.37	12.76	12.38

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

Top 5 Sectors

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

UTI NIFTY MIDCAP 150 QUALITY 50 INDEX FUND

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

Category
Index Fund

Investment Objective

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

Date of inception/allotment

11th Apr, 2022

Benchmark Index

Nifty Midcap 150 Quality 50 TRI

Fund Manager

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

Plans/Option (Regular/Direct)

Growth Option

Load Structure

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

Exit Load : Nil

Fund AUM

Fund Size Monthly Average : ₹ 144.06 Crore
Closing AUM : ₹ 149.05 Crore

High/Low NAV in the month

High Growth Option : ₹ 10.9697
Low Growth Option : ₹ 10.4785

Total Expense Ratio

Regular : 0.91
Direct : 0.46

Minimum Investment Amount

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

NAV per unit as on 31st August, 2023

Regular Growth Option : ₹ 10.9697
Direct Growth Option : ₹ 11.0415

Portfolio Details

% of Top 10 Stocks	30.67
Median Market Cap (₹ Cr)	32,998
Weighted Average Market Cap	37,244

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	5	83	12

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

Portfolio as on 31st August, 2023

Equity	% to NAV	Equity	% to NAV
Tata Elxsi Ltd.	3.73	Balkrishna Industries Ltd.	2.17
Supreme Industries Ltd.	3.58	Deepak Nitrite Ltd.	2.14
APL Apollo Tubes Ltd	3.48	Crompton Greaves Consumer Electricals Ltd.	2.13
Tube Investments Of India Ltd	3.08	Oracle Financial Services Software Ltd.	2.12
Persistent Systems Ltd.	3.02	SKF India Ltd.	2.11
ICICI Securities Ltd.	2.95	Indraprastha Gas Ltd	2.10
Polycab India Ltd	2.89	Kajaria Ceramics Ltd.	2.02
Mphasis Ltd	2.68	Grindwell Norton Ltd.	1.96
Astral Ltd.	2.67	Hindustan Zinc Ltd.	1.91
Coforge Ltd	2.59	Solar Industries India Ltd.	1.87
Emami Ltd.	2.49	CRISIL Ltd	1.85
AU Small Finance Bank Ltd	2.40	Navin Fluorine International Ltd.	1.76
Coromandel International Ltd.	2.39	Schaeffler India Ltd	1.76
Abbott India Ltd.	2.39	Others	27.12
Petronet LNG Ltd.	2.33	Net Current Assets	-0.08
Volta Ltd.	2.20	TOTAL	100.00
L&T Technology Services Ltd	2.17		

Fund Performance Vs Benchmark (CAGR) as on 31st August, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty MidCap 150 Quality 50 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty MidCap 150 Quality 50 TRI (₹)	Nifty 50 TRI (₹)
1 Y	10.69	11.52	9.53	11,069	11,152	10,953
SI*	6.89	7.63	7.87	10,970	11,075	11,110

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 91 in 'Fund Manager Summary'. No of Schemes Managed by Mr. Sharwan Kumar Goyal & Mr Ayush Jain.

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

SIP Returns as on 31st August, 2023

Period	Investment Amount (₹)	Fund Value (₹)	NIFTY Midcap 150 Quality 50 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) NIFTY Midcap 150 Quality 50 TRI	Yield (%) Nifty 50 TRI
1 Y	120,000	137,013	137,654	128,540	27.35	28.42	13.48
SI	160,000	184,367	185,426	175,509	21.75	22.71	13.81

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

Top 5 Sectors

Capital Goods	20%
Information Technology	16%
Chemicals	15%
Healthcare	10%
Consumer Durables	9%

UTI S&P BSE LOW VOLATILITY INDEX FUND

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

Category
Index Fund

Investment Objective

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

Date of inception/allotment

03rd Mar, 2022

Benchmark Index

S&P BSE Low Volatility TRI

Fund Manager

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

Plans/Option (Regular/Direct)

Growth Option

Load Structure

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

Exit Load : Nil

Fund AUM

Fund Size Monthly Average : ₹172.66 Crore
Closing AUM : ₹173.33 Crore

High/Low NAV in the month

High Growth Option : ₹12.8154
Low Growth Option : ₹12.4784

Total Expense Ratio

Regular : 0.91
Direct : 0.44

Minimum Investment Amount

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

NAV per unit as on 31st August, 2023

Regular Growth Option : ₹12.4784
Direct Growth Option : ₹12.5662

Portfolio Details

% of Top 10 Stocks	38.24
Median Market Cap (₹ Cr)	103,536
Weighted Average Market Cap	229,183

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	65	32	4

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

Portfolio as on 31st August, 2023

Equity	% to NAV	Equity	% to NAV
Colgate Palmolive India Ltd.	4.33	Abbott India Ltd.	3.14
Cipla Ltd.	4.25	Bayer Cropscience Ltd.	3.14
Nestle India Ltd.	4.00	Indian Oil Corporation Ltd.	3.13
Glaxosmithkline Pharmaceuticals Ltd.	3.84	Marico Ltd.	3.13
Castrol India Ltd.	3.79	IPCA Laboratories Ltd.	2.96
Alkem Laboratories Ltd	3.76	Pidilite Industries Ltd.	2.94
Torrent Pharmaceuticals Ltd.	3.61	Kotak Mahindra Bank Ltd.	2.91
Dr Reddy's Laboratories Ltd.	3.58	Britannia Industries Ltd.	2.89
Relaxo Footwears Ltd	3.55	HCL Technologies Ltd.	2.88
Oracle Financial Services Software Ltd.	3.53	Dabur India Ltd.	2.88
Sun Pharmaceuticals Industries Ltd.	3.50	Tata Consultancy Services Ltd.	2.82
ITC Ltd.	3.47	Hindustan Unilever Ltd.	2.70
Bajaj Auto Ltd.	3.44	HDFC Bank Ltd.	2.53
Larsen & Toubro Ltd.	3.43	Others	0.00
Whirlpool Of India Ltd.	3.33	Net Current Assets	0.06
Bharti Airtel Ltd.	3.24	TOTAL	100.00
ICICI Bank Ltd	3.23		

Top 5 Sectors

Healthcare	29%
Fast Moving Consumer Goods	23%
Information Technology	9%
Financial Services	9%
Oil, Gas & Consumable Fuels	7%

Fund Performance Vs Benchmark (CAGR) as on 31st August, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	S&P BSE Low Volatility TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	S&P BSE Low Volatility TRI (₹)	Nifty 50 TRI (₹)
1 Y	14.43	15.64	9.53	11,443	11,564	10,953
SI*	15.95	17.22	12.35	12,478	12,683	11,903

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 91 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.

HYBRID READY RECKONER SEPTEMBER 2023

Asset Allocation Strategies (Model Driven)		Other Hybrid Strategies				
Parameters	UTI Balanced Advantage Fund	UTI Multi Asset Fund	UTI Hybrid Equity Fund	UTI Equity Savings Fund	UTI Arbitrage Fund	UTI Regular Savings Fund
Product Category	Hybrid - Dynamic Asset Allocation	Hybrid - Multi Asset	Hybrid - Aggressive	Hybrid - Equity Savings	Hybrid - Arbitrage	Hybrid - Conservative
Inception Date	10-Aug-23	19-Nov-08	2-Jan-95	30-Aug-18	22-Jun-06	16-Dec-03
Month-end AUM (₹ Cr)	2,297	862	4,788	283	3,145	1,570
Fund Manager	Sachin Trivedi (Equity) Anurag Mittal (Fixed Income)	Sharwan Kumar Goyal (Equity/Gold) Sunil Patil (Fixed Income)	V Srivatsa (Equity) Sunil Patil (Debt)	V Srivatsa (Equity) Sunil Patil (Fixed Income)	Sharwan Goyal (Equity) Amit Sharma (Fixed Income)	Jaydeep Bhowal (Debt) Amit Premchandani (Fixed Income)
Ideal Investment Horizon	3 years & above	3 years & above	3 years & above	3 years & above	6 months & above	3 years & above
Benchmark	NIFTY 50 Hybrid Composite Debt 50:50 Index	65% S&P 500 TRI, 25% CRISIL Composite Bond Index, 10% Price of Gold	CRISIL Hybrid 35+65 Aggressive Index	CRISIL Equity Savings TRI	Nifty 50 Arbitrage TRI Index	NIFTY 50 Hybrid Composite Debt 15:85 Index
PORTFOLIO ASSET ALLOCATION						
PORTFOLIO BY MARKET CAPITALIZATION						
Net Equity Range	30%-90%	40%-80%	65%-80%	25%-40%	-	10%-25%
Equity - Gross	65.51	65.64	70.65	66.70	73.05	24.88
Large Cap	87.62	71.68	69.44	97.23	73.96	65.51
Mid Cap	9.98	22.09	21.86	2.77	16.26	18.33
Small Cap	2.41	6.23	8.70	-	9.78	16.16
Arbitrage/Derivatives	5.91	0.13	0.13	34.27	73.47	-
Net Equity Allocation **	59.60	62.85	70.52	32.43	-0.42	24.88
OPERATING CASH FLOW (OCF) - EQUITY PORTFOLIO (%)						
C1	83	69	77	79	95	87
C2	15	26	21	21	5	11
C3	3	4	2	-	-	2
RETURN ON CAPITAL EMPLOYED (ROCE) - EQUITY PORTFOLIO (%)						
R1	55	34	49	40	43	53
R2	30	39	34	44	30	25
R3	14	27	17	16	27	23
Top-5 Sector Holdings - Equity Portfolio (%)						
	FINANCIAL SERVICES: 31.69	CAPITAL GOODS: 17.06	FINANCIAL SERVICES: 33.12	FINANCIAL SERVICES: 31.86	FINANCIAL SERVICES: 27.53	FINANCIAL SERVICES: 32.15
	IT: 12.85	AUTOMOBILE: 16.42	IT: 11.35	IT: 16.24	METALS & MINING: 5.94	IT: 12.66
	AUTOMOBILE: 8.85	FINANCIAL SERVICES: 14.11	AUTOMOBILE: 10.86	AUTOMOBILE: 11.11	FMCG: 5.50	HEALTHCARE: 10.13
	FMCG: 7.51	FMCG: 13.36	HEALTHCARE: 8.32	METALS & MINING: 8.56	OIL & GAS: 4.92	AUTOMOBILE: 8.56
	CONSTRUCTION: 4.95	CONSTRUCTION: 8.85	CONSTRUCTION: 6.24	CONSTRUCTION MATERIALS: 7.71	IT: 4.58	CONSUMER DURABLES: 5.67
ASSET ALLOCATION - FIXED INCOME PORTFOLIO (%)						
Fixed Income	34.50	17.36	29.24	33.32	26.95	75.12
CP/CD	9.13	-	-	-	37.00	-
Corporate Bonds	18.75	13.37	48.63	26.38	-	62.59
GSEC/SDLT/Bills	44.20	77.78	38.89	48.20	-	18.52
PTC	-	-	-	-	-	-
TREPS/Repo/Cash	27.92	8.85	12.48	25.41	63.00	18.89
AAA/A1+/Sov/Eq	100	100	90	100	100	86
AA+/AA	-	-	10	-	-	14
Below AA	-	-	-	-	-	-
Gold	-	15.53	-	-	-	-
KEY PORTFOLIO QUANTITATIVE INDICATORS						
Standard Deviation (%)	-	8.09	11.35	5.85	0.89	3.98
Beta^	-	1.11	0.73	1.03	0.27	1.15
Sharpe Ratio (%)^	-	0.75	1.34	1.01	-2.31	1.15
Portfolio Turnover Ratio	-	1.94	0.28	4.12	12.02	0.21
Yield to Maturity (%)^	7.16	6.97	7.47	6.92	7.35	7.51
Average Maturity (Years)	2.09	2.81	10.27	2.84	0.36	7.56
Modified Duration (Years)	2.17	2.92	5.37	2.27	0.36	3.90
Expense Ratio (%)	Regular: 1.96 Direct: 0.51	Regular: 1.86 Direct: 1.08	Regular: 1.93 Direct: 1.30	Regular: 1.50 Direct: 0.69	Regular: 0.91 Direct: 0.36	Regular: 1.80 Direct: 1.20
Data as of August 31, 2023						
^Computed on 3 years monthly rolling period. Risk free rate - 6.69% (FBI Overnight MIBOR). ^^^Annualized Portfolio YTM - Yields of all securities are annualized Gross Equity includes Cash Equity & Arbitrage. The net equity exposure is calculated net of stock futures and options (Notional Exposure). OCF & ROCE are calculated on Net Equity Exposure.						
** Based on current investment strategy of the fund. The fund portfolio will be managed as per the stated investment objective, investment strategy and asset allocation in the SID and is subject to changes within the provisions of the SID.						
Equity and Fixed Income portfolio details calculated based on rebased values.						
Average Equity holding in UTI Arbitrage Fund is 70:11% for the past 12 months against the requirement of minimum 65% for equity taxation eligibility.						
For detailed portfolio, please check www.utmfm.com						

HYBRID READY RECKONER SEPTEMBER 2023

Solution Oriented Strategies	
Parameters	UTI Children's Career Fund - Investment Plan
Product Category	UTI Children's Career Fund - Savings Plan
Solution oriented- Children's Fund	Solution oriented- Children's Fund
Inception Date	12-Jul-93
Month-end AUM (₹ Cr)	4,220
Fund Manager	Sunil Patil (Fixed Income) Vishal Chopda (Equity)
Ideal Investment Horizon	5 years & above
Benchmark	CRISIL Short Term Debt Hybrid 60:40 Index
Investment Purpose	Wealth Creation for Child
Investment Purpose	Retirement Corpus
PORTFOLIO ASSET ALLOCATION	
Equity - Gross	39.46
Large Cap	68.10
Mid Cap	20.67
Small Cap	11.26
Arbitrage/Derivatives	-
OPERATING CASH FLOW (OCF) - EQUITY PORTFOLIO (%)	
C1	92
C2	8
C3	-
R1	58
R2	28
R3	14
RETURN ON CAPITAL EMPLOYED (RoCE) - EQUITY PORTFOLIO (%)	
Top-5 Sector Holdings - Equity Portfolio	FINANCIAL SERVICES: 32.13
	AUTOMOBILE: 9.93
	IT: 9.78
	FMCG: 7.50
	CONSUMER SERVICES: 6.69
	FINANCIAL SERVICES: 33.13
	AUTOMOBILE: 11.16
	HEALTHCARE: 8.08
	CONSTRUCTION: 6.33
ASSET ALLOCATION - FIXED INCOME PORTFOLIO (%)	
Fixed Income	60.50
CP/CD	-
Corporate Bonds	46.94
GSEC/SDL/T-Bills	41.42
PTC	0.64
TREPS/Repo/Cash	10.99
CREDIT RATING PROFILE - FIXED INCOME PORTFOLIO (%)	
AAA/AA+/Sov/Eq	96
AA+/AA	4
Below AA	-
KEY PORTFOLIO QUANTITATIVE INDICATORS	
Standard Deviation (%)	14.43
Beta ^A	0.94
Sharpe Ratio (%) ^A	0.92
Portfolio Turnover Ratio	0.20
Yield to Maturity (%) ^{A,^}	6.61
Average Maturity (Years)	0.03
Modified Duration (Years)	0.03
Macaulay Duration (Years)	0.03
Expense Ratio (%)	Regular: 2.33 Direct: 1.21
Data as of August 31, 2023	
^A Computed on 3 years monthly rolling period. Risk free rate - 6.69% (FBI Overnight MIBOR).	
[^] Annualized Portfolio YTM - Yields of all securities are annualized	
Gross Equity includes Cash Equity & Arbitrage.	
Equity and Fixed Income portfolio details calculated based on rebased values.	
For detailed portfolio, please check www.utimf.com	

UTI BALANCED ADVANTAGE FUND

An open-ended dynamic asset allocation fund

Category
Balanced Advantage

Investment Objective

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

Date of inception/allotment

10th August, 2023

Benchmark Index

Nifty 50 Hybrid Composite Debt 50:50 Index

Fund Manager

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

Plans/Option (Regular/Direct)

Growth Option

IDCW Option with Payout Option

Load Structure

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

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

i) up to 10% of the allotted units – Nil

ii) beyond 10% of the allotted Units – 1.00%

B) Redemption/ switch out after 12 months from the date of allotment – Nil

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

Fund AUM

Fund Size Monthly Average : ₹1096.76 Crore
Closing AUM : ₹2296.83 Crore

High/Low NAV in the month

High Growth Option : ₹10.0040
Low Growth Option : ₹9.9245

Total Expense Ratio

Regular : 1.96
Direct : 0.51

Minimum Investment Amount

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

NAV per unit as on 31st August, 2023

Regular Growth Option : ₹9.9872
Regular IDCW Option : ₹9.9873
Direct Growth Option : ₹9.9959
Direct IDCW Option : ₹9.9959

Portfolio Details

Median Market Cap (₹ Cr)	301,893
Weighted Average Market Cap	462,011

All figures given are provisional and unaudited.

The above scheme is in existence for less than 1 year.

Market Capitalisation (%)

	Large	Mid	Small
Fund	88	10	2

Portfolio as on 31st August, 2023

Portfolio	% to NAV	Rating/Future	Portfolio	% to NAV	Rating/Future
Equity			Cipla Ltd.	0.67	-0.07
HDFC Bank Ltd.	6.52	-0.84	Dr. Lal Pathlabs Ltd.	0.67	-0.01
ICICI Bank Ltd	5.75	-0.60	ICICI Lombard General Insurance Company Ltd	0.66	-0.06
Infosys Ltd.	3.22	-0.33	Torrent Pharmaceuticals Ltd.	0.65	-0.06
Tata Consultancy Services Ltd.	3.21	-0.33	Avenue Supermarts Ltd.	0.64	
Larsen & Toubro Ltd.	2.96	-0.28	Oil & Natural Gas Corporation Ltd.	0.62	-0.06
Reliance Industries Ltd.	2.53	-0.26	Eicher Motors Ltd	0.6	
Bharti Airtel Ltd.	2.35	-0.13	Balkrishna Industries Ltd.	0.53	-0.02
NTPC Ltd.	2.15	-0.22	Timken India Ltd.	0.48	
Ultratech Cement Ltd.	2.05	-0.21	Mahindra & Mahindra Fin.Ser.Ltd.	0.47	
Axis Bank Ltd.	1.99	-0.15	Syngene International Ltd.	0.41	-0.04
Kotak Mahindra Bank Ltd.	1.93	-0.16	Dabur India Ltd.	0.31	-0.03
Maruti Suzuki India Ltd.	1.55	-0.15	Fortis Healthcare Ltd.	0.31	
ITC Ltd.	1.38	-0.14	P I Industries Ltd.	0.3	-0.03
LTIMindtree Ltd.	1.31	-0.14	Ajanta Pharma Ltd.	0.28	
Bajaj Finance Ltd.	1.24	-0.09	PNC Infratech Ltd	0.28	
Titan Company Ltd.	1.15	-0.11	Hindustan Unilever Ltd.	0.22	
Bajaj Auto Ltd.	1.15	-0.12	Prince Pipes And Fittings Ltd	0.22	
Marico Ltd.	1.08	-0.09	Endurance Technologies Ltd.	0.21	
United Spirits Ltd.	1.04	-0.11	AIA Engineering Ltd.	0.12	
Hindalco Industries Ltd.	1.03	-0.10	CP / CDs		
Bharat Electronics Ltd.	0.99	-0.10	Kotak Mahindra Bank Ltd.	3.15	CRISIL AAA/A1+
Interglobe Aviation Ltd	0.99	-0.09	Govt Securities		
Tata Motors Ltd.	0.97	-0.10	7.06% GS MAT - 10/04/2028	8.67	SOV
Godrej Consumer Products Ltd	0.89	-0.07	7.38% GSEC 20/06/2027	6.58	SOV
Crompton Greaves Consumer Electricals Ltd.	0.89	-0.09	NCDs		
Mahindra & Mahindra Ltd.	0.79	-0.08	7.64% URNCD REC LTD - 30/06/2026	2.18	CRISIL AAA/A1+
SBI Life Insurance Company Ltd.	0.77	-0.08	7.65% URNCD HDFC BANK SR-US004-25/05/2033	2.16	CRISIL AAA/A1+
Havells India Ltd.	0.74	-0.08	6.50% URNCD PFC-17/09/2025	2.13	CRISIL AAA/A1+
HDFC Asset Management Company Ltd	0.74		Net Current assets	9.63	
Tata Steel Ltd.	0.72	-0.07	Total	100.00	
Page Industries Ltd	0.71	-0.07			
Info-Edge (India) Ltd.	0.7	-0.07			
IndusInd Bank Ltd.	0.69	-0.07			
Coforge Ltd	0.68				

Please refer page no. 90 for FPI Performance.

Top 5 Sectors

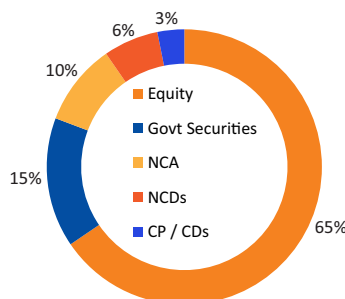
Financial Services	32%
Information Technology	13%
Automobile and Auto Components	9%
Fast Moving Consumer Goods	8%
Construction	5%

Portfolio Parameters

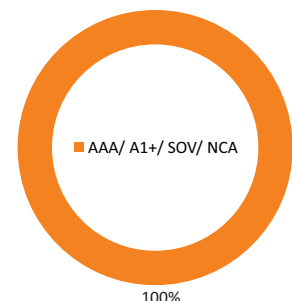
Weighted Average Maturity	2.47 Yrs
Yield to Maturity*	7.16%
Modified Duration	2.09 Yrs
Macaulay Duration	2.17 Yrs

*Annualized Portfolio YTM – Yields of all securities are annualized

Asset Allocation as on 31st August, 2023



Credit Profile as on 31st August, 2023



UTI MULTI ASSET FUND

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

Category
Multi Asset Allocation

Investment Objective

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

Date of inception/allotment

19th November, 2008

Benchmark Index

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

Fund Manager

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

Plans/Option (Regular/Direct)

Growth Option

IDCW Option with Payout and Reinvestment

Load Structure

Entry Load: Nil

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

Fund AUM

Fund Size Monthly Average : ₹ 852.42 Crore

Closing AUM : ₹ 862.18 Crore

High/Low NAV in the month

High Growth Option : ₹ 51.6124

Low Growth Option : ₹ 50.8973

Total Expense Ratio

Regular : 1.86

Direct : 1.08

Minimum Investment Amount

Growth: ₹ 5000/-

IDCW: ₹ 5000/-

NAV per unit as on 31st August, 2023

Regular Growth Option : ₹ 51.6124

Regular IDCW Option : ₹ 21.5618

Direct Growth Option : ₹ 56.1330

Direct IDCW Option : ₹ 24.2576

Portfolio Details

% of Top 10 Stocks	28.59
Median Market Cap (₹ Cr)	113,609
Weighted Average Market Cap	160,116

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	72	22	6
Benchmark	85	15	1

Portfolio as on 31st August, 2023

Portfolio	% to NAV	Rating/Futures	Portfolio	% to NAV	Rating/Futures
Equity			DLF Ltd.	0.71	
Larsen & Toubro Ltd.	4.59	-0.57	Tata Motors Ltd.	0.69	
ITC Ltd.	4.26	-0.32	ICICI Lombard General Insurance Company Ltd	0.68	
Axis Bank Ltd.	4.09	-0.27	Hero Motocorp Ltd.	0.67	
NTPC Ltd.	3.37	-0.25	Bajaj Auto Ltd.	0.67	
Mahindra & Mahindra Ltd.	2.97		Cholamandalam Investment And Fin. Co. Ltd	0.66	
Ultratech Cement Ltd.	2.62		Interglobe Aviation Ltd	0.64	
Varun Beverages Ltd	2.28		Petronet LNG Ltd.	0.61	-0.61
Britannia Industries Ltd.	2.23	-0.10	Torrent Pharmaceuticals Ltd.	0.60	
Hindustan Aeronautics Ltd	2.13	-0.41	Dalmia Bharat Ltd	0.56	-0.56
Siemens India Ltd.	1.84		Mahanagar Gas Ltd.	0.52	
TVS Motor Company Ltd	1.84		Triveni Turbine Ltd	0.50	
Coal India Ltd.	1.73	-0.18	Federal Bank Ltd.	0.43	-0.43
Max Healthcare Institute Ltd	1.70		GHCL Textiles Ltd	0.06	
Cummins India Ltd.	1.66		HDFC Asset Management Company Ltd	0.00	0.69
Bank Of Baroda	1.65		Indian Hotels Company Ltd.	0.00	
CG Power And Industrial Solutions Ltd.	1.58		Mahindra & Mahindra Fin.Ser.Ltd.	0.00	1.01
GAIL (India) Ltd.	1.51	-0.26	Govt Securities		
ABB India Ltd.	1.49	-0.15	7.41% GS MAT - 19/12/2036	7.65	SOV
Zydus Lifesciences Ltd	1.48	-0.16	7.38% GSEC 20/06/2027	2.92	SOV
NCC Ltd.	1.22		6.54% GSEC MAT - 17/01/2032	2.78	SOV
AIA Engineering Ltd.	1.20		364 DAYS T - BILL- 07/03/2024	0.15	SOV
KPIT Technologies Ltd	1.19		Long Term Debt		
Bosch Ltd.	1.12	-0.09	HDB Financial Services Ltd.	1.16	CRISIL AAA/A1+
Apollo Tyres Ltd.	1.04		Small Industries Development Bank Of India	1.16	CRISIL AAA/A1+
Tube Investments Of India Ltd	1.04		Mutual Fund Units		
Abbott India Ltd.	0.93	-0.13	UTI MF- Gold Exchange Traded Fund ETF	15.33	
Aditya Birla Capital Ltd	0.89		Net Current assets	3.23	
Blue Star Ltd	0.87		Total	100.00	
Canara Bank	0.86				
Supreme Industries Ltd.	0.80				
CIE Automotive India Ltd	0.74				
Titan Company Ltd.	0.72				

Fund Performance Vs Benchmark (CAGR) as on 31st August, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	Benchmark@ (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Benchmark@ (₹)	Nifty 50 TRI (₹)
1 Y	15.98	9.06	9.53	11,598	10,906	10,953
3 Y	12.72	15.73	20.58	14,322	15,500	17,532
5 Y	8.44	11.62	11.83	14,998	17,332	17,495
SI*	11.74	14.39	15.79	51,637	73,030	87,424

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

@S&P BSE 200 TRI (65%), CRISIL Composite Bond Index (25%) & Price of Gold (10%) *Compounded annualized Growth Rate. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 91 in 'Fund Manager Summary'. N.A - Not Available. Schemes Managed by Mr. Sunil Madhukar Patil, Mr. Sharwan Kumar Goyal. The performance of the benchmark is calculated using total return index variant of the benchmark index.

SIP Returns as on 31st August, 2023

Period	Investment Amount (₹)	Fund Value (₹)	Benchmark@ (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Benchmark@	Yield (%) Nifty 50 TRI
1 Y	120,000	132,651	128,451	128,540	20.15	13.34	13.48
3 Y	360,000	433,625	425,400	439,512	12.47	11.15	13.41
5 Y	600,000	804,499	839,813	882,930	11.68	13.42	15.45
7 Y	840,000	1,193,577	1,316,752	1,398,757	9.87	12.62	14.32
10 Y	1,200,000	1,904,652	2,276,198	2,426,956	8.94	12.3	13.5
SI	1,760,000	3,513,285	4,550,227	4,950,181	8.87	12.01	13.02

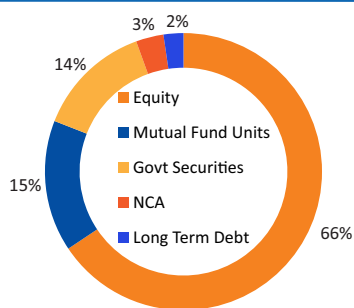
Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. **Past performance may or may not be sustained in future.**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

UTI MULTI ASSET FUND

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

Category
Multi Asset Allocation

Asset Allocation as on 31st August, 2023



Active Stock positions

Overweight (Top 5)	%	Underweight (Top 5)	%
NTPC Ltd.	2.2	HDFC Bank Ltd.	-9.8
Varun Beverages Ltd	1.9	Reliance Industries Ltd.	-7.2
Ultratech Cement Ltd.	1.8	ICICI Bank Ltd	-5.8
Britannia Industries Ltd.	1.7	Infosys Ltd.	-4.5
Mahindra & Mahindra Ltd.	1.7	Tata Consultancy Services Ltd.	-3.0

Quantitative Indicators

Quantitative Indicators	Fund	Benchmark
Beta	0.73	1
Standard Deviation (Annual)	8.09%	9.89%
Sharpe Ratio	0.75%	
Portfolio Turnover Ratio (Annual)	1.94	

Top 5 Sectors

Mutual Fund Units	19%
Capital Goods	14%
Automobile and Auto Components	13%
Financial Services	11%
Fast Moving Consumer Goods	11%

WBINDEX4 Returns

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

Portfolio Parameters

Weighted Average Maturity	4.20 Yrs
Yield to Maturity*	6.97%
Modified Duration	2.81 Yrs
Macaulay Duration	2.92 Yrs

*Annualized Portfolio YTM – Yields of all securities are annualized

UTI HYBRID EQUITY FUND

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

Category
Aggressive
Hybrid Fund

Investment Objective

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

Date of inception/allotment

2nd January, 1995

Benchmark Index

CRISIL Hybrid 35+65 Aggressive Index

Fund Manager

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

Plans/Option (Regular/Direct)

Growth Option

IDCW Option with Payout and Reinvestment

Load Structure

Entry Load: Nil

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

Fund AUM

Fund Size Monthly Average : ₹ 4761.18 Crore
Closing AUM : ₹ 4788.05 Crore

High/Low NAV in the month

High Growth Option : ₹ 297.1806
Low Growth Option : ₹ 292.5681

Total Expense Ratio

Regular : 1.93
Direct : 1.30

Minimum Investment Amount

Growth: ₹ 1000/-
IDCW: ₹ 5000/-

NAV per unit as on 31st August, 2023

Regular Growth Option : ₹ 296.9355
Regular IDCW Option : ₹ 36.5235
Direct Growth Option : ₹ 315.5651
Direct IDCW Option : ₹ 39.8048

Portfolio Details

Median Market Cap (₹ Cr)	225,979
Weighted Average Market Cap	385,871
Number of Securities	60

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	69	22	9

Portfolio as on 31st August, 2023

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Equity			07.18% GSEC MAT -24/07/2037	1.56	SOV
HDFC Bank Ltd.	6.90		07.72% GUJRAT SDL 15/03/2035	0.75	SOV
ICICI Bank Ltd	5.52		07.71% GUJARAT SDL		
Infosys Ltd.	4.54		2026- 08/03/2034	0.53	SOV
Larsen & Toubro Ltd.	3.64		Long Term Debt		
ITC Ltd.	3.24		Power Finance Corporation Ltd.	2.40	CRISIL AAA/A1+
Reliance Industries Ltd.	2.79		REC Ltd	2.09	CRISIL AAA/A1+
Mahindra & Mahindra Ltd.	2.62		Jamnagar Utilities And Power Private Ltd.^	1.53	CRISIL AAA/A1+
IndusInd Bank Ltd.	2.23		Mahindra & Mahindra Fin.Ser.Ltd.	1.15	CRISIL AAA/A1+
HCL Technologies Ltd.	2.14		HDFC Bank Ltd.	1.06	CRISIL AAA/A1+
Axis Bank Ltd.	1.78		Canara Bank Basel3At1	0.84	CRISIL AA+
Hindalco Industries Ltd.	1.75		Summit Digital Infrastructure Ltd	0.61	CRISIL AAA/A1+
State Bank Of India	1.72		HDFC Bank Ltd. Basel3T2	0.52	CRISIL AAA/A1+
Tata Motors Ltd.	1.69		Housing And Urban Development Corpn	0.52	CARE AAA/A1+
Bharti Airtel Ltd.	1.38		HDB Financial Services Ltd.	0.52	CRISIL AAA/A1+
Interglobe Aviation Ltd	1.13		Others	2.98	
Others	27.54		Net Current assets	3.78	
Govt Securities			Total	100.00	
Others	0.64				
7.26% GSEC MAT - 06/02/2033	5.25	SOV			
7.41% GS MAT - 19/12/2036	2.65	SOV			

^ Mukesh Ambani promoter Group company

Fund Performance Vs Benchmark (CAGR) as on 31st August, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Hybrid 35+65 Aggressive Index (%)	Nifty 50 TRI (%)	NAV Growth (₹)	CRISIL Hybrid 35+65 Aggressive Index (₹)	Nifty 50 TRI (₹)
1 Y	15.33	8.78	9.53	11,533	10,878	10,953
3 Y	21.88	16.12	20.58	18,105	15,657	17,532
5 Y	11.07	11.22	11.83	16,909	17,023	17,495
SI*	14.61	NA	NA	499,427	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 91 in 'Fund Manager Summary'. N.A - Not Available. Schemes Managed by Mr. V Srivatsa & Mr. Sunil Madhukar Patil. The performance of the benchmark is calculated using total return index variant of the benchmark index.

SIP Returns as on 31st August, 2023

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Hybrid 35+65 Aggressive Index (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) CRISIL Hybrid 35+65 Aggressive Index	Yield (%) Nifty 50 TRI
1 Y	120,000	133,651	128,630	128,540	21.79	13.63	13.48
3 Y	360,000	461,410	427,597	439,512	16.81	11.51	13.41
5 Y	600,000	908,019	838,467	882,930	16.59	13.35	15.45
7 Y	840,000	1,359,060	1,308,567	1,398,757	13.51	12.45	14.32
10 Y	1,200,000	2,299,988	2,271,886	2,426,956	12.49	12.26	13.5
15 Y	1,800,000	4,849,770	4,789,980	5,223,008	12.22	12.07	13.08
SI	2,250,000	7,572,604	7,618,723	8,531,437	11.68	11.74	12.75

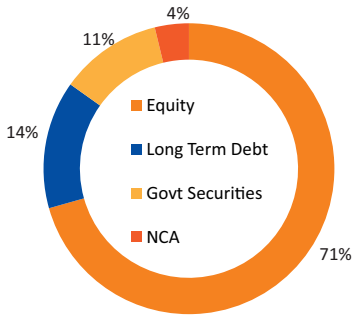
Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account.*Since inception for above mentioned schemes is taken for the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

UTI HYBRID EQUITY FUND

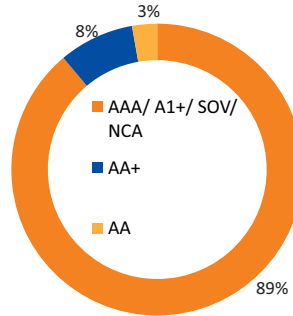
An open ended hybrid scheme investing predominantly in equity and equity related instruments.

Category
Aggressive
Hybrid Fund

Asset Allocation as on 31st August, 2023



Credit Profile as on 31st August, 2023



Top 5 Sectors

Financial Services	33%
Information Technology	11%
Automobile and Auto Components	11%
Healthcare	8%
Construction	6%

Quantitative Indicators Fund Benchmark

Quantitative Indicators	Fund	Benchmark
Beta	1.11	1
Standard Deviation (Annual)	11.35%	9.91%
Sharpe Ratio	1.34%	
Portfolio Turnover Ratio (Annual)	0.28	

Portfolio Parameters

Weighted Average Maturity	10.27 Yrs
Yield to Maturity*	7.47%
Modified Duration	5.10 Yrs
Macaulay Duration	5.37 Yrs

*Annualized Portfolio YTM – Yields of all securities are annualized

UTI EQUITY SAVINGS FUND

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

Category
Equity Savings

Investment Objective

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

Date of inception/allotment

30th August, 2018

Benchmark Index

Crisil Equity Savings Index

Fund Manager

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

Plans/Option (Regular/Direct)

Growth Option

Monthly IDCW/ Quarterly IDCW Option with Payout & Reinvestment Facility

Load Structure

Entry Load: Nil

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

Fund AUM

Fund Size Monthly Average : ₹ 281.91 Crore
Closing AUM : ₹ 283.32 Crore

High/Low NAV in the month

High Growth Option : ₹ 15.0946
Low Growth Option : ₹ 14.9759

Total Expense Ratio

Regular : 1.50
Direct : 0.69

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW: ₹ 5000/-

NAV per unit as on 31st August, 2023

Regular Growth Option : ₹ 15.0381
Regular IDCW Option : ₹ 15.0381
Direct Growth Option : ₹ 15.7234
Direct IDCW Option : ₹ 15.7233

Portfolio Details

% of Top 10 Stocks	19.15
Median Market Cap (₹ Cr)	338,784
Weighted Average Market Cap	465,169
Number of Securities	30

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	97	3	-

Portfolio as on 31st August, 2023

Portfolio	% to NAV	Rating/Futures	Portfolio	% to NAV	Rating/Futures
Equity			GAIL (India) Ltd.	0.71	
Infosys Ltd.	8.24	-5.24	Hero Motocorp Ltd.	0.69	
Grasim Industries Ltd.	5.14	-4.83	Tata Steel Ltd.	0.68	
Kotak Mahindra Bank Ltd.	4.74	-4.78	DLF Ltd.	0.61	
HDFC Bank Ltd.	4.05	-1.04	Tata Consultancy Services Ltd.	0.60	-0.61
ICICI Bank Ltd.	4.00	-1.62	Power Grid Corporation		
Maruti Suzuki India Ltd.	3.14	-3.09	Of India Ltd.	0.57	
Axis Bank Ltd.	2.96	-2.42	Bajaj Auto Ltd.	0.39	
JSW Steel Ltd.	2.71	-2.73	Dr Reddy's Laboratories Ltd.	0.38	
Hindalco Industries Ltd.	2.32	-1.19	Dabur India Ltd.	0.22	-0.22
SBI Life Insurance Company Ltd.	2.26	-2.28	Govt Securities		
Mahindra & Mahindra Ltd.	2.19	-0.78	7.38% GSEC 20/06/2027	8.89	SOV
Larsen & Toubro Ltd.	2.12		7.26% GSEC MAT - 06/02/2033	3.55	SOV
Reliance Industries Ltd.	2.04		364 D TBILL MAT 12/10/2023	1.75	SOV
HCL Technologies Ltd.	1.99	-1.11	364 D TBILL MAT 19/10/2023	1.75	SOV
ITC Ltd.	1.71		364 DAYS T - BILL- 07/03/2024	0.12	SOV
IndusInd Bank Ltd.	1.52	-0.46	Long Term Debt		
Oil & Natural Gas Corporation Ltd.	1.44	-0.43	LIC Housing Finance Ltd.	1.77	CRISIL AAA/A1+
Hindustan Unilever Ltd.	1.43	-1.44	Small Industries Development Bank Of India	1.76	CRISIL AAA/A1+
Bharti Airtel Ltd.	1.21		National Bank For Agriculture & Rural Development	1.76	CRISIL AAA/A1+
NTPC Ltd.	1.16		Power Finance Corporation Ltd.	1.75	CRISIL AAA/A1+
Tata Motors Ltd.	1.00		Indian Railway Finance Corporation Ltd.	1.75	CRISIL AAA/A1+
ICICI Lombard General Insurance Company Ltd.	0.99		Net Current Assets	8.46	
Interglobe Aviation Ltd.	0.96		Total	100.00	
Aurobindo Pharma Ltd.	0.90				
Cipla Ltd.	0.90				
State Bank Of India	0.73				

Fund Performance Vs Benchmark (CAGR) as on 31st August, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Equity Savings Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Equity Savings Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Y	10.93	8.39	6.89	11,093	10,839	10,689
3 Y	12.61	11.17	3.70	14,280	13,739	11,152
5 Y	8.50	9.26	6.70	15,040	15,574	13,832
SI*	8.49	9.26	6.67	15,036	15,578	13,815

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

SIP Returns as on 31st August, 2023

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Equity Savings Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Equity Savings Index	Yield (%) CRISIL 10 Year Gilt Index
1 Y	120,000	128,390	126,438	125,136	13.24	10.12	8.05
3 Y	360,000	422,399	412,581	384,160	10.67	10.95	4.27
5 Y	600,000	781,631	773,560	677,539	10.52	10.70	4.81
SI	600,000	781,631	773,560	677,539	10.52	10.70	4.81

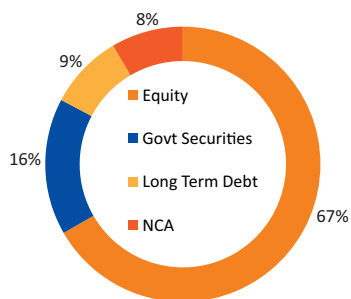
Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. Past performance may or may not be sustained in future.

UTI EQUITY SAVINGS FUND

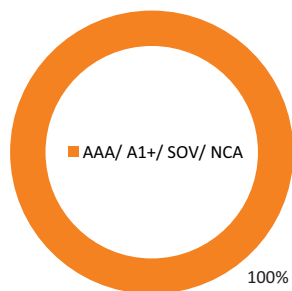
An open ended scheme investing in equity, arbitrage and debt.

Category
Equity Savings

Asset Allocation as on 31st August, 2023



Credit Profile as on 31st August, 2023



Excluding Net Current Assets

Top 5 Sectors



Financial Services	32%
Information Technology	16%
Automobile and Auto Components	11%
Metals & Mining	9%
Construction Materials	8%

Quantitative Indicators Fund Benchmark



Quantitative Indicators	Fund	Benchmark
Beta	1.03	1
Standard Deviation (Annual)	5.85%	5.42%
Sharpe Ratio	1.01%	
Portfolio Turnover Ratio (Annual)	4.12	

Portfolio Parameters



Weighted Average Maturity	2.84 Yrs
Yield to Maturity*	6.92%
Modified Duration	2.27 Yrs
Macaulay Duration	2.37 Yrs

*Annualized Portfolio YTM – Yields of all securities are annualized

Active Stock positions



Overweight (Top 5)	%	Underweight (Top 5)	%
HDFC Bank Ltd.	3.0	Kotak Mahindra Bank Ltd.	0.0
Infosys Ltd.	3.0	JSW Steel Ltd.	0.0
ICICI Bank Ltd	2.4	SBI Life Insurance Company Ltd.	0.0
Larsen & Toubro Ltd	2.1	Hindustan Unilever Ltd.	0.0
Reliance Industries Ltd.	2.0	Tata Consultancy Services Ltd.	0.0

UTI ARBITRAGE FUND

An open ended scheme investing in arbitrage opportunities.

Category
Arbitrage

Investment Objective

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

Date of inception/allotment

22nd June, 2006

Benchmark Index

Nifty 50 Arbitrage Index

Fund Manager

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

Plans/Option (Regular/Direct)

Growth Option

IDCW Option with Payout and Reinvestment

Load Structure

Entry Load: Nil

Exit Load : (A) Redemption / Switch out within 21 days from the date of allotment-
(i) upto 10% of the allotted Units - NIL
(ii) beyond 10% of the allotted Units - 0.25%
(B) Redemption / Switch out after 21 days from the date of allotment - NIL
Any redemption/switchout of units would be done on First in First out (FIFO) basis

Fund AUM

Fund Size Monthly Average : ₹ 3177.32 Crore
Closing AUM : ₹ 3144.52 Crore

High/Low NAV in the month

High Growth Option : ₹ 30.7331
Low Growth Option : ₹ 30.5235

Total Expense Ratio

Regular : 0.91
Direct : 0.36

Minimum Investment Amount

Growth: ₹ 5000/-
IDCW: ₹ 5000/-

NAV per unit as on 31st August, 2023

Regular Growth Option : ₹ 30.7229
Regular IDCW Option : ₹ 17.3561
Direct Growth Option : ₹ 32.3928
Direct IDCW Option : ₹ 18.9484

Portfolio Details

Median Market Cap (₹ Cr)	95,235
Weighted Average Market Cap	382,314

All figures given are provisional and unaudited.

Portfolio Parameters

Weighted Average Maturity 0.36 Yrs
Yield to Maturity* 7.35%
Modified Duration 0.36 Yrs
Macaulay Duration 0.36 Yrs

*Annualized Portfolio YTM - Yields of all securities are annualized

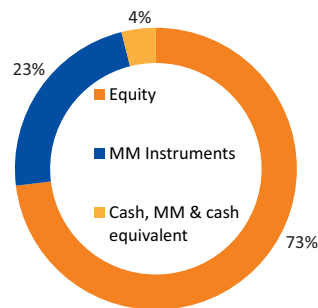
Portfolio as on 31st August, 2023

Equity	% to NAV	Hedged
Equity	73.05	
MM Instruments	22.98	
STD	0.04	
Cash, MM & cash equivalent	3.93	
Debt	0.00	
Total	100.00	

All figures given are provisional and unaudited.

Average Equity holding in UTI Arbitrage Fund is 70.11% for the past 12 months against the requirement of minimum 65% for equity taxation eligibility. (Annual average of the monthly average opening and closing figures)

Asset Allocation as on 31st August, 2023



Quantitative Indicators Fund Benchmark

Quantitative Indicators	Fund	Benchmark
Beta	0.27	1
Standard Deviation (Annual)	0.89%	1.59%
Sharpe Ratio	-2.31%	
Portfolio Turnover Ratio (Annual)	12.02	

Fund Performance Vs Benchmark (CAGR) as on 31st August, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 50 Arbitrage TRI (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	Nifty 50 Arbitrage TRI (₹)	CRISIL 1 Year T-Bill Index (₹)
1 Y	6.59	7.01	6.41	10,659	10,701	10,641
3 Y	4.63	4.85	4.49	11,454	11,527	11,408
5 Y	5.10	4.88	5.71	12,825	12,692	13,202
SI*	6.74	6.15	6.12	30,712	27,919	27,783

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

The current fund manager is managing the scheme since 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 91 in 'Fund Manager Summary'. Schemes Managed by Mr. Sharwan Kumar Goyal & Mr. Amit Sharma. The performance of the benchmark is calculated using total return index variant of the benchmark index.

SIP Returns as on 31st August, 2023

Period	Investment Amount (₹)	Fund Value (₹)	Nifty 50 Arbitrage TRI (₹)	CRISIL 1 Year T-Bill Index (₹)	Yield (%) Fund	Yield (%) Nifty 50 Arbitrage TRI	Yield (%) CRISIL 1 Year T-Bill Index
1 Y	120,000	124,550	124,887	124,369	7.12	7.65	6.83
3 Y	360,000	389,923	391,828	388,989	5.26	5.58	5.1
5 Y	600,000	679,795	679,586	683,051	4.94	4.93	5.13
7 Y	840,000	1,006,187	997,814	1,019,153	5.08	4.85	5.44
10 Y	1,200,000	1,582,673	1,556,440	1,621,686	5.4	5.08	5.87
15 Y	1,800,000	2,880,169	2,372,749	2,923,481	5.99	5.57	6.17
SI	2,050,000	3,583,237	2,372,749	3,578,775	6.18	5.57	6.17

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

UTI REGULAR SAVINGS FUND

(Number of Segregated portfolio in the scheme 1)

An open ended hybrid scheme investing predominantly in debt instruments.

Category
Conservative
Hybrid Fund

Investment Objective

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

Date of inception/allotment

16th December, 2003

Benchmark Index

NIFTY 50 Hybrid Composite Debt 15:85 Index

Fund Manager

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

Plans/Option (Regular/Direct)

Growth Option

Monthly IDCW Option, Flexi IDCW Option, Monthly Payment Plan

Load Structure

Entry Load: Nil

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

Fund AUM

Fund Size Monthly Average : ₹ 1570.67 Crore
Closing AUM : ₹ 1569.76 Crore

High/Low NAV in the month

High Growth Option : ₹ 56.9200
Low Growth Option : ₹ 56.4555

Total Expense Ratio

Regular : 1.80
Direct : 1.20

Minimum Investment Amount

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

NAV per unit as on 31st August, 2023

Regular Growth Option : ₹ 56.9075
Regular IDCW Option : ₹ 16.0523
Direct Growth Option : ₹ 60.8843
Direct IDCW Option : ₹ 17.6599

Portfolio Details

Median Market Cap (₹ Cr)	103,749
Weighted Average Market Cap	286,934
Number of Securities	56

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	66	18	16

Portfolio as on 31st August, 2023 (Main Portfolio)

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Equity			HDFC Bank Ltd.	3.12	CRISIL AAA/A1+
HDFC Bank Ltd.	2.35		State Bank Of India Basel3At1	1.90	CRISIL AA+
Infosys Ltd.	1.58		Summit Digital Infrastructure Ltd	1.87	CRISIL AAA/A1+
ICICI Bank Ltd	1.53		Tata Capital Financial Services Ltd	1.60	ICRA AAA/A1+
Axis Bank Ltd.	1.15		Tata Projects Ltd	1.59	IND AA
Bharti Airtel Ltd.	0.85		Tata Motors Finance Solutions Ltd	1.58	CRISIL AA
State Bank Of India	0.77		Union Bank Of India Basel3T2	1.57	CRISIL AA+
Mphasis Ltd	0.65		Canfin Homes Ltd.	1.56	ICRA AA+
Tata Steel Ltd.	0.63		Cholamandalam Investment And Fin. Co. Ltd	1.27	ICRA AA+
Hindalco Industries Ltd.	0.59		ICICI Bank Ltd	1.16	CRISIL AAA/A1+
IndusInd Bank Ltd.	0.54		Piramal Capital & Housing Finance Ltd	0.57	ICRA AA
Others	14.23		Canara Bank Basel3At1	0.32	CRISIL AA+
Govt Securities			Net Current assets	14.19	
7.38% GSEC 20/06/2027	4.81	SOV	Total	100.00	
7.26% GSEC MAT - 06/02/2033	4.81	SOV			
7.06% GS MAT - 10/04/2028	3.17	SOV			
7.26% GSEC 14/01/29	0.96	SOV			
364 DAYS T - BILL- 07/03/2024	0.16	SOV			
Long Term Debt					
REC Ltd	6.39	CRISIL AAA/A1+			
Jamnagar Utilities And Power Private Ltd. ^	5.36	CRISIL AAA/A1+			
LIC Housing Finance Ltd.	4.78	CRISIL AAA/A1+			
National Bank For Agriculture & Rural Development	4.77	CRISIL AAA/A1+			
Indian Railway Finance Corporation Ltd.	4.44	CRISIL AAA/A1+			
Power Finance Corporation Ltd.	3.19	CRISIL AAA/A1+			

^ Mukesh Ambani promoter Group company

Fund Performance Vs Benchmark (CAGR) as on 31st August, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	NIFTY 50 Hybrid Composite Debt 15:85 Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	NIFTY 50 Hybrid Composite Debt 15:85 Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Y	7.89	7.27	6.89	10,789	10,727	10,689
3 Y	11.25	7.52	3.70	13,769	12,430	11,152
5 Y	6.78	8.76	6.70	13,884	15,221	13,832
SI*	9.22	8.37	5.55	56,930	48,801	29,014

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

*Compounded annualized Growth Rate.

The current fund manager is managing the scheme since Jan 2022 & Co-Fund Manager managing Scheme since Apr 2023. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 91 in 'Fund Manager Summary'. Schemes Managed by Mr. Amit Premchandani & Mr. Jaydeep Bhowal. *The Scheme returns are inclusive of the impact of segregation of the portfolio Debt instruments of Vodafone Idea Ltd. have been segregated from the Main Portfolio on 17th Feb, 2020.

SIP Returns as on 31st August, 2023

Period	Investment Amount (₹)	Fund Value (₹)	NIFTY 50 Hybrid Composite Debt 15:85 Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) NIFTY 50 Hybrid Composite Debt 15:85 Index	Yield (%) CRISIL 10 Year Gilt Index
1 Y	120,000	126,425	125,442	125,136	10.10	8.53	8.05
3 Y	360,000	409,891	397,908	384,183	8.62	6.62	4.27
5 Y	600,000	748,192	733,231	677,622	8.77	7.96	4.81
7 Y	840,000	1,112,555	1,120,786	1,008,744	7.90	8.11	5.15
10 Y	1,200,000	1,823,230	1,858,937	1,627,226	8.11	8.48	5.94
15 Y	1,800,000	3,579,307	3,594,376	2,916,326	8.62	8.67	6.14
SI	2,250,000	5,507,511	5,448,377	4,190,564	8.79	8.69	6.23

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

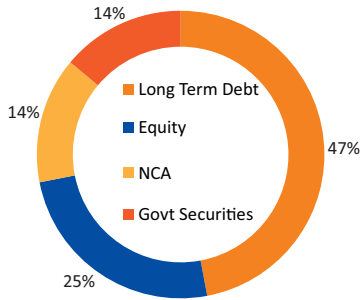
UTI REGULAR SAVINGS FUND

(Number of Segregated portfolio in the scheme 1)

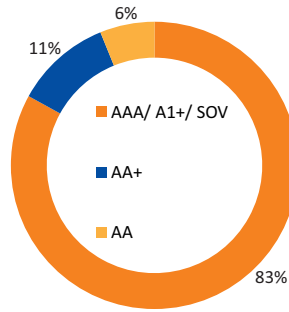
An open ended hybrid scheme investing predominantly in debt instruments.

Category
Conservative
Hybrid Fund

Asset Allocation as on 31st August, 2023



Credit Profile as on 31st August, 2023



Excluding Net Current Assets

Top 5 Sectors

Financial Services	32%
Information Technology	13%
Healthcare	10%
Automobile and Auto Components	9%
Consumer Durables	6%

Quantitative Indicators Fund Benchmark

Beta	1.15	1
Standard Deviation (Annual)	3.98%	2.97%
Sharpe Ratio	1.15%	
Portfolio Turnover Ratio (Annual)	0.21	

Portfolio Parameters

Weighted Average Maturity	7.56 Yrs
Yield to Maturity*	7.51%
Modified Duration	3.66 Yrs
Macaulay Duration	3.90 Yrs

*Annualized Portfolio YTM – Yields of all securities are annualized

Segregated AUM & NAV

Segregated Fund Size Monthly Average :	₹ 0.0 Crore
Closing AUM:	₹ 0.0 Crore
Segregated NAV per unit as on	₹ 0.0
31 st August, 2023 Growth :	

UTI Regular Savings Fund (Segregated - 17022020) Segregated Portfolio as on 31st August, 2023

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

* Percentage to NAV Less Than 0.01

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

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

UTI CHILDREN'S CAREER FUND - INVESTMENT PLAN

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

Category
Children's Fund

Investment Objective

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

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

Date of inception/allotment

30th January, 2008

Benchmark Index

Nifty 500 TRI

Fund Manager

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

Plans/Option (Regular/Direct)

Growth Option
IDCW Option
Scholarship Option*

Load Structure

Entry Load: Nil
Exit Load : Nil

Fund AUM

Fund Size Monthly Average : ₹ 821.45 Crore
Closing AUM : ₹ 832.48 Crore

High/Low NAV in the month

High Growth Option : ₹ 64.7632
Low Growth Option : ₹ 63.4108

Total Expense Ratio

Regular : 2.33
Direct : 1.21

Minimum Investment Amount

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

Lock In Period

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

NAV per unit as on 31st August, 2023

Regular Growth Option ₹ 64.7354
Regular IDCW Option ₹ 64.7393
Direct Growth Option ₹ 70.4355
Direct IDCW Option ₹ 70.5572

Portfolio Details

Median Market Cap (₹ Cr)	106,165
Weighted Average Market Cap	288,896

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	68	21	11
Benchmark	74	17	9

Portfolio as on 31st August, 2023

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Equity			Phoenix Mills Ltd	1.93	
HDFC Bank Ltd.	8.10		Crompton Greaves Consumer Electricals Ltd.	1.91	
ICICI Bank Ltd	7.80		Hindalco Industries Ltd.	1.89	
Infosys Ltd.	6.01		ICICI Lombard General Insurance Company Ltd	1.82	
Axis Bank Ltd.	4.24		LTIMindtree Ltd.	1.81	
Bharti Airtel Ltd.	3.37		Nestle India Ltd.	1.74	
Maruti Suzuki India Ltd.	2.73		Cipla Ltd.	1.71	
Bajaj Finance Ltd.	2.68		Others	36.71	
IndusInd Bank Ltd.	2.47		Govt Securities		
Avenue Supermarts Ltd.	2.41		364 DAYS T - BILL- 07/03/2024	0.10	SOV
Cholamandalam Investment And Fin. Co. Ltd	2.34		Net Current assets	1.93	
Godrej Consumer Products Ltd	2.21		Total	100.00	
Tata Motors Ltd.	2.12				
Ultratech Cement Ltd.	1.94				

Fund Performance Vs Benchmark (CAGR) as on 31st August, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	Nifty 500 TRI (%)	Nifty 50 TRI (%)	NAV Growth (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)
1 Y	7.75	11.42	9.53	10,775	11,142	10,953
3 Y	19.95	23.10	20.58	17,258	18,654	17,532
5 Y	10.04	12.33	11.83	16,139	17,890	17,495
SI*	11.52	10.32	10.12	54,757	46,256	44,966

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

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

SIP Returns as on 31st August, 2023

Period	Investment Amount (₹)	Fund Value (₹)	Nifty 500 TRI (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) Nifty 500 TRI	Yield (%) Nifty 50 TRI
1 Y	120,000	130,615	132,388	128,540	16.84	19.72	13.48
3 Y	360,000	431,874	455,037	439,512	12.19	15.83	13.41
5 Y	600,000	869,274	925,645	882,930	14.82	17.38	15.45
7 Y	840,000	1,332,300	1,442,690	1,398,757	12.95	15.18	14.32
10 Y	1,200,000	2,341,076	2,551,249	2,426,956	12.82	14.43	13.5
15 Y	1,800,000	5,012,320	5,602,162	5,223,008	12.6	13.89	13.08
SI	1,870,000	5,399,209	5,972,275	5,567,499	12.51	13.63	12.85

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

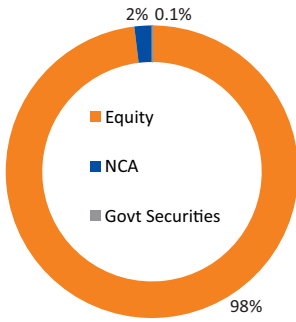
*Temporary Discontinuation of Fresh Subscription Under Scholarship Option w.e.f Aug 11 2023

UTI CHILDREN'S CAREER FUND - INVESTMENT PLAN

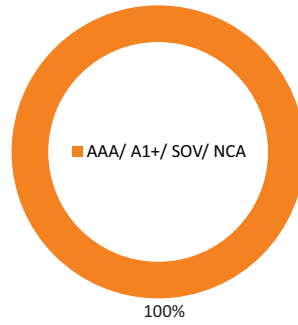
An open ended fund for investment for children having a lock-in for at least 5 years or till the child attains age of majority (whichever is earlier).

Category
Children's Fund

Asset Allocation as on 31st August, 2023



Credit Profile as on 31st August, 2023



Top 5 Sectors



Financial Services	32%
Automobile and Auto Components	10%
Information Technology	10%
Fast Moving Consumer Goods	8%
Consumer Services	7%

Quantitative Indicators Fund Benchmark



Quantitative Indicators	Fund	Benchmark
Beta	0.94	1
Standard Deviation (Annual)	14.43%	14.87%
Sharpe Ratio	0.92%	
Portfolio Turnover Ratio (Annual)	0.20	

Portfolio Parameters



Weighted Average Maturity	0.03 Yrs
Yield to Maturity*	6.61%
Modified Duration	0.03 Yrs
Macaulay Duration	0.03 Yrs

*Annualized Portfolio YTM – Yields of all securities are annualized

UTI CHILDREN'S CAREER FUND - SAVINGS PLAN

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

Category
Children's Fund

Investment Objective

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

Date of inception/allotment

12th August, 1993

Benchmark Index

CRISIL Short Term Debt Hybrid 60+40 Index

Fund Manager

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

Plans/Option (Regular/Direct)

Growth Option
Scholarship Option*

Load Structure

Entry Load: Nil
Exit Load : Nil

Fund AUM

Fund Size Monthly Average : ₹ 4206.81 Crore
Closing AUM : ₹ 4220.46 Crore

High/Low NAV in the month

High Growth Option : ₹ 33.1470
Low Growth Option : ₹ 32.7763

Total Expense Ratio

Regular : 1.74
Direct : 1.52

Minimum Investment Amount

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

Lock In Period

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

NAV per unit as on 31st August, 2023

Regular Growth Option : ₹ 33.1470
Direct Growth Option : ₹ 33.7626

Portfolio Details

Median Market Cap (₹ Cr)	106,191
Weighted Average Market Cap	288,968

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	68	21	11

Portfolio as on 31st August, 2023

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Equity			07.18% GSEC MAT -24/07/2037	3.54	SOV
HDFC Bank Ltd.	3.27		07.71% GUJARAT SDL 2026-08/03/2034	1.21	SOV
ICICI Bank Ltd	3.15		07.30% GSEC MAT -19/06/2053	1.18	SOV
Infosys Ltd.	2.42		Long Term Debt		
Axis Bank Ltd.	1.70		HDFC Bank Ltd.	5.36	CRISIL AAA/A1+
Bharti Airtel Ltd.	1.35		Power Finance Corporation Ltd.	4.98	CRISIL AAA/A1+
Maruti Suzuki India Ltd.	1.10		REC Ltd	4.58	CRISIL AAA/A1+
Bajaj Finance Ltd.	1.07		Jamnagar Utilities And Power Private Ltd. ^	2.32	CRISIL AAA/A1+
IndusInd Bank Ltd.	1.00		Housing And Urban Development Corpn	1.78	CARE AAA/A1+
Avenue Supermarts Ltd.	0.96		HDB Financial Services Ltd.	1.18	CRISIL AAA/A1+
Cholamandalam Investment And Fin. Co. Ltd	0.95		Small Industries Development Bank Of India	1.18	CRISIL AAA/A1+
Godrej Consumer Products Ltd	0.89		NTPC Ltd.	1.18	CRISIL AAA/A1+
Tata Motors Ltd.	0.85		State Bank Of India Basel3At1	0.83	CRISIL AA+
Ultratech Cement Ltd.	0.79		Indian Railway Finance Corporation Ltd.	0.60	CRISIL AAA/A1+
Crompton Greaves Consumer Electricals Ltd.	0.78		Others	4.43	
Phoenix Mills Ltd	0.77		Securitized Debt		
Others	18.41		First Business Receivable Trust\$	0.39	IND AAA/A1+
Govt Securities			Net Current assets	6.65	
Others	2.49		Total	100.00	
7.41% GS MAT - 19/12/2036	9.50	SOV			
7.26% GSEC MAT - 06/02/2033	7.15	SOV			

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

Fund Performance Vs Benchmark (CAGR) as on 31st August, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Short Term Debt Hybrid 60+40 Index (%)	Nifty 50 TRI (%)	NAV Growth (₹)	CRISIL Short Term Debt Hybrid 60+40 Index (₹)	Nifty 50 TRI (₹)
1 Y	6.90	8.00	9.53	10,690	10,800	10,953
3 Y	12.22	12.00	20.58	14,132	14,049	17,532
5 Y	6.99	9.76	11.83	14,022	15,934	17,495
SI*	10.81	NA	NA	220,969	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 91 in 'Fund Manager Summary'. N.A - Not Available. Schemes Managed by Mr. Sunil Madhukar Patil & Mr Vishal Chopda

SIP Returns as on 31st August, 2023

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Short Term Debt Hybrid 60+40 Index (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) CRISIL Short Term Debt Hybrid 60+40 Index	Yield (%) Nifty 50 TRI
1 Y	120,000	126,910	127,113	128,540	10.87	11.19	13.48
3 Y	360,000	412,268	413,837	439,512	9.01	9.27	13.41
5 Y	600,000	764,260	785,502	882,930	9.62	10.72	15.45
7 Y	840,000	1,131,789	1,214,051	1,398,757	8.38	10.35	14.32
10 Y	1,200,000	1,885,810	2,054,958	2,426,956	8.75	10.37	13.5
15 Y	1,800,000	3,896,434	4,170,967	5,223,008	9.64	10.45	13.08
SI	2,250,000	6,017,956	6,521,075	8,531,437	9.60	10.33	12.75

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

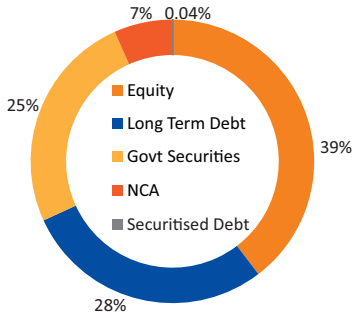
*Temporary Discontinuation of Fresh Subscription Under Scholarship Option w.e.f Aug 11 2023

UTI CHILDREN'S CAREER FUND - SAVINGS PLAN

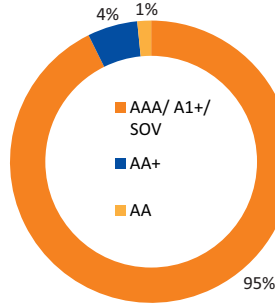
An open ended fund for investment for children having a lock-in for at least 5 years or till the child attains age of majority (whichever is earlier).

Category
Children's Fund

Asset Allocation as on 31st August, 2023



Credit Profile as on 31st August, 2023



Excluding Net Current Assets

Top 5 Sectors

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

Quantitative Indicators Fund Benchmark

Quantitative Indicators	Fund	Benchmark
Beta	0.93	1
Standard Deviation (Annual)	5.99%	6.14%
Sharpe Ratio	0.92%	
Portfolio Turnover Ratio (Annual)	0.24	

Portfolio Parameters

Weighted Average Maturity	9.30 Yrs
Yield to Maturity*	7.47%
Modified Duration	5.41 Yrs
Macaulay Duration	5.69 Yrs
Securitized Debt Average Maturity	
First Business Receivable Trust	1.34 Yrs

*Annualized Portfolio YTM – Yields of all securities are annualized

UTI RETIREMENT BENEFIT PENSION FUND

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

Category
Retirement Fund

Investment Objective

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

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

Date of inception/allotment

26th December, 1994

Benchmark Index

CRISIL Short Term Debt Hybrid 60+40 Index

Fund Manager

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

Plans/Option (Regular/Direct)

Growth Option

Load Structure

Entry Load: Nil

Exit Load : Nil

Fund AUM

Fund Size Monthly Average : ₹ 3990.66 Crore

Closing AUM : ₹ 4004.07 Crore

High/Low NAV in the month

High Growth Option : ₹ 39.3177

Low Growth Option : ₹ 38.9118

Total Expense Ratio

Regular : 1.66

Direct : 0.99

Minimum Investment Amount

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

NAV per unit as on 31st August, 2023

Regular Growth Option ₹ 39.3096

Direct Growth Option ₹ 41.9129

Portfolio Details

Median Market Cap (₹ Cr)	231,301
Weighted Average Market Cap	381,819
Number of Securities	60

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	70	22	8

Portfolio as on 31st August, 2023

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Equity			07.18% GSEC MAT -24/07/2037	6.21	SOV
HDFC Bank Ltd.	3.65		07.71% GUJARAT SDL 2026-08/03/2034	1.26	SOV
ICICI Bank Ltd	2.85		7.26% GSEC 22/08/2032	1.25	SOV
Infosys Ltd.	2.38		Long Term Debt		
Larsen & Toubro Ltd.	1.98		Power Finance Corporation Ltd.	5.61	CRISIL AAA/A1+
ITC Ltd.	1.75		HDFC Bank Ltd.	4.41	CRISIL AAA/A1+
Mahindra & Mahindra Ltd.	1.43		REC Ltd	3.72	CRISIL AAA/A1+
Reliance Industries Ltd.	1.39		Jamnagar Utilities And Power Private Ltd. ^	2.45	CRISIL AAA/A1+
HCL Technologies Ltd.	1.22		Housing And Urban Development Corpn	1.87	CARE AAA/A1+
IndusInd Bank Ltd.	1.07		HDFC Bank Ltd. Basel3T2	1.25	CRISIL AAA/A1+
State Bank Of India	1.05		LIC Housing Finance Ltd.	1.25	CRISIL AAA/A1+
Tata Motors Ltd.	0.98		HDB Financial Services Ltd.	1.25	CRISIL AAA/A1+
Axis Bank Ltd.	0.97		Tata Motors Finance Solutions Ltd	0.74	CRISIL AA
Hindalco Industries Ltd.	0.89		Indian Railway Finance Corporation Ltd.	0.63	CRISIL AAA/A1+
Bharti Airtel Ltd.	0.80		Others	5.72	
GAIL (India) Ltd.	0.64		Net Current assets	8.76	
Others	14.68		Total	100.00	
Govt Securities					
Others	2.03				
7.26% GSEC MAT - 06/02/2033	7.54	SOV			
7.41% GS MAT - 19/12/2036	6.34	SOV			

^ Mukesh Ambani promoter Group company

Fund Performance Vs Benchmark (CAGR) as on 31st August, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Short Term Debt Hybrid 60+40 Index (%)	Nifty 50 TRI (%)	NAV Growth (₹)	CRISIL Short Term Debt Hybrid 60+40 Index (₹)	Nifty 50 TRI (₹)
1 Y	11.12	8.00	9.53	11,112	10,800	10,953
3 Y	14.41	12.00	20.58	14,976	14,049	17,532
5 Y	8.11	9.76	11.83	14,771	15,934	17,495
SI*	10.49	NA	NA	175,109	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 91 in 'Fund Manager Summary'. N.A - Not Available. Schemes Managed by Mr. Sunil Madhukar Patil & Mr V. Srivatsa

SIP Returns as on 31st August, 2023

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Short Term Debt Hybrid 60+40 Index (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) CRISIL Short Term Debt Hybrid 60+40 Index	Yield (%) Nifty 50 TRI
1 Y	120,000	129,367	127,113	128,540	14.82	11.19	13.48
3 Y	360,000	429,197	413,837	439,512	11.77	9.27	13.41
5 Y	600,000	802,278	785,502	882,930	11.57	10.72	15.45
7 Y	840,000	1,186,711	1,214,051	1,398,757	9.71	10.35	14.32
10 Y	1,200,000	1,955,235	2,054,958	2,426,956	9.43	10.37	13.5
15 Y	1,800,000	3,836,217	4,170,967	5,223,008	9.45	10.45	13.08
SI	2,250,000	5,845,706	6,521,075	8,531,437	9.33	10.33	12.75

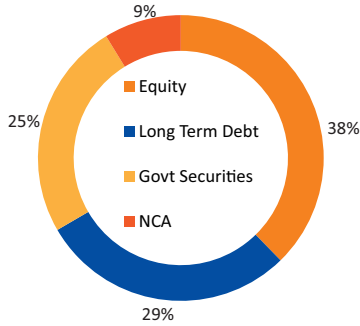
Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. Past performance may or may not be sustained in future.

UTI RETIREMENT BENEFIT PENSION FUND

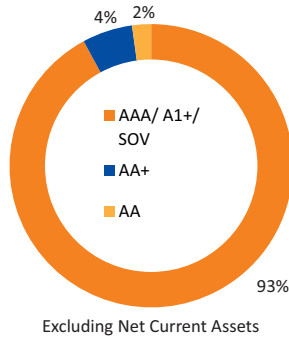
An open ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier).

Category
Retirement Fund

Asset Allocation as on 31st August, 2023



Credit Profile as on 31st August, 2023



Top 5 Sectors



Financial Services	33%
Information Technology	11%
Automobile and Auto Components	11%
Healthcare	8%
Construction	6%

Quantitative Indicators Fund Benchmark



Quantitative Indicators	Fund	Benchmark
Beta	0.96	1
Standard Deviation (Annual)	6.18%	6.14%
Sharpe Ratio	1.25%	
Portfolio Turnover Ratio (Annual)	0.29	

Portfolio Parameters



Weighted Average Maturity	9.57 Yrs
Yield to Maturity*	7.46%
Modified Duration	5.32 Yrs
Macaulay Duration	5.59 Yrs

*Annualized Portfolio YTM – Yields of all securities are annualized

UTI UNIT LINKED INSURANCE PLAN*

An open ended tax saving cum insurance scheme.

Investment Objective

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

Date of inception/allotment

1st October, 1971

Benchmark Index

NIFTY 50 Hybrid Composite Debt 50:50 Index

Fund Manager

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

Mr. Ajay Tyagi - Master in Finance, CFA Charterholder (Equity Portfolio) Managing the scheme since Dec 2014

Plans/Option (Regular/Direct)

10 year Plan / 15 year Plan

Load Structure

Entry Load: Nil

Exit Load : 2% for premature withdrawal

Nil - On or after maturity.

Fund AUM

Fund Size Monthly Average : ₹ 5282.82 Crore

Closing AUM : ₹ 5293.58 Crore

High/Low NAV in the month

High Growth Option : ₹ 34.5612

Low Growth Option : ₹ 34.1856

Total Expense Ratio

Existing : 1.62

Direct : 0.90

Minimum Investment Amount

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

Minimum Target amount ₹ 15,000/-

NAV per unit as on 31st August, 2023

Existing Growth Option ₹ 34.5612

Direct Growth Option ₹ 36.9007

Portfolio Details

Median Market Cap (₹ Cr)	96,083
Weighted Average Market Cap	257,563
Number of Securities	55

All figures given are provisional and unaudited.

Market Capitalisation (%)

	Large	Mid	Small
Fund	63	26	11

*Temporary discontinuation of fresh subscription

(w.e.f August 01, 2022)

Portfolio as on 31st August, 2023

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Equity			6.91% MH SDL MAT - 15/09/2033	1.37	SOV
LTIMindtree Ltd.	2.81		Long Term Debt		
HDFC Bank Ltd.	2.65		Power Finance Corporation Ltd.	4.46	CRISIL AAA/A1+
ICICI Bank Ltd	2.36		HDFC Bank Ltd.	4.18	CRISIL AAA/A1+
Bajaj Finance Ltd.	2.28		REC Ltd	2.87	CRISIL AAA/A1+
Infosys Ltd.	1.59		Jamnagar Utilities And Power Private Ltd. ^	2.78	CRISIL AAA/A1+
Kotak Mahindra Bank Ltd.	1.45		Indian Railway Finance Corporation Ltd.	1.91	CRISIL AAA/A1+
Avenue Supermarts Ltd.	1.45		Housing And Urban Development Corpn	1.89	CARE AAA/A1+
Coforge Ltd	1.39		State Bank Of India Basel3At1	1.41	CRISIL AA+
Info-Edge (India) Ltd.	1.34		Small Industries Development Bank Of India	1.02	CRISIL AAA/A1+
Astral Ltd.	1.20		HDFC Bank Ltd. Basel3T2	0.94	CRISIL AAA/A1+
Titan Company Ltd.	1.16		LIC Housing Finance Ltd.	0.94	CRISIL AAA/A1+
Maruti Suzuki India Ltd.	0.90		Others	5.89	
AU Small Finance Bank Ltd	0.76		Mutual Fund Units		
Asian Paints Ltd.	0.69		UTI Nifty Bank Exchange Traded Fund ETF	0.04	
Berger Paints India Ltd.	0.66		Securitized Debt		
Others	16.63		First Business Receivable Trust\$	0.81	IND AAA/A1+
Govt Securities			Net Current assets	7.67	
Others	4.89		Total	100.00	
7.41% GS MAT - 19/12/2036	7.19	SOV			
7.26% GSEC MAT - 06/02/2033	5.70	SOV			
07.18% GSEC MAT -24/07/2037	2.82	SOV			
7.38% GSEC 20/06/2027	1.90	SOV			

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

Fund Performance Vs Benchmark (CAGR) as on 31st August, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	NIFTY 50 Hybrid Composite Debt 50:50 Index (%)	Nifty 50 TRI (%)	NAV Growth (₹)	NIFTY 50 Hybrid Composite Debt 50:50 Index(₹)	Nifty 50 TRI (₹)
1 Y	5.22	8.30	9.53	10,522	10,830	10,953
3 Y	10.74	12.91	20.58	13,580	14,395	17,532
5 Y	5.62	10.44	11.83	13,146	16,434	17,495
SI*	10.40	NA	NA	1,707,157	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 91 in 'Fund Manager Summary'. N.A - Not Available. Schemes Managed by Mr. Sunil Madhukar Patil & Mr. Ajay Tyagi. Please refer page no. 90 for FPI Performance.

SIP Returns as on 31st August, 2023

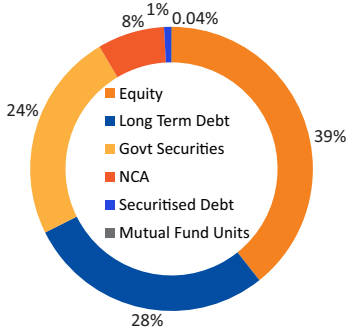
Period	Investment Amount (₹)	Fund Value (₹)	NIFTY 50 Hybrid Composite Debt 50:50 Index (₹)	Nifty 50 TRI (₹)	Yield (%) Fund	Yield (%) NIFTY 50 Hybrid Composite Debt 50:50 Index	Yield (%) Nifty 50 TRI
1 Y	120,000	126,283	126,748	128,540	9.87	10.61	13.48
3 Y	360,000	399,840	414,906	439,512	6.94	9.45	13.41
5 Y	600,000	734,921	796,526	882,930	8.05	11.28	15.45
7 Y	840,000	1,090,510	1,241,584	1,398,757	7.34	10.98	14.32
10 Y	1,200,000	1,787,004	2,108,467	2,426,956	7.73	10.86	13.5
15 Y	1,800,000	3,547,778	4,291,239	5,223,008	8.52	10.78	13.08
SI	2,250,000	5,603,923	6,802,408	8,531,437	8.95	10.71	12.75

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

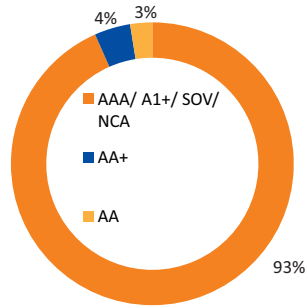
UTI UNIT LINKED INSURANCE PLAN*

An open ended tax saving cum insurance scheme.

Asset Allocation as on 31st August, 2023



Credit Profile as on 31st August, 2023



Top 5 Sectors

Financial Services	26%
Information Technology	15%
Healthcare	12%
Consumer Services	12%
Consumer Durables	10%

Quantitative Indicators Fund Benchmark

Beta	0.69	1
Standard Deviation (Annual)	5.95%	7.70%
Sharpe Ratio	0.68%	
Portfolio Turnover Ratio (Annual)	0.04	

Portfolio Parameters

Securitized Debt Average Maturity	1.02
First Business Receivable Trust	

*Annualized Portfolio YTM – Yields of all securities are annualized

FIXED INCOME PRODUCTS SEPTEMBER 2023

हाग, ek behtar zindagi ka.

Fund Name	AUM (Rs Cr)	Portfolio Parameters				Asset Allocation (%)				Issuer Type (%)		Credit Rating Profile (%)			TER		Exit Load		
		YTM*	Average Maturity	Modified Duration	Macaulay Duration	CP	T-Bills	GSEC/SDL	Corporate Bonds	TREPS/Repo/ Cash	NBFC	HFC	AAA/A1+/Sov/Cash	AA+	AA	Below AA		LT AAA/Eq*	Direct
UTI Overnight Fund	5,546	6.64%	2 days	2 days	2 days	-	3.87	-	-	96.13	-	100.00	-	-	-	100.00	0.07%	0.12%	Nil
UTI Liquid Cash Plan	28,679	7.01%	35 days	35 days	35 days	50.51	11.06	2.00	0.91	10.27	11.69	100.00	-	-	-	71.95	0.17%	0.26%	\$\$\$
UTI Money Market Fund	10,839	7.31%	142 days	141 days	142 days	33.41	13.99	5.00	-	3.41	11.49	100.00	-	-	-	72.80	0.20%	0.27%	Nil
UTI Ultra Short Term Fund	2,404	7.49%	153 days	146 days	151 days	23.05	11.57	-	31.77	5.26	11.81	85.50	7.72	6.78	-	66.34	0.43%	0.95%	Nil
UTI Treasury Advantage Fund	3,407	7.48%	0.83 yrs	0.74 yrs	0.77 yrs	29.71	8.60	5.68	33.83	8.13	10.03	89.50	8.30	2.20	-	81.80	0.35%	0.44%	Nil
UTI Short Term Income Fund	2,399	7.39%	2.26 yrs	1.78 yrs	1.87 yrs	18.20	20.76	20.02	36.55	4.47	9.16	86.16	7.62	6.22	-	86.16	0.32%	0.95%	Nil
UTI Medium Term Fund	44	7.76%	3.98 yrs	2.98 yrs	3.10 yrs	-	4.35	36.56	46.56	12.53	8.91	66.25	6.70	24.77	2.28	61.90	0.98%	1.59%	\$
UTI Bond Fund	314	7.50%	6.24 yrs	4.31 yrs	4.52 yrs	-	-	40.32	43.01	16.67	15.91	98.44	-	1.56	-	98.44	1.25%	1.62%	Nil
UTI Long Duration Fund	58	7.30%	18.68 yrs	9.30 yrs	9.64 yrs	-	-	95.67	-	4.33	-	100.00	-	-	-	100.00	0.56%	1.49%	\$
UTI Floater Fund	1,412	7.24%	1.08 yrs	0.84 yrs	0.88 yrs	27.36	3.40	25.88	38.20	4.11	8.53	100.00	-	-	-	100.00	0.35%	0.85%	Nil
UTI Banking & PSU Debt Fund	961	7.50%	3.74 yrs	3.05 yrs	3.25 yrs	-	-	24.11	71.45	4.44	-	100.00	-	-	-	100.00	0.24%	0.57%	Nil
UTI Corporate Bond Fund	3,188	7.49%	2.81 yrs	2.15 yrs	2.28 yrs	3.04	8.34	10.39	70.19	8.04	4.04	100.00	-	-	-	100.00	0.28%	0.57%	Nil
UTI Dynamic Bond Fund	477	7.17%	4.59 yrs	3.15 yrs	3.35 yrs	-	38.68	10.51	35.77	15.04	-	97.95	2.05	-	-	97.95	0.70%	1.53%	Nil
UTI Credit Risk Fund	414	8.21%	2.40 yrs	1.76 yrs	1.85 yrs	1.84	-	8.52	82.07	7.57	14.09	31.18	10.71	51.14	6.97	29.34	0.86%	1.60%	\$
UTI Gilt Fund	537	7.05%	4.73 yrs	3.44 yrs	3.57 yrs	-	19.45	61.88	-	18.67	-	100.00	-	-	-	100.00	0.67%	0.93%	Nil
UTI Gilt Fund with 10 year Constant Duration	183	7.21%	9.45 yrs	6.67 yrs	6.91 yrs	-	-	96.08	-	3.92	-	100.00	-	-	-	100.00	0.22%	0.70%	Nil
Index Funds																			
UTI CRISIL SDL June 2027 Index Fund	81	7.53%	3.58 yrs	3.02 yrs	3.14 yrs	-	-	96.76	-	3.24	-	100.00	-	-	-	100.00	0.15%	0.42%	Nil
UTI CRISIL SDL April 2033 Index Fund	283	7.54%	9.04 yrs	6.22 yrs	6.45 yrs	-	-	93.84	-	6.16	-	100.00	-	-	-	100.00	0.15%	0.42%	Nil
UTI NIFTY SDL Plus AAA PSU Bond Apr 2026 75:25 Index Fund	175	7.52%	2.47 yrs	2.12 yrs	2.21 yrs	-	-	70.99	23.58	5.43	-	100.00	-	-	-	100.00	0.15%	0.41%	Nil
UTI NIFTY SDL Plus AAA PSU Bond Apr 2028- 75:25 Index Fund	40	7.55%	4.46 yrs	3.59 yrs	3.75 yrs	-	-	71.55	23.73	4.72	-	100.00	-	-	-	100.00	0.17%	0.42%	Nil

*Annualized Portfolio YTM - Yields of all securities are annualized. **Short term ratings are mapped to the long term rating of the issuers.
 \$ Exit load applicable if investor exits: (A) Within 12 months from the date of allotment; (i) upto 10% of the allotted units @ Nil (ii) beyond 10% of the allotted units @ Nil (iii) beyond 10% of the allotted units @ Nil (iv) beyond 10% of the allotted units @ Nil (v) thereafter.
 \$\$\$ 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.

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

UTI OVERNIGHT FUND

(Maturity of 1 day)

An open ended debt scheme investing in overnight securities. Relatively Low interest rate risk and Relatively Low Credit Risk.

Category
Overnight Fund

Investment Objective

The investment objective of the scheme is to generate reasonable income, with low risk and high level of liquidity from a portfolio of overnight securities having a maturity of one day.

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

Date of inception/allotment

24th November, 2003

Benchmark Index

CRISIL Liquid Overnight Index

Fund Manager

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

Plans/Option (Regular/Direct)

Growth Option,
Periodic Option with payout & reinvestment of IDCW
Daily Reinvestment of IDCW Option

Load Structure

Entry Load: Nil
Exit Load : Nil

Fund AUM

Fund Size Monthly Average : ₹6281.60 Crore
Closing AUM : ₹5546.32 Crore

High/Low NAV in the month

High Growth Option : ₹3121.6148
Low Growth Option : ₹3105.1800

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/-

NAV per unit as on 31st August, 2023

Regular Growth Option : ₹3121.6148
Regular IDCW Option : ₹1370.8617
Direct Growth Option : ₹3152.5902
Direct IDCW Option : ₹1371.6621

Portfolio Parameters

Weighted Average Maturity : 2 days
Yield to Maturity* : 6.64%
Modified Duration : 2 days
Macaulay Duration : 2 days

*Annualized Portfolio YTM – Yields of all securities are annualized

Portfolio as on 31st August, 2023

Portfolio	% to NAV	Rating
Govt Securities		
182 DAYS T BILL - 14/09/2023	2.07	SOV
182 DAYS T BILL - 22/09/2023	1.80	SOV
Net Current assets	96.14	
Total	100.00	

Fund Performance Vs Benchmark (CAGR) as on 31st August, 2023 Growth of ₹10000

Period	NAV Growth (%)	CRISIL Liquid Overnight Index (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	CRISIL Liquid Overnight Index (₹)	CRISIL 1 Year T-Bill Index (₹)
1 Y	6.32	6.46	6.41	10,632	10,646	10,641
3 Y	4.36	4.50	4.49	11,366	11,412	11,408
5 Y	4.64	4.75	5.71	12,547	12,613	13,202
SI*	5.92	5.87	5.88	31,195	30,905	30,963

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.

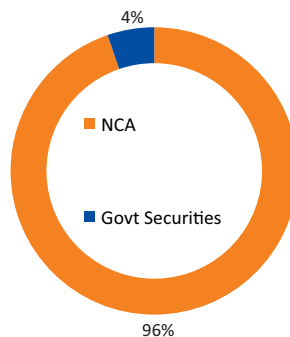
For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 91 in 'Fund Manager Summary'. N.A - Not Available. Schemes Managed by Mr. Amit Sharma.

SIP Returns as on 31st August, 2023

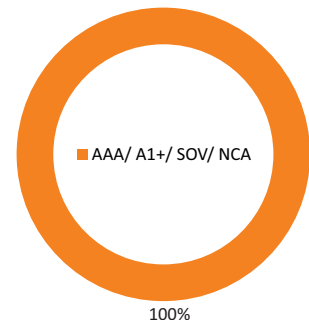
Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Liquid Overnight Index (₹)	CRISIL 1 Year T-Bill Index (₹)	Yield (%) Fund	Yield (%) CRISIL Liquid Overnight Index	Yield (%) CRISIL 1 Year T-Bill Index
1 Y	120,000	124,160	124,222	124,369	6.48	6.58	6.81
3 Y	360,000	389,091	389,843	388,989	5.11	5.24	5.09
5 Y	600,000	674,521	676,585	683,051	4.63	4.75	5.13
7 Y	840,000	992,693	998,409	1,019,143	4.70	4.86	5.44
10 Y	1,200,000	1,568,368	1,568,893	1,621,663	5.23	5.23	5.87
15 Y	1,800,000	2,856,364	2,843,010	2,923,354	5.88	5.83	6.17
SI	2,250,000	4,088,996	4,053,327	4,154,050	5.99	5.91	6.14

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

Asset Allocation as on 31st August, 2023



Credit Profile as on 31st August, 2023



POTENTIAL RISK CLASS MATRIX

Potential Risk Class			
Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)	A-I		
Moderate (Class II)			
Relatively High (Class III)			

Relatively Low interest rate risk and Relatively Low Credit Risk.

UTI LIQUID CASH PLAN

(Maturity of upto 91 days)

An open ended liquid scheme. Relatively Low interest rate risk and Moderate Credit Risk.

Category
Liquid Fund

Investment Objective

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

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

Date of inception/allotment

23rd June, 2003

Benchmark Index

CRISIL Liquid Debt A-I Index

Fund Manager

Mr. Amit Sharma (B.Com, CA, FRM)
Managing the scheme since August 2017

Plans/Option (Regular/Direct)

Growth Option
IDCW Option

Load Structure

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

Fund AUM

Fund Size Monthly Average : ₹ 31659.33 Crore
Closing AUM : ₹ 28679.09 Crore

High/Low NAV in the month

High Growth Option : ₹ 3768.4408
Low Growth Option : ₹ 3748.2562

Total Expense Ratio

Regular : 0.26
Direct : 0.17

Minimum Investment Amount

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

NAV per unit as on 31st August, 2023

Regular Growth Option : ₹ 3768.4408
Regular IDCW Option : ₹ 1067.3297
Direct Growth Option : ₹ 3796.5069
Direct IDCW Option : ₹ 1062.4277

Portfolio Parameters

Weighted Average Maturity : 35 days
Yield to Maturity* : 7.01%
Modified Duration : 35 days
Macaulay Duration : 35 days

*Annualized Portfolio YTM – Yields of all securities are annualized

Portfolio as on 31st August, 2023

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
CP / CDs			Sundaram Finance Ltd.	0.34	CRISIL AAA/A1+
Small Industries Development			ICICI Bank Ltd	0.34	ICRA AAA/A1+
Bank Of India	9.62	CARE AAA/A1+	Tata Motors Finance Solutions Ltd	0.34	ICRA AAA/A1+
Indian Bank	9.35	CRISIL AAA/A1+	Axis Securities Ltd	0.34	CRISIL AAA/A1+
Canara Bank	8.62	CRISIL AAA/A1+	Piramal Capital & Housing Finance Ltd	0.26	CRISIL AAA/A1+
Reliance Retail Ventures Ltd.	5.54	CRISIL AAA/A1+	Larsen & Toubro Ltd	0.26	CRISIL AAA/A1+
Tata Steel Ltd.	4.87	ICRA AAA/A1+	Aditya Birla Money Ltd	0.17	IND AAA/A1+
National Bank For Agriculture & Rural Development	4.32	ICRA AAA/A1+	Bajaj Financial Securities Ltd	0.17	CRISIL AAA/A1+
HDFC Securities Ltd	2.37	CRISIL AAA/A1+	Barclays Investments And Loans (India) Private Ltd	0.09	CRISIL AAA/A1+
ICICI Securities Primary Dealership Ltd.	1.74	CRISIL AAA/A1+	Standard Chartered Capital Ltd.	0.09	CRISIL AAA/A1+
Bajaj Finance Ltd.	1.74	ICRA AAA/A1+	Govt Securities		
IndusInd Bank Ltd.	1.74	CRISIL AAA/A1+	91 D TBILL MAT - 02/11/2023	3.30	SOV
Steel Authority Of India Ltd.	1.74	CARE AAA/A1+	91 D TBILL MAT- 30/11/23	2.16	SOV
Tata Capital Financial Services Ltd	1.74	CRISIL AAA/A1+	91 DAYS T BILL - 14/09/2023	1.74	SOV
Indian Railway Finance Corporation Ltd	1.73	ICRA AAA/A1+	91 DAYS T BILL - 26/10/2023	1.73	SOV
REC Ltd	1.73	CRISIL AAA/A1+	182 DAYS T BILL - 07/09/2023	1.67	SOV
Birla Group Holdings Private Ltd	1.64	CRISIL AAA/A1+	182 DAYS T BILL - 14/09/2023	0.37	SOV
Export Import Bank Of India	1.39	ICRA AAA/A1+	06.83% RAJASTHAN SDL	0.35	SOV
Federal Bank Ltd.	1.39	CRISIL AAA/A1+	25/09/2023	0.28	SOV
ICICI Securities Ltd.	1.38	CRISIL AAA/A1+	9.52% RJ SDL MAT-11/09/2023	0.28	SOV
HDFC Bank Ltd.	1.37	CARE AAA/A1+	9.55% Tamil Nadu SDL 11.09.2023	0.26	SOV
IDFC First Bank Ltd	1.37	CRISIL AAA/A1+	IGB- CPN STRIPS-MAT-19/09/2023	0.21	SOV
Motilal Oswal Financial Services Ltd.	1.03	ICRA AAA/A1+	8.83% GS 25/11/2023	0.18	SOV
TVS Credit Services Ltd.	0.87	CRISIL AAA/A1+	9.50% GJ SDL MAT - 11/09/2023	0.17	SOV
NTPC Ltd.	0.87	CRISIL AAA/A1+	9.54% KARNATAKA SDL	0.16	SOV
Aditya Birla Finance Ltd.	0.86	IND AAA/A1+	11/09/2023.	0.14	SOV
Shriram Finance Ltd	0.69	CRISIL AAA/A1+	8.45% GJ SDL MAT - 03/09/2023	0.09	SOV
JM Financial Services Ltd.	0.69	CRISIL AAA/A1+	9.25% SDL MH-09/10/2023.	0.09	SOV
Bank Of Maharashtra	0.69	CRISIL AAA/A1+	IGB- CPN STRIPS-MAT-12/09/2023	0.09	SOV
Motilal Oswal Finvest Ltd	0.51	CRISIL AAA/A1+	182 DAYS T BILL - 22/09/2023	0.09	SOV
Punjab & Sind Bank Ltd.	0.35	ICRA AAA/A1+	9.51% MAHARASHTRA SDL	0.07	SOV
SMFG India Credit Company Ltd.	0.35	CRISIL AAA/A1+	11/09/2023		
Shree Cement Ltd.	0.35	CRISIL AAA/A1+	NCDs		
Cholamandalam Investment And Fin. Co. Ltd	0.35	CRISIL AAA/A1+	LIC Housing Finance Ltd.	0.35	CARE AAA/A1+
Toyota Financial Services India Ltd	0.35	CRISIL AAA/A1+	Bajaj Housing Finance Ltd	0.35	CRISIL AAA/A1+
			HDFC Bank Ltd.	0.21	CRISIL AAA/A1+
			Net Current assets	10.29	
			Total	100.00	

Fund Performance Vs Benchmark (CAGR) as on 31st August, 2023 Growth of ₹ 10000

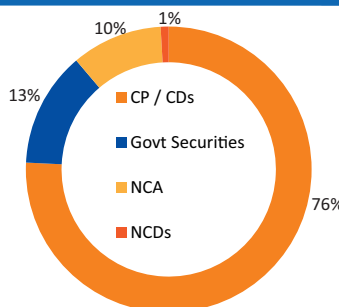
Period	NAV Growth (%)	CRISIL Liquid Debt A-I Index (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	CRISIL Liquid Debt A-I Index (₹)	CRISIL 1 Year T-Bill Index (₹)
1 Y	6.73	6.80	6.41	10,673	10,680	10,641
3 Y	4.60	4.75	4.49	11,444	11,494	11,408
5 Y	5.21	5.27	5.71	12,893	12,930	13,202
SI*	6.95	6.52	5.88	37,665	34,786	30,885

Different plans have a different expense structure. The performance details provided herein are of regular plan. The current fund manager is managing the scheme since Apr 2023.

*Compounded annualized Growth Rate.

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 91 in 'Fund Manager Summary'. Schemes Managed by Mr. Amit Sharma.

Asset Allocation as on 31st August, 2023



Credit Profile as on 31st August, 2023



POTENTIAL RISK CLASS MATRIX			
Potential Risk Class			
Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)		B-I	
Moderate (Class II)			
Relatively High (Class III)			

Relatively Low interest rate risk and Moderate Credit Risk.

UTI MONEY MARKET FUND

(Maturity upto 1 year)

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

Category
Money Market Fund

Investment Objective

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

Date of inception/allotment

23rd April, 1997

Benchmark Index

CRISIL Money Market A-I Index

Fund Manager

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

Plans/Option (Regular/Direct)

Growth Option
IDCW Option

Load Structure

Entry Load: Nil
Exit Load : Nil

Fund AUM

Fund Size Monthly Average : ₹10110.22 Crore
Closing AUM : ₹10839.36 Crore

High/Low NAV in the month

High Growth Option : ₹2689.2135
Low Growth Option : ₹2674.8791

Total Expense Ratio

Regular : 0.27
Direct : 0.20

Minimum Investment Amount

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

NAV per unit as on 31st August, 2023

Regular Growth Option : ₹2689.2135
Regular IDCW Option : ₹1108.5033
Direct Growth Option : ₹2717.5357
Direct IDCW Option : ₹1030.9514

Portfolio Parameters

Weighted Average Maturity : 142 days
Yield to Maturity* : 7.31%
Modified Duration : 141 days
Macaulay Duration : 142 days

*Annualized Portfolio YTM – Yields of all securities are annualized

POTENTIAL RISK CLASS MATRIX			
Potential Risk Class			
Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)		B-I	
Moderate (Class II)			
Relatively High (Class III)			

Relatively Low interest rate risk and Moderate Credit Risk.

Portfolio as on 31st August, 2023

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
CP / CDs			Standard Chartered Capital Ltd.	0.68	CRISIL AAA/A1+
Small Industries Development Bank Of India	8.70	CARE AAA/A1+	Tata Projects Ltd	0.65	CRISIL AAA/A1+
National Bank For Agriculture & Rural Development	8.47	CRISIL AAA/A1+	Network 18 Media & Investments Ltd.	0.46	ICRA AAA/A1+
HDFC Bank Ltd.	6.71	CRISIL AAA/A1+	TV18 Broadcast Ltd	0.46	ICRA AAA/A1+
Canara Bank	6.32	CRISIL AAA/A1+	360 One WAM Ltd	0.45	ICRA AAA/A1+
ICICI Bank Ltd.	5.34	ICRA AAA/A1+	Muthoot Finance Ltd	0.44	CRISIL AAA/A1+
Export Import Bank Of India	5.11	CRISIL AAA/A1+	Tata Teleservices Ltd.	0.36	CRISIL AAA/A1+
Kotak Mahindra Bank Ltd.	4.05	CRISIL AAA/A1+	Motilal Oswal Finvest Ltd	0.23	CRISIL AAA/A1+
Shriram Finance Ltd	3.53	CRISIL AAA/A1+	Govt Securities		
Piramal Capital & Housing Finance Ltd.	3.16	CRISIL AAA/A1+	182 DAYS T BILL - 21/12/2023	6.33	SOV
IndusInd Bank Ltd.	2.69	CRISIL AAA/A1+	7.97% ORISSA SDL MAT - 17/01/2024	3.24	SOV
Panatone Finvest Ltd.	1.88	CRISIL AAA/A1+	182 DAYS T BILL - 18/01/2024	2.25	SOV
Federal Bank Ltd.	1.80	CRISIL AAA/A1+	182 DAYS T BILL - 23/11/2023	1.82	SOV
360 One Prime Ltd	1.80	CRISIL AAA/A1+	182 DAYS T BILL - 30/11/2023	1.81	SOV
Mahindra Rural Housing Finance Ltd	1.78	CRISIL AAA/A1+	182 DAYS T BILL - 29/02/2024	1.78	SOV
Punjab & Sind Bank Ltd.	1.74	CRISIL AAA/A1+	9.39% GUJARAT SDL 20.11.2023	0.70	SOV
Fedbank Financial Services Ltd.	1.60	CRISIL AAA/A1+	9.37% TAMIL NADU SDL- 06/11/2023	0.23	SOV
GIC Housing Finance Ltd.	1.36	CRISIL AAA/A1+	9.33% MH SDL MAT - 23/10/23	0.23	SOV
IDFC First Bank Ltd.	1.35	CRISIL AAA/A1+	IGB- CPN STRIPS-MAT-12/12/2023	0.23	SOV
Tata Capital Housing Finance Ltd.	1.33	CRISIL AAA/A1+	9.39% MH SDL 2023 - 20.11.23	0.14	SOV
Tata Motors Finance Solutions Ltd.	1.33	CRISIL AAA/A1+	9.39% KARNATAKA SDL MAT - 23/10/23	0.09	SOV
Union Bank Of India	1.11	ICRA AAA/A1+	9.25% KERALA SDL MAT - 09/10/2023	0.09	SOV
Reliance Retail Ventures Ltd.	0.91	CRISIL AAA/A1+	09.39% TAMILNADU SDL MAT- 20/11/2023	0.05	SOV
Motilal Oswal Financial Services Ltd.	0.91	ICRA AAA/A1+	Net Current assets	3.43	
Indian Bank	0.89	CRISIL AAA/A1+	Total	100.00	

Fund Performance Vs Benchmark (CAGR) as on 31st August, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Money Market A-I Index (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	CRISIL Money Market A-I Index (₹)	CRISIL 1 Year T-Bill Index (₹)
1 Y	7.13	7.05	6.41	10,713	10,705	10,641
3 Y	5.02	4.97	4.49	11,583	11,566	11,408
5 Y	6.09	5.77	5.71	13,441	13,240	13,202
SI*	7.24	7.02	6.08	26,889	26,119	23,053

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

The current fund manager is managing the scheme since Oct 2013 & Co- Fund Manager managing w.e.f 7th August, 2017.

*Compounded annualized Growth Rate.

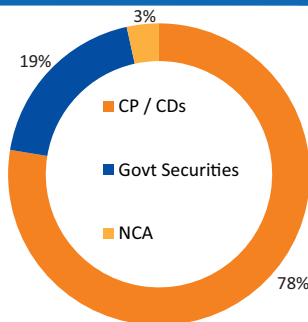
For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 91 in 'Fund Manager Summary'. No of Schemes Managed by Mr. Anurag Mittal & Mr. Amit Sharma. **The Institution plan (Growth Option) launch on 10th August 2009.

SIP Returns as on 31st August, 2023

Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Money Market A-I Index (₹)	CRISIL 1 Year T-Bill Index (₹)	Yield (%) Fund	Yield (%) CRISIL Money Market A-I Index	Yield (%) CRISIL 1 Year T-Bill Index
1 Y	120,000	124,769	124,669	124,369	7.47	7.31	6.83
3 Y	360,000	392,813	392,670	388,975	5.75	5.73	5.1
5 Y	600,000	692,341	689,166	683,029	5.67	5.49	5.13
7 Y	840,000	1,039,164	1,030,405	1,019,131	5.99	5.75	5.44
10 Y	1,200,000	1,667,442	1,649,799	1,621,664	6.4	6.2	5.87
SI	1,690,000	2,825,161	2,785,246	2,662,309	6.96	6.77	6.18

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

Asset Allocation as on 31st August, 2023



Credit Profile as on 31st August, 2023



UTI ULTRA SHORT TERM FUND

An open ended ultra-short term debt scheme investing in instruments such that the macaulay duration of the portfolio is between 3 months and 6 months. Moderate interest rate risk and Moderate Credit Risk. (Please refer to page no.22 of SID on which the concept of Macaulay duration has been explained)

Category
Ultra Short
Duration Fund

Investment Objective

The investment objective of the scheme is to generate reasonable income with low volatility through investment in a portfolio comprising of debt & money market instruments.

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

Date of inception/allotment

29th August, 2003

Benchmark Index

CRISIL Ultra Short Duration Debt B-I Index

Fund Manager

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

Plans/Option (Regular/Direct)

Growth Option

Daily IDCW /Weekly IDCW /Flexi IDCW Option
Fortnightly/Monthly/Quarterly/Half Yearly/Annual Payout & Reinvestment IDCW Option

Load Structure

Entry Load: Nil

Exit Load : Nil

Fund AUM

Fund Size Monthly Average : ₹ 2379.57 Crore

Closing AUM : ₹ 2404.26 Crore

High/Low NAV in the month

High Growth Option : ₹ 3736.2431

Low Growth Option : ₹ 3717.5020

Total Expense Ratio

Regular : 0.95

Direct : 0.43

Minimum Investment Amount

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

NAV per unit as on 31st August, 2023

Regular Growth Option ₹ 3736.2431

Regular IDCW Option ₹ 1046.1477

Direct Growth Option ₹ 3966.2216

Direct IDCW Option ₹ 1319.4958

Portfolio Parameters

Weighted Average Maturity 153 days

Yield to Maturity* 7.49%

Modified Duration 146 days

Macaulay Duration 151 days

*Annualized Portfolio YTM – Yields of all securities are annualized

POTENTIAL RISK CLASS MATRIX			
Potential Risk Class			
Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)			
Moderate (Class II)		B-II	
Relatively High (Class III)			

Moderate interest rate risk and Moderate Credit Risk.

Portfolio as on 31st August, 2023

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
CP / CDs			Reliance Industries Ltd.	2.54	CRISIL AAA/A1+
Small Industries Development Bank Of India	9.02	CARE AAA/A1+	G R Infraprojects Ltd	2.42	CARE AA+
HDFC Bank Ltd.	7.08	CARE AAA/A1+	LIC Housing Finance Ltd.	2.08	CRISIL AAA/A1+
Kotak Mahindra Bank Ltd.	5.98	CRISIL AAA/A1+	Hinduja Leyland Finance Ltd.	2.07	CARE AA
Motilal Oswal Finvest Ltd	3.25	CRISIL AAA/A1+	Torrent Power Ltd.	2.06	CRISIL AA+
NTPC Ltd.	3.10	CRISIL AAA/A1+	Tata Motors Finance Solutions Ltd	1.62	CARE AA
Piramal Capital & Housing Finance Ltd	3.05	CRISIL AAA/A1+	Shriram Finance Ltd	1.25	CRISIL AA+
National Bank For Agriculture & Rural Development	3.02	ICRA AAA/A1+	Jamnagar Utilities And Power Private Ltd ^	1.06	CRISIL AAA/A1+
Creamline Dairy Products Ltd	2.06	CRISIL AAA/A1+	GIC Housing Finance Ltd.	1.04	CRISIL AA+
ICICI Bank Ltd	2.03	ICRA AAA/A1+	National Housing Bank	1.04	CRISIL AAA/A1+
Nuvama Wealth & Investments Ltd	2.02	CRISIL AAA/A1+	Mindspace Business Parks REIT	1.03	CRISIL AAA/A1+
Export Import Bank Of India	2.00	CRISIL AAA/A1+	REC Ltd	1.03	CRISIL AAA/A1+
Shriram Finance Ltd	1.99	CRISIL AAA/A1+	Tata Projects Ltd	1.02	IND AA
IndusInd Bank Ltd.	1.03	CRISIL AAA/A1+	Apollo Tyres Ltd.	0.83	CRISIL AA+
IDFC First Bank Ltd	1.01	CRISIL AAA/A1+	Kotak Mahindra Prime Ltd.	0.63	CRISIL AAA/A1+
Astec Lifesciences Ltd	1.01	ICRA AAA/A1+	Aadhar Housing Finance Ltd.	0.62	CARE AA
Nuvama Wealth Management Ltd	1.00	CRISIL AAA/A1+	Bharti Hexacom Ltd	0.62	CRISIL AA+
Fedbank Financial Services Ltd.	1.00	CRISIL AAA/A1+	Canfin Homes Ltd.	0.53	ICRA AA+
Motilal Oswal Financial Services Ltd.	0.96	ICRA AAA/A1+	Power Grid Corporation Of India Ltd	0.42	CRISIL AAA/A1+
Tata Projects Ltd	0.78	CRISIL AAA/A1+	Godrej Industries Ltd.	0.29	CRISIL AA
NCDs			Tata Motors Ltd.	0.12	CRISIL AA
Embassy Office Parks REIT	4.14	CRISIL AAA/A1+	Govt Securities		
National Bank For Agriculture & Rural Development	3.30	ICRA AAA/A1+	91 DAYS T BILL - 12/10/2023	7.22	SOV
			182 DAYS T BILL - 29/09/2023	2.48	SOV
			182 DAYS T BILL - 14/09/2023	1.87	SOV
			Net Current assets	5.27	
			Total	100.00	

^ Mukesh Ambani promoter Group company

Fund Performance Vs Benchmark (CAGR) as on 31st August, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Ultra Short Duration Debt B-I Index (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	CRISIL Ultra Short Duration Debt B-I Index (₹)	CRISIL 1 Year T-Bill Index (₹)
1 Y	6.38	7.37	6.41	10,638	10,737	10,641
3 Y	5.48	5.38	4.49	11,736	11,702	11,408
5 Y	5.17	6.25	5.71	12,868	13,543	13,202
SI*	6.81	7.25	5.86	37,393	40,600	31,269

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.

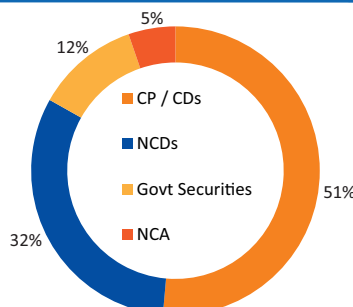
For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 91 in 'Fund Manager Summary'. Schemes Managed by Mr. Ritesh Nambiar.

SIP Returns as on 31st August, 2023

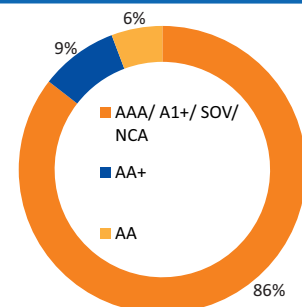
Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Ultra Short Duration Debt B-I Index (₹)	CRISIL 1 Year T-Bill Index (₹)	Yield (%) Fund	Yield (%) CRISIL Ultra Short Duration Debt B-I Index	Yield (%) CRISIL 1 Year T-Bill Index
1 Y	120,000	124,312	124,878	124,369	6.74	7.64	6.83
3 Y	360,000	393,021	394,665	388,975	5.79	6.07	5.1
5 Y	600,000	688,543	696,891	683,029	5.45	5.93	5.13
7 Y	840,000	1,018,891	1,046,309	1,019,121	5.44	6.18	5.44
10 Y	1,200,000	1,624,047	1,682,928	1,621,641	5.9	6.58	5.87
15 Y	1,800,000	3,026,631	3,173,266	2,923,332	6.59	7.17	6.17
SI	2,250,000	4,452,168	4,710,744	4,154,170	6.8	7.33	6.14

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

Asset Allocation as on 31st August, 2023



Credit Profile as on 31st August, 2023



UTI TREASURY ADVANTAGE FUND

An open ended low duration debt scheme investing in instruments such that the Macaulay duration of the portfolios is between 6 months and 12 months. Moderate interest rate risk and Moderate Credit Risk. (Please refer to page no.21 of SID on which the concept of Macaulay duration has been explained)

Category
Low Duration Fund

Investment Objective

The investment objective is to generate reasonable income for its investors consistent with high liquidity by investing in a portfolio of debt & money market instruments.

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

Date of inception/allotment

12th August, 1999

Benchmark Index

CRISIL Low Duration Debt A-I Index

Fund Manager

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

Plans/Option (Regular/Direct)

Growth Option

(Daily/Weekly/Fortnightly/Monthly/Quarterly/
Half-Yearly/ Annual/Flexi)

Load Structure

Entry Load: Nil

Exit Load : Nil

Fund AUM

Fund Size Monthly Average : ₹ 3778.14 Crore

Closing AUM : ₹ 3407.29 Crore

High/Low NAV in the month

High Growth Option : ₹ 3096.9971

Low Growth Option : ₹ 3081.3552

Total Expense Ratio

Regular : 0.44

Direct : 0.35

Minimum Investment Amount

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

NAV per unit as on 31st August, 2023

Regular Growth Option ₹ 3096.9971

Regular IDCW Option ₹ 1193.6504

Direct Growth Option ₹ 3141.0807

Direct IDCW Option ₹ 1199.2490

Portfolio Parameters

Weighted Average Maturity 0.83 yrs

Yield to Maturity* 7.48%

Modified Duration 0.74 yrs

Macaulay Duration 0.77 yrs

*Annualized Portfolio YTM – Yields of all securities are annualized

POTENTIAL RISK CLASS MATRIX

Potential Risk Class			
Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
Relatively Low (Class I)			
Moderate (Class II)		B-II	
Relatively High (Class III)			

Moderate interest rate risk and Moderate Credit Risk.

Portfolio as on 31st August, 2023

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
CP / CDs			7.38% GSEC 20/06/2027	1.03	SOV
Kotak Mahindra Bank Ltd.	9.95	CRISIL AAA/A1+	IGB- CPN STRIPS-MAT-12/09/2023	0.73	SOV
Export Import Bank Of India	6.35	CRISIL AAA/A1+	GS - C STRIP MAT- 16/06/2025	0.65	SOV
Small Industries Development Bank Of India	6.34	CRISIL AAA/A1+	8.15% TN SDL MAT - 09/05/28	0.45	SOV
National Bank For Agriculture & Rural Development	5.67	CRISIL AAA/A1+	GS-C - STRIP MAT-16/12/2025	0.25	SOV
HDFC Bank Ltd.	3.51	CARE AAA/A1+	IGB- CPN STRIPS-MAT-12/03/2024	0.14	SOV
AU Small Finance Bank Ltd	1.44	CARE AAA/A1+	GS - C STRIP MAT- 16/06/2027	0.11	SOV
Barclays Investments And Loans (India) Private Ltd	1.43	CRISIL AAA/A1+	NCDs		
Panatone Finvest Ltd.	1.42	CRISIL AAA/A1+	Power Finance Corporation Ltd.	4.65	CRISIL AAA/A1+
360 One WAM Ltd	1.42	ICRA AAA/A1+	HDFC Bank Ltd.	4.39	CRISIL AAA/A1+
ICICI Bank Ltd	1.41	ICRA AAA/A1+	National Bank For Agriculture & Rural Development	3.60	CRISIL AAA/A1+
Punjab & Sind Bank Ltd.	1.39	ICRA AAA/A1+	National Housing Bank	2.93	CRISIL AAA/A1+
Shriram Housing Finance Ltd	1.35	CARE AAA/A1+	Embassy Office Parks REIT	2.92	CRISIL AAA/A1+
Motilal Oswal Finvest Ltd	0.72	CRISIL AAA/A1+	Mahindra Rural Housing Finance Ltd.	2.32	CRISIL AA+
Astec Lifesciences Ltd	0.71	ICRA AAA/A1+	REC Ltd	2.19	CRISIL AAA/A1+
Motilal Oswal Financial Services Ltd.	0.67	ICRA AAA/A1+	Tata Realty And Infrastructure Ltd.	2.17	ICRA AA+
FRBs			Shriram Finance Ltd	1.47	CRISIL AA+
Axis Finance Ltd	1.92	CRISIL AAA/A1+	Bharti Telecom Ltd.	1.47	CRISIL AA+
Govt Securities			Tata Projects Ltd	1.47	IND AA
182 DAYS T BILL - 21/12/2023	4.31	SOV	Cholamandalam Investment And Fin. Co. Ltd	0.87	ICRA AA+
182 DAYS T BILL - 18/01/2024	4.29	SOV	LIC Housing Finance Ltd.	0.74	CRISIL AAA/A1+
IGB- CPN STRIPS-MAT-19/03/2024	1.28	SOV	Hinduja Leyland Finance Ltd.	0.73	CRISIL AA
IGB- CPN STRIPS-MAT-19/09/2023	1.04	SOV	Net Current assets	8.10	
			Total	100.00	

Fund Performance Vs Benchmark (CAGR) as on 31st August, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Low Duration Debt A-I Index (%)	CRISIL 1 Year T-Bill Index (%)	NAV Growth (₹)	CRISIL Low Duration Debt A-I Index (₹)	CRISIL 1 Year T-Bill Index (₹)
1 Y	6.71	6.92	6.41	10,671	10,692	10,641
3 Y	6.66	5.01	4.49	12,134	11,580	11,408
5 Y	4.69	6.35	5.71	12,577	13,607	13,202
SI*	7.15	7.33	6.17	30,960	31,822	26,638

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

*Compounded annualized Growth Rate.

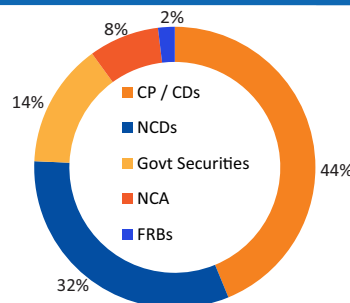
For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 91 in 'Fund Manager Summary'. Schemes Managed by Mr. Anurag Mittal.

SIP Returns as on 31st August, 2023

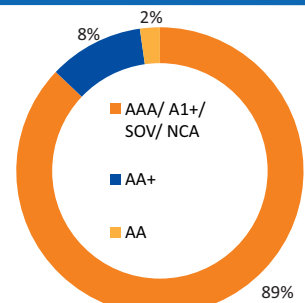
Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Low Duration Debt A-I Index (₹)	CRISIL 1 Year T-Bill Index (₹)	Yield (%) Fund	Yield (%) CRISIL Low Duration Debt A-I Index	Yield (%) CRISIL 1 Year T-Bill Index
1 Y	120,000	124,581	124,716	124,369	7.17	7.38	6.83
3 Y	360,000	398,656	392,021	388,975	6.74	5.62	5.1
5 Y	600,000	699,450	694,003	683,029	6.08	5.76	5.13
7 Y	840,000	1,023,314	1,043,764	1,019,121	5.56	6.11	5.44
10 Y	1,200,000	1,619,817	1,689,842	1,621,641	5.85	6.66	5.87
15 Y	1,800,000	3,022,194	3,175,318	2,923,332	6.58	7.18	6.17
SI	1,960,000	3,492,395	3,653,752	3,334,133	6.69	7.19	6.17

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

Asset Allocation as on 31st August, 2023



Credit Profile as on 31st August, 2023



UTI SHORT TERM INCOME FUND

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

Category
Short Duration Fund

Investment Objective

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

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

Date of inception/allotment

23rd June, 2003

Benchmark Index

CRISIL Short Duration Debt A-II Index

Fund Manager

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

Plans/Option (Regular/Direct)

Growth Option

Monthly IDCW Option/ Quarterly IDCW Option/

Half Yearly IDCW Option/Annual IDCW Option/

Flexi IDCW Option with payout & reinvestment facilities

Load Structure

Entry Load: Nil

Exit Load : Nil

Fund AUM

Fund Size Monthly Average : ₹ 2375.21 Crore

Closing AUM : ₹ 2399.13 Crore

High/Low NAV in the month

High Growth Option : ₹ 27.5568

Low Growth Option : ₹ 27.4326

Total Expense Ratio

Regular : 0.95

Direct : 0.32

Minimum Investment Amount

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

NAV per unit as on 31st August, 2023

Regular Growth Option ₹ 27.5568

Regular IDCW Option ₹ 15.7351

Direct Growth Option ₹ 29.0584

Direct IDCW Option ₹ 16.0501

Portfolio Parameters

Weighted Average Maturity 2.26 yrs

Yield to Maturity* 7.39%

Modified Duration 1.78 yrs

Macaulay Duration 1.87 yrs

*Annualized Portfolio YTM – Yields of all securities are annualized

POTENTIAL RISK CLASS MATRIX			
Potential Risk Class			
Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)			
Moderate (Class II)		B-III	
Relatively High (Class III)			

Relatively High interest rate risk and Moderate Credit Risk.

Portfolio as on 31st August, 2023

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
CP / CDs			NCDs		
Small Industries Development Bank Of India	8.02	CARE AAA/A1+	Power Finance Corporation Ltd.	8.34	CRISIL AAA/A1+
Canara Bank	6.18	CRISIL AAA/A1+	HDFC Bank Ltd.	4.14	CRISIL AAA/A1+
National Bank For Agriculture & Rural Development	4.00	IND AAA/A1+	India Grid Trust	3.11	CRISIL AAA/A1+
FRBs			Mahindra Rural Housing Finance Ltd.	2.89	CRISIL AA+
Axis Finance Ltd.	4.61	CRISIL AAA/A1+	Canfin Homes Ltd.	2.66	ICRA AA+
Govt Securities			Tata Motors Finance Solutions Ltd	2.48	CRISIL AA
182 DAYS T BILL - 29/02/2024	20.14	SOV	Cholamandalam Investment And Fin. Co. Ltd	2.07	ICRA AA+
7.38% GSEC 20/06/2027	16.79	SOV	Kirloskar Ferrous Industries Ltd.	2.07	ICRA AA
07.18% GSEC MAT -14/08/2033	2.09	SOV	Tata Projects Ltd.	1.67	IND AA
5.39% GUJARAT SDL MAT - 31/03/2024	1.03	SOV	Export Import Bank Of India	1.03	CRISIL AAA/A1+
182 DAYS T BILL - 14/09/2023	0.62	SOV	Summit Digital Infrastructure Ltd.	1.02	CRISIL AAA/A1+
05.15 GS 09/11/2025	0.11	SOV	REC Ltd.	0.46	CRISIL AAA/A1+
8.19% RAJASTHAN SPL SDL - 23/06/2026	0.00	SOV	Net Current assets	4.45	
			Total	100.00	

Fund Performance Vs Benchmark (CAGR) as on 31st August, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Short Duration Debt A-II Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Short Duration Debt A-II Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Y	6.38	6.53	6.89	10,638	10,653	10,689
3 Y	6.52	4.89	3.70	12,086	11,540	11,152
5 Y	5.02	6.84	6.70	12,777	13,923	13,832
SI*	7.35	7.38	5.72	27,543	27,653	22,135

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

*Compounded annualized Growth Rate.

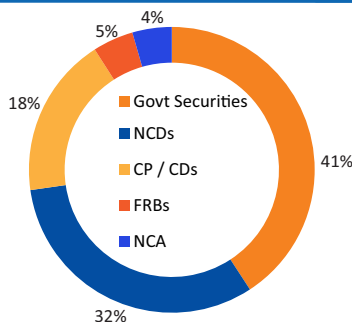
For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 91 in 'Fund Manager Summary'. Schemes Managed by Mr. Sudhir Agarwal.

SIP Returns as on 31st August, 2023

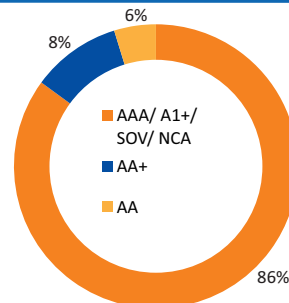
Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Short Duration Debt A-II Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Short Duration Debt A-II Index	Yield (%) CRISIL 10 Year Gilt Index
1 Y	120,000	124,370	124,601	125,136	6.83	7.20	8.05
3 Y	360,000	396,128	389,717	384,183	6.32	5.22	4.27
5 Y	600,000	701,273	695,975	677,622	6.18	5.88	4.81
7 Y	840,000	1,026,102	1,050,344	1,008,744	5.63	6.29	5.15
10 Y	1,200,000	1,629,201	1,707,316	1,627,226	5.96	6.86	5.94
15 Y	1,710,000	2,828,596	2,961,398	2,707,886	6.74	7.33	6.18
SI	1,770,000	2,989,916	3,150,917	2,864,534	6.72	7.36	6.19

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.

Asset Allocation as on 31st August, 2023



Credit Profile as on 31st August, 2023



UTI MEDIUM TERM FUND

(Number of Segregated portfolio in the scheme 3)

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

Category
Medium Duration Fund

Investment Objective

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

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

Date of inception/allotment

25th March, 2015

Benchmark Index

CRISIL Medium Duration Debt B-III Index

Fund Manager

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

Plans/Option (Regular/Direct)

Growth Option

Monthly IDCW Option /Quarterly IDCW Option /Half Yearly IDCW Option /Annual IDCW Option/ Flexi IDCW Option with payout and reinvestment facilities

Load Structure

Entry Load: Nil

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

Fund AUM

Fund Size Monthly Average : ₹ 44.19 Crore
Closing AUM : ₹ 43.83 Crore

High/Low NAV in the month

High Growth Option : ₹ 15.9929
Low Growth Option : ₹ 15.9074

Total Expense Ratio

Regular : 1.59
Direct : 0.98

Minimum Investment Amount

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

NAV per unit as on 31st August, 2023

Regular Growth Option : ₹ 15.9929
Regular IDCW Option : ₹ 11.8131
Direct Growth Option : ₹ 16.9443
Direct IDCW Option : ₹ 13.1758

Portfolio Parameters

Weighted Average Maturity : 3.98 yrs
Yield to Maturity* : 7.76%
Modified Duration : 2.98 yrs
Macaulay Duration : 3.10 yrs

*Annualized Portfolio YTM – Yields of all securities are annualized

Portfolio as on 31st August, 2023 (Main Portfolio)

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
CP / CDs			Tata Motors Ltd.	4.44	CRISIL AA
Motilal Oswal Finvest Ltd	4.35	IND AAA/A1+	Power Finance Corporation Ltd.	2.32	ICRA AAA/A1+
Govt Securities			Tata Projects Ltd	2.28	IND AA
7.10% GS MAT - 18/04/2029	11.37	SOV	Avanse Financial Services Ltd.	2.28	CARE AA-
7.26% GSEC 22/08/2032	9.17	SOV	Tata Motors Finance Solutions Ltd.	2.28	CARE AA
7.79% UTTARPRADESH SDL			Century Textiles & Industries Ltd.	2.27	CRISIL AA
29/03/2033	7.12	SOV			
6.54% GSEC MAT - 17/01/2032	6.57	SOV	Piramal Capital & Housing Finance Ltd.	2.24	ICRA AA
07.78% RAJASTHAN SDL			G R Infraprojects Ltd	2.23	CARE AA+
29/03/2033	2.33	SOV	HDFC Bank Ltd.	0.91	CRISIL AAA/A1+
Long Term Debt			Export Import Bank Of India	0.69	CRISIL AAA/A1+
India Grid Trust	8.89	CRISIL AAA/A1+	Net Current assets	12.52	
Godrej Industries Ltd.	6.74	CRISIL AA	Total	100.00	
Kirloskar Ferrous Industries Ltd.	4.52	ICRA AA			
Canfin Homes Ltd.	4.47	ICRA AA+			

Fund Performance Vs Benchmark (CAGR) as on 31st August, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Medium Duration Debt B-III Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Medium Duration Debt B-III Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Y	6.00	6.91	6.89	10,600	10,691	10,689
3 Y	5.48	6.32	3.70	11,736	12,018	11,152
5 Y	4.24	8.02	6.70	12,309	14,710	13,832
SI*	5.73	8.01	6.17	15,991	19,139	16,560

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

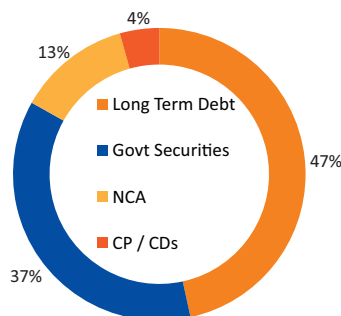
The current fund manager is managing the scheme since Jun 2015 & Co- Fund Manager managing w.e.f Jun 2015.*Compounded annualized Growth Rate. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 91 in 'Fund Manager Summary'. Schemes Managed by Mr. Ritesh Nambiar. *The Scheme returns are inclusive of the impact of segregation of the portfolio Debt instruments of Vodafone Idea Ltd, Yes Bank Ltd and Zee Learn Ltd. have been segregated from the Main Portfolio on 17th Feb, 2020 6th March, 2020 and 07th August, 2020 Respectively

SIP Returns as on 31st August, 2023

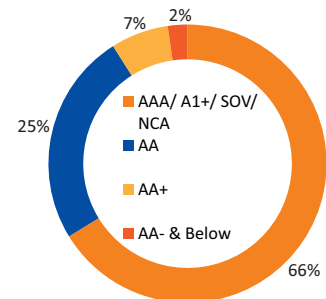
Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Medium Duration Debt B-III Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Medium Duration Debt B-III Index	Yield (%) CRISIL 10 Year Gilt Index
1 Y	120,000	124,253	125,068	125,136	6.65	7.94	8.05
3 Y	360,000	390,273	394,314	384,183	5.32	6.01	4.27
5 Y	600,000	672,019	718,834	677,622	4.48	7.17	4.81
7 Y	840,000	985,337	1,090,287	1,008,744	4.50	7.34	5.15
SI	1,000,000	1,227,156	1,378,252	1,261,058	4.83	7.53	5.46

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

Asset Allocation as on 31st August, 2023



Credit Profile as on 31st August, 2023



UTI MEDIUM TERM FUND

(Number of Segregated portfolio in the scheme 3)

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

Category
Medium Duration Fund

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

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

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

Yes Bank Segregated (06032020) NAV per unit (Regular Plan - Growth Option)

Date	Main Portfolio	Segregated Portfolio
05/03/2020	13.9926	NA
06/03/2020	13.6660	0
Reduction in NAV(%)	-2.33%	

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

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

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

Segregated AUM & NAV

Segregated Fund Size Monthly Average - 17022020 :	₹ 0.0 Crore
Closing AUM:	₹ 0.0 Crore
Segregated Fund Size Monthly Average - 06032020 :	₹ 0.0 Crore
Closing AUM:	₹ 0.66 Crore
Segregated NAV per unit as on 31 st August, 2023 Growth :	₹ 0.0

UTI Medium Term Fund (Segregated - 06032020) Segregated Portfolio as on 31st August, 2023

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

* Percentage to NAV Less Than 0.01

UTI Medium Term Fund (Segregated - 17022020) Segregated Portfolio as on 31st August, 2023

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

* Percentage to NAV Less Than 0.01

POTENTIAL RISK CLASS MATRIX

Credit Risk →	Potential Risk Class		
	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)			C-III

Relatively High interest rate risk and Relatively High Credit Risk.

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

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

Category
Medium to Long
Duration Fund

Investment Objective

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

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

Date of inception/allotment

4th May, 1998

Benchmark Index

CRISIL Medium to Long Duration Debt A-III Index

Fund Manager

Mr. Sunil Patil, M.com, MFM Managing the scheme since Apr 2023

Plans/Option (Regular/Direct)

Growth Option

Quarterly IDCW Option /Half Yearly IDCW Option/ Annual IDCW Option/Flexi IDCW Option with Payout and Reinvestment facilities.

Load Structure

Entry Load: Nil

Exit Load : Nil

Fund AUM

Fund Size Monthly Average : ₹ 315.84 Crore

Closing AUM : ₹ 314.43 Crore

High/Low NAV in the month

High Growth Option : ₹ 63.9796

Low Growth Option : ₹ 63.5838

Total Expense Ratio

Regular : 1.62

Direct : 1.25

Minimum Investment Amount

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

NAV per unit as on 31st August, 2023

Regular Growth Option ₹ 63.9796

Regular IDCW Option ₹ 16.4323

Direct Growth Option ₹ 69.2011

Direct IDCW Option ₹ 21.8388

Portfolio Parameters

Weighted Average Maturity 6.24 yrs

Yield to Maturity* 7.50%

Modified Duration 4.31 yrs

Macaulay Duration 4.52 yrs

*Annualized Portfolio YTM – Yields of all securities are annualized

POTENTIAL RISK CLASS MATRIX				
Potential Risk Class				
Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)	High
Interest Rate Risk ↓				
Relatively Low (Class I)				
Moderate (Class II)		B-III		
Relatively High (Class III)				

Relatively High interest rate risk and Moderate Credit Risk.

Portfolio as on 31st August, 2023 (Main Portfolio)

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Govt Securities			7.26% GSEC 22/08/2032	1.60	SOV
7.41% GS MAT - 19/12/2036	16.14	SOV	Long Term Debt		
7.26% GSEC MAT - 06/02/2033	9.60	SOV	Power Finance Corporation Ltd.	8.00	CRISIL AAA/A1+
7.74% MH SDL MAT - 01/03/2033	4.86	SOV	LIC Housing Finance Ltd.	7.99	CRISIL AAA/A1+
07.71% GUJARAT SDL 2026-08/03/2034	3.23	SOV	Mahindra & Mahindra Fin.Ser.Ltd.	7.96	CRISIL AAA/A1+
7.81% UTTARPRADESH SDL 29/03/2034	1.63	SOV	Jamnagar Utilities And Power Private Ltd. ^	7.95	CRISIL AAA/A1+
7.79% UTTARPRADESH SDL 29/03/2033	1.63	SOV	Bajaj Finance Ltd.	7.95	CRISIL AAA/A1+
07.78% RAJASTHAN SDL 29/03/2033	1.63	SOV	REC Ltd.	1.60	CRISIL AAA/A1+
			Piramal Capital & Housing Finance Ltd.	1.56	ICRA AA
			Net Current assets	16.67	
			Total	100.00	

Fund Performance Vs Benchmark (CAGR) as on 31st August, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Medium to Long Duration Debt A-III Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Medium to Long Duration Debt A-III Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Y	6.43	6.66	6.89	10,643	10,666	10,689
3 Y	8.97	4.83	3.70	12,940	11,520	11,152
5 Y	4.15	7.91	6.70	12,256	14,635	13,832
SI*	7.60	9.40	NA	64,003	97,453	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 91 in 'Fund Manager Summary'. N.A - Not Available. Schemes Managed by Mr. Sunil Patil.

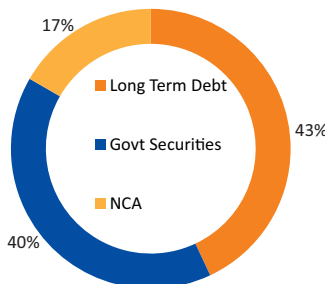
*The Scheme returns are inclusive of the impact of segregation of the portfolio Debt instruments of Vodafone Idea Ltd. have been segregated from the Main Portfolio on 17th Feb, 2020.

SIP Returns as on 31st August, 2023

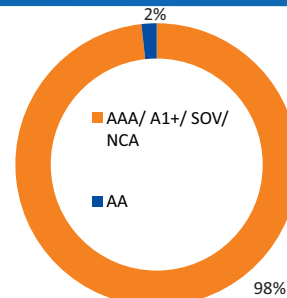
Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Medium to Long Duration Debt A-III Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Medium to Long Duration Debt A-III Index	Yield (%) CRISIL 10 Year Gilt Index
1 Y	120,000	124,502	124,842	125,136	7.04	7.58	8.05
3 Y	360,000	414,022	388,635	384,183	9.30	5.04	4.27
5 Y	600,000	718,122	702,291	677,622	7.13	6.24	4.81
7 Y	840,000	1,021,542	1,064,352	1,008,744	5.51	6.66	5.15
10 Y	1,200,000	1,597,192	1,755,505	1,627,226	5.58	7.39	5.94
15 Y	1,800,000	2,935,573	3,329,004	2,916,065	6.22	7.75	6.14
SI	2,250,000	4,291,866	4,978,229	4,190,514	6.45	7.85	6.23

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

Asset Allocation as on 31st August, 2023



Credit Profile as on 31st August, 2023



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

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

UTI Bond Fund (Segregated - 17022020) Segregated Portfolio as on 31st August, 2023

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

* Percentage to NAV Less Than 0.01

Segregated AUM & NAV

Segregated Fund Size Monthly Average - 17022020 : ₹ 0.0 Crore

Closing AUM: ₹ 0.0 Crore

Segregated NAV per unit as on 31st August, 2023 Growth : ₹ 0.0

UTI LONG DURATION FUND

An open ended debt scheme investing in instruments such that the Macaulay duration of the portfolio is greater than 7 years. Relatively High Interest rate risk and Relatively Low Credit Risk

Category
Long Duration
Debt Fund

Investment Objective

The scheme aims to generate optimal returns with adequate liquidity by investing in a portfolio of debt and money market instruments.

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

Date of inception/allotment

17th March, 2023

Benchmark Index

CRISIL Long Duration Debt A-III Index

Fund Manager

Mr. Sunil Patil, M.Com, MFM, CAIIB-I
Managing the scheme since Mar-2023

Plans/Option (Regular/Direct)

Growth Option

Quarterly IDCW Option/Half Yearly IDCW Option/
Annual IDCW Option & Flexi IDCW Option with Payout
& Reinvestment facilities

Load Structure

Entry Load* : Nil

(Not Applicable as per SEBI guidelines)

Exit Load :

(A) Redemption / Switch out within 3 Years from the date of allotment:

(i) up to 10% of the allotted units - Nil

(ii) beyond 10% of the allotted units - 1.00%

(B) After 3 years from the date of allotment - Nil

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

Fund AUM

Fund Size Monthly Average : ₹ 57.92 Crore

Closing AUM : ₹ 57.95 Crore

High/Low NAV in the month

High Growth Option : ₹ 10.3981

Low Growth Option : ₹ 10.2943

Total Expense Ratio

Regular : 1.49

Direct : 0.56

Minimum Investment Amount

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

NAV per unit as on 31st August, 2023

Regular Growth Option ₹ 10.3981

Regular IDCW Option ₹ 10.3981

Direct Growth Option ₹ 10.4483

Direct IDCW Option ₹ 10.8837

Portfolio Parameters

Weighted Average Maturity 18.68 yrs

Yield to Maturity* 7.30%

Modified Duration 9.30 yrs

Macaulay Duration 9.64 yrs

The above scheme is in existence for less than 1 years.

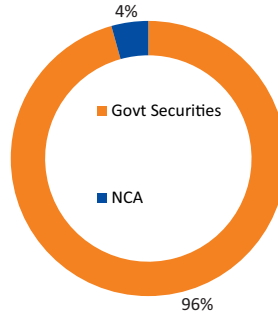
*Annualized Portfolio YTM – Yields of all securities are annualized

September 2023 | For Product Label, Refer Page no. 92-97.

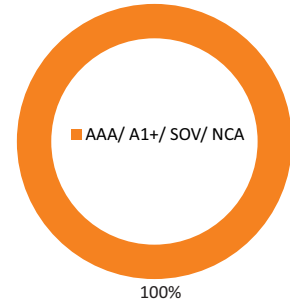
Portfolio as on 31st August, 2023

Portfolio	% to NAV	Rating
Govt Securities		
7.41% GS MAT - 19/12/2036	61.31	SOV
07.30% GSEC MAT -19/06/2053	34.36	SOV
Net Current assets	4.33	
Total	100.00	

Asset Allocation as on 31st August, 2023



Credit Profile as on 31st August, 2023



POTENTIAL RISK CLASS MATRIX				
Credit Risk →	Potential Risk Class			
	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)	High
Interest Rate Risk ↓				
Relatively Low (Class I)				
Moderate (Class II)				
Relatively High (Class III)	A-III			

Relatively High interest rate risk and Relatively Low Credit Risk.

UTI FLOATER FUND

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

Category
Floater

Investment Objective

The investment objective of the scheme is to generate reasonable returns and reduce interest rate risk by investing in a portfolio comprising predominantly of floating rate instruments and fixed rate instruments swapped for floating rate returns. The Scheme may also invest a portion of its net assets in fixed rate debt securities and money market instruments.

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

Date of inception/allotment

30th October, 2018

Benchmark Index

CRISIL Low Duration Debt Index

Fund Manager

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

Plans/Option (Regular/Direct)

Growth Option

Quarterly IDCW Option/Half Yearly IDCW Option /Annual IDCW Option/Flexi IDCW Option with payout & reinvestment facilities

Load Structure

Entry Load: Nil

Exit Load : Nil

Fund AUM

Fund Size Monthly Average : ₹ 1545.39 Crore

Closing AUM : ₹ 1412.24 Crore

High/Low NAV in the month

High Growth Option : ₹ 1317.0476

Low Growth Option : ₹ 1310.9656

Total Expense Ratio

Regular : 0.85

Direct : 0.35

Minimum Investment Amount

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

NAV per unit as on 31st August, 2023

Regular Growth Option ₹ 1317.0476

Regular IDCW Option ₹ 1204.0154

Direct Growth Option ₹ 1366.7459

Direct IDCW Option ₹ 1287.5770

Portfolio Parameters

Weighted Average Maturity 1.08 yrs

Yield to Maturity* 7.24%

Modified Duration 0.84 yrs

Macaulay Duration 0.88 yrs

*Annualized Portfolio YTM – Yields of all securities are annualized

Portfolio as on 31st August, 2023

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
CP / CDs			91 DAYS T BILL - 19/10/2023	7.02	SOV
Small Industries Development Bank Of India	8.52	CARE AAA/A1+	182 DAYS T BILL - 14/09/2023	1.06	SOV
Export Import Bank Of India	8.52	CRISIL AAA/A1+	5.39% GUJARAT SDL MAT - 31/03/2024	1.05	SOV
National Bank For Agriculture & Rural Development	6.83	CRISIL AAA/A1+	364 DAYS T - BILL- 11/01/2024	0.69	SOV
Canara Bank	3.47	CRISIL AAA/A1+	NCDs		
HDFC Bank Ltd.	3.43	CARE AAA/A1+	National Housing Bank	8.86	CRISIL AAA/A1+
FRBs			LIC Housing Finance Ltd.	7.02	CRISIL AAA/A1+
Axis Finance Ltd	4.27	CRISIL AAA/A1+	Power Finance Corporation Ltd.	6.02	CRISIL AAA/A1+
Tata Cleantech Capital Ltd.	4.26	CRISIL AAA/A1+	India Grid Trust	3.52	CRISIL AAA/A1+
Power Finance Corporation Ltd.	3.54	CRISIL AAA/A1+	HDFC Bank Ltd.	0.71	CRISIL AAA/A1+
Govt Securities			Net Current assets	4.10	
182 DAYS T BILL - 29/02/2024	17.11	SOV	Total	100.00	

Fund Performance Vs Benchmark (CAGR) as on 31st August, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Low Duration Debt Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Low Duration Debt Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Y	6.39	7.20	6.89	10,639	10,720	10,689
3 Y	4.48	5.38	3.70	11,405	11,702	11,152
SI*	5.86	6.63	6.49	13,172	13,642	13,556

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.

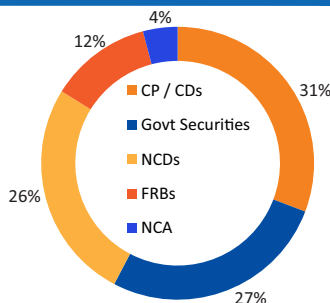
For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 91 in 'Fund Manager Summary'. Schemes Managed by Mr. Sudhir Agrawal . The above scheme is in existence for less than 5 years.

SIP Returns as on 31st August, 2023

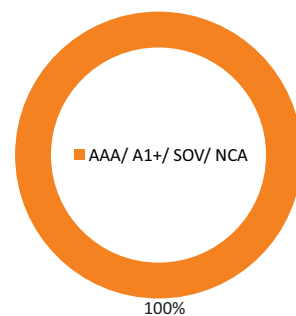
Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Low Duration Debt Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Low Duration Debt Index	Yield (%) CRISIL 10 Year Gilt Index
1 Y	120,000	124,379	124,863	125,136	6.85	7.61	8.05
3 Y	360,000	388,381	393,877	384,183	5.00	5.93	4.27
SI	580,000	658,979	672,123	649,981	5.23	6.04	4.66

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.

Asset Allocation as on 31st August, 2023



Credit Profile as on 31st August, 2023



POTENTIAL RISK CLASS MATRIX			
Potential Risk Class			
Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)		B-III	

Relatively High interest rate risk and Moderate Credit Risk.

UTI 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.

Category
Banking and PSU Fund

Investment Objective

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

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

Date of inception/allotment

27th January, 2014

Benchmark Index

CRISIL Banking and PSU Debt Index

Fund Manager

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

Plans/Option (Regular/Direct)

Growth Option

Mthly/Qtly/Half Yearly/Annual/Flexi Payout & Reinvestment IDCW Option

Load Structure

Entry Load: Nil

Exit Load : Nil

Fund AUM

Fund Size Monthly Average : ₹ 959.09 Crore

Closing AUM : ₹ 960.90 Crore

High/Low NAV in the month

High Growth Option : ₹ 19.0965

Low Growth Option : ₹ 19.0078

Total Expense Ratio

Regular : 0.57

Direct : 0.24

Minimum Investment Amount

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

NAV per unit as on 31st August, 2023

Regular Growth Option : ₹ 19.0965

Regular IDCW Option : ₹ 12.8061

Direct Growth Option : ₹ 19.3320

Direct IDCW Option : ₹ 16.6589

Portfolio Parameters

Weighted Average Maturity 3.74 yrs

Yield to Maturity* 7.50%

Modified Duration 3.05 yrs

Macaulay Duration 3.25 yrs

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

*Annualized Portfolio YTM – Yields of all securities are annualized

Portfolio as on 31st August, 2023

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Govt Securities			Axis Bank Ltd.	5.71	CRISIL AAA/A1+
7.38% GSEC 20/06/2027	20.96	SOV	Hindustan Petroleum Corporation Ltd.	5.25	CRISIL AAA/A1+
7.17% GSEC 08/01/2028	1.04	SOV	Indian Railway Finance Corporation Ltd.	5.22	CRISIL AAA/A1+
7.06% GS MAT - 10/04/2028	1.04	SOV	Export Import Bank Of India	5.20	CRISIL AAA/A1+
GS - C STRIP MAT - 15/12/2027	0.54	SOV	HDFC Bank Ltd.	4.18	CARE AAA/A1+
7.85% TN SDL MAT - 15/03/2027	0.53	SOV	NHPC Ltd.	2.57	ICRA AAA/A1+
Long Term Debt			Indian Oil Corporation Ltd.	2.49	CRISIL AAA/A1+
Power Finance Corporation Ltd.	8.34	CRISIL AAA/A1+	National Housing Bank	1.56	CRISIL AAA/A1+
National Bank For Agriculture & Rural Development	8.31	CRISIL AAA/A1+	Net Current Assets	4.46	
REC Ltd	7.84	CRISIL AAA/A1+	Total	100.00	
ICICI Bank Ltd	7.50	ICRA AAA/A1+			
Small Industries Development Bank Of India	7.26	CRISIL AAA/A1+			

Fund Performance Vs Benchmark (CAGR) as on 31st August, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Banking and PSU Debt Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Banking and PSU Debt Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Y	5.72	6.38	6.89	10,572	10,638	10,689
3 Y	6.56	4.83	3.70	12,100	11,520	11,152
5 Y	5.62	7.04	6.70	13,146	14,054	13,832
SI*	6.99	8.00	7.02	19,101	20,900	19,152

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

*Compounded annualized Growth Rate.

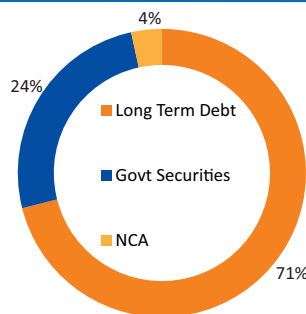
For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 91 in 'Fund Manager Summary'. Schemes Managed by Mr. Anurag Mittal.

SIP Returns as on 31st August, 2023

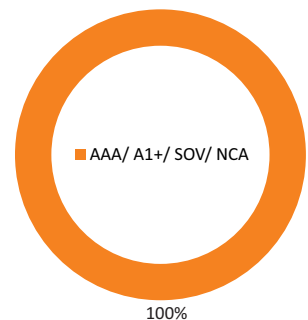
Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Banking and PSU Debt Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Banking and PSU Debt Index	Yield (%) CRISIL 10 Year Gilt Index
1 Y	120,000	124,204	124,429	125,136	6.57	6.93	8.05
3 Y	360,000	402,527	388,636	384,183	7.39	5.04	4.27
5 Y	600,000	711,714	696,674	677,622	6.77	5.92	4.81
7 Y	840,000	1,047,388	1,055,188	1,008,744	6.21	6.42	5.15
SI	1,140,000	1,559,643	1,602,094	1,511,783	6.44	6.98	5.8

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

Asset Allocation as on 31st August, 2023



Credit Profile as on 31st August, 2023



POTENTIAL RISK CLASS MATRIX			
Potential Risk Class			
Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)		B-III	

Relatively High interest rate risk and Moderate Credit Risk.

UTI CORPORATE BOND FUND

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

Category
Corporate Bond Fund

Investment Objective

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

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

Date of inception/allotment

8th August, 2018

Benchmark Index

CRISIL Corporate Bond B-II Index

Fund Manager

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

Plans/Option (Regular/Direct)

Growth Option

Quarterly IDCW Option/Half Yearly IDCW Option/ Annual IDCW Option/Flexi IDCW Option with Payout & Reinvestment facilities

Load Structure

Entry Load: Nil

Exit Load : Nil

Fund AUM

Fund Size Monthly Average : ₹ 3197.82 Crore

Closing AUM : ₹ 3187.84 Crore

High/Low NAV in the month

High Growth Option : ₹ 14.2104

Low Growth Option : ₹ 14.1467

Total Expense Ratio

Regular : 0.57

Direct : 0.28

Minimum Investment Amount

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

NAV per unit as on 31st August, 2023

Regular Growth Option : ₹ 14.2104

Regular IDCW Option : ₹ 12.5130

Direct Growth Option : ₹ 14.4412

Direct IDCW Option : ₹ 12.7282

Portfolio Parameters

Weighted Average Maturity : 2.81 yrs

Yield to Maturity* : 7.49%

Modified Duration : 2.15 yrs

Macaulay Duration : 2.28 yrs

*Annualized Portfolio YTM – Yields of all securities are annualized

POTENTIAL RISK CLASS MATRIX			
Potential Risk Class			
Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)	A-III		

Relatively High interest rate risk and Relatively Low Credit Risk.

Portfolio as on 31st August, 2023

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
CP / CDs			HDFC Bank Ltd.	8.48	CRISIL AAA/A1+
ICICI Bank Ltd	1.51	ICRA AAA/A1+	National Bank For Agriculture & Rural Development	6.96	CRISIL AAA/A1+
Canara Bank	0.77	CRISIL AAA/A1+	Small Industries Development Bank Of India	6.54	CARE AAA/A1+
Kotak Mahindra Bank Ltd.	0.76	CRISIL AAA/A1+	National Housing Bank	6.25	CRISIL AAA/A1+
Govt Securities			Export Import Bank Of India	3.95	CRISIL AAA/A1+
182 DAYS T BILL - 29/02/2024	7.58	SOV	LIC Housing Finance Ltd.	3.86	CRISIL AAA/A1+
07.18% GSEC MAT -14/08/2033	2.68	SOV	Larsen & Toubro Ltd.	3.13	CRISIL AAA/A1+
7.38% GSEC 20/06/2027	2.37	SOV	Indian Railway Finance Corporation Ltd.	2.34	CRISIL AAA/A1+
07.68% GUJRAT SDL 15/03/2033	1.59	SOV	Bajaj Finance Ltd.	2.33	CRISIL AAA/A1+
7.66% HARYANA SDL MAT - 23/03/2029	0.94	SOV	Summit Digital Infrastructure Ltd	2.31	CRISIL AAA/A1+
364 D TBILL MAT 29/02/2024	0.76	SOV	Ultratech Cement Ltd.	1.55	CRISIL AAA/A1+
IGB- CPN STRIPS-MAT-12/09/2024	0.73	SOV	Axis Finance Ltd	1.08	CRISIL AAA/A1+
8.24% G-SEC 15/02/2027	0.65	SOV	NTPC Ltd.	1.06	CRISIL AAA/A1+
GS - C STRIP MAT- 16/06/2027	0.48	SOV	ICICI Bank Ltd	0.93	ICRA AAA/A1+
8.15% TN SDL MAT - 09/05/28	0.32	SOV	India Grid Trust	0.78	CRISIL AAA/A1+
GS - C STRIP MAT- 15/06/2027	0.25	SOV	Kotak Mahindra Prime Ltd.	0.63	CRISIL AAA/A1+
GS - C STRIP MAT- 15/12/2027	0.21	SOV	NHPC Ltd.	0.35	ICRA AAA/A1+
5.74% GS 2026-MAT-15/11/2026	0.15	SOV	Axis Bank Ltd.	0.16	CRISIL AAA/A1+
GOI FRB - MAT 22/09/2033	0.02	SOV	Net Current assets	8.04	
Long Term Debt			Total	100.00	
Power Finance Corporation Ltd.	8.92	CRISIL AAA/A1+			
REC Ltd	8.59	CRISIL AAA/A1+			

Fund Performance Vs Benchmark (CAGR) as on 31st August, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Corporate Bond B-II Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Corporate Bond B-II Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Y	6.24	7.21	6.89	10,624	10,721	10,689
3 Y	4.88	5.84	3.70	11,537	11,856	11,152
5 Y	7.23	7.59	6.70	14,180	14,419	13,832
SI*	7.18	7.56	6.48	14,209	14,466	13,745

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.

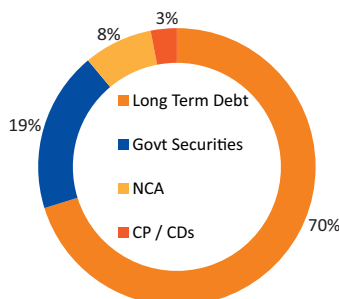
For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 91 in 'Fund Manager Summary'. Schemes Managed by Mr. Anurag Mittal.

SIP Returns as on 31st August, 2023

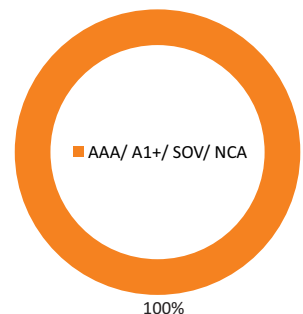
Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Corporate Bond B-II Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Corporate Bond B-II Index	Yield (%) CRISIL 10 Year Gilt Index
1 Y	120,000	124,374	125,088	125,136	6.84	7.97	8.05
3 Y	360,000	388,532	394,441	384,183	5.02	6.03	4.27
SI	590,000	684,844	697,661	663,754	6.01	6.76	4.74

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

Asset Allocation as on 31st August, 2023



Credit Profile as on 31st August, 2023



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

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

Category
Dynamic Bond

Investment Objective

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

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

Date of inception/allotment

16th June, 2010

Benchmark Index

CRISIL Dynamic Bond A-III Index

Fund Manager

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

Plans/Option (Regular/Direct)

Growth Option

Qtly IDCW/Half Yearly IDCW/Annual IDCW/Flexi IDCW with Payout and Reinvestment facilities

Load Structure

Entry Load: Nil

Exit Load : Nil

Fund AUM

Fund Size Monthly Average : ₹480.56 Crore

Closing AUM : ₹477.49 Crore

High/Low NAV in the month

High Growth Option : ₹26.8806

Low Growth Option : ₹26.7130

Total Expense Ratio

Regular : 1.53

Direct : 0.70

Minimum Investment Amount

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

NAV per unit as on 31st August, 2023

Regular Growth Option : ₹26.8756

Regular IDCW Option : ₹14.2452

Direct Growth Option : ₹28.7509

Direct IDCW Option : ₹14.4286

Portfolio Parameters

Weighted Average Maturity : 4.59 yrs

Yield to Maturity* : 7.17%

Modified Duration : 3.15 yrs

Macaulay Duration : 3.35 yrs

*Annualized Portfolio YTM – Yields of all securities are annualized

POTENTIAL RISK CLASS MATRIX				
Potential Risk Class				
Credit Risk →	Relatively Low (Class A)	Low	Moderate(Class B)	Relatively High (Class C)
Interest Rate Risk ↓				
Relatively Low (Class I)				
Moderate (Class II)			B-III	
Relatively High (Class III)				

Relatively High interest rate risk and Moderate Credit Risk.

Portfolio as on 31st August, 2023 (Main Portfolio)

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Govt Securities			Indian Railway Finance Corporation Ltd.	5.28	CRISIL AAA/A1+
182 DAYS T BILL - 29/02/2024	30.36	SOV	Canfin Homes Ltd.	2.05	ICRA AA+
07.18% GSEC MAT -14/08/2033	10.51	SOV	Net Current Assets	15.03	
91 DAYS T BILL - 19/10/2023	5.19	SOV	Total	100.00	
182 DAYS T BILL - 14/09/2023	3.13	SOV			
NCDs					
HDFC Bank Ltd.	9.52	CRISIL AAA/A1+			
REC Ltd	9.49	CRISIL AAA/A1+			
Power Finance Corporation Ltd.	9.43	CRISIL AAA/A1+			

Fund Performance Vs Benchmark (CAGR) as on 31st August, 2023 Growth of ₹10000

Period	NAV Growth (%)	CRISIL Dynamic Bond A-III Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Dynamic Bond A-III Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Y	5.68	6.74	6.89	10,568	10,674	10,689
3 Y	9.23	4.83	3.70	13,032	11,520	11,152
5 Y	5.82	7.84	6.70	13,271	14,588	13,832
SI*	7.77	7.92	6.21	26,885	27,383	22,172

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

*Compounded annualized Growth Rate.

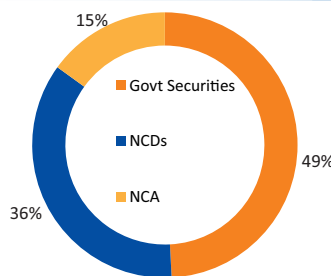
For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 91 in 'Fund Manager Summary'. Schemes Managed by Mr. Sudhir Agrawal. *The Scheme returns are inclusive of the impact of segregation of the portfolio Debt instruments of Vodafone Idea Ltd. have been segregated from the Main Portfolio on 17th Feb, 2020.

SIP Returns as on 31st August, 2023

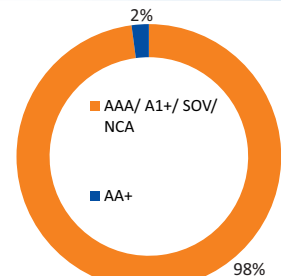
Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Dynamic Bond A-III Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Dynamic Bond A-III Index	Yield (%) CRISIL 10 Year Gilt Index
1 Y	120,000	124,035	124,806	125,136	6.30	7.52	8.05
3 Y	360,000	414,119	388,809	384,183	9.32	5.07	4.27
5 Y	600,000	734,453	702,248	677,622	8.03	6.23	4.81
7 Y	840,000	1,066,016	1,062,899	1,008,744	6.70	6.62	5.15
10 Y	1,200,000	1,703,585	1,751,251	1,627,226	6.82	7.34	5.94
SI	1,580,000	2,604,581	2,692,073	2,413,772	7.26	7.73	6.19

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.**

Asset Allocation as on 31st August, 2023



Credit Profile as on 31st August, 2023



Segregated AUM & NAV

Segregated Fund Size Monthly Average - 17022020 : ₹0.0Crore

Closing AUM: ₹0.0Crore

Segregated NAV per unit as on 31st August, 2023 Growth : ₹0.0

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

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

UTI Dynamic Bond Fund (Segregated - 17022020) Segregated Portfolio as on 31st August, 2023

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

* Percentage to NAV Less Than 0.01

UTI CREDIT RISK FUND

(Number of Segregated portfolio in the scheme 4)

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

Category
Credit Risk Fund

Investment Objective

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

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

Date of inception/allotment

19th November, 2012

Benchmark Index

CRISIL Credit Risk Debt C-II Index

Fund Manager

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

Plans/Option (Regular/Direct)

Growth Option

Monthly IDCW /Quarterly IDCW/Half Yearly IDCW & Flexi IDCW Option with Payout and Reinvestment facilities

Load Structure

Entry Load: Nil

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

Fund AUM

Fund Size Monthly Average : ₹ 419.59 Crore
Closing AUM : ₹ 413.70 Crore

High/Low NAV in the month

High Growth Option : ₹ 14.9064
Low Growth Option : ₹ 14.8301

Total Expense Ratio

Regular : 1.60
Direct : 0.86

Minimum Investment Amount

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

NAV per unit as on 31st August, 2023

Regular Growth Option ₹ 14.9064
Regular IDCW Option ₹ 9.6767
Direct Growth Option ₹ 16.6326
Direct IDCW Option ₹ 10.5570

Portfolio Parameters

Weighted Average Maturity 2.40 yrs
Yield to Maturity* 8.21%
Modified Duration 1.76 yrs
Macaulay Duration 1.85 yrs

*Annualized Portfolio YTM – Yields of all securities are annualized

Portfolio as on 31st August, 2023 (Main Portfolio)

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
CP / CDs			Tata Projects Ltd.	5.71	IND AA
Motilal Oswal Finvest Ltd	1.84	IND AAA/A1+	Kirloskar Ferrous Industries Ltd.	5.51	ICRA AA
Govt Securities			Steel Authority Of India Ltd.	5.47	CARE AA
6.54% GSEC MAT - 17/01/2032	2.78	SOV	India Grid Trust	4.94	CRISIL AAA/A1+
7.10% GS MAT - 18/04/2029	2.41	SOV	Piramal Pharma Ltd.	4.80	CARE AA-
7.38% GSEC 20/06/2027	1.56	SOV	Aadhar Housing Finance Ltd.	4.79	CARE AA
07.78% RAJASTHAN SDL			Aditya Birla Fashion & Retail Ltd.	4.74	IND AA+
29/03/2033	0.99	SOV	TMF Holdings Ltd.	4.05	CRISIL AA
7.79% UTTARPRADESH SDL			Hinduja Leyland Finance Ltd.	3.61	CARE AA
29/03/2033	0.54	SOV	G R Infraprojects Ltd	3.55	CARE AA+
7.26% GSEC 22/08/2032	0.24	SOV	Century Textiles & Industries Ltd.	3.36	CRISIL AA
Long Term Debt			Shriram Finance Ltd.	2.42	CRISIL AA+
Piramal Capital & Housing Finance Ltd.	6.51	ICRA AA	Small Industries Development Bank Of India	2.39	ICRA AAA/A1+
Tata Motors Ltd.	6.15	ICRA AA	Avanse Financial Services Ltd.	2.17	CARE AA-
Godrej Industries Ltd.	5.98	CRISIL AA	Net Current assets	7.55	
Summit Digital Infrastructure Ltd.	5.92	CRISIL AAA/A1+	Total	100.00	

Fund Performance Vs Benchmark (CAGR) as on 31st August, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Credit Risk Debt C-II Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Credit Risk Debt C-II Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Y	6.52	9.13	6.89	10,652	10,913	10,689
3 Y	10.77	8.01	3.70	13,591	12,601	11,152
5 Y	-1.55	9.02	6.70	9,248	15,404	13,832
SI*	3.77	9.29	6.46	14,906	26,070	19,645

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

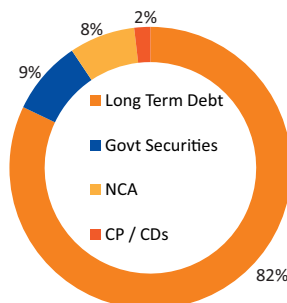
*Compounded annualized Growth Rate. For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 91 in 'Fund Manager Summary'. Schemes Managed by Mr. Ritesh Nambiar. *The Scheme returns are inclusive of the impact of segregation of the portfolio Debt instruments of Altico Capital India Ltd, Vodafone Idea Ltd, Yes Bank Ltd and Zee Learn Ltd. have been segregated from the Main Portfolio on 13th Sep, 2019 17th Feb, 2020 6th March, 2020 and 07th August, 2020 Respectively

SIP Returns as on 31st August, 2023

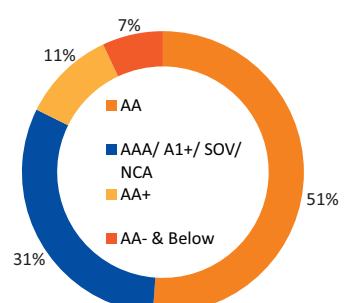
Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Credit Risk Debt C-II Index (₹)	CRISIL 10 Year Gilt Index (₹)	Yield (%) Fund	Yield (%) CRISIL Credit Risk Debt C-II Index	Yield (%) CRISIL 10 Year Gilt Index
1 Y	120,000	124,378	126,173	125,136	6.85	9.69	8.05
3 Y	360,000	414,280	407,165	384,183	9.35	8.17	4.27
5 Y	600,000	656,711	745,020	677,622	3.57	8.60	4.81
7 Y	840,000	892,217	1,142,024	1,008,744	1.70	8.64	5.15
10 Y	1,200,000	1,334,110	1,899,691	1,627,226	2.09	8.89	5.94
SI	1,290,000	1,463,767	2,127,267	1,795,774	2.31	8.96	5.98

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

Asset Allocation as on 31st August, 2023



Credit Profile as on 31st August, 2023



UTI CREDIT RISK FUND

(Number of Segregated portfolio in the scheme 4)

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

Category
Credit Risk Fund

NAV Per Unit (Regular Plan - Growth Option)

Date	Main Portfolio	Segregated Portfolio
12/09/2019	16.4233	NA
13/09/2019	15.4829	0.2478
Reduction in NAV(%)	-5.73%	

Impact on NAV is negative on account of segregation of portfolio. Partial amount (Rs. 12.20 lakhs) recovered and accordingly distributed to investors

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

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

Date	Main Portfolio	Segregated Portfolio
14/02/2020	14.0426	NA
17/02/2020	12.6557	1.3979
Reduction in NAV(%)	-9.88%	

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

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

Date	Main Portfolio	Segregated Portfolio
06/07/2020	12.0646	NA
06/07/2020	10.9593	0.5579
Reduction in NAV(%)	-9.16%	

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

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

Segregated AUM & NAV

Segregated Fund Size Monthly Average - 17022020 :	₹ 0.0 Crore
Closing AUM:	₹ 0.0 Crore
Segregated Fund Size Monthly Average - 06032020 :	₹ 0.0 Crore
Closing AUM:	₹ 0.0 Crore
Segregated NAV per unit as on 31 st August, 2023 Growth :	₹ 0.0

Yes Bank Segregated (06032020) NAV per unit (Regular Plan - Growth Option)

Date	Main Portfolio	Segregated Portfolio
05/03/2020	12.3694	NA
06/03/2020	11.7384	0
Reduction in NAV(%)	-5.10%	

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

UTI Credit Risk Fund (Segregated - 17022020) Segregated Portfolio as on 31st August, 2023

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

* Percentage to NAV Less Than 0.01

UTI Credit Risk Fund (Segregated - 06032020) Segregated Portfolio as on 31st August, 2023

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

* Percentage to NAV Less Than 0.01

POTENTIAL RISK CLASS MATRIX

Credit Risk →	Potential Risk Class		
	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)			C-III

Relatively High interest rate risk and Relatively High Credit Risk.

UTI GILT FUND

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

Category
Gilt Fund

Investment Objective

The investment objective of the scheme is to generate credit risk-free return through investment in sovereign securities issued by the Central Government and / or a State Government and / or any security unconditionally guaranteed by the Central Government and / or a State Government for repayment of principal and interest. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.

Date of inception/allotment

21st January, 2002

Benchmark Index

CRISIL Dynamic Gilt Index

Fund Manager

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

Plans/Option (Regular/Direct)

Growth Option
IDCW Option with Payout and Reinvestment facilities

Load Structure

Entry Load: Nil
Exit Load : Nil

Fund AUM

Fund Size Monthly Average : ₹ 536.77 Crore
Closing AUM : ₹ 537.39 Crore

High/Low NAV in the month

High Growth Option : ₹ 54.4653
Low Growth Option : ₹ 54.1045

Total Expense Ratio

Regular : 0.93
Direct : 0.67

Minimum Investment Amount

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

NAV per unit as on 31st August, 2023

Regular Growth Option : ₹ 54.4653
Regular IDCW Option : ₹ 33.7848
Direct Growth Option : ₹ 56.1188
Direct IDCW Option : ₹ 27.1000

Portfolio Parameters

Weighted Average Maturity : 4.73 yrs
Yield to Maturity* : 7.05%
Modified Duration : 3.44 yrs
Macaulay Duration : 3.57 yrs

*Annualized Portfolio YTM – Yields of all securities are annualized

Portfolio as on 31st August, 2023

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Govt Securities			182 DAYS T BILL - 14/09/2023	2.78	SOV
07.18% GSEC MAT -14/08/2033	28.00	SOV	91 DAYS T BILL - 19/10/2023	2.77	SOV
7.38% GSEC 20/06/2027	24.36	SOV	Net Current assets	18.66	
182 DAYS T BILL - 22/09/2023	13.90	SOV	Total	100.00	
7.94% HR SDL 2034 - 29/06/2034	4.81	SOV			
7.64% MADHYA PRADESH SDL-08/02/2033	4.71	SOV			

Fund Performance Vs Benchmark (CAGR) as on 31st August, 2023 Growth of ₹ 10000

Period	NAV Growth (%)	CRISIL Dynamic Gilt Index (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL Dynamic Gilt Index (₹)	CRISIL 10 Year Gilt Index (₹)
1 Y	6.52	7.26	6.89	10,652	10,726	10,689
3 Y	4.40	4.84	3.70	11,379	11,523	11,152
5 Y	7.15	7.71	6.70	14,127	14,500	13,832
SI*	8.15	7.53	6.47	54,415	48,054	38,789

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

*Compounded annualized Growth Rate.

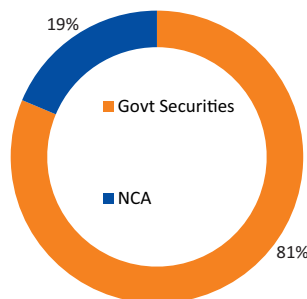
For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 91 in 'Fund Manager Summary'. Schemes Managed by Mr. Sudhir Agrawal.

SIP Returns as on 31st August, 2023

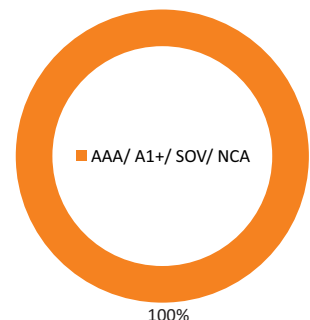
Period	Investment Amount (₹)	Fund Value (₹)	CRISIL Dynamic Gilt Index (₹)	CRISIL 10 Year Gilt Index(₹)	Yield (%) Fund	Yield (%) CRISIL Dynamic Gilt Index	Yield (%) CRISIL 10 Year Gilt Index
1 Y	120,000	124,445	125,005	125,136	6.95	7.84	8.05
3 Y	360,000	387,153	402,977	384,183	4.78	7.47	4.27
5 Y	600,000	690,643	711,764	677,622	5.57	6.77	4.81
7 Y	840,000	1,041,823	1,066,726	1,008,744	6.06	6.72	5.15
10 Y	1,200,000	1,730,075	1,741,610	1,627,226	7.11	7.24	5.94
15 Y	1,800,000	3,321,826	3,254,460	2,916,008	7.73	7.48	6.14
SI	2,250,000	4,966,743	4,796,443	4,190,457	7.83	7.5	6.23

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

Asset Allocation as on 31st August, 2023



Credit Profile as on 31st August, 2023



POTENTIAL RISK CLASS MATRIX			
Potential Risk Class			
Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)	A-III		

Relatively High interest rate risk and Relatively Low Credit Risk.

UTI GILT FUND WITH 10 YEAR CONSTANT DURATION

(An open ended debt scheme investing in government securities having a constant maturity of 10 years. Relatively High Interest rate risk and Relatively Low Credit Risk)

Category
Gilt Fund

Investment Objective

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

Date of inception/allotment

03rd August, 2022

Benchmark Index

CRISIL 10 Year Gilt Index

Fund Manager

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

Plans/Option (Regular/Direct)

Growth Option
Quarterly IDCW Option/Half Yearly IDCW Option/Annual IDCW Option/Flexi IDCW Option with Payout & Reinvestment facilities

Load Structure

Entry Load*: Nil
(Not Applicable as per SEBI guidelines)
Exit Load: Nil
*In terms of provision no. 10.4.1 a. of para 10.4 under Chapter 10 of SEBI Master Circular for Mutual Funds No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023 no entry load will be charged by the Scheme to the investor effective August 1, 2009

Fund AUM

Fund Size Monthly Average : ₹166.87 Crore
Closing AUM : ₹182.91 Crore

High/Low NAV in the month

High Growth Option : ₹10.8253
Low Growth Option : ₹10.7352

Total Expense Ratio

Regular : 0.70
Direct : 0.22

Minimum Investment Amount

Minimum amount of investment under all plans and Options Minimum initial investment is ₹ 5,000/- and in multiples of ₹ 1/- thereafter. Subsequent minimum investment under a folio is ₹ 1,000/- and in multiples of ₹ 1/- thereafter with no upper limit.

NAV per unit as on 31st August, 2023

Regular Growth Option : ₹10.8253
Regular IDCW Option : ₹10.8250
Direct Growth Option : ₹10.8834
Direct IDCW Option : ₹10.8837

Portfolio Parameters

Weighted Average Maturity 9.45 yrs
Yield to Maturity* 7.21%
Modified Duration 6.67 yrs
Macaulay Duration 6.91 yrs

*Annualized Portfolio YTM – Yields of all securities are annualized

Portfolio as on 31st August, 2023

Portfolio	% to NAV	Rating
Govt Securities		
07.18% GSEC MAT -14/08/2033	65.82	SOV
7.26% GSEC MAT -06/02/2033	30.26	SOV
Net Current assets	3.92	
Total	100.00	

Fund Performance Vs Benchmark (CAGR) as on 31st August, 2023 Growth of ₹ 10000

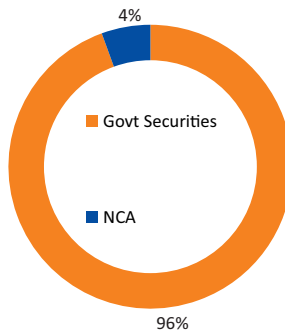
Period	NAV Growth (%)	CRISIL 10 Year Gilt Index (%)	NAV Growth (₹)	CRISIL 10 Year Gilt Index (₹)
1 Y	6.62	6.89	10,662	10,689
SI*	7.60	7.31	10,825	10,793

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

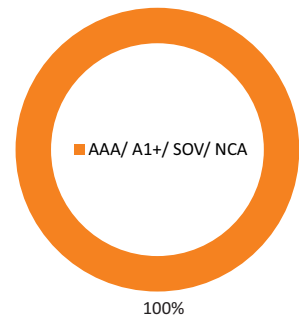
*Compounded annualized Growth Rate.

For performance details of other Schemes managed by the Fund Manager, please refer the respective Scheme sheets as listed in page 91 in 'Fund Manager Summary'. Schemes Managed by Mr. Jaydeep Bhowal & Mr. Anurag Mittal

Asset Allocation as on 31st August, 2023



Credit Profile as on 31st August, 2023



POTENTIAL RISK CLASS MATRIX

		Potential Risk Class		
		Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Credit Risk →	Interest Rate Risk ↓			
	Relatively Low (Class I)			
Moderate (Class II)				
Relatively High (Class III)		A-III		

Relatively High interest rate risk and Relatively Low Credit Risk.

UTI CRISIL SDL MATURITY JUNE 2027 INDEX FUND

An open-ended Target Maturity Debt Index Fund tracking CRISIL IBX SDL Index – June 2027. A Relatively High Interest Rate Risk and Relatively Low Credit Risk

Category
Debt Index Fund

Investment Objective

The investment objective of the scheme is to track the Index by investing in securities as represented by CRISIL IBX SDL Index – June 2027, subject to tracking errors. However, there is no guarantee or assurance that the investment objective of the scheme will be achieved.

Date of inception/allotment

11th January, 2023

Benchmark Index

CRISIL IBX SDL Index – June 2027

Fund Manager

Mr. Sunil Patil, M.Com, MFM, CALLB-I & CALLB-II

Plans/Option (Regular/Direct)

Growth Option

Load Structure

Entry Load* : Nil

(Not Applicable as per SEBI guidelines)

Exit Load : Nil

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

Fund AUM

Fund Size Monthly Average : ₹ 81.45 Crore

Closing AUM : ₹ 80.89 Crore

High/Low NAV in the month

High Growth Option : ₹ 10.4299

Low Growth Option : ₹ 10.3636

Total Expense Ratio

Regular : 0.42

Direct : 0.15

Minimum Investment Amount

Minimum amount of investment during NFO and on an ongoing basis under all Plans and Options is ₹ 5,000/- and in multiples of Re.1/- thereafter. Subsequent minimum investment amount under a folio is ₹ 1,000/- and in multiples of Re 1/- thereafter with no upper limit.

NAV per unit as on 31st August, 2023

Regular Growth Option : ₹ 10.4217

Direct Growth Option : ₹ 10.4387

Portfolio Parameters

Weighted Average Maturity : 3.58 yrs

Yield to Maturity* : 7.53%

Modified Duration : 3.02 yrs

Macaulay Duration : 3.14 yrs

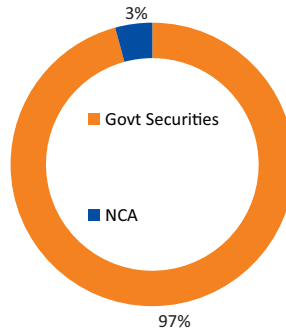
The above scheme is in existence for less than 1 years.

*Annualized Portfolio YTM – Yields of all securities are annualized

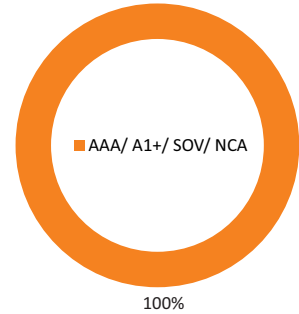
Portfolio as on 31st August, 2023

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Govt Securities			7.78% WB SDL MAT - 01/03/2027	6.25	SOV
07.75 KA SDL MAT 01/03/2027	12.49	SOV	7.53% HARYANA SDL-24/05/2027	6.21	SOV
7.64% UTTARPRADESH SDL			6.90% AP SDL MAT - 22/04/27	6.09	SOV
29/03/2027	12.45	SOV	6.35% AP SDL MAT - 06/05/2027	5.98	SOV
7.52% GJ SDL 2027- 24/05/2027	12.41	SOV	7.59% RJ SDL 15/02/2027	3.73	SOV
7.51% MH SDL MAT - 24/05/2027	11.79	SOV	7.59% KA SDL 29/03/2027	3.73	SOV
7.85% TN SDL MAT - 15/03/2027	6.27	SOV	7.59% GJ SDL 15/02/2027	3.11	SOV
7.76% MP SDL MAT - 01/03/2027	6.25	SOV	Net Current assets	3.26	
			Total	100.00	

Asset Allocation as on 31st August, 2023



Credit Profile as on 31st August, 2023



POTENTIAL RISK CLASS MATRIX			
Potential Risk Class			
Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)	A-III		

Relatively High interest rate risk and Relatively Low Credit Risk.

UTI CRISIL SDL MATURITY APRIL 2033 INDEX FUND

An open-ended target maturity debt index fund tracking CRISIL IBX SDL Index – April 2033. A Relatively High Interest Rate Risk and Relatively Low Credit Risk.

Category
Debt Index Fund

Investment Objective

The investment objective of the scheme is to track the Index by investing in securities as represented by CRISIL IBX SDL Index – April 2033, subject to tracking errors. However, there is no guarantee or assurance that the investment objective of the scheme will be achieved.

Date of inception/allotment

21st December, 2022

Benchmark Index

CRISIL IBXSDL Index – April 2033

Fund Manager

Mr. Sunil Patil, M.Com, MFM, CAIIB-I
Managing the scheme since Dec-2022

Plans/Option (Regular/Direct)

Growth Option

Load Structure

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

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

Fund AUM

Fund Size Monthly Average : ₹ 272.62 Crore
Closing AUM : ₹ 283.16 Crore

High/Low NAV in the month

High Growth Option : ₹ 10.5814
Low Growth Option : ₹ 10.5145

Total Expense Ratio

Regular : 0.42
Direct : 0.15

Minimum Investment Amount

Minimum amount of investment during NFO and on an ongoing basis under all Plans and Options is ₹ 5,000/- and in multiples of Re.1/- thereafter. Subsequent minimum investment amount under a folio is ₹ 1,000/- and in multiples of Re 1/- thereafter with no upper limit.

NAV per unit as on 31st August, 2023

Regular Growth Option ₹ 10.5812
Direct Growth Option ₹ 10.6006

Portfolio Parameters

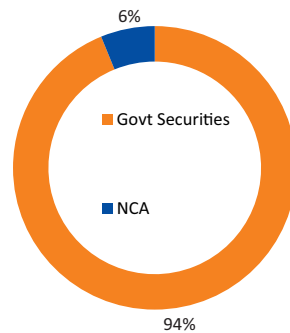
Weighted Average Maturity 9.04 yrs
Yield to Maturity* 7.54%
Modified Duration 6.22 yrs
Macaulay Duration 6.45 yrs

The above scheme is in existence for less than 1 years.
*Annualized Portfolio YTM – Yields of all securities are annualized

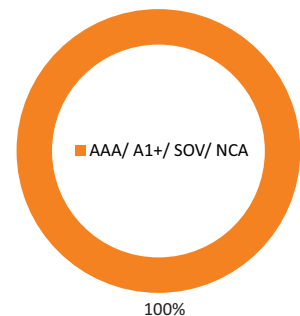
Portfolio as on 31st August, 2023

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Govt Securities			7.63% HARYANA SDL MAT - 04/01/2033	2.88	SOV
7.70% MAHARASHTRA SDL-08/03/2033	14.37	SOV	7.63% KL SDL MAT - 28/12/2032	2.24	SOV
7.77% HARYANA SDL MAT - 29/03/2033	9.03	SOV	07.82% TAMIL NADU SDL - 27/10/2032	1.81	SOV
7.67% KARNATAKA SDL 16/11/2032	7.17	SOV	07.77% RAJASTHAN SDL 23/03/2033	1.80	SOV
7.64% WESTBENGAL SDL 21/12/2032	6.79	SOV	7.62% ASSAM SDL -30/11/2032	1.79	SOV
7.79% UTTARPRADESH SDL 29/03/2033	5.42	SOV	07.62% TAMIL NADU SDL - 04/01/2033	1.79	SOV
07.78% RAJASTHAN SDL 29/03/2033	5.42	SOV	7.60% KARNATAKA SDL 28/12/2032	1.79	SOV
7.68% UTTARPRADESH SDL 28/09/2032	5.37	SOV	7.46% MADHYA PRADESH SDL -14/09/2032	1.77	SOV
07.64% BIHAR SDL 21/12/2032	5.36	SOV	07.61% RAJASTHAN SDL MAT - 28/12/2032	1.18	SOV
07.68% GUJRAT SDL 15/03/2033	5.20	SOV	07.58% ASSAM SDL 12/04/2033	1.00	SOV
07.81% GUJRAT SDL 12/10/2032	3.62	SOV	7.64% MAHARASHTRA SDL -25/01/2033	0.63	SOV
7.63% HARYANA SDL MAT - 21/12/2032	3.58	SOV	7.84% RAJASTHAN SDL MAT - 27/10/2032	0.27	SOV
07.57% TAMIL NADU SDL - 11/01/2033	3.56	SOV	Net Current assets	6.17	
			Total	100.00	

Asset Allocation as on 31st August, 2023



Credit Profile as on 31st August, 2023



POTENTIAL RISK CLASS MATRIX			
Potential Risk Class			
Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)	A-III		

Relatively High interest rate risk and Relatively Low Credit Risk.

UTI NIFTY SDL PLUS AAA PSU BOND APR 2026 75:25 INDEX FUND

An open-ended Target Maturity Index Fund investing in constituents of Nifty SDL Plus AAA PSU Bond Apr 2026 75:25 Index. A Relatively High Interest Rate Risk and Moderate Credit Risk

Category
Debt Index Fund

Investment Objective

The investment objective of the scheme is to track the Nifty SDL Plus AAA PSU Bond Apr 2026 75:25 Index by investing in AAA rated PSU Bonds and SDLs, maturing on or before April 2026, subject to tracking errors. However, there is no guarantee or assurance that the investment objective of the scheme will be achieved.

Date of inception/allotment

10th February, 2023

Benchmark Index

NIFTY SDL Plus AAA PSU Bond Apr 2026 75:25 Index

Fund Manager

Mr. Sunil Patil, M.Com, MFM, CALLB-I

Plans/Option (Regular/Direct)

Growth Option

Load Structure

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

Exit Load : Nil

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

Fund AUM

Fund Size Monthly Average : ₹ 173.31 Crore

Closing AUM : ₹ 175.02 Crore

High/Low NAV in the month

High Growth Option : ₹ 10.3947

Low Growth Option : ₹ 10.3437

Total Expense Ratio

Regular : 0.41

Direct : 0.15

Minimum Investment Amount

Minimum amount of investment on an ongoing basis under all Plans and Options is ₹ 5,000/- and in multiples of Re.1/- thereafter.

Subsequent minimum investment amount under a folio is ₹ 1,000/- and in multiples of Re 1/- thereafter with no upper limit.

NAV per unit as on 31st August, 2023

Regular Growth Option : ₹ 10.3947

Direct Growth Option : ₹ 10.4101

Portfolio Parameters

Weighted Average Maturity 2.47 yrs

Yield to Maturity* 7.52%

Modified Duration 2.12 yrs

Macaulay Duration 2.21 yrs

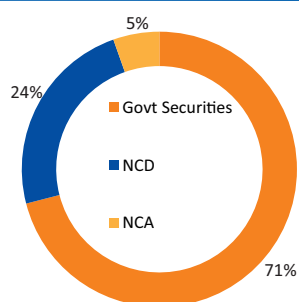
The above scheme is in existence for less than 1 years.

*Annualized Portfolio YTM – Yields of all securities are annualized

Portfolio as on 31st August, 2023

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Govt Securities			28/02/2026	8.56	CRISIL AAA/A1+
8.57% WB SDL MAT - 09/03/2026	21.12	SOV	7.57% URNCD NABARD(SR-23G)		
8.51 MH SDL-09/03/2026	16.56	SOV	-19/03/2026	7.98	CRISIL AAA/A1+
8.53% TN SDL MAT - 09/03/2026	11.73	SOV	7.59% URNCD SIDBI SERIES-IX		
8.28% KA SDL MAT - 06/03/2026	11.67	SOV	MAT-10/02/2026	2.85	CRISIL AAA/A1+
08.65% RAJASTHAN SDL			7.23% URNCD SIDBI SERIES-V		
24/02/2026	3.82	SOV	MAT-09/03/2026	2.83	ICRA AAA/A1+
8.10% WB SDL 23/03/2026	3.28	SOV	7.11% URNCD SIDBI SERIES-IV		
8.58% UP 2026-09/03/26	2.11	SOV	MAT-27/02/2026	1.36	ICRA AAA/A1+
6.18% GJ SDL MAT - 31/03/2026	0.70	SOV	Net Current Assets	5.43	
NCDs			Total	100.00	
7.60% URNCD REC(SR-219)					

Asset Allocation as on 31st August, 2023



Credit Profile as on 31st August, 2023



POTENTIAL RISK CLASS MATRIX				
Potential Risk Class				
Credit Risk →	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)	High
Interest Rate Risk ↓				
Relatively Low (Class I)				
Moderate (Class II)				
Relatively High (Class III)		B-III		

Relatively High interest rate risk and Moderate Credit Risk.

UTI NIFTY SDL PLUS AAA PSU BOND APR 2028 75:25 INDEX FUND

An open-ended Target Maturity Index Fund investing in constituents of Nifty SDL Plus AAA PSU Bond Apr 2028 75:25 Index. A Relatively High Interest Rate Risk and Moderate Credit Risk

Category
Debt Index Fund

Investment Objective

The investment objective of the scheme is to track the Nifty SDL Plus AAA PSU Bond Apr 2028 75:25 Index by investing in AAA rated PSU Bonds and SDLs, maturing on or before April 2028, subject to tracking errors. However, there is no guarantee or assurance that the investment objective of the scheme will be achieved.

Date of inception/allotment

3rd March, 2023

Benchmark Index

Nifty SDL Plus AAA PSU Bond Apr 2028 75:25 Index

Fund Manager

Mr. Sunil Patil, M.Com, MFM, CALLB-I

Plans/Option (Regular/Direct)

Growth Option

Load Structure

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

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

Fund AUM

Fund Size Monthly Average : ₹ 40.43 Crore
Closing AUM : ₹ 40.40 Crore

High/Low NAV in the month

High Growth Option : ₹ 10.4071
Low Growth Option : ₹ 10.3535

Total Expense Ratio

Regular : 0.42
Direct : 0.17

Minimum Investment Amount

Minimum amount of investment on an ongoing basis under all Plans and Options is ₹ 5,000/- and in multiples of Re.1/- thereafter.

Subsequent minimum investment amount under a folio is ₹ 1,000/- and in multiples of Re 1/- thereafter with no upper limit.

NAV per unit as on 31st August, 2023

Regular Growth Option : ₹ 10.4071
Direct Growth Option : ₹ 10.4201

Portfolio Parameters

Weighted Average Maturity : 4.46 yrs
Yield to Maturity* : 7.55%
Modified Duration : 3.59 yrs
Macaulay Duration : 3.75 yrs

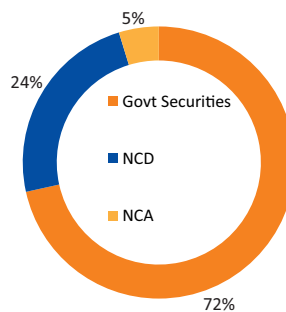
The above scheme is in existence for less than 1 years.

*Annualized Portfolio YTM – Yields of all securities are annualized

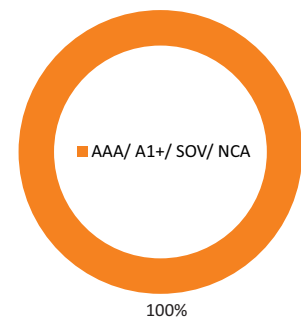
Portfolio as on 31st August, 2023

Portfolio	% to NAV	Rating	Portfolio	% to NAV	Rating
Govt Securities					
7.98% UP SDL MAT - 11/04/2028	22.75	SOV	-31/01/2028	7.42	CRISIL AAA/A1+
8.05% TN SDL MAT - 18/04/2028	17.75	SOV	8.01% REC Gol Bond Series-II		
6.97% MH SDL MAT - 18/02/2028	14.01	SOV	24/03/2028	6.33	CRISIL AAA/A1+
08.09% WESTBENGAL SDL			7.74% URNCD PFC (Sr172)		
27/03/2028	12.68	SOV	-29/01/2028	4.47	CRISIL AAA/A1+
8.45% HARYANA SDL MAT			7.59% URNCD PFC (SR-221B)		
- 07/03/2028	2.57	SOV	17/01/2028	2.97	CRISIL AAA/A1+
08.29% WESTBENGAL SDL			08.06% REC UNSEC Gol Bond		
21/02/2028	1.79	SOV	Series-III 27/03/2028	2.54	CRISIL AAA/A1+
NCDs			Net Current Assets	4.74	
7.62% URNCD NABARD(SR-231)			Total	100.00	

Asset Allocation as on 31st August, 2023



Credit Profile as on 31st August, 2023



POTENTIAL RISK CLASS MATRIX			
Potential Risk Class			
Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)		B-III	

Relatively High interest rate risk and Moderate Credit Risk.

UTI Mastershare Unit Scheme - IDCW Declared

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
1989	1:2@Rs.12		17.78	10	10-01-1989	10-01-1989
	18.00%	1.8	29.45	10	30-06-1989	30-06-1989
1990	18.00%	1.8	26.52	10	04-06-1990	04-06-1990
	18.00%	1.8	36	10	28-06-1991	28-06-1991
1991	1:2 bonus	42.09		10	30-07-1991	30-07-1991
	18.00%	1.8	50	10	24-06-1992	24-06-1992
1992	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
1993	18.00%	1.8	57.6	10	24-11-1993	24-11-1993
	20.00%	2	37.97	10	27-07-1994	27-07-1994
1994	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
1995	16.00%	1.6	24.16	10	28-08-1996	28-08-1996
	16.00%	1.6	24.76	10	20-08-1997	20-08-1997
1996	16.00%	1.6	15.76	10	19-08-1998	19-08-1998
	16.00%	1.6	22.62	10	25-08-1999	25-08-1999
1997	16.00%	1.6	17.14	10	17-05-2000	17-05-2000
	10.00%	1	10.34	10	03-10-2001	03-10-2001
2001	10.00%	1	11.13	10	11-10-2002	11-10-2002
	14.00%	1.4	14.54	10	18-09-2003	18-09-2003
2002	20.00%	2	18.9	10	24-09-2004	24-09-2004
	25.00%	2.5	23.47	10	20-10-2005	20-10-2005
2005	30.00%	3	29.77	10	10-11-2006	10-11-2006
	35.00%	3.5	42.75	10	07-11-2007	07-11-2007
2007	22.00%	2.2	20.93	10	23-10-2008	23-10-2008
	27.00%	2.7	28.65	10	30-10-2009	30-10-2009
2009	30.00%	3	34.04	10	15-11-2010	15-11-2010
	22.00%	2.2	28.02	10	31-10-2011	31-10-2011
2010	22.00%	2.2	27.36	10	15-11-2012	15-11-2012
	22.50%	2.25	27.33	10	29-10-2013	29-10-2013
2012	27.50%	2.75	35.54	10	05-11-2014	05-11-2014
	28.00%	2.8	33.76	10	09-11-2015	16-10-2015
2015	30.00%	3	34.5821	10	01-11-2016	08-11-2016
	35.00%	3.5	34.7809	10	09-10-2017	16-10-2017
2017	27.00%	2.7	32.6933	10	05-11-2018	15-11-2018
	2019 \$	26.00%	2.6	31.5608	10	10-10-2019
2020	16.00%	1.6	31.2494	10	29-10-2020	05-11-2020
	27.00%	2.7	46.7047	10	25-10-2021	01-11-2021
2021	12.00%	1.20	42.8204	10	27-10-2022	03-11-2022

Pursuant to payment of IDCW-bonus- right, the NAV of the IDCW 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 2022.

*Not Available

NAV at the time of Div. Declaration

\$ IDCW % is in regular plan

Cumulative Gross Total
IDCW of 724% Since
1987 till 2022

UTI Flexi Cap Fund (Earlier Known as UTI EQUITY FUND) - IDCW Declared

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

*Not Available

UTI Core Equity Fund (Formerly known as UTI Top 100 Fund) IDCW Declared

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2013	15.00%	1.5	23.77	10	18-09-2013	25-09-2013
2015	30%	3	36.8854	10	19-03-2015	26-03-2015
2016	21.00%	2.1	29.773	10	09-03-2016	16-03-2016
2017	25.00%	2.5	33.8504	10	20-03-2017	27-03-2017
2018	27.00%	2.7	36.235	10	14-03-2018	21-03-2018
2021	35%	3.5	42.1175	10	01-03-2021	08-03-2021

UTI MNC Fund - IDCW Declared

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2005	50%	5.00	29.43	10.00	12-12-2005	19-12-2005
2007	30%	3.00	30.54	10.00	25-05-2007	01-06-2007
2008	25%	2.50	24.34	10.00	28-07-2008	04-08-2008
2010	15%	1.50	37.68	10.00	31-08-2010	07-09-2010
2012	22%	2.20	44.55	10.00	26-09-2012	03-10-2012
2014	25%	2.50	80.13	10.00	18-11-2014	25-11-2014
2015	35%	3.50	91.8144	10.00	19-10-2015	26-10-2015
2016	35%	3.50	91.4860	10.00	13-10-2016	20-10-2016
2017	36%	3.60	105.5565	10.00	29-11-2017	06-12-2017
2020	35%	3.50	106.5713	10.00	30-01-2020	06-02-2020

UTI Infrastructure Fund - IDCW Declared

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2006	30.00%	3	17.88	10	03-07-2006	10-07-2006
2007	35%	3.5	22.62	10	22-06-2007	29-06-2007
2009	15.00%	1.5	19.6	10	31-07-2009	06-08-2009
2016	9.00%	0.9	20.32	10	09-03-2016	16-03-2016
2017	10.00%	1	26.0469	10	20-03-2017	27-03-2017

UTI Dividend Yield Fund - IDCW Declared

Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2009	5.00%	0.5	13.2	10	05-11-2009	12-11-2009
2010	5.00%	0.5	14.34	10	17-03-2010	24-03-2010
2010	5.00%	0.5	14.92	10	21-07-2010	27-07-2010
2010	7%	0.7	16.13	10	21-12-2010	28-12-2010
2011	5.00%	0.5	14.33	10	30-05-2011	06-06-2011
2011	4.00%	0.4	12.71	10	23-11-2011	29-11-2011
2012	4%	0.4	12.9	10	19-06-2012	26-06-2012
2012	5.00%	0.5	14.19	10	17-12-2012	24-12-2012
2013	5.00%	0.5	13.05	10	12-06-2013	19-06-2013
2014	4.50%	0.45	13.1011	10	07-01-2014	14-01-2014
2014	6%	0.6	15.6948	10	04-06-2014	11-06-2014
2014	8.00%	0.8	17.4039	10	22-12-2014	29-12-2014
2015	5.50%	0.55	15.9054	10	17-06-2015	24-06-2015
2015	5.50%	0.55	15.2092	10	21-12-2015	28-12-2015
2016	5.50%	0.55	15.3682	10	30-06-2016	01-07-2016
2016	5.50%	0.55	14.875	10	22-12-2016	29-12-2016
2017	7.50%	0.75	16.9767	10	13-06-2017	20-06-2017
2017	7.50%	0.75	17.8696	10	21-12-2017	28-12-2017
2018	7.50%	0.75	17.1894	10	14-03-2018	21-03-2018
2018	7.50%	0.75	16.2769	10	13-12-2018	20-12-2018
2019	6.00%	0.6	16.072	10	20-06-2019	27-06-2019
2019	7.00%	0.7	15.3871	10	16-12-2019	23-12-2019
2020	4.50%	0.45	15.3595	10	14-09-2020	21-09-2020
2021	5.00%	0.5	18.6293	10	15-03-2021	22-03-2021
2021	7.00%	0.70	23.9138	10	15-11-2021	22-11-2021
2022	6.00%	0.60	21.7131	10	16-08-2022	23-08-2022

UTI Value 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

The scheme IDCW details under regular plan.

Disclaimer: Pursuant to payment of Dividend/Bonus, the Nav of the income distribution cum capital withdrawal Options of the schemes would fall to the extent of payout and statutory levy (if applicable)

DIVIDEND/BONUS HISTORY

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

UTI Long Term Equity Fund (Tax Saving) (Formerly known as UTI Equity Tax Saving Plan) IDCW Declared						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2004	40%	4.00	N-A*	10.00	14-01-2004	20-01-2004
2004	20%	2.00	N-A*	10.00	29-10-2004	04-11-2004
2005	40%	4.00	N-A*	10.00	09-09-2005	15-09-2005
2006	60%	6.00	22.93	10.00	23-02-2006	02-03-2006
2007	20%	2.00	19.56	10.00	16-01-2007	23-01-2007
2008	35%	3.50	22.8	10.00	04-02-2008	11-02-2008
2009	15%	1.50	17.07	10.00	29-12-2009	05-01-2010
2011	10%	1.00	16.37	10.00	14-02-2011	21-02-2011
2013	20%	2.00	17.5786	10.00	11-12-2013	18-12-2013
2015	22%	2.20	22.5504	10.00	12-01-2015	19-01-2015
2016	25%	2.50	19.0170	10.00	18-01-2016	25-01-2016
2017	13.5%	1.35	19.1411	10.00	10-01-2017	17-01-2017
2018	27%	2.70	22.279	10.00	14-02-2018	21-02-2018
2019	15%	1.50	18.8737	10.00	22-01-2019	29-01-2019
2022	25%	2.50	29.8284	10.00	15-02-2022	22-02-2022

UTI Arbitrage Fund (Formerly known as UTI Spread Fund) IDCW Declared - Last 10 Months IDCWs (Recent IDCWs)						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2020	0.80%	0.080	15.9591	10.00	29-06-2020	06-07-2020
2020	0.80%	0.080	15.8805	10.00	29-07-2020	05-08-2020
2020	0.70%	0.070	15.8518	10.00	31-08-2020	07-09-2020
2020	0.70%	0.070	15.8206	10.00	29-10-2020	05-11-2020
2020	0.70%	0.070	15.7670	10.00	27-11-2020	07-12-2020
2021	0.70%	0.070	15.7462	10.00	30-12-2020	06-01-2021
2021	0.60%	0.060	15.7017	10.00	01-02-2021	08-02-2021
2021	0.50%	0.050	15.6864	10.00	01-03-2021	08-03-2021
2021	0.50%	0.050	15.7097	10.00	31-03-2021	07-04-2021
2021	0.50%	0.050	15.7253	10.00	03-05-2021	10-05-2021
2021	0.50%	0.050	15.7461	10.00	31-05-2021	07-06-2021
2021	0.50%	0.050	15.7642	10.00	30-06-2021	07-07-2021
2021	0.50%	0.050	15.7656	10.00	02-08-2021	09-08-2021
2021	0.50%	0.050	15.7694	10.00	01-09-2021	08-09-2021

UTI Retirement Benefit Pension Fund - Bonus Declared						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2007	1:10		19.3365	10.00	30-03-2007	05-04-2007
2009	1:10		21.1539	10.00	19-05-2009	26-05-2009
2010	1:05		22.1851	10.00	31-03-2010	07-04-2010
2011	1:10		19.8899	10.00	25-04-2011	02-05-2011
2012	1:10		18.0822	10.00	13-06-2012	20-06-2012
2013	1:10		18.4373	10.00	23-05-2013	30-05-2013
2014	1:10		19.9371	10.00	25-08-2014	01-09-2014

UTI Regular Saving Fund (Formerly known as UTI MIS Advantage Plan) - IDCW - Regular Plan declared - Last 10 Months IDCW (Recent IDCWs)						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2022	0.80%	0.080	15.9006	10.00	28-03-22	04-04-22
2022	0.80%	0.080	15.7325	10.00	25-04-22	02-05-22
2022	0.80%	0.080	15.3382	10.00	25-05-22	01-06-22
2022	0.80%	0.080	15.1732	10.00	23-06-22	01-07-22
2022	0.80%	0.080	15.5388	10.00	25-07-22	01-08-22
2022	0.80%	0.080	15.7457	10.00	25-08-22	01-09-22
2022	0.80%	0.080	15.5558	10.00	26-09-22	03-10-22
2022	0.80%	0.080	15.7971	10.00	24-11-22	01-12-22
2022	0.80%	0.080	15.5558	10.00	26-09-22	03-10-22
2022	0.80%	0.080	15.7971	10.00	24-11-22	01-12-22

2022	0.80%	0.080	15.6997	10.00	26-12-22	02-01-23
2023	0.80%	0.080	15.6514	10.00	25-01-23	01-02-23
2023	0.80%	0.080	15.5502	10.00	23-02-23	01-03-23
2023	0.80%	0.080	15.3814	10.00	27-03-23	03-04-23
2023	0.80%	0.080	15.5716	10.00	25-04-23	02-05-23
2023	0.80%	0.080	15.8078	10.00	26-05-23	01-06-23
2023	0.80%	0.080	16.0248	10.00	28-08-23	01-09-23

@@ 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	0.25%	0.025	14.4843	10.00	18-09-2018	25-09-2018
2018	1.00%	0.100	14.8155	10.00	19-12-2018	26-12-2018
2019	0.25%	0.025	14.4932	10.00	18-03-2019	25-03-2019
2020	1.00%	0.100	13.5121	10.00	17-06-2020	24-06-2020
2020	1.00%	0.100	16.9457	10.00	16-09-2020	23-09-2020
2020	1.00%	0.100	13.6925	10.00	14-12-2020	21-12-2020
2021	0.75%	0.075	13.4995	10.00	16-06-2021	23-06-2021
2021	0.75%	0.075	13.5782	10.00	15-09-2021	22-09-2021
2021	0.75%	0.075	14.5804	10.00	16-12-2021	23-12-2021
2022	1.75%	0.175	14.3915	10.00	15-03-2022	22-03-2022
2022	0.50%	0.050	15.1073	10.00	15-06-2022	22-06-2022
2023	2.50%	0.250	11.9791	10.00	15-03-2023	21-03-2023

UTI Gilt Fund (Formerly known as UTI Gilt Arbitrage Fund LTP) - IDCW Declared for Regular Plan						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2012	3.50%	0.350	12.7174	10.00	28-03-2012	04-04-2012
2012	0.30%	0.030	12.8605	10.00	20-09-2012	26-09-2012
2013	2.00%	0.200	15.1318	10.00	18-03-2013	25-03-2013
2014	1.00%	0.100	13.1639	10.00	19-03-2014	26-03-2014
2014	0.60%	0.060	14.1032	10.00	18-09-2014	25-09-2014
2015	0.60%	0.060	15.2249	10.00	19-03-2015	26-03-2015
2016	1.50%	0.150	17.9258	10.00	21-03-2016	28-03-2016
2016	1.25%	0.125	18.1950	10.00	20-06-2016	27-06-2016
2016	1.25%	0.125	29.2992	10.00	19-09-2016	26-09-2016
2016	1.25%	0.125	20.2216	10.00	19-12-2016	26-12-2016
2017	3.25%	0.325	20.2695	10.00	15-03-2017	22-03-2017
2017	1.50%	0.150	17.7435	10.00	21-06-2017	28-06-2017
2017	1.50%	0.150	20.9520	10.00	18-09-2017	25-09-2017
2017	1.00%	0.100	17.2889	10.00	19-12-2017	26-12-2017
2018	0.030%	0.030	20.5256	10.00	19-06-2018	26-06-2018
2018	0.30%	0.030	17.3736	10.00	18-09-2018	25-09-2018
2018	1.40%	0.140	18.1480	10.00	19-12-2018	26-12-2018
2019	2.00%	0.200	18.0782	10.00	18-03-2019	25-03-2019
2019	1.50%	0.150	19.0489	10.00	20-06-2019	27-06-2019
2019	2.00%	0.200	19.4702	10.00	18-09-2019	25-09-2019
2019	2.00%	0.200	19.2848	10.00	19-12-2019	26-12-2019
2020	2.00%	0.200	19.5270	10.00	19-03-2020	26-03-2020
2020	1.50%	0.150	20.4645	10.00	16-09-2020	23-09-2020
2020	1.00%	0.100	20.6317	10.00	14-12-2020	21-12-2020

UTI Gilt Fund with 10 year Constant Duration						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2023	1.75%	0.175	10.3954	10.00	15-03-2023	21-03-2023

UTI Overnight Fund (Formerly known as UTI UTI G-SEC STP) - IDCW Declaration						
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The scheme IDCW details under regular plan.

Disclaimer: Pursuant to payment of Dividend/Bonus, the Nav of the income distribution cum capital withdrawal Options of the schemes would fall to the extent of payout and statutory levy (if applicable)

DIVIDEND/BONUS HISTORY

UTI Overnight Fund (Formerly known as UTI UTI G-SEC STP) - IDCW 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%	40.000	1448.7274	1000.00	18-03-2019	25-03-2019
2020	4.00%	40.000	1483.9871	1000.00	19-03-2020	26-03-2020
2022	3.00%	30.000	1513.2932	1000.00	15-03-2022	22-03-2022

UTI Dynamic Bond Fund - IDCW Declared - Last 10 Months IDCWs (Recent IDCWs)						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2018	0.45%	0.045	12.1749	10.00	18-09-2018	25-09-2018
2018	1.25%	0.125	12.4714	10.00	19-12-2018	26-12-2018
2019	0.25%	0.025	12.1756	10.00	18-03-2019	25-03-2019
2020	1.50%	0.150	12.1334	10.00	17-06-2020	24-06-2020
2020	1.50%	0.150	12.1629	10.00	16-09-2020	23-09-2020
2020	1.50%	0.150	12.1621	10.00	14-12-2020	21-12-2020
2021	0.50%	0.050	12.0364	10.00	16-06-2021	23-06-2021
2021	0.50%	0.050	12.1056	10.00	15-09-2021	22-09-2021
2021	1.00%	0.100	13.2050	10.00	16-12-2021	23-12-2021
2022	3.00%	0.300	13.0243	10.00	15-03-2022	22-03-2022
2022	0.50%	0.050	13.6903	10.00	15-06-2022	22-06-2022

UTI Treasury Advantage Fund - IDCW Declared - Last 10 Months IDCWs (Recent IDCWs)						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2020	1.00%	10.00	1135.9063	1000.00	17-06-2020	24-06-2020
2020	1.00%	10.00	1144.9093	1000.00	16-09-2020	23-09-2020
2020	1.00%	10.00	1149.8879	1000.00	14-12-2020	21-12-2020
2021	0.50%	5.00	1141.3700	1000.00	16-06-2021	23-06-2021
2021	1.00%	10.00	1151.2855	1000.00	15-09-2021	22-09-2021
2021	1.00%	10.00	1205.2561	1000.00	16-12-2021	23-12-2021
2022	0.50%	5.00	1205.8885	1000.00	15-03-2022	22-03-2022
2022	0.25%	2.50	1208.2190	1000.00	15-06-2022	22-06-2022
2022	0.75%	7.50	1223.3011	1000.00	14-09-2022	21-09-2022
2022	0.75%	7.50	1231.6722	1000.00	14-12-2022	21-12-2022
2023	0.75%	7.50	1243.6322	1000.00	15-03-2023	21-03-2023
2023	1.00%	10.00	1261.8325	1000.00	16-06-2023	22-06-2023

UTI Unit Linked Insurance Plan - Bonus declared						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2006	2:15		17.1209	10.00	30-03-2006	06-04-2006
2007	1:10		15.4634	10.00	30-03-2007	06-04-2007
2008	1:10		15.3404	10.00	30-09-2008	07-10-2008
2010	1:10		18.2637	10.00	23-02-2010	02-03-2010
2011	1:10		18.8819	10.00	25-04-2011	02-05-2011
2012	1:10		17.6937	10.00	13-06-2012	20-06-2012
2013	1:10		18.1324	10.00	23-05-2013	30-05-2013
2014	1:10		19.2033	10.00	25-08-2014	01-09-2014

UTI Banking & PSU Debt Fund - IDCW Declared						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2017	1.50%	0.150	10.9302	10.00	21-06-2017	28-06-2017
2017	1.50%	0.150	10.9452	10.00	18-09-2017	25-09-2017
2017	1.50%	0.150	10.9373	10.00	19-12-2017	26-12-2017
2018	1.50%	0.150	10.9148	10.00	19-03-2018	26-03-2018
2018	0.30%	0.030	10.8702	10.00	19-06-2018	26-06-2018
2018	1.00%	0.100	11.0165	10.00	18-09-2018	25-09-2018
2018	1.20%	0.120	11.2040	10.00	19-12-2018	26-12-2018
2019	1.50%	0.150	11.0514	10.00	18-03-2019	25-03-2019
2020	1.00%	0.100	11.3820	10.00	17-06-2020	24-06-2020
2020	1.00%	0.100	11.4756	10.00	16-09-2020	23-09-2020
2020	1.00%	0.100	11.5779	10.00	14-12-2020	21-12-2020
2021	0.50%	0.050	11.4186	10.00	16-06-2021	23-06-2021

2021	0.75%	0.075	11.4837	10.00	15-09-2021	22-09-2021
2021	0.75%	0.075	11.4779	10.00	16-12-2021	23-12-2021
2022	0.50%	0.050	12.0850	10.00	16-06-2022	22-06-2022

UTI Children's Career Fund - Saving Plan (Formerly known as UTI CCP Advantage Fund) - Bonus Declared						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2007	1:10		14.4895	10.00	30-03-2007	06-04-2007
2009	1:10		13.0344	10.00	26-03-2009	02-04-2009
2010	1:10		15.7857	10.00	31-03-2010	07-04-2010
2011	1:10		15.7041	10.00	25-04-2011	02-05-2011
2012	1:10		14.6295	10.00	13-06-2012	20-06-2012
2013	1:10		15.0686	10.00	23-05-2013	30-05-2013
2014	1:10		16.9392	10.00	25-08-2014	01-09-2014

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

UTI Transportation & Logistics Fund - IDCW Declared						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2009	20%	2.00	12.37	10.00	15-06-2009	22-06-2009
2009	15%	1.50	15.45	10.00	29-12-2009	05-01-2010
2010	20%	2.00	19.11	10.00	06-10-2010	13-10-2010
2011	12%	1.20	13.96	10.00	21-06-2011	27-06-2011
2016	30%	3.00	39.1639	10.00	08-02-2016	15-02-2016

UTI Nifty Index Fund						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2017	3.50%	0.350	33.4502	10.00	13-11-2017	20-11-2017

UTI Corporate Bond Fund						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2020	1.00%	0.100	11.3735	10.00	17-06-2020	24-06-2020
2020	1.00%	0.100	11.5203	10.00	16-09-2020	23-09-2020
2020	1.00%	0.100	11.6996	10.00	14-12-2020	21-12-2020
2021	0.75%	0.075	11.4847	10.00	16-06-2021	23-06-2021
2021	1.50%	0.150	11.5750	10.00	15-09-2021	22-09-2021
2021	0.75%	0.075	11.4923	10.00	16-12-2021	23-12-2021
2022	2.50%	0.250	11.4110	10.00	15-03-2022	22-03-2022
2023	2.25%	0.225	12.0865	10.00	15-03-2023	21-03-2023

UTI Credit Risk Fund (Formerly known as UTI Income Opportunities Fund) - IDCW Declared						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2014	1.50%	0.150	10.9267	10.00	22-12-2014	29-12-2014
2015	2.00%	0.200	11.0319	10.00	19-03-2015	26-03-2015
2015	1.25%	0.125	11.0580	10.00	18-06-2015	25-06-2015
2015	1.25%	0.125	11.1633	10.00	21-09-2015	28-09-2015
2015	1.25%	0.125	11.2764	10.00	21-12-2015	28-12-2015
2016	3.25%	0.325	11.3754	10.00	21-03-2016	28-03-2016
2016	1.50%	0.150	11.6493	10.00	20-06-2016	27-06-2016
2016	1.50%	0.150	11.5104	10.00	19-09-2016	26-09-2016
2016	1.50%	0.150	11.6442	10.00	19-12-2016	26-12-2016
2017	2.50%	0.250	11.6698	10.00	15-03-2017	22-03-2017
2017	1.50%	0.150	12.3492	10.00	21-06-2017	28-06-2017
2017	1.50%	0.150	11.7604	10.00	18-09-2017	25-09-2017
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

The scheme IDCW details under regular plan.

Disclaimer: Pursuant to payment of Dividend/Bonus, the Nav of the income distribution cum capital withdrawal Options of the schemes would fall to the extent of payout and statutory levy (if applicable)

UTI Ultra Short Term Fund (Formerly known as UTI Floating Rate Fund STP) - IDCW Declared						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2019	1.00%	10.00	1078.2792	1000.00	19-12-2019	26-12-2019
2020	0.50%	5.00	1074.4063	1000.00	19-03-2020	26-03-2020
2020	0.75%	7.50	1093.4088	1000.00	17-06-2020	24-06-2020
2020	1.00%	10.00	1098.5559	1000.00	16-09-2020	23-09-2020
2020	0.75%	7.50	1101.2983	1000.00	14-12-2020	21-12-2020
2021	0.25%	2.50	1097.2161	1000.00	16-06-2021	23-06-2021
2021	0.75%	7.50	1104.1735	1000.00	15-09-2021	22-09-2021
2021	1.50%	15.00	1135.0707	1000.00	16-12-2021	23-12-2021
2022	1.50%	15.00	1129.0981	1000.00	15-03-2022	22-03-2022
2022	0.25%	2.50	1121.2537	1000.00	15-06-2022	22-06-2022
2022	0.75%	7.50	1132.6741	1000.00	14-09-2022	21-09-2022
2022	0.75%	7.50	1139.7173	1000.00	14-12-2022	21-12-2022
2023	0.75%	7.50	1149.6406	1000.00	15-03-2023	21-03-2023
2023	1.00%	10.00	1163.6407	1000.00	16-06-2023	22-06-2023

UTI Multi Asset Fund (Formerly known as UTI Wealth Builder Fund) - IDCW Declared						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2020	0.85%	0.85	17.6864	10.00	17-02-2020	24-02-2020
2020	0.85%	0.85	15.3095	10.00	16-03-2020	23-02-2020
2020	0.85%	0.85	15.9355	10.00	15-06-2020	22-06-2020
2020	0.85%	0.85	16.8188	10.00	15-07-2020	22-07-2020
2020	0.80%	0.0850	17.7898	10.00	18-08-2020	25-08-2020
2020	0.85%	0.0850	17.7579	10.00	16-09-2020	23-09-2020
2020	0.85%	0.0850	17.7479	10.00	19-10-2020	26-10-2020
2020	0.85%	0.0850	18.3413	10.00	18-11-2020	25-11-2020
2020	0.85%	0.0850	18.6632	10.00	16-12-2020	23-12-2020
2021	0.85%	0.0850	18.9348	10.00	18-01-2021	25-01-2021
2021	0.85%	0.0850	19.2624	10.00	17-02-2021	24-02-2021
2021	0.85%	0.0850	19.0502	10.00	15-03-2021	22-03-2021
2021	0.85%	0.0850	18.7674	10.00	19-04-2021	26-04-2021
2021	0.85%	0.0850	19.5092	10.00	16-06-2021	23-06-2021
2021	0.85%	0.0850	19.6211	10.00	15-07-2021	22-07-2021
2021	0.85%	0.0850	19.8140	10.00	16-08-2021	23-08-2021
2021	0.85%	0.0850	20.3691	10.00	15-09-2021	22-09-2021
2022	2.55%	0.2550	20.5080	10.00	17-01-2022	24-01-2022
2022	2.55%	0.2550	19.5998	10.00	19-04-2022	26-04-2022
2022	2.55%	0.2550	18.7219	10.00	19-07-2022	26-07-2022
2022	2.55%	0.2550	19.4689	10.00	13-10-2022	20-10-2022
2023	2.55%	0.2550	19.8305	10.00	16-01-2023	20-01-2023
2023	2.55%	0.2550	20.0121	10.00	17-04-2023	21-04-2023
2023	2.55%	0.2550	21.6410	10.00	17-07-2023	21-07-2023

UTI India Consumer Fund (Formerly known as UTI India Lifestyle Fund)						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2015	12.00%	1.20	19.1601	10.00	16-09-2015	24-09-2015
2021	20.00%	2.00	29.4591	10.00	01-03-2021	08-03-2021

UTI Medium Term Fund						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2018	0.45%	0.045	10.8140	10.00	18-09-2018	25-09-2018
2018	1.25%	0.125	10.9814	10.00	19-12-2018	26-12-2018
2019	2.00%	0.200	11.0308	10.00	18-03-2019	25-03-2019
2019	2.00%	0.200	11.2024	10.00	18-09-2019	25-09-2019
2019	1.50%	0.150	11.0929	10.00	19-12-2019	26-12-2019
2020	1.00%	0.100	10.8977	10.00	17-06-2020	24-06-2020
2020	0.50%	0.005	10.8456	10.00	14-12-2020	21-12-2020
2021	0.75%	0.075	11.4600	10.00	16-06-2021	23-06-2021
2021	2.00%	0.200	11.2677	10.00	15-09-2021	22-09-2021
2021	1.00%	0.100	11.9368	10.00	16-12-2021	23-12-2021
2022	4.00%	0.400	11.5102	10.00	15-03-2022	22-03-2022

UTI Long Term Advantage Fund Series - II						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2016	15.00%	1.500	19.9212	10.00	25-02-2016	3-03-2016

UTI Floater Fund						
Year	IDCW	Rs. Per unit	NAV (Cum Div ₹)	Face Value (per unit)	NAV Date	Record Date
2021	1.00%	10	1106.1437	1000.00	15-09-2021	22-09-2021
2021	0.50%	5	1101.5639	1000.00	16-12-2021	23-12-2021
2022	2.00%	20	1095.5515	1000.00	15-03-2022	22-03-2022
2022	0.25%	2.50	1105.7468	1000.00	15-06-2022	22-06-2022
2022	0.75%	7.50	1118.6223	1000.00	14-09-2022	21-09-2022
2022	0.75%	7.50	1124.2392	1000.00	14-12-2022	21-12-2022
2023	0.75%	7.50	1133.5853	1000.00	15-03-2023	21-03-2023
2023	1.00%	10.00	1149.3266	1000.00	16-06-2023	22-06-2023

UTI Hybrid Equity Fund (Formerly known as UTI Balanced Fund) - IDCW History* (Recent IDCW)						
Year	IDCW	NAV	Face Value	Record Date		
2017	2.70%	30.99	10	16-10-2017		
2017	2.70%	31.47	10	20-11-2017		
2017	3%	31.55	10	18-12-2017		
2018	2.70%	32.43	10	17-01-2018		
2018	4.00%	30.46	10	26-02-2018		
2018	2.70%	32.01	10	07-02-2018		
2018	3%	29.98	10	21-03-2018		
2018	2.70%	29.85	10	19-04-2018		
2018	2.70%	29.64	10	21-05-2018		
2018	2.70%	29.29	10	21-06-2018		
2018	2.30%	29.13	10	23-08-2018		
2018	2.30%	28.96	10	25-09-2018		
2018	2.30%	27.20	10	23-10-2018		
2018	2.30%	27.02	10	22-11-2018		
2018	1.10%	27.25	10	26-12-2018		
2019	1.10%	27.16	10	22-01-2019		
2019	1.10%	25.87	10	21-02-2019		
2019	1.10%	27.29	10	25-03-2019		
2019	2.10%	27.65	10	22-04-2019		
2019	2.10%	26.13	10	22-05-2019		
2019	2.10%	26.46	10	24-06-2019		
2019	2.10%	26.71	10	24-07-2019		
2019	2.10%	25.01	10	27-08-2019		
2019	2.10%	24.82	10	25-09-2019		
2019	1.70%	24.66	10	22-10-2019		
2019	1.70%	25.27	10	25-11-2019		
2019	1.70%	25.28	10	23-12-2019		
2020	1.70%	26.05	10	22-01-2020		
2020	1.70%	25.13	10	24-02-2020		
2020	3.90%	24.11	10	27-08-2020		
2020	3.90%	24.63	10	11-11-2020		
2021	4.70%	30.12	10	15-02-2021		
2021	4.70%	30.65	10	17-05-2021		
2021	6.00%	33.03	10	18-08-2021		
2021	6.00%	35.68	10	22-11-2021		
2022	6.00%	33.65	10	22-02-2022		
2022	6.00%	31.04	10	23-05-2022		
2022	6.00%	33.02	10	17-08-2022		
2022	6.80%	33.44	10	17-11-2022		
2023	6.80%	33.00	10	17-02-2023		

PLANS/Options

UTI Liquid Cash Plan

- Growth Option
- Daily Reinvestment of IDCW Option
- Weekly Payout of IDCW Option
- Weekly Reinvestment of IDCW Option
- Fortnightly Payout of IDCW Option
- Fortnightly Reinvestment of IDCW Option
- Monthly Payout of IDCW Option
- Monthly Reinvestment of IDCW Option
- Quarterly Payout of IDCW Option
- Quarterly Reinvestment of IDCW Option
- Half Yearly Payout of IDCW Option
- Half Yearly Reinvestment of IDCW Option
- Annual Payout of IDCW Option
- Annual Reinvestment of IDCW Option
- Flexi Payout of IDCW Option
- Flexi Reinvestment of IDCW Option

In case IDCW Option is selected and the periodicity for IDCW is not specified, the default IDCW Option will be the Monthly Payout of IDCW Option

UTI Money Market Fund

- Growth Option
- Daily Reinvestment of IDCW Option
- Weekly Payout of IDCW Option
- Weekly Reinvestment of IDCW Option
- Fortnightly Payout of IDCW Option
- Fortnightly Reinvestment of IDCW Option
- Monthly Payout of IDCW Option
- Monthly Reinvestment of IDCW Option
- Quarterly Payout of IDCW Option
- Quarterly Reinvestment of IDCW Option
- Half Yearly Payout of IDCW Option
- Half Yearly Reinvestment of IDCW Option
- Annual Payout of IDCW Option
- Annual Reinvestment of IDCW Option
- Flexi Payout of IDCW Option
- Flexi Reinvestment of IDCW Option

Default Option - Growth Option

In case IDCW Option is selected and the periodicity for IDCW is not specified, the default IDCW Option will be the Monthly Payout of IDCW Option

IDCW Means Income Distribution cum capital withdrawal by the scheme of units.

The scheme IDCW details under regular plan.

Disclaimer: Pursuant to payment of Dividend/Bonus, the Nav of the income distribution cum capital withdrawal Options of the schemes would fall to the extent of payout and statutory levy (if applicable)

List of the UTI MF schemes where Merger has been effected since March 2003

Merged Schemes	Merged Into	Month & Year
MEP 93, MEP 94, MEP 95, MEP 96 & MEP 97	UTI MEPUS	March 03
UTI Growing Corpus Growing Income Plan (GCGIP)	UTI Unit Scheme 95	May 04
UTI Grihalakshmi Unit Plan (GUP)	UTI Smart Woman Savings Plan (Name Change)	Nov 04
UTI Grandmaster Unit Scheme, UTI Primary Equity Fund, UTI Unit Scheme 92, UTI Master Equity Plan 98, UTI Master Equity Plan 99	UTI Value Opportunities Fund (New Scheme)	August 05
UTI PSU Fund, UTI Large Cap Fund	UTI Index Select Fund	April 07
UTI GSF- Brand Value Fund	UTI-MNC Fund	April 07
UTI Growth & Value Fund, UTI Dynamic Equity Fund, UTI India Advantage Fund	UTI Mid Cap Fund	April 07
UTI Petro Fund (Sector Fund)	UTI Energy Fund (Thematic Fund, Name Change)	Oct 07
UTI Auto Sector Fund (Sector Fund)	UTI Trans. & Logistics Fund (Thematic Fund, Name Change)	April 08
UTI Software Fund	UTI Service Industries Fund	Sept 08
UTI Index Select Fund, UTI Master Growth Fund	UTI Core Equity Fund	May 09
UTI Infrastructure Advantage Fund Series 1	UTI Infrastructure Fund	Feb 11
UTI Variable Income Scheme - Index Linked Plan	UTI Hybrid Equity Fund	Mar 11
UTI Wealth Builder Fund (Close Ended)	UTI Value Opportunities Fund	Oct 11
UTI Master Index Fund, Sunder	UTI Nifty 50 Index Fund	March 12
UTI G-Sec Fund - Investment Plan	UTI Gilt Advantage Fund-LTP	Aug 12
UTI Master Value Fund	UTI Mid Cap Fund	Mar 14
UTI Masterplus Unit Scheme	UTI Bluechip Flexicap Fund	August 14
UTI Contra Fund & UTI Services Industries Fund	UTI Multi Cap Fund (New scheme)	August 14
UTI Energy Fund	UTI Infrastructure Fund	March 16
UTI Monthly Income Scheme, UTI Smart Woman Savings Plan, UTI Unit Scheme for Charitable & Religious Trusts & Registered Societies	UTI Regular Savings Fund	May 18
UTI Multi Cap Fund	UTI Value Opportunities Fund	May 18
UTI Bluechip Flexicap Fund	UTI Flexi Cap Fund	May 18
UTI Long Term Advantage Fund - Series III, IV, V, VI and VII	UTI Long Term Equity Fund (Tax Saving)	Sep 21
UTI FIIF - Mthly Interval Plan - I & UTI FIIF Qtly Interval Plan - III	UTI FIIF Series II - Qtly Interval Plan - VI	Apr 22
UTI FIIF - Series II - Qtly Interval Plan - IV & VII, UTI FIIF - Half Yrly Plan - I & II	UTI FIIF - Qtly Interval Plan I	Apr 22
UTI FIIF - Mthly Plan II, UTI FIIF - Annual Interval Plan II & IV	UTI FIIF - Annual Interval Plan III	Apr 22
UTI FTIF - Series XXXI-IX (1168 Days), UTI FTIF - Series XXX-XI (1169 Days), UTI FTIF - Series XXX-XII (1148 Days), UTI FTIF - Series XXX-XIII (1127 Days), UTI FTIF - Series XXXI-XIV (1111 Days), UTI FTIF - Series XXXI-XV (1099 Days), UTI FTIF - Series XXXII-I (1126 Days), UTI FTIF - Series XXXII-II (1111 Days)	UTI Corporate Bond Fund	Apr 22

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

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

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

UTI Mastershare Unit Scheme

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

UTI Core Equity Fund

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

UTI Mid Cap Fund

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

UTI Dividend Yield Fund

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

UTI Value Opportunities Fund

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

UTI India Consumer Fund

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

UTI Infrastructure Fund

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

UTI MNC Fund

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

UTI Healthcare Fund

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

UTI Transportation & Logistics Fund

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

UTI Banking and Financial Services Fund

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

UTI Nifty 50 Index Fund

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Securities covered by the Nifty 50 Index	95	100	Medium to high
Money Market instruments	0	5	Low to medium

UTI Overnight Fund

Securities/ Instruments	Indicative Allocation (% of total assets)	Risk Profile
Overnight securities (including Triparty Repo on Government Securities or treasury bill & Repo)	100	Low

UTI Money Market Fund

Securities/ Instruments	Indicative Allocation (% of total assets)	Risk Profile
Money market instruments (including Triparty Repo on Government Securities or treasury bill & Repo)	100	Low

UTI Liquid Cash Plan

Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Money market instruments (including Triparty Repo on Government Securities or treasury bill & Repo)	0	100	Low
Debt Securities (including securitised debt)*	0	100	Low to Medium

UTI Ultra Short Term Fund

Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Money market instruments (including Triparty Repo on Government Securities or treasury bill & Repo)	0	100	Low
Debt Securities (including securitised debt)*	0	100	Low to Medium

UTI Treasury Advantage Fund

Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Money market instruments (including Triparty Repo on Government Securities or treasury bill & Repo)	0	100	Low
Debt Securities (including securitised debt)*	0	100	Low to Medium

UTI Short Term Income Fund

Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Debt Securities (including securitised debt)*	0	100	Low to Medium
Money Market Instruments (Including Triparty Repo on Government Securities or treasury bill & Repo)	0	100	Low

UTI Medium Term Fund

Asset allocation under normal circumstances : The Portfolio Macaulay duration would be between 3 year to 4 years

Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Debt Instruments (including securitised debt)*	50	100	Low to Medium
Money market Instruments (including Triparty Repo on Government Securities or treasury bill & Repo)	0	50	Low
Units issued by REITs & InvITs	0	10	Medium to High

Asset allocation in light of anticipated adverse situation :

The Portfolio Macaulay duration under anticipated adverse situation is 1 year to 4years

Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Debt Instruments (including securitised debt)*	50	100	Low to Medium
Money market Instruments (including Triparty Repo on Government Securities or treasury bill & Repo)	0	50	Low
Units issued by REITs & InvITs	0	10	Medium to High

UTI Bond Fund

Asset allocation under normal circumstances : The Portfolio Macaulay duration would be between 4 year to 7 years

Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Debt Instruments (including securitised debt)*	50	100	Low to Medium
Money Market Instruments (including Triparty Repo on Government Securities or treasury bill & Repo)	0	50	Low

Asset allocation in light of anticipated adverse situation :

The Portfolio Macaulay duration under anticipated adverse situation is 1 year to 7 years

Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Debt Instruments (including securitised debt)*	50	100	Low to Medium
Money Market Instruments (including Triparty Repo on Government Securities or treasury bill & Repo)	0	50	Low

UTI Dynamic Bond Fund

Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Money Market Instruments, Debentures and Securitised Debt	0	100	Low to Medium
Debt Instruments including Securitised Debt*	0	100	Medium
Units issued by REITs & InvITs	0	10	Medium to High

UTI Credit Risk Fund			
Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Debt instruments (including securitised debt)*	65	100	Low to Medium
Money market instruments (including Triparty Repo on Government Securities or treasury bill & Repo)	0	35	Low
Units issued by REITs & InvITs	0	10	Medium to High

UTI Banking & PSU Debt Fund			
Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Debt and Money Market Securities issued by Banks, Public Financial Institutions (PFIs) and Public Sector Undertakings (PSUs) and Municipal Bonds	80	100	Low to Medium
Debt and Money Market Securities (including Triparty Repo on Government Securities or treasury bill & Repo) issued by entities other than Banks, Public Financial Institutions (PFIs) and Public Sector Undertakings (PSUs) and Municipal Bonds	0	20	Low to Medium

UTI Gilt Fund			
Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Securities issued by the Central Government and / or State Government and / or any security unconditionally guaranteed by the Central Government and / or State Government	80	100	Sovereign
Triparty Repo on Government Securities or treasury bill, Repo, Reverse Repo & instruments of such nature	0	20	Low

UTI Regular Savings Fund			
Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Debt and Money Market instruments (including securitized debt)*	75%	90%	Low to Medium
Equity & equity related instruments	10%	25%	Medium to High
Units issued by REITs & InvITs	0%	10%	Medium to High

UTI Hybrid Equity Fund			
Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Equity & equity related instruments	65%	80%	Medium to High
Debt and Money Market instruments (including securitised debt)*	20%	35%	Low to Medium
Units issued by REITs & InvITs	0%	10%	Medium to High

UTI Multi Asset Fund			
Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Equity & equity related instruments	65%	80%	Medium to High
Debt and Money Market instruments (including securitised debt)*	10%	25%	Low to Medium
Gold ETFs	10%	25%	High
Units issued by REITs & InvITs	0%	10%	Medium to High

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

UTI Arbitrage Fund [#]			
(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
Money Market instruments and other liquid instruments	0%	20%	Low to Medium

UTI Equity Savings Fund			
Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Equity and equity related instruments Of Which	65%	90%	Medium to High
Cash future arbitrage opportunities Net long equity position	20%	75%	Low to Medium Medium to High
Debt and Money Market Securities (including securitized debt & margin for derivatives)*	10%	35%	Low to Medium
Units issued by REITs & InvITs	0%	10%	Medium to High

* The fund may invest up to 50% of its debt portfolio in securitized debt.

UTI S&P BSE Sensex Index Fund			
Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Securities covered by S&P BSE Sensex Index	95%	100%	Medium to High
Debt/ Money Market instruments including Triparty Repo on Government Securities or treasury bill and units of Liquid Mutual Fund	0%	5%	Low

UTI Nifty MidCap 150 Quality 50 Index Fund			
Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Securities covered by Nifty Mid cap 150 Quality 50 Index	95%	100%	Medium to High
Debt/ Money Market instruments including Triparty Repo on Government Securities or treasury bill and units of Liquid Mutual Fund	0%	5%	Low

UTI CRISIL SDL Maturity April 2033 Index Fund			
Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
State Development Loans (SDLs) representing the CRISIL IBX SDL Index – April 2033	95%	100%	Medium to High
Money Market instruments including Triparty Repo, GSec/SDLs [^] , T-Bills and units of Overnight & Liquid Mutual Fund Schemes	0%	5%	Low

UTI NIFTY SDL Plus AAA PSU Bond Apr 2028 75:25 Index Fund			
Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
State Development Loans (SDLs) representing the SDL portion of NIFTY SDL Plus AAA PSU Bond Apr 2028 75:25 Index Bonds issued by PSU* and other Government organizations representing the bonds portion of Nifty SDL Plus AAA PSU Bond Apr 2028 75:25 Index	95%	100%	Medium to High
Money Market instruments including Triparty Repo, GSec/SDLs [^] , T-Bills and units of Overnight & Liquid Mutual Fund Schemes	0%	5%	Low

UTI Nifty Next 50 Index Fund			
Type of Instruments	Asset Allocation (% of Net Assets)		Risk profile
	Min	Max	
Securities covered by underlying index	95%	100%	Medium to High
Cash/Money Market Instruments including Triparty Repo on Government Securities or treasury bill and Units of Liquid Mutual Fund	0%	5%	Low

UTI Floater Fund			
Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Floating Rate Debt Securities (including Securitised Debt & Fixed Rate Debt Instruments swapped for floating rate returns)	65%	100%	Low to Medium
Debt and Money Market Securities (including Triparty Repo on Government Securities or treasury bill & Repo)	0%	35%	Low to Medium
Units issued by REITs & InvITs	0%	10%	Medium to High

* Investments in securitised debt, if undertaken, shall not exceed 50% of the net assets of the Scheme.

UTI S&P BSE Low Volatility Index Fund			
Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Securities covered by S&P BSE Low Volatility Index	95%	100%	Medium to High
Debt/ Money Market instruments including Triparty Repo and units of Liquid Mutual Fund	0%	5%	Low

UTI Gilt Fund with 10 Year Constant Duration			
Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Securities issued by the Central and State Governments	80%	100%	Low to Medium
Triparty Repos on Government Securities or treasury bill, Repo, Reverse Repo on Government Securities & Money Market instruments	0%	20%	Low

UTI CRISIL SDL Maturity June 2027 Index Fund			
Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
State Development Loans (SDLs) representing the CRISIL IBX SDL Index – June 2027	95%	100%	Medium to High
Money Market instruments including Triparty Repo, GSec/SDLs [^] , T-Bills and units of Overnight & Liquid Mutual Fund Schemes	0%	5%	Low

UTI NIFTY SDL Plus AAA PSU Bond Apr 2026 75:25 Index Fund			
Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
State Development Loans (SDLs) representing the SDL portion of NIFTY SDL Plus AAA PSU Bond Apr 2026 75:25 Index Bonds issued by PSU* and other Government organizations representing the bonds portion of Nifty SDL Plus AAA PSU Bond Apr 2026 75:25 Index	95%	100%	Medium to High
Money Market instruments including Triparty Repo, GSec/SDLs [^] , T-Bills and units of Overnight & Liquid Mutual Fund Schemes	0%	5%	Low

UTI Long Duration Fund			
Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Debt and Money Market Instruments	0%	100%	Low to Medium

UTI BALANCED ADVANTAGE FUND			
Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Min	Max	
Equity & equity related instruments	30%	90%	Very High
Debt and Money Market instruments (including securitised debt) [®] [®] The scheme may invest up to 50% of its debt portfolio in securitized debt.	10%	70%	Low to Moderate

*PSU Bond includes CPSE - Central Public Sector Enterprises; CPSU – Central Public Sector Unit; CPFI – Central Public Financial Institution and bonds issued by other government owned entities.
^ G-sec/SDLs having a residual maturity upto one year.

The Scheme may also take exposure to: Derivatives up to 50% of the net assets of the Scheme. The scheme may take debt derivatives position based on the opportunities available subject to the guidelines issued by SEBI from time to time and in line with the overall investment objective of the scheme. These may be taken to hedge the portfolio, rebalance the same or to undertake any other strategy. The cumulative gross exposure through debt, derivative positions and repo transactions on government securities and such other securities/assets as may be permitted by SEBI from time to time subject to regulatory approvals, if any, shall not exceed 100% of the net assets of the scheme

The net assets of the scheme will be invested in stocks constituting the underlying index. This would be done by investing in the stocks comprising the index. The scheme shall endeavour to maintain the same weightage they represent in the index. The scheme may take exposure in derivative instruments upto 20% of the net assets of the scheme.

COMPARATIVE PERFORMANCE

Comparative performance i.e. returns of the Scheme(s) of UTI Mutual Fund and Permitted Category of FPI Portfolio(s) managed by the same Fund Manager (performance as of Aug - 2023) - Fund Manager Mr Ajay Tyagi

Domestic Scheme		Permitted Category FPI Portfolio							
Date	Period	UTI Unit linked Insurance Plan (An open ended tax saving cum insurance scheme) Scheme Returns	UTI Flexi cap Fund (Open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks) scheme Returns	FPI1 - Portfolio returns	FPI2- Portfolio returns	FPI3- Portfolio returns	FPI4- Portfolio returns	FPI5- Portfolio returns	FPI6 - Portfolio returns
8/31/2023	1 Year	5.23%	3.91%	5.30%	5.40%	5.37%	7.12%	5.41%	5.86%
	Inception Date	10/1/1971	5/18/1992	1/2/2007	7/14/2015	6/10/2016	11/15/2016	5/4/2018	10/5/2020

Notes :

- Past performance may or may not be sustained in future.
- Mr Ajay Tyagi, advisor/ portfolio manager for above Permitted category FPI portfolio is also managing above domestic schemes.
- Returns are one year absolute returns
- The comparative of performance returns as detailed in the table above is pursuant to SEBI Circular no. Cir/IMD/DF/7/2012 dated February 28, 2012 pertaining to Regulation 24(b) of SEBI (Mutual Funds) Regulations, 1996
- The performance is not comparable due to different investment objective/s and asset allocation.
- Since UTI Unit linked Insurance Plan is a hybrid scheme, the returns are not comparable

Comparative performance i.e. returns of the Scheme(s) of UTI Mutual Fund and Permitted Category of FPI Portfolio(s) managed by the same Fund Manager (performance as of Aug - 2023) - Fund Manager Mr Sachin Trivedi

Domestic Scheme		FPI		
Date	Period	UTI Infrastructure Fund (An open-ended equity fund following the infrastructure theme) scheme Returns	UTI Transportation & Logistics Fund (An open ended equity scheme investing in transportation and logistics sector) Scheme Returns	Permitted Category FPI Portfolio - Portfolio returns
8/31/2023	1 Year	18.66%	14.92%	18.45%
	Inception Date	3/9/2004	4/11/2008	3/3/2008

Notes :

- Past performance may or may not be sustained in future.
- Mr Sachin Trivedi, advisor/ portfolio manager for above Permitted category FPI portfolio is also managing above domestic schemes.
- Returns are one year absolute returns
- The comparative of performance returns as detailed in the table above is pursuant to SEBI Circular no. Cir/IMD/DF/7/2012 dated February 28, 2012 pertaining to Regulation 24(b) of SEBI (Mutual Funds) Regulations, 1996
- UTI Transportation & Logistics Fund is not comparable due to different investment objective/s and asset allocation.
- Investment restrictions are different under Domestic schemes and FPI; such as FPI Issuer wise Investment limit is not capped at 10%.

Comparative performance i.e. returns of the Scheme(s) of UTI Mutual Fund and Permitted Category of FPI Portfolio(s) managed by the same Fund Manager (performance as of Aug - 2023) - Fund Manager Mr Ankit Agarwal

Domestic Scheme		FPI		
Date	Period	UTI Mid Cap Fund (An open-ended equity scheme predominantly investing in mid cap stocks) scheme Returns	UTI Small Cap Fund (An open-ended equity scheme predominantly investing in small cap stocks) Scheme Returns	Permitted Category FPI Portfolio - Portfolio returns
8/31/2023	1 Year	17.88%	22.14%	17.67%
	Inception Date	4/7/2004	12/22/2020	3/3/2008


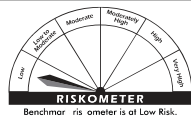
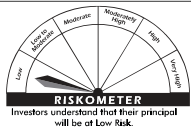

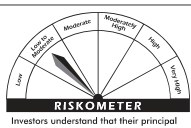
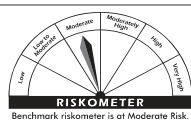
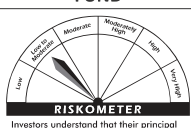

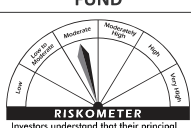



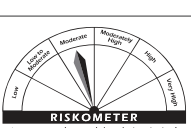





Notes :

- Past performance may or may not be sustained in future.
- Mr Ankit Agarwal, advisor/ portfolio manager for above Permitted category FPI portfolio is also managing above domestic schemes.
- Returns are one year absolute returns
- The comparative of performance returns as detailed in the table above is pursuant to SEBI Circular no. Cir/IMD/DF/7/2012 dated February 28, 2012 pertaining to Regulation 24(b) of SEBI (Mutual Funds) Regulations, 1996
- The performance is not comparable due to different investment objective/s and asset allocation.
- FPI is an Innovation Fund, different from the Domestic Schemes managed by the same Fund Manager











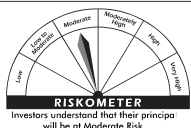
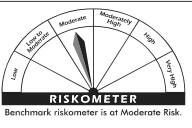

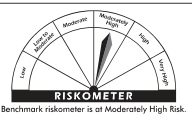
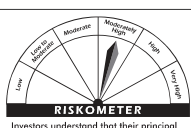

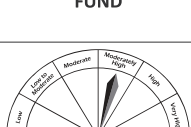

For performance details of other Schemes managed by the Fund Manager Summary

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		UTI Regular Savings Fund (Along with Mr. Amit Premchandani)	47
16	Ms Preethi RS	UTI Banking & Financial Services Fund	28







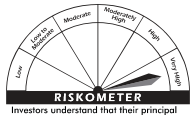









*Assistant Fund Manager is Mr. Ayush Jain

Scheme name	This product is suitable for investors who are seeking*	Riskometer	Benchmark Riskometer
UTI ARBITRAGE FUND Refer Page no 46	<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  Investors understand that their principal will be at Low Risk.	NIFTY 50 ARBITRAGE INDEX  Benchmark riskometer is at Low Risk.
UTI OVERNIGHT FUND Refer Page no 58	<ul style="list-style-type: none"> Reasonable income over one day with capital preservation. Investment in overnight securities. 	UTI OVERNIGHT FUND  Investors understand that their principal will be at Low Risk.	CRISIL LIQUID OVERNIGHT INDEX  Benchmark riskometer is at Low Risk.
UTI FLOATER FUND Refer Page no 68	<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  Investors understand that their principal will be at Low to Moderate Risk.	CRISIL LOW DURATION DEBT INDEX  Benchmark riskometer is at Moderate Risk.
UTI TREASURY ADVANTAGE FUND Refer Page no 62	<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  Investors understand that their principal will be at Low to Moderate Risk.	CRISIL LOW DURATION DEBT A-I INDEX  Benchmark riskometer is at Low to Moderate Risk.
UTI CORPORATE BOND FUND Refer Page no 70	<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  Investors understand that their principal will be at Moderate Risk.	CRISIL CORPORATE BOND B-II INDEX  Benchmark riskometer is at Moderate Risk.
UTI LIQUID CASH PLAN Refer Page no 59	<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  Investors understand that their principal will be at Moderate Risk.	CRISIL LIQUID DEBT A-I INDEX  Benchmark riskometer is at Low to Moderate Risk.
UTI DYNAMIC BOND FUND Refer Page no 71	<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  Investors understand that their principal will be at Moderate Risk.	CRISIL DYNAMIC BOND A-II INDEX  Benchmark riskometer is at Moderate Risk.
UTI MONEY MARKET FUND Refer Page no 60	<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  Investors understand that their principal will be at Moderate Risk.	CRISIL MONEY MARKET A-I INDEX  Benchmark riskometer is at Low to Moderate Risk.
UTI SHORT TERM INCOME FUND Refer Page no 63	<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  Investors understand that their principal will be at Low to Moderate Risk.	CRISIL SHORT DURATION DEBT A-II INDEX  Benchmark riskometer is at Moderate Risk.

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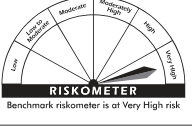

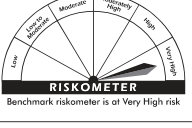
Scheme name	This product is suitable for investors who are seeking*	Riskometer	Benchmark Riskometer
UTI GILT FUND Refer Page no 74	<ul style="list-style-type: none"> Credit risk free return over the medium to long term Investment in sovereign securities issued by the Central Government and / or a State Government and / or any security unconditionally guaranteed by the Central Government and / or a State Government. 	UTI GILT FUND  Investors understand that their principal will be at Moderate Risk.	CRISIL DYNAMIC GILT INDEX  Benchmark riskometer is at Moderate Risk.
UTI ULTRA SHORT TERM FUND Refer Page no 61	<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  Investors understand that their principal will be at Moderate Risk.	CRISIL ULTRA SHORT DURATION DEBT B-I INDEX  Benchmark riskometer is at Moderate Risk.
UTI BANKING AND PSU DEBT FUND Refer Page no 69	<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  Investors understand that their principal will be at Moderate Risk.	CRISIL BANKING AND PSU DEBT INDEX  Benchmark riskometer is at Moderate Risk.
UTI MEDIUM TERM FUND Refer Page no 64	<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 at Moderate Risk.	CRISIL MEDIUM DURATION DEBT B-III INDEX  Benchmark riskometer is at Moderate Risk.
UTI BOND FUND Refer Page no 66	<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 at Moderate Risk.	CRISIL MEDIUM TO LONG DURATION DEBT A-III INDEX  Benchmark riskometer is at Moderate Risk.
UTI GILT FUND WITH 10 YEAR CONSTANT DURATION Refer Page no 75	<ul style="list-style-type: none"> Reasonable income over long term Investment in government securities having a constant maturity of 10 years 	UTI GILT FUND WITH 10 YEAR CONSTANT DURATION  Investors understand that their principal will be at Moderate Risk.	CRISIL 10 YEAR GILT INDEX  Benchmark riskometer is at Moderate Risk.
UTI EQUITY SAVINGS FUND Refer Page no 44	<ul style="list-style-type: none"> Long-term capital appreciation and income Investment in equity & equity related instruments, arbitrage opportunities, and investments in debt and money market opportunities. 	UTI EQUITY SAVINGS FUND  Investors understand that their principal will be at Moderate Risk.	CRISIL EQUITY SAVINGS INDEX  Benchmark riskometer is at Moderately High Risk.
UTI CREDIT RISK FUND Refer Page no 72	<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 at Moderately High Risk.	CRISIL CREDIT RISK DEBT C-II INDEX  Benchmark riskometer is at High Risk.
UTI REGULAR SAVINGS FUND Refer Page no 47	<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 at Moderately High Risk.	NIFTY 50 HYBRID COMPOSITE DEBT 15:85 INDEX  Benchmark riskometer is at Moderately High Risk.

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Scheme name	This product is suitable for investors who are seeking*	Riskometer	Benchmark Riskometer
UTI UNIT LINKED INSURANCE PLAN Refer Page no 55	<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 53	<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 INDEX  Benchmark riskometer is at High Risk.
UTI CHILDREN'S CAREER FUND - SAVINGS PLAN Refer Page no 51	<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 INDEX  Benchmark riskometer is at High Risk.
UTI MULTI ASSET FUND Refer Page no 40	<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.	CUSTOMIZED BENCHMARK^  Benchmark riskometer is at Very High risk
UTI HYBRID EQUITY FUND Refer Page no 42	<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
UTI NIFTY 50 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 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 32	<ul style="list-style-type: none"> Capital growth in tune with the 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 28	<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

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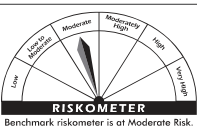




^S&P BSE 200 TRI (65%), CRISIL Composite Bond Index (25%) & Price of Gold (10%)

Scheme name	This product is suitable for investors who are seeking*	Riskometer	Benchmark Riskometer
UTI MASTERSHARE UNIT SCHEME Refer Page no 14	<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 29	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in equity and equity related securities in the Healthcare Services 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 AND LOGISTICS FUND Refer Page no 30	<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 21	<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 18	<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 26	<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 49	<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 19	<ul style="list-style-type: none"> Long term capital growth. 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
UTI DIVIDEND YIELD FUND Refer Page no 24	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in Dividend Yielding equity and equity related securities 	UTI DIVIDEND YIELD 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 CORE EQUITY FUND Refer Page no 17	<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  Investors understand that their principal will be at Very High Risk.	NIFTY LARGEMID CAP 250 TRI  Benchmark riskometer is at Very High risk
UTI MNC FUND Refer Page no 25	<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  Investors understand that their principal will be at Very High Risk.	NIFTY MNC TRI  Benchmark riskometer is at Very High risk
UTI INFRASTRUCTURE FUND Refer Page no 27	<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  Investors understand that their principal will be at Very High Risk.	NIFTY INFRASTRUCTURE TRI  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  Investors understand that their principal will be at Very High Risk.	NIFTY MID CAP 150 TRI  Benchmark riskometer is at Very High risk
UTI SMALL CAP 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 SMALL CAP FUND  Investors understand that their principal will be at Very High Risk.	NIFTY SMALL CAP 250 TRI  Benchmark riskometer is at Very High risk
UTI NIFTY200 MOMENTUM 30 INDEX FUND Refer Page no 33	<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  Investors understand that their principal will be at Very High Risk.	NIFTY 200 MOMENTUM 30 TRI  Benchmark riskometer is at Very High risk
UTI FOCUSED EQUITY FUND Refer Page no 20	<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  Investors understand that their principal will be at Very High Risk.	NIFTY 500 TRI  Benchmark riskometer is at Very High risk
UTI S&P BSE SENSEX INDEX FUND Refer Page no 34	<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  Investors understand that their principal will be at Very High Risk.	S&P BSE SENSEX TRI  Benchmark riskometer is at Very High risk
UTI NIFTY MID CAP 150 QUALITY 50 INDEX FUND Refer Page no 35	<ul style="list-style-type: none"> Capital growth in tune with the index returns Passive investment in equity instruments comprised in Nifty Mid Cap 150 Quality 50 Index 	UTI NIFTY MID CAP 150 QUALITY 50 INDEX FUND  Investors understand that their principal will be at Very High Risk.	NIFTY MID CAP 150 QUALITY 50 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 S&P BSE LOW VOLATILITY INDEX FUND Refer Page no 36	<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  Investors understand that their principal will be at Very High Risk.	S&P BSE LOW VOLATILITY TRI  Benchmark riskometer is at Very High risk
UTI NIFTY SDL PLUS AAA PSU BOND APR 2026 75:25 INDEX FUND Refer Page no 78	<ul style="list-style-type: none"> Income over the target maturity period Investments in PSU Bonds & State Development Loans (SDLs), tracking Nifty SDL Plus AAA PSU Bond Apr 2026 75:25 Index, subject to tracking error 	UTI NIFTY SDL PLUS AAA PSU BOND APR 2026 75:25 INDEX FUND  Investors understand that their principal will be at Low to Moderate Risk.	NIFTY SDL PLUS AAA PSU BOND APR 2026 75:25 INDEX  Benchmark riskometer is at Low to Moderate Risk.
UTI CRISIL SDL MATURITY APRIL 2033 INDEX FUND Refer Page no 77	<ul style="list-style-type: none"> Income over the target maturity period Investments in State Development Loans (SDLs), tracking CRISIL IBX SDL Index April 2033, subject to tracking error. 	UTI CRISIL SDL MATURITY APRIL 2033 INDEX FUND  Investors understand that their principal will be at Moderate Risk.	CRISIL IBX SDL INDEX – APRIL 2033  Benchmark riskometer is at Moderate Risk.
UTI CRISIL SDL MATURITY JUNE 2027 INDEX FUND Refer Page no 76	<ul style="list-style-type: none"> Income over the target maturity period Investments in State Development Loans (SDLs), tracking CRISIL IBX SDL Index June 2027, subject to tracking error 	UTI CRISIL SDL MATURITY JUNE 2027 INDEX FUND  Investors understand that their principal will be at Moderate Risk.	CRISIL IBX SDL INDEX – JUNE 2027  Benchmark riskometer is at Moderate Risk.
UTI NIFTY SDL PLUS AAA PSU BOND APR 2028 75:25 INDEX FUND Refer Page no 79	<ul style="list-style-type: none"> Income over the target maturity period Investments in PSU Bonds & State Development Loans (SDLs), tracking Nifty SDL Plus AAA PSU Bond Apr 2028 75:25 Index, subject to tracking error. 	UTI NIFTY SDL PLUS AAA PSU BOND APR 2028 75:25 INDEX FUND  Investors understand that their principal will be at Moderate Risk.	NIFTY SDL PLUS AAA PSU BOND APR 2028 75:25 INDEX  Benchmark riskometer is at Moderate Risk.
UTI LONG DURATION FUND Refer Page no 67	<ul style="list-style-type: none"> long term wealth creation A debt scheme that invests in debt and money market instruments with an aim to maximise income while maintaining an optimum balance of yield, safety and liquidity 	UTI LONG DURATION FUND  Investors understand that their principal will be at Moderate Risk.	CRISIL LONG DURATION FUND AIII INDEX  Benchmark riskometer is at Moderate Risk.
UTI BALANCED ADVANTAGE FUND Refer Page no 39	<ul style="list-style-type: none"> Long term capital appreciation and income Investment in a dynamically managed portfolio of equity and debt instruments 	UTI BALANCED ADVANTAGE FUND  Investors understand that their principal will be at Very High Risk.	Nifty 50 Hybrid Composite Debt 50:50 Index  Benchmark riskometer is at 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	INF789F015R4
18	UTI Contra Fund	Direct IDCW Plan	INF789F015S2
19	UTI Credit Risk Fund	Direct Quarterly IDCW Plan	INF789F01YC4
20	UTI Credit Risk Fund	Direct Quarterly IDCW Plan	INF789F01YD2
21	UTI Credit Risk Fund	Direct Annual IDCW Plan	INF789FB1U28
22	UTI Credit Risk Fund	Direct Annual IDCW Plan	INF789FB1U36
23	UTI Credit Risk Fund	Direct Monthly IDCW Plan	INF789FB1U02
24	UTI Credit Risk Fund	Direct Monthly IDCW Plan	INF789FB1U10
25	UTI Liquid Cash Plan- Institutional	Direct Monthly IDCW Plan	INF789F01R4
26	UTI Liquid Cash Plan- Institutional	Direct Monthly IDCW Plan	INF789F01XS2
27	UTI Liquid Cash Plan- Institutional	Direct Quarterly IDCW Plan	INF789FA1K22
28	UTI Liquid Cash Plan- Institutional	Direct Quarterly IDCW Plan	INF789FA1K30
29	UTI Liquid Cash Plan- Institutional	Direct Annual IDCW Plan	INF789FA1K63
30	UTI Liquid Cash Plan- Institutional	Direct Annual IDCW Plan	INF789FA1K71
31	UTI Dynamic Bond Fund	Direct Quarterly IDCW Plan	INF789F01X88
32	UTI Dynamic Bond Fund	Direct Quarterly IDCW Plan	INF789F01XC6
33	UTI Dynamic Bond Fund	Direct Annual IDCW Plan	INF789FA1S65
34	UTI Dynamic Bond Fund	Direct Annual IDCW Plan	INF789FA1S73
35	UTI DIVIDEND YIELD FUND	Direct IDCW Option	INF789F01SU8
36	UTI DIVIDEND YIELD FUND	Direct IDCW Option	INF789F01SV6
37	UTI Energy Fund	Direct IDCW Plan	INF789F01SX2
38	UTI Energy Fund	Direct IDCW Plan	INF789F01SY0
39	UTI Flexi Cap Fund (Earlier Known as UTI EQUITY FUND)	Direct IDCW Plan	INF789F01TA8
40	UTI Flexi Cap Fund (Earlier Known as UTI EQUITY FUND)	Direct IDCW Plan	INF789F01TB6
41	UTI Long Term Equity Fund (Tax Saving)	Direct IDCW Plan	INF789F01TD2
42	UTI ULTRA SHORT TERM FUND	DIRECT MONTHLY IDCW PLAN	INF789FA1P84
43	UTI ULTRA SHORT TERM FUND	DIRECT MONTHLY IDCW PLAN	INF789FA1P92
44	UTI ULTRA SHORT TERM FUND	DIRECT QUARTERLY IDCW PLAN	INF789FA1Q00
45	UTI ULTRA SHORT TERM FUND	DIRECT QUARTERLY IDCW PLAN	INF789FA1Q18
46	UTI ULTRA SHORT TERM FUND	DIRECT ANNUAL IDCW PLAN	INF789FA1Q42
47	UTI ULTRA SHORT TERM FUND	DIRECT ANNUAL IDCW PLAN	INF789FA1Q59
48	UTI GILT FUND	Direct IDCW PLAN	INF789F01T9
49	UTI GILT FUND	Direct IDCW PLAN	INF789F01TK7
50	UTI HEALTHCARE FUND	Direct IDCW PLAN	INF789F01TM3
51	UTI HEALTHCARE FUND	Direct IDCW PLAN	INF789F01TN1
52	UTI-Services Industries Fund	Direct IDCW PLAN	INF789F01TP6
53	UTI-Services Industries Fund	Direct IDCW PLAN	INF789F01TQ4
54	UTI-Infrastructure Fund	Direct IDCW PLAN	INF789F01TS0
55	UTI-Infrastructure Fund	Direct IDCW PLAN	INF789F01TT8
56	UTI - LONG TERM ADVANTAGE FUND - SERIES III	DIRECT PLAN - IDCW	INF789FB18N3
57	UTI LONG TERM ADVANTAGE FUND - SERIES IV	DIRECT PLAN - IDCW	INF789FC1FD7
58	UTI LONG TERM ADVANTAGE FUND - SERIES V	DIRECT PLAN - IDCW	INF789FC1H51
59	UTI LONG TERM ADVANTAGE FUND - SERIES VI	DIRECT PLAN - IDCW	INF789FC1V74
60	UTI LONG TERM ADVANTAGE FUND - SERIES VII	DIRECT PLAN - IDCW	INF789FC1T74
61	UTI-BLUECHIP FLEXICAP FUND	Direct IDCW PLAN	INF789F01TV4
62	UTI-BLUECHIP FLEXICAP FUND	Direct IDCW PLAN	INF789F01TW2
63	UTI India Consumer Fund	Direct IDCW PLAN	INF789F01VG1
64	UTI India Consumer Fund	Direct IDCW PLAN	INF789F01VH9
65	UTI-Mid Cap Fund	Direct IDCW PLAN	INF789F01TY8
66	UTI-MID CAP FUND	Direct IDCW PLAN	INF789F01TZ5
67	UTI-MNC Fund	Direct IDCW PLAN	INF789F01UB4
68	UTI-MNC Fund	Direct IDCW PLAN	INF789F01UC2
69	UTI CORE EQUITY FUND	Direct IDCW PLAN	INF789F01UE8
70	UTI CORE EQUITY FUND	Direct IDCW PLAN	INF789F01UF5
71	UTI REGULAR SAVINGS FUND	Direct MONTHLY IDCW PLAN	INF789F01UK5
72	UTI REGULAR SAVINGS FUND	Direct MONTHLY IDCW PLAN	INF789F01UL3
73	UTI REGULAR SAVINGS FUND	Direct PLAN	INF789F01UM1
74	UTI-Money Market Fund -Institutional Plan	Direct MONTHLY IDCW PLAN	INF789FA1M46
75	UTI-Money Market Fund -Institutional Plan	Direct MONTHLY IDCW PLAN	INF789FA1M53
76	UTI-Money Market Fund -Institutional Plan	Direct QUARTERLY IDCW PLAN	INF789FA1M61
77	UTI-Money Market Fund -Institutional Plan	Direct QUARTERLY IDCW PLAN	INF789FA1M79
78	UTI-Money Market Fund -Institutional Plan	Direct ANNUAL IDCW PLAN	INF789FA1M03
79	UTI-Money Market Fund -Institutional Plan	Direct ANNUAL IDCW PLAN	INF789FA1M11
80	UTI-Mastershare Unit Scheme	Direct IDCW PLAN	INF789F01UQ2
81	UTI-Mastershare Unit Scheme	Direct IDCW PLAN	INF789F01UR0
82	UTI MEDIUM TERM FUND	Direct ANNUAL IDCW PLAN	INF789FB1KL1
83	UTI MEDIUM TERM FUND	Direct ANNUAL IDCW PLAN	INF789FB1KM9
84	UTI MEDIUM TERM FUND	Direct MONTHLY IDCW PLAN	INF789FB1KF3
85	UTI MEDIUM TERM FUND	Direct MONTHLY IDCW PLAN	INF789FB1KG1
86	UTI MEDIUM TERM FUND	Direct QUARTERLY IDCW PLAN	INF789FB1KH9
87	UTI MEDIUM TERM FUND	Direct QUARTERLY IDCW PLAN	INF789FB1K17
88	UTI Nifty 50 Index Fund	Direct IDCW PLAN	INF789F01WY2
89	UTI Nifty 50 Index Fund	Direct IDCW PLAN	INF789F01WZ9
90	UTI VALUE OPPORTUNITIES FUND	Direct IDCW PLAN	INF789F01UZ3
91	UTI VALUE OPPORTUNITIES FUND	Direct IDCW PLAN	INF789F01VA4
92	UTI-Rajiv Gandhi Equity Saving Scheme	Direct IDCW PLAN	INF789F01YS0
93	UTI ARBITRAGE FUND	Direct IDCW PLAN	INF789FB1RE1
94	UTI ARBITRAGE FUND	Direct IDCW PLAN	INF789FB1RF8
95	UTI-Short Term Income Fund- Institutional Option	Direct QUARTERLY IDCW PLAN	INF789FA1R66
96	UTI-Short Term Income Fund- Institutional Option	Direct QUARTERLY IDCW PLAN	INF789FA1R74
97	UTI-Short Term Income Fund- Institutional Option	Direct MONTHLY IDCW PLAN	INF789F01XZ7
98	UTI-Short Term Income Fund- Institutional Option	Direct MONTHLY IDCW PLAN	INF789F01YA8
99	UTI-Short Term Income Fund- Institutional Option	Direct ANNUAL IDCW PLAN	INF789FA1R33
100	UTI-Short Term Income Fund- Institutional Option	Direct ANNUAL IDCW PLAN	INF789FA1R41
101	UTI Multi Asset Fund	Direct IDCW Plan	INF789F01VC0
102	UTI Multi Asset Fund	Direct IDCW Plan	INF789F01VD8
103	UTI CORPORATE BOND FUND	Direct Plan	INF789F1A546
104	UTI CORPORATE BOND FUND	Direct Plan	INF789F1A553

105	UTI CORPORATE BOND FUND	Direct Plan	INF789F1A561
106	UTI CORPORATE BOND FUND	Direct Plan	INF789F1A579
107	UTI CORPORATE BOND FUND	Direct Plan	INF789F1A587
108	UTI CORPORATE BOND FUND	Direct Plan	INF789F1A595
109	UTI CORPORATE BOND FUND	Direct Plan	INF789F1A603
110	UTI CORPORATE BOND FUND	Direct Plan	INF789F1A611
111	UTI EQUITY SAVINGS FUND	Direct Plan	INF789F1A751
112	UTI EQUITY SAVINGS FUND	Direct Plan	INF789F1A769
113	UTI EQUITY SAVINGS FUND	Direct Plan	INF789F1A801
114	UTI EQUITY SAVINGS FUND	Direct Plan	INF789F1A819
115	UTI EQUITY SAVINGS FUND	Direct Plan	INF789F1A843
116	UTI EQUITY SAVINGS FUND	Direct Plan	INF789F1A850
117	UTI - FLOATER FUND	DIRECT PLAN	INF789F1AC73
118	UTI - FLOATER FUND	DIRECT PLAN	INF789F1AC70
119	UTI - FLOATER FUND	DIRECT PLAN	INF789F1AD01
120	UTI - FLOATER FUND	DIRECT PLAN	INF789F1ADB9
121	UTI - FLOATER FUND	DIRECT PLAN	INF789F1ADC7
122	UTI - FLOATER FUND	DIRECT PLAN	INF789F1ADD5
123	UTI - FLOATER FUND	DIRECT PLAN	INF789F1ADE3
124	UTI - FLOATER FUND	DIRECT PLAN	INF789F1ADF0

Ser. No.	SCHEMEDESC	PLANEDESC	ISIN
1	UTI Transportation & Logistics Fund	Regular IDCW Plan	INF789F01281
2	UTI Hybrid Equity Fund	Regular IDCW Plan	INF789F01315
3	UTI Banking & Financial Services Fund	Regular IDCW Plan	INF789F01356
4	UTI Banking & Financial Services Fund	Regular IDCW Plan	INF789F01364
5	UTI Bond Fund	Regular Quarterly IDCW Plan	INF789F01380
6	UTI Bond Fund	Regular Quarterly IDCW Plan	INF789F01398
7	UTI Banking & PSU Debt Fund	Regular Quarterly IDCW Plan	INF789F01223
8	UTI Banking & PSU Debt Fund	Regular Quarterly IDCW Plan	INF789F01321
9	UTI Banking & PSU Debt Fund	Regular Plan - Annual IDCW	INF789F01U46
10	UTI Contra Fund	Regular IDCW Plan	INF789F01414
11	UTI Contra Fund	Regular IDCW Plan	INF789F01422
12	UTI Credit Risk Fund	Regular Quarterly IDCW Plan	INF789F01RA2
13	UTI Credit Risk Fund	Regular Quarterly IDCW Plan	INF789F01R80
14	UTI Dynamic Bond Fund	Regular Quarterly IDCW Plan	INF789F01J00
15	UTI Dynamic Bond Fund	Regular Quarterly IDCW Plan	INF789F01JP7
16	UTI DIVIDEND YIELD FUND	Regular IDCW Plan	INF789F01448
17	UTI DIVIDEND YIELD FUND	Regular IDCW Plan	INF789F01455
18	UTI Energy Fund	Regular IDCW Plan	INF789F01471
19	UTI Energy Fund	Regular IDCW Plan	INF789F01489
20	UTI FLEXI CAP FUND	Regular IDCW Plan	INF189A01053
21	UTI FLEXI CAP FUND	Regular IDCW Plan	INF789F01505
22	UTI Long Term Equity Fund (Tax Saving)	Regular IDCW Plan	INF789F01521
23	UTI ULTRA SHORT TERM FUND	REGULAR - DAILY IDCW PLAN	INF789F01554
24	UTI - GSEC-INVESTMENT PLAN	IDCW PLAN	INF789F01612
25	UTI - GSEC-INVESTMENT PLAN	IDCW PLAN	INF789F01620
26	UTI GILT FUND	REGULAR IDCW PLAN	INF789F01646
27	UTI GILT FUND	REGULAR IDCW PLAN	INF789F01653
28	UTI HEALTHCARE FUND	REGULAR IDCW PLAN	INF789F01679
29	UTI HEALTHCARE FUND	REGULAR IDCW PLAN	INF789F01687
30	UTI-Services Industries Fund	IDCW PLAN	INF789F01703
31	UTI-Services Industries Fund	IDCW PLAN	INF789F01711
32	UTI-Infrastructure Fund	IDCW PLAN	INF789F01737
33	UTI-Infrastructure Fund	IDCW PLAN	INF789F01745
34	UTI - LONG TERM ADVANTAGE FUND - SERIES III	REGULAR PLAN - IDCW	INF789F01B67
35	UTI LONG TERM ADVANTAGE FUND - SERIES IV	REGULAR PLAN - IDCW	INF789F01F81
36	UTI LONG TERM ADVANTAGE FUND - SERIES V	REGULAR PLAN - IDCW	INF789F01H05
37	UTI LONG TERM ADVANTAGE FUND - SERIES VI	REGULAR PLAN - IDCW	INF789F01V58
38	UTI LONG TERM ADVANTAGE FUND - SERIES VII	REGULAR PLAN - IDCW	INF789F01S08
39	UTI-BLUECHIP FLEXICAP FUND	IDCW PLAN	INF789F01760
40	UTI-BLUECHIP FLEXICAP FUND	IDCW PLAN	INF789F01778
41	UTI India Consumer Fund	IDCW PLAN	INF789F01CF3
42	UTI India Consumer Fund	IDCW PLAN	INF789F01CG1
43	UTI-Mid Cap Fund	IDCW	INF789F01794
44	UTI-Mid Cap Fund	IDCW	INF789F01802
45	UTI-MNC Fund	IDCW PLAN	INF789F01828
46	UTI-MNC Fund	IDCW PLAN	INF789F01836
47	UTI CORE EQUITY FUND	REGULAR IDCW PLAN	INF189A01046
48	UTI CORE EQUITY FUND	REGULAR IDCW PLAN	INF789F01851
49	UTI-Mastershare Unit Scheme	IDCW PLAN	INF189A01038
50	UTI-Mastershare Unit Scheme	IDCW PLAN	INF789F01950
51	UTI Nifty 50 Index Fund	IDCW PLAN	INF789F01JL6
52	UTI Nifty 50 Index Fund	IDCW PLAN	INF789F01JM4
53	UTI VALUE OPPORTUNITIES FUND	REGULAR IDCW PLAN	INF789F01AE0
54	UTI VALUE OPPORTUNITIES FUND	REGULAR IDCW PLAN	INF789F01AF7
55	UTI-Rajiv Gandhi Equity Saving Scheme	RETAIL IDCW PLAN	INF789F01Y04
56	UTI ARBITRAGE FUND	REGULAR IDCW PLAN	INF789F01RH4
57	UTI ARBITRAGE FUND	REGULAR IDCW PLAN	INF789F01RI2
58	UTI Multi Asset Fund	Regular IDCW Plan	INF789F01AN1
59	UTI Multi Asset Fund	Regular IDCW Plan	INF789F01A09
60	UTI CORPORATE BOND FUND	Regular Plan	INF789F1A447
61	UTI CORPORATE BOND FUND	Regular Plan -	INF789F1A454
62	UTI CORPORATE BOND FUND	Regular Plan	INF789F1A462
63	UTI CORPORATE BOND FUND	Regular Plan	INF789F1A470
64	UTI CORPORATE BOND FUND	Regular Plan	INF789F1A488
65	UTI CORPORATE BOND FUND	Regular Plan	INF789F1A496
66	UTI CORPORATE BOND FUND	Regular Plan	INF789F1A504
67	UTI CORPORATE BOND FUND	Regular Plan	INF789F1A512
68	UTI EQUITY SAVINGS FUND	Regular Plan	INF789F1A728
69	UTI EQUITY SAVINGS FUND	Regular Plan	INF789F1A736
70	UTI EQUITY SAVINGS FUND	Regular Plan	INF789F1A785
71	UTI EQUITY SAVINGS FUND	Regular Plan	INF789F1A793
72	UTI EQUITY SAVINGS FUND	Regular Plan	INF789F1A827
73	UTI EQUITY SAVINGS FUND	Regular Plan	INF789F1A835
74	UTI - FLOATER FUND	REGULAR PLAN	INF789F1ACP1
75	UTI - FLOATER FUND	REGULAR PLAN	INF789F1AC09
76	UTI - FLOATER FUND	REGULAR PLAN	INF789F1ACR7
77	UTI - FLOATER FUND	REGULAR PLAN	INF789F1AC55
78	UTI - FLOATER FUND	REGULAR PLAN	INF789F1ACT3
79	UTI - FLOATER FUND	REGULAR PLAN	INF789F1ACU1
80	UTI - FLOATER FUND	REGULAR PLAN	INF789F1ACV9
81	UTI - FLOATER FUND	REGULAR PLAN	INF789F1ACW7

Schemes ISIN - more Plan/options wise available in UTIMF web site as per link

[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 Ms. Chaitali Patil at UTI Corporate Office over phone at 022-267931188 or mail him at chaitali.patil@utiitsl.com

For any assistance in this regard you may also directly contact Mr. Kishor Paunikar, Associate Vice President, Department of Operations at UTI Corporate Office over phone at 022-66786253 or mail him at kishor.paunikar@uti.co.in

Fund Manager : An employee of the asset management company such as a mutual fund or life insurer, who manages investments of the scheme. He is usually part of a larger team of fund managers and research analysts.

Application Amount for Fresh Subscription : This is the minimum investment amount for a new investor in a mutual fund scheme.

Minimum Additional Amount : This is the minimum investment amount for an existing investor in a mutual fund scheme.

Yield to Maturity : The Yield to Maturity or the YTM is the rate of return anticipated on a bond if held until maturity. YTM is expressed as an annual rate. The YTM factors in the bond's current market price, par value, coupon interest rate and time to maturity.

SIP : SIP or systematic investment plan works on the principle of making periodic investments of a fixed sum. It works similar to a recurring bank deposit. For instance, an investor may opt for an SIP that invests ` 500 every 15th of the month in an equity fund for a period of three years.

NAV : The NAV or the net asset value is the total asset value per unit of the mutual fund after deducting all related and permissible expenses. The NAV is calculated at the end of every business day. It is the value at which the investor enters or exits the mutual fund.

Benchmark : A group of securities, usually a market index, whose performance is used as a standard or benchmark to measure investment performance of mutual funds, among other investments. Some typical benchmarks include the Nifty, Sensex, BSE200, BSE500, 10-Year Gsec.

Entry Load : A mutual fund may have a sales charge or load at the time of entry and/or exit to compensate the distributor/agent.

Entry load is charged at the time an investor purchases the units of a mutual fund. The entry load is added to the prevailing NAV at the time of investment. For instance, if the NAV is ` 100 and the entry load is 1%, the investor will enter the fund at ` 101.

Note: SEBI, vide circular dated June 30, 2009 has abolished entry load

Exit Load : Exit load is charged at the time an investor redeems the units of a mutual fund. The exit load is reduced from the prevailing NAV at the time of redemption. The investor will receive redemption proceed at net value of NAV less Exit load. For instance if the NAV is ` 100 and the exit load is 1%, the investor will receive ` 99.

Modified Duration : Modified duration is the price sensitivity and the percentage change in price for a unit change in yield

Standard Deviation : Standard deviation is a statistical measure of the range of an investment's performance. When a mutual fund has a high standard deviation, it means its range of performance is wide, implying greater volatility.

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

Beta : Beta is a measure of an investment's volatility vis-à-vis the market. Beta of less than 1 means that the security will be less volatile than the market. A beta of greater than 1 implies that the security's price will be more volatile than the market.

AUM : AUM or Assets Under Management refers to the recent / updated cumulative market value of investments managed by a mutual fund or any investment firm.

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

Nature of Scheme : The investment objective and underlying investments determine the nature of the mutual fund scheme. For instance, a mutual fund that aims at generating capital appreciation by investing in stock markets is an equity fund or growth fund. Likewise, a mutual fund that aims at capital preservation by investing in debt markets is a debt fund or income fund. Each of these categories may have sub-categories.

Rating Profile : Mutual funds invest in securities after evaluating their creditworthiness as disclosed by the ratings. A depiction of the mutual fund in various investments based on their ratings becomes the rating profile of the fund. Typically, this is a feature of debt funds.

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

ISIN	Bank	Security	Type
INE028A08083	BANK OF BARODA	8.5% UNCD BOB (T-1) PERP SR-VI.	Basel III Additional Tier I Bond
INE028A08117	BANK OF BARODA	8.65% UNCD BOB (T-1) PERP SR-IX	Basel III Additionall Tier I Bond
INE028A08190	BANK OF BARODA	7.44% UNCD BOB (SR-23) 03/01/2030	Basel III Tier 2 Bond
INE028A08208	BANK OF BARODA	7.84% UNNCD BOB (SR-24) 15/01/2035	Basel III Tier 2 Bond
INE040A08393	HDFC BANK LTD.	8.44% URNCD HDFC BANK SR-1-28/12/28	Infrastructure Bond
INE062A08157	STATE BANK OF INDIA	8.15% UNCD SBI-(PERP)TR-I-SR-IV	Basel III Tier 1 bond
INE090A08UC2	ICICI BANK LTD	9.90%UNCD ICICI BANKPERP-28/12/2023	Basel III Tier 1 bond
INE238A08344	AXIS BANK LTD.	9.15% URNCD AXIS BANK-31.12.22	Basel II Lower Tier 2 Bond
INE428A08101	ALLAHABAD BANK	9.53% URNCD ALL BK 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.

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3. Ms. Mukeeta Pramit Jhaveri
4. Mr. Venkatraman Srinivasan

UTI ASSET MANAGEMENT CO. LTD.

Directors

1. Mr. Dinesh Kumar Mehrotra
2. Mr. Flemming Madsen
3. Mr. Deepak Kumar Chatterjee
4. Mr. N Seshadri
5. Mr. Srivatsa Desikamani
6. Mr. Imtaiyazur Rahman
7. Mr. Rajeev Kakar
8. Mrs. Jayashree Vaidhyathanan
9. Mrs. Dipali H Sheth
10. Mr. Kiran Kumar Taranika

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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 Admission 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, an 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 proceeds at net value of NAV less Exit Load. For instance if the NAV is Rs.100 and the exit load is 1%, the investor will receive Rs.99.

***Note:** SEBI, vide circular dated June 30, 2009 has abolished entry load and mandated that the upfront commission to distributors will be paid by the investor directly to the distributor, based on his assessment of various factors including the service rendered by the distributor."

Modified Duration: Modified duration is the price sensitivity and the percentage change in price for a unit change yield

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

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

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

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

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

Nature of Scheme: The investment objective and underlying investments determine the nature of the mutual fund scheme. For instance, a mutual fund that aims at generating capital appreciation by investing in preservation by investing in debt markets is a debt fund or income fund. Each of these categories may have subcategories.

Rating Profile: Mutual funds invest in securities after evaluating their creditworthiness as disclosed by the ratings. A depiction of the mutual fund in various investments based on their ratings becomes the rating profile of the fund. Typically, this is a feature of debt funds.

Overweight/Underweight: Indicates the Fund Managers' active decision to hold an overweight/underweight position relative to the Benchmark. Fund Managers seek to overweight certain positions they expect to outperform their Benchmark and underweight those they believe will underperform.

Macaulay Duration: The Macaulay duration is the weighted average term to maturity of the cash flows from a bond. The weight of each cash flow is determined by dividing the present value of the cash flow by the price. The Macaulay duration calculation equals the weighted average time before a bondholder would receive the bond's cash flows. The Macaulay duration of the portfolio is essentially an average of the duration of bonds within the portfolio, accounting for what percentage of the total portfolio each bond represents. The Macaulay duration of a zero-coupon bond would be equal to the bond's maturity.

Market Capitalizations: As per the provision no. 2.7.1 to 2.7.3 of para 2.7 under Chapter 2 of SEBI Master Circular for Mutual Funds No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023

- a) Large Cap: 1st -100th company in terms of full market capitalization
- b) Mid Cap: 101st -250th company in terms of full market capitalization
- c) Small Cap: 251st company onwards in terms of full market capitalization.

Median Market Cap vs Weighted Average Market Cap
Median is a denoting the market capitalization value at the mid-point of cumulative weight.

P/B: Price to Book | **P/E:** Price to Earnings | **ROE:** Return on Equity

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Designation of MF Central as Official Point of Acceptance for Schemes of UTI Mutual Fund (UTIMF)

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This product is suitable for investors who are seeking*:

- Reasonable income with low volatility over short term
- Investment in debt & money market instruments

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

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



Investors understand that their principal will be at Moderate Risk.

Credit Risk →	Potential Risk Class		
	Relatively Low (Class A)	Moderate(Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)			
Moderate (Class II)		B-II	
Relatively High (Class III)			

B-II – Moderate interest rate risk and moderate credit risk

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